

BHCPR PEER GROUP DATA

 Peer Group: 5
 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)	3.08	2.12	2.83	2.37	2.78
+ Non-interest income	2.59	7.68	6.80	5.28	1.99
- Overhead expense	5.19	7.32	9.65	6.45	4.33
- Provision for credit losses	0.04	0.11	0.03	0.05	-0.33
+ Securities gains (losses)	0.03	0.00	0.04	-0.02	-0.05
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	-0.01
= Pretax net operating income (tax equivalent)	0.46	2.36	0.00	1.14	0.71
Net operating income	0.35	2.34	-0.03	1.03	0.47
Net income	0.35	2.34	-0.03	2.87	0.47
Net income (sub-chapter S adjusted)	0.50	0.31	0.38	5.16	0.39
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.98	3.09	4.34	3.19	3.55
Interest expense	0.63	0.66	1.08	0.54	0.46
Net interest income (tax equivalent)	3.35	2.43	3.26	2.65	3.09
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.37	0.01	0.14	0.05	0.01
Earnings coverage of net loan and lease losses (X)	4.77	2.18	6.75	12.83	22.50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.03	1.86	1.62	1.22	2.86
Allowance for loan and lease losses / Total loans and leases	2.03	1.81	1.55	1.22	2.86
Nonaccrued loans and leases + ORE / Loans and leases + ORE	2.24	3.51	2.93	6.98	13.10
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	1.57	0.86	1.29	0.74	1.08
Liquidity and Funding					
Net noncore funding dependence	-15.46	0.74	2.19	3.60	-11.93
Net short-term noncore funding dependence	-20.66	-0.21	-0.25	1.89	-15.15
Net loans and leases / Total assets	44.41	38.15	53.19	38.48	41.22
Capitalization					
Tier 1 leverage ratio	14.75	58.92	16.67	50.81	15.10
Equity capital / Total assets	15.84	39.32	18.41	44.02	17.82
Equity capital + minority interest / Total assets	16.10	39.45	18.56	44.10	17.95
Tier 1 common equity capital / Total risk-weighted assets	23.49	27.31	26.73	68.88	32.90
Net loans and leases / Equity capital (X)	2.82	2.14	2.95	2.77	3.44
Cash dividends / Net income	68.40	83.05	72.42	27.38	22.33
Cash dividends / Net income (sub-chapter S adjusted)	-10.54	-0.38	56.99	2.14	3.15
Retained earnings / Average equity capital	1.42	1.09	-0.46	9.03	3.03
Growth Rates					
Assets	-3.70	-27.07	-0.37	-27.81	-13.27
Equity capital	8.15	-3.28	-1.66	12.78	0.73
Net loans and leases	-3.15	-30.42	1.96	-31.52	-15.00
Noncore funding	-36.55	139.07	3.09	-18.20	-18.00
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.85	0.99	0.00	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Equity investment in subs / Equity capital	93.13	96.92	94.60	80.92	102.48
Cash from ops + noncash items + op expense / Op expense + dividend	-119.78	58.64	73.83	1,925.38	82.43

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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)	3.66	2.66	3.71	2.85	3.19
Less: Interest expense	0.58	0.54	0.87	0.48	0.40
Equals: Net interest income (tax equivalent)	3.08	2.12	2.83	2.37	2.78
Plus: Non-interest income	2.59	7.68	6.80	5.28	1.99
Equals: adjusted operating income (tax equivalent)	5.67	9.80	9.63	7.65	4.77
Less: Overhead expense	5.19	7.32	9.65	6.45	4.33
Less: Provision for credit losses	0.04	0.11	0.03	0.05	-0.33
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.01	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.00	0.04	-0.02	-0.05
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	-0.01
Equals: Pretax net operating income (tax equivalent)	0.46	2.36	0.00	1.14	0.71
Less: Applicable income taxes (tax equivalent)	0.12	0.03	0.05	0.11	0.23
Less: Minority interest	0.00	-0.01	-0.02	0.01	0.01
Equals: Net operating income	0.35	2.34	-0.03	1.03	0.47
Plus: Net extraordinary items	0.00	0.00	0.00	1.85	0.00
Equals: Net income	0.35	2.34	-0.03	2.87	0.47
Memo: Net income (last four quarters)	0.35	0.56	-0.03	3.54	0.47
Net income-BHC and noncontrolling (minority) interest	0.35	2.34	-0.05	2.88	0.47
Margin Analysis					
Average earning assets / Average assets	92.25	65.34	86.73	90.18	89.56
Average interest-bearing funds / Average assets	41.13	38.51	51.32	58.98	53.02
Interest income (tax equivalent) / Average earning assets	3.98	3.09	4.34	3.19	3.55
Interest expense / Average earning assets	0.63	0.66	1.08	0.54	0.46
Net interest income (tax equivalent) / Average earning assets	3.35	2.43	3.26	2.65	3.09
Yield or Cost					
Total loans and leases (tax equivalent)	5.38	5.18	5.45	3.90	5.14
Interest-bearing bank balances	1.66	1.30	1.44	2.49	0.67
Fed funds sold and reverse repos	2.86	2.05	2.19	1.29	0.70
Trading assets	2.80	2.78	2.58	2.29	1.98
Total earning assets	3.88	3.05	4.28	3.12	3.44
Investment securities (tax equivalent)	2.88	2.31	2.77	2.34	2.22
US Treasury and agency securities (excluding mortgage-backed securities)		2.29		1.30	2.17
Mortgage-backed securities	2.69	2.52	2.57	2.22	1.95
All other securities		2.57		3.02	3.33
Interest-bearing deposits	1.91	1.09	1.38	0.54	0.67
Time deposits of \$250K or more	1.83	1.01	0.81		
Time deposits < \$250K	2.26	1.36	1.77		
Other domestic deposits	1.52	0.30	1.11		0.18
Foreign deposits					
Fed funds purchased and repos	1.30	1.73	1.00	0.86	0.29
Other borrowed funds and trading liabilities	1.45	3.54	3.20	1.75	1.06
All interest-bearing funds	1.93	1.38	1.78	0.84	0.85

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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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	91.88	73.55	97.09	61.26	97.21
Percent of Average Assets					
Total overhead expense	5.19	7.32	9.65	6.45	4.33
Personnel expense	2.92	4.15	5.40	3.81	2.38
Net occupancy expense	0.35	0.50	0.64	0.41	0.38
Other operating expenses	1.92	2.67	3.60	2.23	1.57
Overhead less non-interest income	2.60	-0.36	2.85	1.16	2.34
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	90.20	72.87	96.15	60.31	95.22
Personnel expense	51.36	40.88	52.77	35.04	50.52
Net occupancy expense	6.59	5.44	7.05	4.94	8.31
Other operating expenses	32.24	26.54	36.33	20.33	36.39
Total non-interest income	41.39	66.67	55.06	57.21	35.97
Fiduciary activities income	0.00	0.00	0.00	0.34	0.25
Service charges on domestic deposit accounts	14.51	9.05	12.04	6.73	11.78
Trading revenue	17.56	8.18	9.91	6.16	10.79
Investment banking fees and commissions	0.09	0.00	0.00	0.27	0.41
Insurance activities revenue	0.00	0.03	0.04	1.24	1.80
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.23	0.11	0.17	0.50	0.18
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	-0.04	20.70	27.86	16.90	6.62
Other non-interest income	9.04	28.59	5.03	25.09	4.14
Overhead less non-interest income	48.81	6.20	41.09	3.10	59.25
Applicable income taxes / Pretax net operating income (tax equivalent)	12.47	10.98	27.41	10.92	17.87
Applicable income tax + TE / Pretax net operating income + TE	25.07	21.04	41.45	18.01	29.18

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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	23.64	27.38	39.31	27.78	28.88
Commercial and industrial loans	4.26	2.98	3.61	2.95	3.91
Loans to individuals	2.42	1.28	1.73	2.26	1.45
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.57	0.18	0.30	1.49	2.19
Other loans and leases	14.46	6.96	8.96	4.48	5.76
Net loans and leases	44.41	38.15	53.19	38.48	41.22
Debt securities over 1 year	26.36	13.54	18.16	11.73	18.46
Mutual funds and equity securities	0.00	0.55	0.00	0.34	0.01
Subtotal	70.78	52.25	71.34	50.54	59.69
Interest-bearing bank balances	10.93	8.67	8.10	6.46	23.73
Federal funds sold and reverse repos	4.48	2.47	5.68	2.34	2.11
Debt securities 1 year or less	1.45	0.53	0.76	0.42	1.15
Trading assets	2.86	0.92	2.12	0.72	1.00
Total earning assets	90.50	64.83	88.01	60.48	87.68
Non-interest cash and due from depository institutions	1.74	1.71	1.56	12.80	1.26
Other real estate owned	0.19	1.13	1.35	1.02	4.73
All other assets	7.76	33.45	10.43	26.72	11.06
Memoranda					
Short-term investments	16.86	11.66	14.54	9.22	26.99
US Treasury securities	0.00	0.00	0.00	0.03	0.05
US agency securities (excluding mortgage-backed securities)	5.84	3.06	4.03	3.32	5.05
Municipal securities	13.02	6.46	8.90	5.84	9.14
Mortgage-backed securities	8.09	4.15	5.48	2.74	4.86
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	0.86	0.39	0.50	0.22	0.51
Loans held-for-sale	0.00	5.89	8.11	6.11	0.00
Loans not held-for-sale	45.34	32.89	45.80	32.84	42.20
Real estate loans secured by 1-4 family	5.99	13.89	21.89	13.46	8.23
Revolving	0.00	1.25	3.11	0.16	0.08
Closed-end, secured by first liens	5.75	12.48	17.88	13.15	7.95
Closed-end, secured by junior liens	0.23	0.16	0.91	0.15	0.20
Commercial real estate loans	13.89	11.88	15.61	12.51	18.32
Construction and land development	2.85	0.87	3.33	1.19	6.87
Multifamily	0.42	0.61	0.81	1.25	1.14
Nonfarm nonresidential	10.62	10.40	11.47	10.07	10.31
Real estate loans secured by farmland	3.77	1.61	1.80	1.80	2.34

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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	52.88	66.97	67.60	59.41	71.19
Real estate loans secured by 1-4 family	13.50	31.64	33.73	26.28	15.52
Revolving	0.00	2.59	4.18	0.28	0.13
Closed-end	13.50	29.05	29.55	26.00	15.39
Commercial real estate loans	30.92	30.59	29.71	29.08	50.90
Construction and land development	6.42	2.35	6.37	4.01	27.79
1-4 family	0.37	1.00	2.65	0.58	20.97
Other	6.05	1.34	3.72	3.43	6.82
Multifamily	0.89	1.64	1.63	2.49	2.11
Nonfarm nonresidential	23.61	26.60	21.70	22.58	21.01
Owner-occupied	14.39	18.08	14.95	13.98	13.50
Other	9.22	8.52	6.75	8.60	7.50
Real estate loans secured by farmland	8.46	4.74	4.16	4.06	4.76
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	9.57	8.30	7.74	6.69	7.73
Loans to individuals	5.54	3.74	4.00	18.52	3.18
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.23	0.53	0.68	2.80	3.47
Other loans and leases	30.79	20.45	19.97	12.58	14.44
Loans and Leases, Percent of Total Capital					
Real estate loans	154.25	157.90	227.19	202.55	218.94
Real estate loans secured by 1-4 family	39.73	75.64	120.36	91.85	72.28
Revolving	0.00	6.29	16.10	0.99	0.77
Closed-end	39.73	69.34	104.26	90.86	71.51
Commercial real estate loans	89.76	71.38	94.72	95.13	127.51
Construction and land development	18.82	5.35	20.22	10.04	31.62
1-4 family	1.10	2.26	8.76	3.07	17.29
Other	17.72	3.10	11.47	6.97	14.33
Multifamily	2.45	3.74	5.03	9.41	10.50
Nonfarm nonresidential	68.49	62.29	69.47	75.69	85.39
Owner-occupied	42.63	42.35	47.06	50.27	56.93
Other	25.86	19.94	22.41	25.41	28.46
Real estate loans secured by farmland	24.76	10.88	12.11	15.56	19.15
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	28.06	19.25	23.37	23.89	32.87
Loans to individuals	16.53	8.69	11.72	8.75	10.51
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	3.46	1.19	2.00	15.36	22.32
Other loans and leases	85.14	45.57	58.44	31.80	39.66
Supplemental					
Non-owner occupied CRE loans / Gross loans	16.52	12.51	14.75	15.10	37.40
Non-owner occupied CRE loans / Total capital	47.13	29.03	47.67	44.86	70.58
Construction and land development loans / Total capital	18.82	5.35	20.22	10.04	31.62
Total CRE loans / Total capital	89.76	71.38	94.72	95.13	127.51

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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	16.86	11.66	14.54	9.22	26.99
Liquid assets	33.94	20.99	26.97	28.41	38.06
Investment securities	27.82	14.62	18.91	12.49	19.62
Net loans and leases	44.41	38.15	53.19	38.48	41.22
Net loans, leases and standby letters of credit	44.47	38.18	53.32	38.60	41.40
Core deposits	71.84	45.67	59.98	41.92	53.67
Noncore funding	7.89	13.03	18.10	12.37	23.04
Time deposits of \$250K or more	4.75	2.66	4.91	1.95	
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.00	1.50	4.50	2.81	0.00
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	-4.48	-0.96	-1.18	0.47	-2.11
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.38	8.44	7.75	6.59	0.47
Earning assets that reprice within 1 year	38.61	26.16	40.59	19.42	45.11
Interest-bearing liabilities that reprice within 1 year	23.62	15.73	21.82	12.69	24.46
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.61	1.03
Net assets that reprice within 1 year	14.99	10.43	18.76	6.12	19.63
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-15.46	0.74	2.19	3.60	-11.93
Net short-term noncore funding dependence	-20.66	-0.21	-0.25	1.89	-15.15
Short-term investment / Short-term noncore funding	3,390.89	103.38	103.18	105.07	207.88
Liquid assets - short-term noncore funding / Nonliquid assets	46.48	14.72	20.18	46.72	31.48
Net loans and leases / Total deposits	56.59	89.32	90.09	99.81	53.42
Net loans and leases / Core deposits	61.93	91.97	98.00	102.22	129.93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.01	0.00	0.00	0.65	0.65
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.71	-3.63	-5.39	-0.73	-2.95
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.28	-0.28	-0.06	-0.12
Percent of Investment Securities					
Held-to-maturity securities	0.50	0.32	0.49	11.51	17.11
Available-for-sale securities	99.50	99.68	99.51	88.49	82.89
US Treasury securities	0.00	0.00	0.00	0.24	0.30
US agency securities (excluding mortgage-backed securities)	30.28	20.38	31.50	25.81	30.38
Municipal securities	41.96	27.66	41.57	33.87	45.31
Mortgage-backed securities	22.74	15.49	22.15	12.98	20.60
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	5.02	3.13	4.78	2.09	3.39
Mutual funds and equity securities	0.00	33.33	0.00	25.00	0.03
Debt securities 1 year or less	8.34	3.68	7.23	3.27	6.36
Debt securities 1 to 5 years	29.95	18.98	29.61	22.33	26.96
Debt securities over 5 years	61.71	44.01	63.16	49.41	66.65
Pledged securities	56.23	34.98	52.34	44.28	35.61
Structured notes, fair value	4.49	2.76	4.27	1.35	1.96
Percent Change from Prior Like Quarter					
Short-term investments	9.58	-32.55	-12.08	-39.34	-12.27
Investment securities		-29.90	-30.64	-41.81	-19.63
Core deposits	-0.56	-33.61	7.80	-33.20	-15.39
Noncore funding	-36.55	139.07	3.09	-18.20	-18.00

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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)	15.35	7.86	12.04	5.02	9.88
Standby letters of credit	0.06	0.02	0.13	0.12	0.17
Commercial and similar letters of credit	0.00	0.00	0.00	0.18	0.30
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	0.00	11.59	5.97	3.50	0.00
Interest rate contracts	0.00	11.59	5.97	3.50	0.00
Interest rate futures and forward contracts	0.00	5.35	3.86	2.31	0.00
Written options contracts (interest rate)	0.00	6.24	2.11	1.19	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
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)	33.54	22.79	25.39	11.58	20.94

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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		100.00	100.00	100.00	
Foreign exchange contracts		0.00	0.00	0.00	
Equity, commodity, and other contracts		0.00	0.00	0.00	
Futures and forwards		46.15	64.64	65.90	
Written options		53.85	35.36	34.10	
Exchange-traded		0.00	0.00	0.00	
Over-the-counter		53.85	35.36	34.10	
Purchased options		0.00	0.00	0.00	
Exchange-traded		0.00	0.00	0.00	
Over-the-counter		0.00	0.00	0.00	
Swaps		0.00	0.00	0.00	
Held for trading		0.00	0.00	0.00	
Interest rate contracts		0.00	0.00	0.00	
Foreign exchange contracts		0.00	0.00	0.00	
Equity, commodity, and other contracts		0.00	0.00	0.00	
Non-traded		100.00	100.00	100.00	
Interest rate contracts		100.00	100.00	100.00	
Foreign exchange contracts		0.00	0.00	0.00	
Equity, commodity, and other contracts		0.00	0.00	0.00	
Derivative contracts (excluding futures and forex 14 days or less)		46.15	64.64	34.10	
One year or less		46.15	64.64	34.10	
Over 1 year to 5 years		0.00	0.00	0.00	
Over 5 years		0.00	0.00	0.00	
Gross negative fair value (absolute value)		0.10	0.40	0.11	
Gross positive fair value		0.07	0.20	0.10	
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (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	0.00	0.02	0.02	0.00	0.00

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 06/30/2019

Allowance and Net Loan and Lease Losses

 FR BHCPR
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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	0.04	0.11	0.03	0.05	-0.33
Provision for loan and lease losses / Average loans and leases	0.10	0.24	0.01	0.11	-0.71
Provision for loan and lease losses / Net loan and lease losses	14.90	86.54	-439.40	130.96	765.69
Allowance for loan and lease losses / Total loans and leases not held for sale	2.03	1.86	1.62	1.22	2.86
Allowance for loan and lease losses / Total loans and leases	2.03	1.81	1.55	1.22	2.86
Allowance for loan and lease losses / Net loans and leases losses (X)	19.16	14.13	8.93	7.02	26.22
Allowance for loan and lease losses / Nonaccrual assets	35.94	40.74	44.67	2,002.00	651.17
ALLL / 90+ days past due + nonaccrual loans and leases	35.94	40.74	44.67	2,002.00	651.10
Gross loan and lease losses / Average loans and leases	0.51	0.05	0.20	0.09	0.10
Recoveries / Average loans and leases	0.14	0.04	0.06	0.04	0.09
Net losses / Average loans and leases	0.37	0.01	0.14	0.05	0.01
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	22.27	13.75	35.00	22.14	24.21
Earnings coverage of net loan and lease losses (X)	4.77	2.18	6.75	12.83	22.50
Net Loan and Lease Losses By Type					
Real estate loans	0.27	-0.08	-0.09	-0.37	-0.18
Real estate loans secured by 1-4 family	0.00	0.00	-0.02	-1.48	0.10
Revolving		0.00	0.00	0.00	0.00
Closed-end	0.00	0.00	-0.02	2.32	0.10
Commercial real estate loans	0.57	-0.12	-0.10	-0.11	-0.22
Construction and land development	0.00	0.00	0.00	-0.10	-0.15
1-4 family	0.00	0.00	0.00	0.00	-0.15
Other	0.00	0.00	0.00	-0.10	0.00
Multifamily	0.00	0.00	-0.01	-0.68	-0.08
Nonfarm nonresidential	0.78	-0.19	-0.18	0.01	-0.10
Owner-occupied	0.78	-0.19	-0.18	0.01	-0.10
Other	0.00	0.00	0.00	0.00	0.00
Real estate loans secured by farmland	0.00	0.00	0.00	0.12	0.00
Commercial and industrial loans	-0.18	0.00	0.00	0.02	-0.02
Loans to individuals	0.71	0.54	1.14	1.20	0.31
Credit card loans					
Agricultural loans	0.00	0.00	0.00	0.02	0.09
Loans to foreign governments and institutions					
Other loans and leases	4.39	7.27	15.24	6.53	3.07

BHCPR PEER GROUP DATA

 Peer Group: 5
 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	1.57	0.86	1.29	0.74	1.08
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans and leases	1.82	1.27	1.19	3.07	0.89
90+ days past due and nonaccrual loans and leases	1.82	1.27	1.19	3.07	0.90
30-89 days past due restructured	0.00	0.00	0.29	0.01	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.05	0.18	0.05	0.69	0.08
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	1.57	0.86	1.29	0.74	1.08
90+ days past due assets	0.00	0.00	0.00	0.00	0.00
Nonaccrual assets	1.82	1.27	1.19	3.07	0.89
30+ days past due and nonaccrual assets	3.39	2.12	2.48	3.81	1.98
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.80	0.43	0.51	0.53	0.39
90+ past due and nonaccrual assets + other real estate owned	0.99	1.56	1.86	1.54	5.13
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	1.02	1.67	2.00	1.62	5.29
Allowance for loan and lease losses	178.44	986.01	507.81	5,932.33	550.22
Equity capital + allowance for loan and lease losses	6.91	8.06	9.82	6.77	18.60
Tier 1 capital + allowance for loan and lease losses	6.99	9.43	11.47	7.73	18.44
Loans and leases + other real estate owned	2.32	3.83	3.27	7.18	13.44

BHCPR PEER GROUP DATA

Peer Group: 5
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	1.94	0.83	1.83	0.75	1.25
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.43	1.72	1.61	11.57	1.23
Commercial and industrial	30-89 days past due	0.10	1.02	0.28	0.34	1.52
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.00	0.30	0.01
Individuals	30-89 days past due	2.42	1.23	1.57	1.12	0.94
	90+ days past due	0.00	0.00	0.00	0.00	0.04
	Nonaccrual	0.79	0.47	0.54	0.38	0.13
Depository institution loans	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Agricultural	30-89 days past due	0.00	0.00	0.00	0.01	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.03
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.03	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

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: 5
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	2.63	1.38	1.18	1.11	2.82
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.97	2.08	1.20	1.56	1.70
Revolving	30-89 days past due		0.00	0.00	4.29	0.00
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	0.00	0.00
Closed-End	30-89 days past due	2.63	1.38	1.18	1.10	2.84
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.97	2.08	1.20	1.56	1.71
Junior Lien	30-89 days past due	0.00	0.30	0.03	0.00	0.38
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.07	0.00	0.05	0.09
Commercial real estate	30-89 days past due	2.13	0.49	1.70	0.90	0.83
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	3.26	1.94	2.29	14.14	1.54
Construction and development	30-89 days past due	2.50	0.00	0.00	0.18	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.91	9.32	1.15	20.53	0.20
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.91	9.32	1.15	7.24	0.00
Other	30-89 days past due	2.50	0.00	0.00	0.18	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	13.29	0.20
Multifamily	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
Nonfarm non-residential	30-89 days past due	2.00	0.50	2.03	1.07	1.30
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	4.05	1.80	2.50	13.29	2.13
Owner occupied	30-89 days past due	2.00	0.50	2.03	1.07	1.30
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	4.05	1.80	2.50	1.32	2.13
Other	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	11.97	0.00
Farmland	30-89 days past due	0.11	1.05	6.67	0.26	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.65	0.04	0.05	0.05	0.06
Credit card	30-89 days past due					
	90+ days past due					
	Nonaccrual					

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

BHCPR PEER GROUP DATAPeer Group: 5
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	23.49	43.49	26.73	68.88	32.90
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	23.49	43.49	26.73	68.88	32.90
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	24.60	44.17	27.74	69.44	34.03
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	14.75	58.93	16.67	50.81	15.09

BHCPR PEER GROUP DATA

Peer Group: 5
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					
Insurance underwriting assets (L/H) / Total insurance underwriting assets					
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income	0.00	0.03	0.04	1.24	1.80
Premium income / Insurance activities revenue		0.00	0.00	0.00	0.00
Credit related premium income / Total premium income					
Other premium income / Total premium income					
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)					
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					
Reinsurance recovery (L/H) / Total assets (L/H)					
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	10.51	5.98	8.19	6.32	9.06
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: 5
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					
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases					
Total selected assets	5.57	-2.40	-5.03	2.74	
Deposits					

BHCPR PEER GROUP DATA

 Peer Group: 5
 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	2.42	2.40	0.62	8.01	4.11
Bank net income / Average equity investment in banks	7.13	5.80	5.74	18.83	5.90
Nonbank net income / Average equity investment in nonbanks	-5.11	-10.80	-13.08	1.81	1.89
Subsidiary HCs net income / Average equity investment in sub HCs				25.83	
Bank net income / Parent net income	277.30	312.05	366.41	108.27	147.19
Nonbank net income / Parent net income		0.00		5.79	5.48
Subsidiary holding companies' net income / Parent net income				6.71	
Leverage					
Total liabilities / Equity capital	2.85	2.51	3.59	1.43	8.58
Total debt / Equity capital	0.00	0.85	0.99	0.00	0.00
Total debt + notes payable to subs that issued TPS / Equity capital	0.00	0.85	0.99	0.00	0.00
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	0.85	0.99	0.00	0.00
Total debt / Equity capital - excess over fair value	0.00	1.14	1.32	0.00	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Short-term debt / Equity capital	0.00	0.85	0.99	0.00	0.00
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	6.33	8.31	4.15	0.00
Long-term debt / Consolidated long-term debt	0.00	0.00	0.00	0.00	0.00
Double Leverage					
Equity investment in subs / Equity capital	93.13	96.92	94.60	80.92	102.48
Total investment in subs / Equity capital	95.30	98.14	96.16	81.67	103.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	-4.41	-4.65	-5.98	-1.42	7.32
Equity investment in subs - equity cap / Net income-div (X)					34.16
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	21.13	53.90	77.47	2,392.54	62.52
Cash from ops + noncash items + op expense / Op expense + dividend	-119.78	58.64	73.83	1,925.38	82.43
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-91.11	11.26	157.15	5,734.27	84.21
Pretax operating income + interest expenses / Interest expense			-363.64		-6.45
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref			-363.64		-6.45
Dividends + interest from subs / Interest expenses + dividends	28.97	68.49	309.88	334.42	79.22
Fees + other income from subs / Salary + other expenses	5.31	23.10	23.69	6.97	10.83
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.98	0.07	3.28	13.59	2.48
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	5.39	0.00
Total	0.00	0.00	0.00	5.39	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	4.21	7.93	10.36	1.10	1.77
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: 5
 Date: 06/30/2019

Parent Company Analysis - Part 2

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Payout Ratios - Parent					
Dividends paid / Income before undistributed income		100.00	68.11	49.06	111.74
Dividends paid / Net income	68.40	82.69	72.42	27.38	22.33
Net income - dividends / Average equity	1.42	1.09	-0.46	9.03	3.03
Percent of Dividends Paid					
Dividends from bank subsidiaries	0.00	35.98	424.71	306.07	42.02
Dividends from nonbank subsidiaries	0.00	15.20	22.87	22.73	55.56
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	0.00	51.18	447.57	328.80	97.57
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	0.00	8.29	42.56	66.45	14.29
Interest income from bank subsidiaries	0.71	0.26	0.20	0.27	0.22
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	1.19	0.63	0.63	0.53	0.86
Operating income from bank subsidiaries	1.90	9.18	43.39	67.26	15.37
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries				19.13	35.86
Interest income from nonbank subsidiaries				0.00	370.00
Management and serv fees from nonbank subsidiaries				17.85	52.39
Other income from nonbank subsidiaries				0.00	500.00
Operating income from nonbank subsidiaries				36.98	958.25
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies				0.00	
Interest income from subsidiary holding companies				0.00	
Management and service fees from subsidiary holding companies				0.00	
Other income from subsidiary holding companies				0.00	
Operating income from subsidiary holding companies				0.00	
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	0.00	33.33	50.58	76.71	25.84
Interest income from bank subsidiaries	4.00	1.26	0.20	0.36	33.75
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	6.75	3.05	0.65	0.57	4.46
Operating income from bank subsidiaries	10.75	37.64	51.43	77.64	64.05
Dividends from nonbank subsidiaries	0.00	15.77	1.71	1.56	10.70
Interest income from nonbank subsidiaries	61.50	8.82	2.95	0.84	3.19
Management and service fees from nonbank subsidiaries	27.50	10.30	5.31	1.46	15.63
Other income from nonbank subsidiaries	0.00	26.94	4.92	1.13	4.31
Operating income from nonbank subsidiaries	89.00	61.83	14.89	4.99	33.82
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		0.00	0.00		
Loans and advances from subsidiaries / Total debt		0.00	0.00		

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 5
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									2
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.08	2.76	2.80	2.90	3.08	3.25	3.36	3.39	2
+ Non-interest income	2.59	1.14	1.30	1.78	2.59	3.40	3.88	4.04	2
- Overhead expense	5.19	3.85	4.00	4.44	5.19	5.93	6.38	6.53	2
- Provision for credit losses	0.04	0.00	0.01	0.02	0.04	0.06	0.08	0.08	2
+ Securities gains (losses)	0.03	0.00	0.01	0.01	0.03	0.04	0.05	0.05	2
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
= Pretax net operating income (tax equivalent)	0.46	0.27	0.30	0.36	0.46	0.57	0.63	0.65	2
Net operating income	0.35	0.21	0.22	0.27	0.35	0.43	0.47	0.49	2
Net income	0.35	0.21	0.22	0.27	0.35	0.43	0.47	0.49	2
Net income (sub-chapter S adjusted)	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.98	3.43	3.49	3.68	3.98	4.28	4.46	4.52	2
Interest expense	0.63	0.50	0.51	0.56	0.63	0.70	0.75	0.76	2
Net interest income (tax equivalent)	3.35	2.93	2.98	3.12	3.35	3.58	3.71	3.76	2
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.37	0.11	0.14	0.22	0.37	0.52	0.61	0.64	2
Earnings coverage of net loan and lease losses (X)	4.77	2.34	2.61	3.42	4.77	6.13	6.94	7.21	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.03	1.38	1.45	1.67	2.03	2.39	2.60	2.67	2
Allowance for loan and lease losses / Total loans and leases	2.03	1.38	1.45	1.67	2.03	2.39	2.60	2.67	2
Nonaccrued loans and leases + ORE / Loans and leases + ORE	2.24	0.23	0.46	1.13	2.24	3.36	4.03	4.25	2
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	1.57	0.16	0.31	0.78	1.57	2.35	2.82	2.98	2
Liquidity and Funding									
Net noncore funding dependence	-15.46	-31.79	-29.97	-24.53	-15.46	-6.38	-0.94	0.88	2
Net short-term noncore funding dependence	-20.66	-40.32	-38.14	-31.58	-20.66	-9.73	-3.18	-0.99	2
Net loans and leases / Total assets	44.41	43.26	43.39	43.77	44.41	45.05	45.43	45.56	2
Capitalization									
Tier 1 leverage ratio	14.75	14.07	14.14	14.37	14.75	15.12	15.35	15.42	2
Equity capital / Total assets	15.84	14.40	14.56	15.04	15.84	16.64	17.12	17.28	2
Equity capital + minority interest / Total assets	16.10	14.43	14.62	15.17	16.10	17.03	17.58	17.77	2
Tier 1 common equity capital / Total risk-weighted assets	23.49	23.49	23.49	23.49	23.49	23.50	23.50	23.50	2
Net loans and leases / Equity capital (X)	2.82	2.64	2.66	2.72	2.82	2.93	2.99	3.01	2
Cash dividends / Net income	68.40	22.68	27.76	43.00	68.40	93.79	109.03	114.11	2
Cash dividends / Net income (sub-chapter S adjusted)	-10.54	-10.54	-10.54	-10.54	-10.54	-10.54	-10.54	-10.54	1
Retained earnings / Average equity capital	1.42	-0.05	0.11	0.60	1.42	2.25	2.74	2.90	2
Growth Rates									
Assets	-3.70	-7.04	-6.67	-5.55	-3.70	-1.84	-0.72	-0.35	2
Equity capital	8.15	3.72	4.21	5.69	8.15	10.61	12.09	12.58	2
Net loans and leases	-3.15	-3.26	-3.25	-3.21	-3.15	-3.09	-3.05	-3.04	2
Noncore funding	-36.55	-61.76	-58.95	-50.55	-36.55	-22.54	-14.14	-11.34	2
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity investment in subs / Equity capital	93.13	91.60	91.77	92.28	93.13	93.98	94.49	94.67	2
Cash from ops + noncash items + op expense / Op expense + dividend	-119.78	-289.64	-270.76	-214.14	-119.78	-25.41	31.21	50.09	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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)	3.66	3.23	3.28	3.42	3.66	3.89	4.04	4.08	2
Less: Interest expense	0.58	0.47	0.48	0.52	0.58	0.64	0.68	0.69	2
Equals: Net interest income (tax equivalent)	3.08	2.76	2.80	2.90	3.08	3.25	3.36	3.39	2
Plus: Non-interest income	2.59	1.14	1.30	1.78	2.59	3.40	3.88	4.04	2
Equals: adjusted operating income (tax equivalent)	5.67	4.53	4.66	5.03	5.67	6.30	6.67	6.80	2
Less: Overhead expense	5.19	3.85	4.00	4.44	5.19	5.93	6.38	6.53	2
Less: Provision for credit losses	0.04	0.00	0.01	0.02	0.04	0.06	0.08	0.08	2
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	2
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.00	0.01	0.01	0.03	0.04	0.05	0.05	2
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Pretax net operating income (tax equivalent)	0.46	0.27	0.30	0.36	0.46	0.57	0.63	0.65	2
Less: Applicable income taxes (tax equivalent)	0.12	0.07	0.07	0.09	0.12	0.14	0.16	0.16	2
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net operating income	0.35	0.21	0.22	0.27	0.35	0.43	0.47	0.49	2
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net income	0.35	0.21	0.22	0.27	0.35	0.43	0.47	0.49	2
Memo: Net income (last four quarters)	0.35	0.24	0.25	0.28	0.35	0.41	0.44	0.46	2
Net income-BHC and noncontrolling (minority) interest	0.35	0.21	0.22	0.27	0.35	0.43	0.47	0.49	2
Margin Analysis									
Average earning assets / Average assets	92.25	90.37	90.58	91.21	92.25	93.30	93.92	94.13	2
Average interest-bearing funds / Average assets	41.13	18.84	21.32	28.75	41.13	53.51	60.94	63.41	2
Interest income (tax equivalent) / Average earning assets	3.98	3.43	3.49	3.68	3.98	4.28	4.46	4.52	2
Interest expense / Average earning assets	0.63	0.50	0.51	0.56	0.63	0.70	0.75	0.76	2
Net interest income (tax equivalent) / Average earning assets	3.35	2.93	2.98	3.12	3.35	3.58	3.71	3.76	2
Yield or Cost									
Total loans and leases (tax equivalent)	5.38	4.91	4.97	5.12	5.38	5.64	5.79	5.85	2
Interest-bearing bank balances	1.66	1.31	1.35	1.46	1.66	1.85	1.97	2.01	2
Fed funds sold and reverse repos	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	1
Trading assets	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	1
Total earning assets	3.88	3.42	3.48	3.63	3.88	4.14	4.29	4.34	2
Investment securities (tax equivalent)	2.88	2.37	2.43	2.60	2.88	3.16	3.33	3.38	2
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	2.69	2.57	2.58	2.62	2.69	2.75	2.79	2.80	2
All other securities									
Interest-bearing deposits	1.91	1.11	1.19	1.46	1.91	2.35	2.62	2.71	2
Time deposits of \$250K or more	1.83	1.62	1.64	1.71	1.83	1.94	2.01	2.03	2
Time deposits < \$250K	2.26	1.59	1.66	1.89	2.26	2.64	2.87	2.94	2
Other domestic deposits	1.52	0.61	0.71	1.01	1.52	2.03	2.33	2.43	2
Foreign deposits									
Fed funds purchased and repos	1.30	0.13	0.26	0.65	1.30	1.94	2.33	2.46	2
Other borrowed funds and trading liabilities	1.45	0.15	0.29	0.73	1.45	2.18	2.61	2.76	2
All interest-bearing funds	1.93	1.15	1.24	1.50	1.93	2.36	2.62	2.71	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Overhead expenses / Net Interest Income + non-interest income	91.88	87.87	88.31	89.65	91.88	94.12	95.45	95.90	2
Percent of Average Assets									
Total overhead expense	5.19	3.85	4.00	4.44	5.19	5.93	6.38	6.53	2
Personnel expense	2.92	2.30	2.37	2.58	2.92	3.26	3.46	3.53	2
Net occupancy expense	0.35	0.32	0.32	0.33	0.35	0.36	0.37	0.38	2
Other operating expenses	1.92	1.17	1.25	1.50	1.92	2.34	2.59	2.68	2
Overhead less non-interest income	2.60	2.49	2.50	2.54	2.60	2.66	2.70	2.71	2
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	90.20	84.66	85.28	87.12	90.20	93.27	95.12	95.73	2
Personnel expense	51.36	50.79	50.86	51.04	51.36	51.68	51.86	51.93	2
Net occupancy expense	6.59	4.73	4.94	5.56	6.59	7.63	8.25	8.46	2
Other operating expenses	32.24	25.42	26.17	28.45	32.24	36.04	38.31	39.07	2
Total non-interest income	41.39	24.05	25.98	31.76	41.39	51.02	56.80	58.73	2
Fiduciary activities income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Service charges on domestic deposit accounts	14.51	13.65	13.74	14.03	14.51	14.99	15.28	15.38	2
Trading revenue	17.56	1.76	3.51	8.78	17.56	26.34	31.61	33.36	2
Investment banking fees and commissions	0.09	0.01	0.02	0.04	0.09	0.13	0.15	0.16	2
Insurance activities revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net servicing fees	0.23	0.02	0.05	0.12	0.23	0.35	0.42	0.45	2
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net gain (loss) - sales of loans, OREO, and other assets	-0.04	-0.07	-0.07	-0.06	-0.04	-0.02	-0.01	0.00	2
Other non-interest income	9.04	8.47	8.53	8.72	9.04	9.35	9.54	9.61	2
Overhead less non-interest income	48.81	37.00	38.31	42.25	48.81	55.36	59.30	60.61	2
Applicable income taxes / Pretax net operating income (tax equivalent)	12.47	1.25	2.49	6.23	12.47	18.70	22.44	23.69	2
Applicable income tax + TE / Pretax net operating income + TE	25.07	24.95	24.96	25.00	25.07	25.14	25.18	25.20	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	23.64	16.09	16.93	19.44	23.64	27.84	30.36	31.20	2
Commercial and industrial loans	4.26	2.36	2.57	3.20	4.26	5.31	5.94	6.16	2
Loans to individuals	2.42	0.24	0.48	1.21	2.42	3.63	4.36	4.60	2
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	2
Agricultural loans	0.57	0.31	0.34	0.42	0.57	0.71	0.79	0.82	2
Other loans and leases	14.46	1.61	3.03	7.32	14.46	21.60	25.88	27.31	2
Net loans and leases	44.41	43.26	43.39	43.77	44.41	45.05	45.43	45.56	2
Debt securities over 1 year	26.36	15.50	16.70	20.33	26.36	32.40	36.02	37.23	2
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Subtotal	70.78	61.06	62.14	65.38	70.78	76.17	79.41	80.49	2
Interest-bearing bank balances	10.93	8.06	8.38	9.34	10.93	12.53	13.49	13.81	2
Federal funds sold and reverse repos	4.48	0.45	0.90	2.24	4.48	6.72	8.06	8.51	2
Debt securities 1 year or less	1.45	0.24	0.37	0.78	1.45	2.13	2.53	2.67	2
Trading assets	2.86	0.29	0.57	1.43	2.86	4.28	5.14	5.42	2
Total earning assets	90.50	89.53	89.63	89.96	90.50	91.03	91.36	91.46	2
Non-interest cash and due from depository institutions	1.74	1.37	1.41	1.54	1.74	1.95	2.07	2.11	2
Other real estate owned	0.19	0.02	0.04	0.10	0.19	0.28	0.34	0.36	2
All other assets	7.76	7.16	7.23	7.43	7.76	8.09	8.29	8.36	2
Memoranda									
Short-term investments	16.86	8.75	9.65	12.36	16.86	21.37	24.08	24.98	2
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
US agency securities (excluding mortgage-backed securities)	5.84	2.74	3.08	4.12	5.84	7.57	8.60	8.94	2
Municipal securities	13.02	5.82	6.62	9.02	13.02	17.03	19.43	20.23	2
Mortgage-backed securities	8.09	1.77	2.47	4.58	8.09	11.61	13.71	14.42	2
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other debt securities	0.86	0.09	0.17	0.43	0.86	1.29	1.55	1.63	2
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans not held-for-sale	45.34	43.87	44.03	44.52	45.34	46.16	46.65	46.82	2
Real estate loans secured by 1-4 family	5.99	2.79	3.15	4.21	5.99	7.76	8.83	9.18	2
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end, secured by first liens	5.75	2.68	3.02	4.04	5.75	7.47	8.49	8.83	2
Closed-end, secured by junior liens	0.23	0.11	0.13	0.17	0.23	0.30	0.34	0.35	2
Commercial real estate loans	13.89	11.03	11.35	12.30	13.89	15.47	16.42	16.74	2
Construction and land development	2.85	1.55	1.69	2.13	2.85	3.58	4.01	4.16	2
Multifamily	0.42	0.04	0.08	0.21	0.42	0.62	0.75	0.79	2
Nonfarm nonresidential	10.62	8.70	8.91	9.55	10.62	11.68	12.32	12.54	2
Real estate loans secured by farmland	3.77	2.26	2.43	2.93	3.77	4.61	5.11	5.28	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 5
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	52.88	34.50	36.54	42.67	52.88	63.09	69.22	71.26	2
Real estate loans secured by 1-4 family	13.50	6.01	6.85	9.34	13.50	17.66	20.16	20.99	2
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	13.50	6.01	6.85	9.34	13.50	17.66	20.16	20.99	2
Commercial real estate loans	30.92	23.62	24.43	26.86	30.92	34.97	37.40	38.21	2
Construction and land development	6.42	3.33	3.67	4.70	6.42	8.13	9.16	9.50	2
1-4 family	0.37	0.04	0.07	0.18	0.37	0.55	0.66	0.70	2
Other	6.05	3.29	3.60	4.52	6.05	7.58	8.50	8.81	2
Multifamily	0.89	0.09	0.18	0.44	0.89	1.33	1.59	1.68	2
Nonfarm nonresidential	23.61	18.61	19.17	20.84	23.61	26.39	28.06	28.62	2
Owner-occupied	14.39	4.12	5.26	8.69	14.39	20.10	23.52	24.66	2
Other	9.22	3.96	4.54	6.30	9.22	12.15	13.90	14.49	2
Real estate loans secured by farmland	8.46	4.86	5.26	6.46	8.46	10.46	11.66	12.06	2
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	2
Commercial and industrial loans	9.57	5.07	5.57	7.07	9.57	12.07	13.57	14.07	2
Loans to individuals	5.54	0.55	1.11	2.77	5.54	8.31	9.97	10.52	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	1.23	0.70	0.76	0.94	1.23	1.52	1.69	1.75	2
Other loans and leases	30.79	3.45	6.48	15.60	30.79	45.97	55.09	58.13	2
Loans and Leases, Percent of Total Capital									
Real estate loans	154.25	96.15	102.61	121.98	154.25	186.53	205.89	212.35	2
Real estate loans secured by 1-4 family	39.73	16.87	19.41	27.03	39.73	52.43	60.06	62.60	2
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	39.73	16.87	19.41	27.03	39.73	52.43	60.06	62.60	2
Commercial real estate loans	89.76	65.72	68.39	76.40	89.76	103.11	111.12	113.79	2
Construction and land development	18.82	9.30	10.36	13.53	18.82	24.10	27.28	28.33	2
1-4 family	1.10	0.11	0.22	0.55	1.10	1.64	1.97	2.08	2
Other	17.72	9.19	10.14	12.98	17.72	22.46	25.30	26.25	2
Multifamily	2.45	0.24	0.49	1.22	2.45	3.67	4.40	4.65	2
Nonfarm nonresidential	68.49	51.77	53.63	59.20	68.49	77.78	83.36	85.21	2
Owner-occupied	42.63	11.68	15.12	25.43	42.63	59.82	70.13	73.57	2
Other	25.86	11.64	13.22	17.96	25.86	33.77	38.51	40.09	2
Real estate loans secured by farmland	24.76	13.57	14.81	18.54	24.76	30.98	34.71	35.96	2
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	2
Commercial and industrial loans	28.06	14.18	15.72	20.35	28.06	35.77	40.39	41.93	2
Loans to individuals	16.53	1.65	3.31	8.26	16.53	24.79	29.75	31.40	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	3.46	2.08	2.23	2.69	3.46	4.23	4.70	4.85	2
Other loans and leases	85.14	9.61	18.00	43.18	85.14	127.09	152.27	160.66	2
Supplemental									
Non-owner occupied CRE loans / Gross loans	16.52	13.55	13.88	14.87	16.52	18.18	19.17	19.50	2
Non-owner occupied CRE loans / Total capital	47.13	40.22	40.99	43.29	47.13	50.97	53.27	54.04	2
Construction and land development loans / Total capital	18.82	9.30	10.36	13.53	18.82	24.10	27.28	28.33	2
Total CRE loans / Total capital	89.76	65.72	68.39	76.40	89.76	103.11	111.12	113.79	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	16.86	8.75	9.65	12.36	16.86	21.37	24.08	24.98	2
Liquid assets	33.94	28.06	28.72	30.68	33.94	37.21	39.17	39.82	2
Investment securities	27.82	18.17	19.24	22.46	27.82	33.18	36.40	37.47	2
Net loans and leases	44.41	43.26	43.39	43.77	44.41	45.05	45.43	45.56	2
Net loans, leases and standby letters of credit	44.47	43.37	43.49	43.86	44.47	45.08	45.45	45.57	2
Core deposits	71.84	69.85	70.07	70.73	71.84	72.95	73.62	73.84	2
Noncore funding	7.89	5.94	6.16	6.81	7.89	8.97	9.62	9.83	2
Time deposits of \$250K or more	4.75	1.52	1.87	2.95	4.75	6.55	7.63	7.99	2
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Federal funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net federal funds purchased (sold)	-4.48	-8.51	-8.06	-6.72	-4.48	-2.24	-0.90	-0.45	2
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other borrowings w/remaining maturity of 1 year or less	0.38	0.04	0.08	0.19	0.38	0.56	0.68	0.71	2
Earning assets that reprice within 1 year	38.61	20.37	22.40	28.48	38.61	48.74	54.81	56.84	2
Interest-bearing liabilities that reprice within 1 year	23.62	5.90	7.87	13.78	23.62	33.46	39.37	41.34	2
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net assets that reprice within 1 year	14.99	-20.97	-16.97	-4.99	14.99	34.96	46.94	50.94	2
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-15.46	-31.79	-29.97	-24.53	-15.46	-6.38	-0.94	0.88	2
Net short-term noncore funding dependence	-20.66	-40.32	-38.14	-31.58	-20.66	-9.73	-3.18	-0.99	2
Short-term investment / Short-term noncore funding	3390.89	419.13	749.32	1739.91	3390.89	5041.87	6032.45	6362.65	2
Liquid assets - short-term noncore funding / Nonliquid assets	46.48	27.69	29.78	36.04	46.48	56.92	63.18	65.27	2
Net loans and leases / Total deposits	56.59	52.76	53.19	54.46	56.59	58.71	59.99	60.41	2
Net loans and leases / Core deposits	61.93	58.61	58.98	60.08	61.93	63.78	64.88	65.25	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.71	0.24	0.30	0.45	0.71	0.98	1.13	1.19	2
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.03	-0.03	-0.03	-0.03	-0.03	-0.03	-0.03	1
Percent of Investment Securities									
Held-to-maturity securities	0.50	0.05	0.10	0.25	0.50	0.75	0.90	0.95	2
Available-for-sale securities	99.50	99.05	99.10	99.25	99.50	99.75	99.90	99.95	2
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
US agency securities (excluding mortgage-backed securities)	30.28	8.62	11.02	18.24	30.28	42.31	49.53	51.94	2
Municipal securities	41.96	30.61	31.87	35.65	41.96	48.26	52.04	53.30	2
Mortgage-backed securities	22.74	7.90	9.55	14.50	22.74	30.98	35.93	37.58	2
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other debt securities	5.02	0.50	1.00	2.51	5.02	7.54	9.04	9.55	2
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Debt securities 1 year or less	8.34	1.08	1.89	4.31	8.34	12.37	14.79	15.60	2
Debt securities 1 to 5 years	29.95	4.51	7.34	15.82	29.95	44.08	52.56	55.38	2
Debt securities over 5 years	61.71	29.01	32.65	43.55	61.71	79.88	90.78	94.41	2
Pledged securities	56.23	52.43	52.85	54.12	56.23	58.34	59.60	60.02	2
Structured notes, fair value	4.49	0.45	0.90	2.24	4.49	6.73	8.08	8.52	2
Percent Change from Prior Like Quarter									
Short-term investments	9.58	-17.40	-14.40	-5.41	9.58	24.57	33.56	36.56	2
Investment securities									
Core deposits	-0.56	-0.98	-0.94	-0.80	-0.56	-0.33	-0.19	-0.14	2
Noncore funding	-36.55	-61.76	-58.95	-50.55	-36.55	-22.54	-14.14	-11.34	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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)	15.35	7.35	8.24	10.91	15.35	19.80	22.47	23.35	2
Standby letters of credit	0.06	0.01	0.01	0.03	0.06	0.08	0.10	0.11	2
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
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	2
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	2
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	33.54	16.81	18.67	24.25	33.54	42.83	48.41	50.27	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	0.04	0.00	0.01	0.02	0.04	0.06	0.08	0.08	2
Provision for loan and lease losses / Average loans and leases	0.10	0.01	0.02	0.05	0.10	0.15	0.18	0.19	2
Provision for loan and lease losses / Net loan and lease losses	14.90	1.49	2.98	7.45	14.90	22.35	26.82	28.31	2
Allowance for loan and lease losses / Total loans and leases not held for sale	2.03	1.38	1.45	1.67	2.03	2.39	2.60	2.67	2
Allowance for loan and lease losses / Total loans and leases	2.03	1.38	1.45	1.67	2.03	2.39	2.60	2.67	2
Allowance for loan and lease losses / Net loans and leases losses (X)	19.16	3.71	5.43	10.57	19.16	27.74	32.88	34.60	2
Allowance for loan and lease losses / Nonaccrual assets	35.94	35.94	35.94	35.94	35.94	35.94	35.94	35.94	1
ALLL / 90+ days past due + nonaccrual loans and leases	35.94	35.94	35.94	35.94	35.94	35.94	35.94	35.94	1
Gross loan and lease losses / Average loans and leases	0.51	0.22	0.25	0.35	0.51	0.66	0.76	0.79	2
Recoveries / Average loans and leases	0.14	0.12	0.12	0.12	0.14	0.15	0.15	0.16	2
Net losses / Average loans and leases	0.37	0.11	0.14	0.22	0.37	0.52	0.61	0.64	2
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	2
Recoveries / Prior year-end losses	22.27	16.60	17.23	19.12	22.27	25.42	27.31	27.94	2
Earnings coverage of net loan and lease losses (X)	4.77	2.34	2.61	3.42	4.77	6.13	6.94	7.21	2
Net Loan and Lease Losses By Type									
Real estate loans	0.27	-0.21	-0.16	0.00	0.27	0.54	0.71	0.76	2
Real estate loans secured by 1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Revolving									
Closed-end	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial real estate loans	0.57	-0.29	-0.19	0.10	0.57	1.05	1.34	1.43	2
Construction and land development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Nonfarm nonresidential	0.78	-0.36	-0.23	0.15	0.78	1.41	1.79	1.92	2
Owner-occupied	0.78	-0.36	-0.23	0.15	0.78	1.41	1.79	1.92	2
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	-0.18	-0.34	-0.32	-0.27	-0.18	-0.09	-0.04	-0.02	2
Loans to individuals	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1
Credit card loans									
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to foreign governments and institutions									
Other loans and leases	4.39	0.68	1.09	2.33	4.39	6.45	7.69	8.10	2

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 5
 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	1.57	0.16	0.31	0.78	1.57	2.35	2.82	2.98	2
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual loans and leases	1.82	0.18	0.36	0.91	1.82	2.74	3.28	3.46	2
90+ days past due and nonaccrual loans and leases	1.82	0.18	0.36	0.91	1.82	2.74	3.28	3.46	2
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	1.57	0.16	0.31	0.78	1.57	2.35	2.82	2.98	2
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual assets	1.82	0.18	0.36	0.91	1.82	2.74	3.28	3.46	2
30+ days past due and nonaccrual assets	3.39	0.34	0.68	1.70	3.39	5.09	6.10	6.44	2
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.80	0.08	0.16	0.40	0.80	1.20	1.43	1.51	2
90+ past due and nonaccrual assets + other real estate owned	0.99	0.10	0.20	0.50	0.99	1.48	1.77	1.87	2
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	1.02	0.11	0.21	0.51	1.02	1.53	1.84	1.94	2
Allowance for loan and lease losses	178.44	18.20	36.01	89.42	178.44	267.46	320.87	338.67	2
Equity capital + allowance for loan and lease losses	6.91	0.72	1.40	3.47	6.91	10.34	12.41	13.10	2
Tier 1 capital + allowance for loan and lease losses	6.99	0.73	1.42	3.51	6.99	10.47	12.56	13.25	2
Loans and leases + other real estate owned	2.32	0.24	0.47	1.17	2.32	3.48	4.17	4.40	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	1.94	0.19	0.39	0.97	1.94	2.90	3.48	3.68	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	2.43	0.24	0.49	1.21	2.43	3.64	4.37	4.61	2
Commercial and industrial	30-89 days past due	0.10	0.01	0.02	0.05	0.10	0.15	0.17	0.18	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
Individuals	30-89 days past due	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	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
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 5
Date: 06/30/2019

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	2.63	0.26	0.53	1.32	2.63	3.95	4.74	5.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.97	0.20	0.39	0.98	1.97	2.95	3.54	3.73	2
Revolving	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Closed-End	30-89 days past due	2.63	0.26	0.53	1.32	2.63	3.95	4.74	5.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.97	0.20	0.39	0.98	1.97	2.95	3.54	3.73	2
Junior Lien	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
Commercial real estate	30-89 days past due	2.13	0.21	0.43	1.06	2.13	3.19	3.83	4.04	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	3.26	0.33	0.65	1.63	3.26	4.88	5.86	6.19	2
Construction and development	30-89 days past due	2.50	0.25	0.50	1.25	2.50	3.75	4.50	4.75	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.91	0.09	0.18	0.45	0.91	1.36	1.63	1.72	2
1-4 family	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	0.91	0.09	0.18	0.45	0.91	1.36	1.63	1.72	2
Other	30-89 days past due	2.50	0.25	0.50	1.25	2.50	3.75	4.50	4.75	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
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Nonfarm non-residential	30-89 days past due	2.00	0.20	0.40	1.00	2.00	3.00	3.60	3.80	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	4.05	0.40	0.81	2.02	4.05	6.07	7.29	7.69	2
Owner occupied	30-89 days past due	2.00	0.20	0.40	1.00	2.00	3.00	3.60	3.80	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	4.05	0.40	0.81	2.02	4.05	6.07	7.29	7.69	2
Other	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
Farmland	30-89 days past due	0.11	0.01	0.02	0.06	0.11	0.17	0.20	0.22	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.65	0.06	0.13	0.32	0.65	0.97	1.16	1.23	2
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 5
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	23.49	23.49	23.49	23.49	23.49	23.50	23.50	23.50	2
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Tier 1 capital, column A	23.49	23.49	23.49	23.49	23.49	23.50	23.50	23.50	2
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total capital, column A	24.60	24.46	24.47	24.52	24.60	24.68	24.73	24.74	2
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Tier 1 leverage	14.75	14.07	14.14	14.37	14.75	15.12	15.35	15.42	2

BHCPR Reporters for Quarter Ending 06/30/2019

Peer Group 5 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>
1995523	105,074	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	292,712	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	

Note: Peer Group 5 has 2 bank holding companies.