

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2020

Summary Ratios

 FR BHCPR
 Page 1

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.84	3.04	3.01	3.08	2.92
+ Non-interest income	1.14	1.31	1.32	1.31	1.35
- Overhead expense	2.63	2.66	2.69	2.71	2.72
- Provision for credit losses	0.85	0.15	0.15	0.14	0.16
+ Securities gains (losses)	0.03	0.01	0.01	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	0.64	1.60	1.56	1.57	1.43
Net operating income	0.48	1.23	1.19	1.24	0.89
Net income	0.50	1.23	1.19	1.24	0.90
Net income (Subchapter S adjusted)	0.93	1.22	1.17	1.42	0.99
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.78	4.48	4.41	4.24	3.80
Interest expense	0.66	1.12	1.08	0.86	0.60
Net interest income (tax equivalent)	3.11	3.37	3.33	3.38	3.19
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.28	0.20	0.21	0.22	0.24
Earnings coverage of net loan and lease losses (X)	21.42	31.95	24.40	21.75	19.67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.51	0.86	0.83	0.90	0.98
Allowance for loan and lease losses / Total loans and leases	1.48	0.86	0.81	0.89	0.96
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.59	0.57	0.61	0.72
30-89 days past due loans and leases / Total loans and leases	0.36	0.37	0.43	0.44	0.47
Liquidity and Funding					
Net noncore funding dependence	6.86	16.58	14.45	16.61	17.02
Net short-term noncore funding dependence	-2.31	4.71	3.37	4.65	4.82
Net loans and leases / Total assets	63.21	63.96	63.77	63.98	62.73
Capitalization					
Tier 1 leverage ratio	9.03	9.78	9.76	9.71	9.53
Holding company equity capital / Total assets	11.06	12.49	12.43	12.22	11.94
Total equity capital (including minority interest) / Total assets	11.18	12.54	12.57	12.27	12.01
Common equity tier 1 capital / Total risk-weighted assets	12.01	12.15	12.16	12.12	12.19
Net loans and leases / Equity capital (X)	5.78	5.16	5.21	5.29	5.27
Cash dividends / Net income	60.21	30.60	33.12	27.31	31.29
Cash dividends / Net income (Subchapter S adjusted)	61.66	-27.00	-12.02	17.36	47.52
Growth Rates					
Assets	17.07	8.00	9.26	7.00	8.28
Equity capital	6.16	10.37	10.49	7.89	10.18
Net loans and leases	13.26	8.39	9.10	7.89	9.38
Noncore funding	-2.60	11.98	6.61	10.67	5.57
Parent Company Ratios					
Short-term debt / Equity capital	0.98	1.16	0.98	1.14	1.07
Long-term debt / Equity capital	13.40	13.29	13.08	13.37	12.69
Equity investment in subsidiaries / Equity capital	103.11	103.44	103.22	103.10	102.10
Cash from ops + noncash items + op expense / Op expense + dividends	152.86	191.99	190.27	174.91	148.20

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2020

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Average Assets					
Interest income (tax equivalent)	3.46	4.06	4.00	3.87	3.47
Less: Interest expense	0.61	1.02	0.98	0.79	0.55
Equals: Net interest income (tax equivalent)	2.84	3.04	3.01	3.08	2.92
Plus: Non-interest income	1.14	1.31	1.32	1.31	1.35
Equals: adjusted operating income (tax equivalent)	4.05	4.43	4.41	4.46	4.33
Less: Overhead expense	2.63	2.66	2.69	2.71	2.72
Less: Provision for credit losses	0.85	0.15	0.15	0.14	0.16
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	0.01	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	0.64	1.60	1.56	1.57	1.43
Less: Applicable income taxes (tax equivalent)	0.16	0.37	0.36	0.33	0.55
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.48	1.23	1.19	1.24	0.89
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.50	1.23	1.19	1.24	0.90
Memo: Net income (last four quarters)	0.81	1.27	1.19	1.24	0.91
Net income-BHC and noncontrolling (minority) interest	0.50	1.23	1.20	1.25	0.91
Margin Analysis					
Average earning assets / Average assets	91.72	91.12	91.05	91.48	91.61
Average interest-bearing funds / Average assets	65.47	65.90	65.58	65.56	65.75
Interest income (tax equivalent) / Average earning assets	3.78	4.48	4.41	4.24	3.80
Interest expense / Average earning assets	0.66	1.12	1.08	0.86	0.60
Net interest income (tax equivalent) / Average earning assets	3.11	3.37	3.33	3.38	3.19
Yield or Cost					
Total loans and leases (tax equivalent)	4.44	5.14	5.09	4.95	4.52
Interest-bearing bank balances	0.50	2.09	2.04	1.64	1.05
Federal funds sold and reverse repos	0.94	2.44	2.44	2.17	1.41
Trading assets	0.67	1.09	1.00	1.11	1.11
Total earning assets	3.74	4.44	4.36	4.20	3.73
Investment securities (tax equivalent)	2.51	2.84	2.76	2.68	2.47
US Treasury and agency securities (excluding mortgage-backed securities)	2.02	2.42	2.32	2.05	1.62
Mortgage-backed securities	2.33	2.70	2.61	2.50	2.23
All other securities	3.48	4.15	3.95	4.20	3.66
Interest-bearing deposits	0.70	1.12	1.10	0.81	0.49
Time deposits of \$250K or more	1.67	1.93	1.95	1.44	
Time deposits < \$250K	1.58	1.76	1.82	1.29	
Other domestic deposits	0.50	0.95	0.93	0.67	
Foreign deposits	0.59	1.27	1.19	0.97	0.51
Federal funds purchased and repos	0.85	2.07	1.86	1.51	0.94
Other borrowed funds and trading liabilities	1.62	2.50	2.38	2.28	1.77
All interest-bearing funds	0.92	1.54	1.49	1.19	0.82

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2020

Non-interest Income & Expenses

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.20	2.90	2.72	3.08	2.85
Overhead expenses / Net Interest Income + non-interest income	63.29	60.42	61.29	60.88	63.61
Percent of Average Assets					
Total overhead expense	2.63	2.66	2.69	2.71	2.72
Personnel expense	1.31	1.42	1.41	1.44	1.42
Net occupancy expense	0.26	0.28	0.28	0.28	0.29
Other operating expenses	0.99	0.94	0.97	0.97	1.00
Overhead less non-interest income	1.36	1.32	1.32	1.38	1.34
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	62.83	59.93	60.64	60.37	62.73
Personnel expense	32.43	32.32	32.39	32.51	32.93
Net occupancy expense	6.65	6.42	6.52	6.48	6.70
Other operating expenses	23.07	20.46	21.20	20.90	22.41
Total non-interest income	27.40	28.65	29.23	28.50	31.08
Fiduciary activities income	2.07	1.98	1.97	2.14	2.38
Service charges on domestic deposit accounts	3.35	3.86	3.88	4.15	4.28
Trading revenue	1.58	1.26	1.19	0.85	0.90
Investment banking fees and commissions	2.65	3.58	3.53	3.42	3.62
Insurance activities revenue	0.39	0.48	0.47	0.47	0.55
Venture capital revenue	0.00	0.01	0.02	0.02	0.01
Net servicing fees	-0.20	0.18	0.28	0.65	0.60
Net securitization income	0.00	0.00	0.01	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.89	1.48	1.86	1.61	1.67
Other non-interest income	9.29	10.01	10.04	9.86	10.77
Overhead less non-interest income	34.19	30.69	31.06	31.46	31.19
Applicable income taxes / Pretax net operating income (tax equivalent)	18.40	20.78	20.56	19.04	32.99
Applicable income tax + TE / Pretax net operating income + TE	22.76	23.02	23.23	21.56	37.95

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2020

Percent Composition of Assets

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Real estate loans	36.22	37.55	37.78	37.19	35.54
Commercial and industrial loans	14.99	12.49	11.99	12.85	12.62
Loans to individuals	3.53	4.04	4.21	4.31	4.47
Loans to depository institutions and acceptances of other banks	0.04	0.04	0.04	0.05	0.06
Agricultural loans	0.20	0.25	0.24	0.30	0.21
Other loans and leases	4.66	5.06	5.00	5.00	5.10
Net loans and leases	63.21	63.96	63.77	63.98	62.73
Debt securities over 1 year	13.97	14.17	14.60	14.63	14.83
Mutual funds and equity securities	0.05	0.05	0.06	0.06	0.06
Subtotal	78.39	79.53	79.65	79.97	79.31
Interest-bearing bank balances	6.78	3.05	3.06	3.04	3.46
Federal funds sold and reverse repos	0.86	1.54	1.57	1.66	1.81
Debt securities 1 year or less	1.87	1.81	1.91	1.96	1.86
Trading assets	1.09	1.27	1.19	1.33	1.34
Total earning assets	90.72	89.51	89.45	89.74	89.84
Non-interest cash and due from depository institutions	1.08	1.09	1.14	1.21	1.22
Other real estate owned	0.03	0.04	0.03	0.04	0.05
All other assets	8.16	9.36	9.28	8.98	8.86
Memoranda					
Short-term investments	10.61	7.57	7.63	7.80	8.69
US Treasury securities	0.92	0.99	1.03	1.04	1.02
US agency securities (excluding mortgage-backed securities)	0.48	0.61	0.54	0.69	0.75
Municipal securities	1.45	1.36	1.34	1.62	1.60
Mortgage-backed securities	11.11	11.07	11.36	11.13	11.06
Asset-backed securities	0.27	0.27	0.28	0.33	0.30
Other debt securities	0.39	0.40	0.39	0.41	0.38
Loans held-for-sale	0.48	0.37	0.39	0.30	0.33
Loans held for investment	63.46	63.87	63.50	63.93	62.63
Real estate loans secured by 1-4 family	12.30	13.41	13.29	13.46	13.44
Revolving	1.80	2.19	2.07	2.27	2.40
Closed-end, secured by first liens	9.99	10.61	10.69	10.57	10.35
Closed-end, secured by junior liens	0.26	0.30	0.28	0.31	0.34
Commercial real estate loans	21.89	21.85	22.23	21.58	19.88
Construction and land development	3.31	3.54	3.44	3.51	3.25
Multifamily	3.07	2.84	3.01	2.72	2.54
Nonfarm nonresidential	14.50	14.38	14.69	14.44	13.30
Real estate loans secured by farmland	0.33	0.38	0.36	0.41	0.32

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2020

Loan Mix and Analysis of Concentrations of Credit

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	55.37	57.02	57.46	56.49	54.84
Real estate loans secured by 1-4 family	19.50	21.00	20.75	21.10	21.45
Revolving	2.79	3.34	3.15	3.50	3.77
Closed-end	16.49	17.39	17.39	17.39	17.41
Commercial real estate loans	32.96	32.74	33.52	32.14	29.99
Construction and land development	4.96	5.25	5.09	5.20	4.90
1-4 family	0.92	0.99	0.94	1.02	0.89
Other	3.90	4.13	4.02	4.05	3.90
Multifamily	4.72	4.36	4.69	4.10	3.84
Nonfarm nonresidential	21.76	21.54	22.15	21.40	20.03
Owner-occupied	7.44	7.77	7.72	8.03	7.58
Other	14.16	13.75	14.34	13.38	12.45
Real estate loans secured by farmland	0.52	0.59	0.55	0.63	0.51
Loans to depository institutions and acceptances of other banks	0.07	0.10	0.11	0.12	0.17
Commercial and industrial loans	23.90	20.24	19.49	20.32	20.53
Loans to individuals	6.11	6.82	7.15	7.36	7.61
Credit card loans	0.64	0.77	0.81	1.02	1.12
Agricultural loans	0.31	0.39	0.37	0.46	0.33
Other loans and leases	8.94	9.89	9.83	9.66	10.32
Loans and Leases, Percent of Tier 1 Capital + ALLL					
Real estate loans	385.33	386.00	391.26	379.80	366.85
Real estate loans secured by 1-4 family	130.65	138.28	138.18	137.84	138.55
Revolving	19.27	22.34	21.26	23.33	25.05
Closed-end	109.87	113.83	115.19	112.79	111.69
Commercial real estate loans	233.08	224.24	229.44	219.72	204.45
Construction and land development	35.07	35.62	34.95	35.36	32.91
1-4 family	6.58	6.97	6.61	7.04	6.16
Other	27.36	27.73	27.32	27.26	26.01
Multifamily	32.71	29.20	31.04	27.85	25.95
Nonfarm nonresidential	154.43	147.86	152.11	147.22	137.03
Owner-occupied	52.78	53.29	53.08	54.89	51.62
Other	100.66	93.34	97.41	91.80	84.09
Real estate loans secured by farmland	3.44	3.78	3.60	4.02	3.31
Loans to depository institutions and acceptances of other banks	0.38	0.40	0.44	0.54	0.68
Commercial and industrial loans	156.64	126.28	121.69	128.81	126.55
Loans to individuals	38.68	40.81	43.60	42.67	44.83
Credit card loans	3.35	4.15	4.34	5.31	5.73
Agricultural loans	1.99	2.33	2.18	2.72	1.88
Other loans and leases	50.16	51.92	52.36	51.79	52.78
Supplemental					
Non-owner occupied CRE loans / Gross loans	26.06	25.64	26.43	24.79	23.09
Non-owner occupied CRE loans / Tier 1 capital + ALLL	182.80	173.49	178.47	167.93	156.17
Total CRE loans / Tier 1 capital + ALLL	239.84	230.59	236.01	225.98	210.40

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2020

Liquidity and Funding

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Short-term investments	10.61	7.57	7.63	7.80	8.69
Liquid assets	24.83	22.26	22.62	22.72	24.04
Investment securities	16.55	16.66	16.99	17.27	17.35
Net loans and leases	63.21	63.96	63.77	63.98	62.73
Net loans, leases and standby letters of credit	64.12	65.02	64.84	65.07	63.89
Core deposits	68.10	61.68	63.09	62.13	61.26
Noncore funding	16.65	20.76	19.36	21.33	22.31
Time deposits of \$250K or more	2.56	3.12	2.94	2.89	2.57
Foreign deposits	0.41	0.42	0.43	0.47	0.54
Federal funds purchased and repos	1.49	1.98	1.94	1.97	2.23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.51	0.63	0.48	0.54	0.73
Commercial paper	0.01	0.02	0.02	0.02	0.02
Other borrowings w/remaining maturity of 1 year or less	2.06	3.35	3.01	3.67	3.96
Earning assets that reprice within 1 year	39.79	39.77	39.28	40.29	41.61
Interest-bearing liabilities that reprice within 1 year	9.52	10.56	10.21	10.01	8.46
Long-term debt that reprices within 1 year	0.56	1.14	0.96	1.34	1.58
Net assets that reprice within 1 year	28.40	26.49	26.60	27.38	29.77
Other Liquidity and Funding Ratios					
Net noncore funding dependence	6.86	16.58	14.45	16.61	17.02
Net short-term noncore funding dependence	-2.31	4.71	3.37	4.65	4.82
Short-term investment / Short-term noncore funding	139.19	68.64	77.81	66.47	74.88
Liquid assets - short-term noncore funding / Nonliquid assets	23.64	15.74	17.19	16.04	18.17
Net loans and leases / Total deposits	82.85	91.36	90.31	90.08	90.14
Net loans and leases / Core deposits	93.68	106.73	103.91	104.98	105.64
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.82	0.61	0.72	-0.82	-0.31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.82	1.25	1.36	-1.98	-0.77
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	0.01	0.00	-0.05	-0.08
Percent of Investment Securities					
Held-to-maturity securities	12.14	14.98	12.67	16.19	15.76
Available-for-sale securities	85.75	82.90	85.40	81.88	84.24
US Treasury securities	5.43	6.17	6.15	6.99	6.96
US agency securities (excluding mortgage-backed securities)	3.23	3.85	3.49	4.02	4.42
Municipal securities	9.39	8.01	7.75	9.16	9.31
Mortgage-backed securities	67.27	66.64	67.13	65.45	65.34
Asset-backed securities	1.68	1.65	1.66	2.05	1.74
Other debt securities	2.93	3.07	2.94	2.79	2.57
Mutual funds and equity securities	0.37	0.39	0.40	0.42	0.51
Debt securities 1 year or less	11.89	11.66	11.86	11.91	11.79
Debt securities 1 to 5 years	18.09	19.14	17.94	19.18	18.80
Debt securities over 5 years	65.81	64.44	66.02	64.73	64.73
Pledged securities	37.37	32.01	30.57	33.30	34.58
Structured notes, fair value	0.02	0.06	0.03	0.04	0.03
Percent Change from Prior Like Quarter					
Short-term investments	147.03	15.41	26.69	6.77	19.19
Investment securities	14.17	9.21	11.75	9.42	8.45
Core deposits	26.00	7.75	11.24	7.29	12.21
Noncore funding	-2.60	11.98	6.61	10.67	5.57

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2020

Derivatives and Off-Balance-Sheet Transactions

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	21.74	23.62	23.38	24.06	24.03
Standby letters of credit	0.72	0.84	0.84	0.92	0.96
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.03
Securities lent	0.17	0.39	0.40	0.62	0.75
Credit derivatives - notional amount (holding company as guarantor)	0.39	0.38	0.42	0.52	0.30
Credit derivatives - notional amount (holding company as beneficiary)	0.46	0.51	0.52	0.75	0.55
Credit derivative contracts w/ purchased credit protection-investment grade	0.22	0.23	0.30	0.52	0.19
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.36	0.54	0.45	0.69	0.59
Derivative contracts	51.43	74.11	68.28	65.26	75.35
Interest rate contracts	36.60	51.44	47.12	43.29	53.66
Interest rate futures and forward contracts	9.27	14.27	10.49	10.87	13.82
Written options contracts (interest rate)	2.30	2.52	2.47	2.17	2.60
Purchased options contracts (interest rate)	1.51	2.71	2.65	2.32	2.37
Interest rate swaps	22.02	29.89	28.86	26.74	25.60
Foreign exchange contracts	5.77	10.79	10.12	10.92	9.40
Futures and forward foreign exchange contracts	3.58	4.75	5.23	5.22	4.53
Written options contracts (foreign exchange)	0.03	0.06	0.05	0.14	0.06
Purchased options contracts (foreign exchange)	0.03	0.07	0.08	0.13	0.06
Foreign exchange rate swaps	0.74	2.11	2.03	2.17	2.34
Equity, commodity, and other derivative contracts	1.80	3.96	3.32	4.08	3.81
Commodity and other futures and forward contracts	0.14	0.25	0.19	0.25	0.30
Written options contracts (commodity and other)	0.54	1.31	0.98	1.48	1.21
Purchased options contracts (commodity and other)	0.38	1.21	0.94	1.29	1.12
Commodity and other swaps	0.30	0.34	0.38	0.40	0.29
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	41.55	44.32	44.96	44.93	46.60

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date:06/30/2020

Derivatives Analysis

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Notional Amount					
Interest rate contracts	95.10	93.89	93.42	92.86	92.20
Foreign exchange contracts	2.75	2.83	3.20	3.39	3.53
Equity, commodity, and other contracts	1.12	1.66	1.64	1.93	1.94
Futures and forwards	13.02	13.21	13.45	12.68	13.23
Written options	8.38	7.46	5.92	6.63	6.68
Exchange-traded	0.13	0.20	0.15	0.23	0.27
Over-the-counter	7.94	6.42	5.10	5.49	5.27
Purchased options	3.39	4.46	4.43	4.22	4.73
Exchange-traded	0.14	0.31	0.28	0.32	0.33
Over-the-counter	2.87	3.20	3.35	3.20	3.32
Swaps	69.87	68.13	69.77	70.39	68.94
Held for trading	43.55	43.37	44.11	46.18	46.32
Interest rate contracts	37.59	36.12	37.19	38.27	37.84
Foreign exchange contracts	1.40	1.49	1.60	1.85	2.10
Equity, commodity, and other contracts	0.71	0.85	0.83	1.14	1.01
Non-traded	56.45	56.63	55.89	53.82	53.68
Interest rate contracts	54.26	53.48	52.25	50.68	51.23
Foreign exchange contracts	0.28	0.38	0.34	0.57	0.60
Equity, commodity, and other contracts	0.10	0.14	0.13	0.16	0.21
Derivative contracts (excluding futures and forex 14 days or less)	89.91	92.24	93.86	94.46	95.63
One year or less	30.94	30.37	32.15	32.44	31.96
Over 1 year to 5 years	27.26	31.40	30.46	31.22	31.85
Over 5 years	28.48	26.94	28.10	28.71	29.43
Gross negative fair value (absolute value)	1.76	0.93	0.83	0.71	0.69
Gross positive fair value	2.69	1.27	1.19	0.85	0.71
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.07	0.05	0.06	0.06	0.06
Gross positive fair value (X)	0.11	0.07	0.07	0.06	0.06
Held for trading (X)	0.08	0.05	0.06	0.05	0.05
Non-traded (X)	0.02	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.08	0.05	0.05	0.04	0.04
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	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	1.04	0.69	0.73	0.52	0.53

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2020

Allowance and Net Loan and Lease Losses

 FR BHCPR
 Page 9

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.85	0.15	0.15	0.14	0.16
Provision for loan and lease losses / Average loans and leases	1.37	0.24	0.24	0.24	0.28
Provision for loan and lease losses / Net loan and lease losses	794.24	151.83	130.58	134.68	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.51	0.86	0.83	0.90	0.98
Allowance for loan and lease losses / Total loans and leases	1.48	0.86	0.81	0.89	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	11.85	9.66	8.03	7.54	8.39
Allowance for loan and lease losses / Nonaccrual assets	321.03	206.35	218.72	214.03	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	244.43	161.87	151.73	160.51	136.22
Gross loan and lease losses / Average loans and leases	0.35	0.27	0.28	0.30	0.33
Recoveries / Average loans and leases	0.07	0.07	0.08	0.09	0.09
Net losses / Average loans and leases	0.28	0.20	0.21	0.22	0.24
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	15.46	16.25	36.22	41.30	33.49
Earnings coverage of net loan and lease losses (X)	21.42	31.95	24.40	21.75	19.67
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.02	0.01	0.02	0.02
Real estate loans secured by 1-4 family	0.01	0.01	0.01	0.01	0.03
Revolving	0.01	0.02	0.02	0.03	0.09
Closed-end	0.00	0.01	0.00	0.01	0.02
Commercial real estate loans	0.03	0.02	0.01	0.01	0.01
Construction and land development	0.00	-0.01	-0.01	-0.03	-0.02
1-4 family	0.00	0.00	0.00	-0.01	0.00
Other	0.00	-0.01	-0.01	-0.02	-0.01
Multifamily	0.00	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	0.05	0.02	0.02	0.02	0.03
Owner-occupied	0.02	0.01	0.01	0.01	0.01
Other	0.02	0.01	0.01	0.01	0.01
Real estate loans secured by farmland	0.02	0.01	0.01	0.00	0.01
Commercial and industrial loans	0.46	0.30	0.37	0.31	0.39
Loans to individuals	1.41	1.18	1.17	1.16	1.25
Credit card loans	3.43	3.12	3.11	2.92	2.92
Agricultural loans	0.15	0.12	0.08	0.15	0.18
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.13	0.14	0.15	0.14	0.15

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2020

Past Due and Nonaccrual Assets

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Loans and Leases					
30-89 days past due loans and leases	0.36	0.37	0.43	0.44	0.47
90+ days past due loans and leases	0.13	0.13	0.15	0.17	0.20
Nonaccrual loans and leases	0.61	0.52	0.51	0.54	0.63
90+ days past due and nonaccrual loans and leases	0.80	0.70	0.71	0.75	0.88
30-89 days past due restructured	0.01	0.02	0.01	0.02	0.02
90+ days past due restructured	0.01	0.01	0.01	0.01	0.01
Nonaccrual restructured	0.13	0.15	0.14	0.16	0.20
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.37	0.37	0.43	0.44	0.47
90+ days past due assets	0.13	0.14	0.15	0.18	0.20
Nonaccrual assets	0.62	0.54	0.53	0.57	0.64
30+ days past due and nonaccrual assets	1.21	1.14	1.19	1.26	1.39
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.49	0.44	0.44	0.48	0.54
90+ past due and nonaccrual assets + other real estate owned	0.52	0.49	0.48	0.52	0.59
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.56	0.56	0.53	0.60	0.72
Allowance for loan and lease losses	65.48	114.55	115.41	118.28	129.01
Equity capital + allowance for loan and lease losses	4.83	4.45	4.28	4.79	5.78
Tier 1 capital + allowance for loan and lease losses	5.98	5.96	5.65	6.16	7.35
Loans and leases + other real estate owned	0.92	0.91	0.85	0.96	1.15

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2020

Past Due and Nonaccrual Loans and Leases

		06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.39	0.35	0.38	0.42	0.44
	90+ days past due	0.15	0.16	0.16	0.22	0.26
	Nonaccrual	0.63	0.51	0.46	0.57	0.69
Commercial and industrial	30-89 days past due	0.23	0.28	0.31	0.30	0.32
	90+ days past due	0.03	0.04	0.05	0.05	0.05
	Nonaccrual	0.75	0.80	0.82	0.76	0.93
Individuals	30-89 days past due	0.58	0.85	0.83	0.84	0.97
	90+ days past due	0.13	0.15	0.17	0.16	0.19
	Nonaccrual	0.23	0.20	0.17	0.23	0.24
Depository institution loans	30-89 days past due	0.03	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.05
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.31	0.28	0.24	0.17	0.17
	90+ days past due	0.03	0.01	0.00	0.00	0.00
	Nonaccrual	0.82	0.86	0.69	0.75	0.96
Foreign governments	30-89 days past due	0.00	0.00	0.07	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.04	0.03	0.06	0.06
Other loans and leases	30-89 days past due	0.14	0.15	0.20	0.17	0.20
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.15	0.15	0.13	0.14	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 06/30/2020

		06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Memoranda						
1-4 Family	30-89 days past due	0.60	0.59	0.67	0.71	0.74
	90+ days past due	0.29	0.33	0.31	0.46	0.49
	Nonaccrual	0.84	0.76	0.73	0.86	0.97
Revolving	30-89 days past due	0.40	0.45	0.45	0.50	0.61
	90+ days past due	0.03	0.04	0.05	0.05	0.07
	Nonaccrual	1.27	1.06	1.00	1.17	1.17
Closed-End	30-89 days past due	0.61	0.62	0.70	0.75	0.79
	90+ days past due	0.33	0.37	0.35	0.53	0.57
	Nonaccrual	0.81	0.74	0.70	0.84	0.96
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.04	0.06	0.07
Commercial real estate	30-89 days past due	0.23	0.12	0.18	0.17	0.18
	90+ days past due	0.02	0.02	0.03	0.03	0.04
	Nonaccrual	0.43	0.25	0.23	0.28	0.34
Construction and development	30-89 days past due	0.24	0.18	0.28	0.21	0.23
	90+ days past due	0.01	0.01	0.02	0.02	0.03
	Nonaccrual	0.25	0.19	0.20	0.19	0.24
1-4 family	30-89 days past due	0.04	0.04	0.06	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.02	0.02	0.03
Other	30-89 days past due	0.17	0.11	0.20	0.13	0.13
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.18	0.17	0.17	0.15	0.18
Multifamily	30-89 days past due	0.08	0.04	0.08	0.10	0.07
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.08	0.06	0.05	0.08	0.10
Nonfarm non-residential	30-89 days past due	0.20	0.12	0.14	0.17	0.17
	90+ days past due	0.02	0.02	0.03	0.03	0.04
	Nonaccrual	0.56	0.30	0.28	0.30	0.38
Owner occupied	30-89 days past due	0.07	0.06	0.07	0.09	0.07
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.24	0.16	0.16	0.17	0.21
Other	30-89 days past due	0.11	0.06	0.07	0.07	0.09
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.25	0.12	0.10	0.13	0.14
Farmland	30-89 days past due	0.31	0.29	0.23	0.25	0.27
	90+ days past due	0.03	0.01	0.01	0.01	0.06
	Nonaccrual	1.24	1.12	0.84	1.23	1.07
Credit card	30-89 days past due	0.90	1.14	1.19	1.22	1.08
	90+ days past due	0.76	0.70	0.78	0.73	0.75
	Nonaccrual	0.09	0.11	0.11	0.09	0.08

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

BHCPR PEER GROUP DATAPeer Group: 1
Date: 06/30/2020**Regulatory Capital Components and Ratios**

	06/30/2020			06/30/2019			12/31/2019			12/31/2018			12/31/2017		
Capital Ratios															
Common equity tier 1 capital, column A	11.98			12.10			12.11			12.09			12.16		
Common equity tier 1 capital, column B	0.28			0.40			0.29			0.52			0.44		
Tier 1 capital, column A	12.73			12.80			12.78			12.85			12.95		
Tier 1 capital, column B	0.32			0.46			0.34			0.60			0.51		
Total capital, column A	14.77			14.39			14.36			14.45			14.63		
Total capital, column B	0.38			0.52			0.38			0.67			0.57		
Tier 1 leverage	9.03			9.78			9.76			9.71			9.53		
Supplementary leverage ratio, advanced approaches HCs	8.42			7.52			7.41			7.31			6.58		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2020

Insurance and Broker-Dealer Activities

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.01	0.01	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.79	53.96	51.47	56.12	52.23
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.21	46.04	48.53	43.88	47.77
Separate account assets (L/H) / Total life assets	11.01	6.96	7.26	8.53	2.52
Insurance activities revenue / Adjusted operating income	0.39	0.48	0.47	0.47	0.55
Premium income / Insurance activities revenue	3.04	6.24	7.32	4.86	4.64
Credit related premium income / Total premium income	40.01	34.74	34.91	44.54	43.04
Other premium income / Total premium income	59.99	65.26	65.09	55.46	56.96
Insurance underwriting net income / Consolidated net income	0.02	0.09	0.08	0.08	0.04
Insurance net income (P/C) / Equity (P/C)	7.42	15.81	19.86	15.64	5.74
Insurance net income (L/H) / Equity (L/H)	-31.13	-16.23	5.13	1.99	-2.99
Insurance benefits, losses, expenses / Insurance premiums	620.37	318.84	233.61	160.49	127.33
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.25	0.15	0.17	0.48
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.15	0.15	2.31	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.35	11.38	11.51	10.22	9.84
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.73	1.48	1.39	1.79	1.54

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2020

Foreign Activities

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Yield: Foreign loans	0.93	1.23	1.25	1.17	1.08
Cost: Interest-bearing deposits	0.59	1.27	1.19	0.97	0.51
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	5.29	26.45	27.03	27.29	67.99
Commercial and industrial loans	0.59	0.20	0.29	1.53	2.12
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	10.20	12.60	22.64	7.24	21.19
Total selected assets	5.01	5.79	12.49	3.24	21.86
Deposits	10.22	8.42	10.36	5.00	-0.77

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2020

Parent Company Analysis - Part 1

 FR BHCPR
 Page 16

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Profitability					
Net income / Average equity capital	4.33	10.08	9.68	10.40	7.61
Bank net income / Average equity investment in banks	4.55	10.75	10.51	11.19	8.74
Nonbank net income / Average equity investment in nonbanks	6.83	8.29	7.90	7.10	4.73
Subsidiary HCs net income / Average equity investment in sub HCs	5.63	9.12	8.55	8.78	6.82
Bank net income / Parent net income	91.35	82.12	82.22	82.56	80.64
Nonbank net income / Parent net income	6.35	4.20	5.95	3.78	7.76
Subsidiary holding companies' net income / Parent net income	72.21	75.54	74.00	72.48	82.97
Leverage					
Total liabilities / Equity capital	20.37	20.58	20.43	20.88	19.94
Total debt / Equity capital	14.51	14.62	14.31	14.69	13.95
Total debt + notes payable to subs that issued TPS / Equity capital	16.80	16.75	16.36	17.10	16.10
Total debt + Loans guaranteed for affiliate / Equity capital	14.82	14.98	14.57	15.14	14.35
Total debt / Equity capital - excess over fair value	14.64	14.81	14.52	14.81	14.10
Long-term debt / Equity capital	13.40	13.29	13.08	13.37	12.69
Short-term debt / Equity capital	0.98	1.16	0.98	1.14	1.07
Current portion of long-term debt / Equity capital	0.05	0.07	0.05	0.14	0.27
Excess cost over fair value / Equity capital	0.09	0.12	0.12	0.12	0.17
Long-term debt / Consolidated long-term debt	29.65	27.61	28.55	28.63	26.93
Double Leverage					
Equity investment in subs / Equity capital	103.11	103.44	103.22	103.10	102.10
Total investment in subs / Equity capital	110.49	111.70	111.07	112.48	111.30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.67	0.39	0.36	0.35	0.52
Equity investment in subs - equity cap / Net income-div (X)	3.90	1.11	1.22	1.22	2.64
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	142.30	173.44	177.66	162.34	141.81
Cash from ops + noncash items + op expense / Op expense + dividend	152.86	191.99	190.27	174.91	148.20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	148.07	109.64	116.34	103.19	92.33
Pretax operating income + interest expense / Interest expense	2,347.09	1,626.48	1,967.91	2,898.75	1,909.25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,374.98	1,388.92	1,632.36	1,369.37	1,547.94
Dividends + interest from subsidiaries / Interest expense + dividends	167.74	211.47	210.78	188.90	172.51
Fees + other income from subsidiaries / Salary + other expenses	15.95	15.71	16.52	16.08	16.39
Net income / Current part of long-term debt + preferred dividends (X)	27.95	38.31	57.11	33.93	24.63
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.44	2.59	2.67	2.61	3.24
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.05	0.14	0.04	0.24	0.10
Nonaccrual	0.97	6.04	0.54	6.54	7.38
Total	1.02	6.18	0.58	6.78	7.48
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.05	0.13	0.10	0.24	0.17
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.06	0.13	0.10	0.25	0.17
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	3.16	5.88	5.62	5.50	5.68
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.07	0.22	0.19	0.21	0.13

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2020

Parent Company Analysis - Part 2

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	75.61	54.70	57.85	57.26	68.72
Dividends declared / Net income	60.21	30.60	33.08	27.33	31.29
Net income - dividends / Average equity	1.15	6.92	6.46	7.33	5.03
Percent of Dividends Paid					
Dividends from bank subsidiaries	165.37	181.34	178.13	157.73	130.71
Dividends from nonbank subsidiaries	3.46	3.78	7.53	7.13	12.57
Dividends from subsidiary holding companies	3.84	16.45	21.40	16.86	18.99
Dividends from all subsidiaries	207.75	253.39	260.40	215.26	196.35
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	81.07	63.38	66.55	60.71	59.00
Interest income from bank subsidiaries	0.58	0.64	0.54	0.52	0.76
Management and service fees from bank subsidiaries	3.17	1.68	1.55	1.88	2.98
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	97.74	65.63	69.36	63.43	62.82
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	47.36	56.79	82.86	51.40	102.35
Interest income from nonbank subsidiaries	7.73	20.38	20.03	18.56	8.11
Management and serv fees from nonbank subsidiaries	1.47	1.58	1.92	2.96	0.85
Other income from nonbank subsidiaries	0.23	1.19	1.06	0.15	0.81
Operating income from nonbank subsidiaries	71.90	108.04	150.12	99.33	165.35
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	55.04	49.50	61.23	48.56	59.89
Interest income from subsidiary holding companies	14.17	5.63	6.54	3.95	2.71
Management and service fees from subsidiary holding companies	0.95	0.30	0.36	0.43	0.56
Other income from subsidiary holding companies	1.89	0.59	0.29	0.01	0.00
Operating income from subsidiary holding companies	72.04	57.77	76.49	61.19	64.33
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	65.77	66.03	67.31	65.18	59.17
Interest income from bank subsidiaries	1.35	0.99	0.80	0.92	0.94
Management and service fees from bank subsidiaries	2.34	1.85	1.81	2.01	2.17
Other income from bank subsidiaries	0.08	0.05	0.03	0.02	0.09
Operating income from bank subsidiaries	81.77	78.28	78.80	74.20	69.23
Dividends from nonbank subsidiaries	2.04	1.69	2.65	2.57	2.65
Interest income from nonbank subsidiaries	1.12	1.39	1.19	2.32	2.79
Management and service fees from nonbank subsidiaries	0.04	0.07	0.06	0.03	0.07
Other income from nonbank subsidiaries	0.01	0.07	0.04	0.02	0.17
Operating income from nonbank subsidiaries	6.27	6.48	7.29	7.64	9.99
Dividends from subsidiary holding companies	1.09	4.73	4.52	5.15	5.49
Interest income from subsidiary holding companies	0.17	0.23	0.20	0.37	0.13
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	4.10	6.17	6.08	6.79	6.46
Loans and advances from subsidiaries / Short term debt	229.76	112.86	84.24	87.87	83.68
Loans and advances from subsidiaries / Total debt	30.19	26.81	28.33	26.53	39.18

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									127
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.84	1.00	1.85	2.50	2.90	3.23	3.68	4.29	127
+ Non-interest income	1.14	0.25	0.36	0.62	1.02	1.56	2.11	3.59	127
- Overhead expense	2.63	1.50	1.62	2.08	2.47	2.98	3.92	6.74	127
- Provision for credit losses	0.85	0.12	0.22	0.47	0.76	1.17	1.78	2.59	127
+ Securities gains (losses)	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.14	127
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	127
= Pretax net operating income (tax equivalent)	0.64	-2.89	-0.83	0.41	0.81	1.15	1.58	1.81	127
Net operating income	0.48	-2.57	-0.68	0.28	0.60	0.87	1.19	1.35	127
Net income	0.50	-2.57	-0.68	0.29	0.61	0.87	1.21	1.40	127
Net income (Subchapter S adjusted)	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.78	2.07	2.94	3.45	3.80	4.17	4.51	5.32	127
Interest expense	0.66	0.23	0.27	0.44	0.60	0.84	1.20	1.46	127
Net interest income (tax equivalent)	3.11	1.13	2.02	2.73	3.17	3.54	4.07	4.47	127
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.28	0.00	0.02	0.07	0.18	0.37	0.83	1.72	127
Earnings coverage of net loan and lease losses (X)	21.42	-36.14	-0.23	4.50	11.87	26.20	73.26	179.28	127
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.51	0.49	0.65	1.12	1.42	1.76	2.67	3.31	127
Allowance for loan and lease losses / Total loans and leases	1.48	0.46	0.65	1.11	1.40	1.69	2.62	3.29	127
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.13	0.24	0.39	0.59	0.87	1.22	1.72	127
30-89 days past due loans and leases / Total loans and leases	0.36	0.04	0.07	0.15	0.30	0.51	0.90	1.23	127
Liquidity and Funding									
Net noncore funding dependence	6.86	-13.74	-8.63	-3.05	6.73	14.04	25.37	45.23	127
Net short-term noncore funding dependence	-2.31	-57.46	-17.07	-8.21	-0.38	5.26	12.10	18.59	127
Net loans and leases / Total assets	63.21	19.76	36.80	58.67	66.94	71.55	77.05	78.39	127
Capitalization									
Tier 1 leverage ratio	9.03	6.99	7.56	8.18	8.93	9.72	10.77	12.27	127
Holding company equity capital / Total assets	11.06	7.48	8.27	9.32	10.99	12.73	14.26	15.44	127
Total equity capital (including minority interest) / Total assets	11.18	7.53	8.36	9.34	11.13	12.87	14.26	15.45	127
Common equity tier 1 capital / Total risk-weighted assets	12.01	9.09	9.54	10.24	11.78	12.83	16.39	18.54	126
Net loans and leases / Equity capital (X)	5.78	2.02	3.47	4.70	5.71	6.75	8.45	9.02	127
Cash dividends / Net income	60.21	0.00	2.84	28.13	55.43	82.31	125.11	170.12	106
Cash dividends / Net income (Subchapter S adjusted)	61.66	61.66	61.66	61.66	61.66	61.66	61.66	61.66	1
Growth Rates									
Assets	17.07	-2.07	2.54	10.02	15.51	23.11	33.70	59.64	126
Equity capital	6.16	-16.00	-5.77	0.48	5.18	11.29	25.05	33.28	126
Net loans and leases	13.26	-2.98	-0.84	4.21	11.07	18.05	31.50	66.07	126
Noncore funding	-2.60	-39.73	-32.74	-19.83	-3.62	12.13	33.92	53.17	126
Parent Company Ratios									
Short-term debt / Equity capital	0.98	0.00	0.00	0.00	0.00	0.00	7.12	12.50	127
Long-term debt / Equity capital	13.40	0.00	0.00	0.34	7.08	19.15	52.20	82.04	127
Equity investment in subsidiaries / Equity capital	103.11	90.88	95.67	99.43	102.55	107.32	111.50	118.11	127
Cash from ops + noncash items + op expense / Op expense + dividends	152.86	-10.41	33.19	82.27	125.78	218.89	358.05	434.31	124

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

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)	3.46	1.89	2.73	3.18	3.45	3.81	4.16	4.97	127
Less: Interest expense	0.61	0.20	0.25	0.39	0.56	0.78	1.13	1.41	127
Equals: Net interest income (tax equivalent)	2.84	1.00	1.85	2.50	2.90	3.23	3.68	4.29	127
Plus: Non-interest income	1.14	0.25	0.36	0.62	1.02	1.56	2.11	3.59	127
Equals: adjusted operating income (tax equivalent)	4.05	2.74	3.10	3.61	4.02	4.46	4.99	6.32	127
Less: Overhead expense	2.63	1.50	1.62	2.08	2.47	2.98	3.92	6.74	127
Less: Provision for credit losses	0.85	0.12	0.22	0.47	0.76	1.17	1.78	2.59	127
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	127
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.14	127
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	127
Equals: Pretax net operating income (tax equivalent)	0.64	-2.89	-0.83	0.41	0.81	1.15	1.58	1.81	127
Less: Applicable income taxes (tax equivalent)	0.16	-0.32	-0.11	0.08	0.19	0.25	0.36	0.42	127
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	127
Equals: Net operating income	0.48	-2.57	-0.68	0.28	0.60	0.87	1.19	1.35	127
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Equals: Net income	0.50	-2.57	-0.68	0.29	0.61	0.87	1.21	1.40	127
Memo: Net income (last four quarters)	0.81	-1.05	0.07	0.61	0.87	1.14	1.36	1.55	127
Net income-BHC and noncontrolling (minority) interest	0.50	-2.59	-0.68	0.33	0.61	0.87	1.22	1.40	127
Margin Analysis									
Average earning assets / Average assets	91.72	86.69	88.01	89.64	91.73	93.98	95.46	96.94	127
Average interest-bearing funds / Average assets	65.47	49.85	54.55	59.27	65.39	70.41	79.80	83.08	127
Interest income (tax equivalent) / Average earning assets	3.78	2.07	2.94	3.45	3.80	4.17	4.51	5.32	127
Interest expense / Average earning assets	0.66	0.23	0.27	0.44	0.60	0.84	1.20	1.46	127
Net interest income (tax equivalent) / Average earning assets	3.11	1.13	2.02	2.73	3.17	3.54	4.07	4.47	127
Yield or Cost									
Total loans and leases (tax equivalent)	4.44	3.29	3.71	4.03	4.31	4.79	5.33	6.57	127
Interest-bearing bank balances	0.50	0.15	0.20	0.33	0.45	0.63	0.93	1.26	127
Federal funds sold and reverse repos	0.94	0.00	0.00	0.33	0.76	1.29	2.45	4.68	72
Trading assets	0.67	0.00	0.00	0.00	0.00	1.44	2.87	3.93	87
Total earning assets	3.74	2.06	2.94	3.37	3.78	4.12	4.43	5.14	127
Investment securities (tax equivalent)	2.51	1.78	1.91	2.23	2.52	2.77	3.11	3.49	126
US Treasury and agency securities (excluding mortgage-backed securities)	2.02	0.52	0.89	1.41	1.86	2.48	3.26	5.86	116
Mortgage-backed securities	2.33	1.72	1.79	2.15	2.34	2.53	2.74	2.93	125
All other securities	3.48	1.58	2.07	2.78	3.27	3.90	5.30	9.63	120
Interest-bearing deposits	0.70	0.21	0.28	0.46	0.66	0.94	1.26	1.50	126
Time deposits of \$250K or more	1.67	0.83	1.07	1.45	1.71	1.93	2.19	2.28	124
Time deposits < \$250K	1.58	0.74	0.99	1.29	1.59	1.90	2.05	2.21	124
Other domestic deposits	0.50	0.16	0.21	0.32	0.46	0.63	0.93	1.26	126
Foreign deposits	0.59	0.00	0.03	0.25	0.52	0.83	1.17	1.84	27
Federal funds purchased and repos	0.85	0.13	0.24	0.43	0.68	1.04	2.03	3.09	115
Other borrowed funds and trading liabilities	1.62	0.33	0.58	1.06	1.64	2.07	2.77	3.41	126
All interest-bearing funds	0.92	0.34	0.42	0.64	0.85	1.16	1.52	2.05	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.20	0.00	0.00	0.21	1.70	3.58	6.67	9.55	126
Overhead expenses / Net Interest Income + non-interest income	63.29	45.14	49.37	55.34	61.44	69.56	77.98	114.33	127
Percent of Average Assets									
Total overhead expense	2.63	1.50	1.62	2.08	2.47	2.98	3.92	6.74	127
Personnel expense	1.31	0.70	0.84	1.07	1.28	1.54	1.79	2.01	127
Net occupancy expense	0.26	0.10	0.14	0.22	0.26	0.32	0.39	0.43	127
Other operating expenses	0.99	0.43	0.50	0.66	0.83	1.10	1.91	4.46	127
Overhead less non-interest income	1.36	-0.42	0.44	1.03	1.32	1.67	2.25	4.12	127
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	62.83	45.06	48.85	55.24	60.86	68.82	77.58	114.33	127
Personnel expense	32.43	20.41	23.76	28.49	33.42	36.15	39.18	44.12	127
Net occupancy expense	6.65	2.67	3.54	5.25	6.65	8.10	9.59	10.27	127
Other operating expenses	23.07	13.12	14.05	17.17	20.73	24.80	39.21	77.29	127
Total non-interest income	27.40	6.09	9.82	16.03	24.99	36.62	53.49	76.61	127
Fiduciary activities income	2.07	0.00	0.00	0.00	1.53	3.70	6.54	9.74	127
Service charges on domestic deposit accounts	3.35	0.00	0.67	1.82	3.32	4.77	5.89	7.22	127
Trading revenue	1.58	-0.47	-0.01	0.00	0.04	1.74	8.09	14.51	127
Investment banking fees and commissions	2.65	0.00	0.00	0.36	1.40	3.23	12.17	19.20	127
Insurance activities revenue	0.39	0.00	0.00	0.00	0.06	0.47	1.97	3.64	127
Venture capital revenue	0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.07	127
Net servicing fees	-0.20	-4.91	-2.17	-0.15	0.00	0.20	0.84	1.56	127
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	127
Net gain (loss) - sales of loans, OREO, and other assets	2.89	-0.49	-0.01	0.20	1.60	4.92	9.80	17.49	127
Other non-interest income	9.29	2.90	3.23	4.30	8.29	12.09	20.55	31.39	127
Overhead less non-interest income	34.19	-8.16	12.41	25.97	33.67	42.69	57.67	71.13	127
Applicable income taxes / Pretax net operating income (tax equivalent)	18.40	1.35	9.58	15.49	19.14	22.30	25.77	28.08	106
Applicable income tax + TE / Pretax net operating income + TE	22.76	11.31	16.13	20.20	23.01	25.71	29.43	31.53	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	36.22	1.91	7.34	24.27	40.22	49.23	55.81	64.92	127
Commercial and industrial loans	14.99	1.27	4.08	10.41	14.77	20.49	24.48	29.03	127
Loans to individuals	3.53	0.03	0.17	0.42	1.54	6.17	12.14	15.55	127
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.01	0.18	0.66	127
Agricultural loans	0.20	0.00	0.00	0.00	0.04	0.31	0.96	1.73	127
Other loans and leases	4.66	0.28	0.58	1.80	3.59	7.38	10.39	14.35	127
Net loans and leases	63.21	19.76	36.80	58.67	66.94	71.55	77.05	78.39	127
Debt securities over 1 year	13.97	0.93	5.52	9.20	14.08	18.20	23.22	27.34	127
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.22	0.26	127
Subtotal	78.39	37.57	59.39	75.62	81.17	84.85	87.50	89.39	127
Interest-bearing bank balances	6.78	0.88	1.21	3.56	6.50	9.60	13.89	15.16	127
Federal funds sold and reverse repos	0.86	0.00	0.00	0.00	0.00	0.15	4.86	15.32	127
Debt securities 1 year or less	1.87	0.08	0.18	0.50	1.21	2.81	5.53	9.69	127
Trading assets	1.09	0.00	0.00	0.00	0.43	1.11	4.69	15.96	127
Total earning assets	90.72	84.41	86.53	89.00	90.50	92.87	94.28	94.81	127
Non-interest cash and due from depository institutions	1.08	0.31	0.48	0.78	1.06	1.40	1.63	1.87	127
Other real estate owned	0.03	0.00	0.00	0.00	0.02	0.04	0.07	0.12	127
All other assets	8.16	4.30	4.78	5.96	8.03	9.93	12.07	14.41	127
Memoranda									
Short-term investments	10.61	1.99	2.49	5.28	8.53	13.88	27.29	35.46	127
US Treasury securities	0.92	0.00	0.00	0.00	0.14	1.58	4.58	6.72	127
US agency securities (excluding mortgage-backed securities)	0.48	0.00	0.00	0.00	0.28	0.88	1.75	2.88	127
Municipal securities	1.45	0.00	0.00	0.09	0.84	2.61	4.76	6.75	127
Mortgage-backed securities	11.11	0.35	4.29	6.46	10.63	15.18	19.58	23.25	127
Asset-backed securities	0.27	0.00	0.00	0.00	0.00	0.32	1.40	2.56	127
Other debt securities	0.39	0.00	0.00	0.00	0.09	0.68	1.72	2.36	127
Loans held-for-sale	0.48	0.00	0.00	0.05	0.28	0.74	1.72	2.35	127
Loans held for investment	63.46	18.59	37.34	59.28	67.29	72.23	77.46	78.42	127
Real estate loans secured by 1-4 family	12.30	0.62	1.69	6.02	12.14	18.16	22.38	30.14	127
Revolving	1.80	0.00	0.01	0.37	1.48	3.15	3.94	4.86	127
Closed-end, secured by first liens	9.99	0.45	1.09	4.43	9.87	13.93	20.28	27.56	127
Closed-end, secured by junior liens	0.26	0.00	0.01	0.06	0.17	0.36	0.66	1.37	127
Commercial real estate loans	21.89	0.44	2.12	11.36	24.30	31.77	38.13	44.26	127
Construction and land development	3.31	0.00	0.21	1.07	2.89	4.98	7.49	9.06	127
Multifamily	3.07	0.01	0.24	1.10	2.57	4.42	7.05	12.75	127
Nonfarm nonresidential	14.50	0.26	1.27	7.11	14.67	21.97	27.32	28.70	127
Real estate loans secured by farmland	0.33	0.00	0.00	0.00	0.09	0.55	1.60	1.93	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	55.37	11.55	24.62	41.43	60.45	69.86	76.00	85.20	127
Real estate loans secured by 1-4 family	19.50	1.08	3.79	11.47	19.60	26.46	34.89	44.68	127
Revolving	2.79	0.00	0.02	0.96	2.64	4.49	5.78	6.98	127
Closed-end	16.49	0.81	3.68	9.12	16.47	22.04	31.70	39.73	127
Commercial real estate loans	32.96	1.65	7.69	20.12	36.02	45.64	54.49	59.00	127
Construction and land development	4.96	0.00	0.47	1.95	4.40	7.71	10.35	12.26	127
1-4 family	0.92	0.00	0.00	0.16	0.63	1.58	2.96	3.48	127
Other	3.90	0.00	0.44	1.66	3.46	5.93	8.09	10.05	127
Multifamily	4.72	0.02	0.73	1.80	3.93	7.11	11.31	17.41	127
Nonfarm nonresidential	21.76	0.81	5.28	11.12	23.59	31.53	37.39	39.81	127
Owner-occupied	7.44	0.00	0.21	3.36	6.77	11.10	15.32	16.16	127
Other	14.16	0.29	3.82	7.44	14.30	20.25	24.72	26.43	127
Real estate loans secured by farmland	0.52	0.00	0.00	0.01	0.13	0.85	2.54	3.27	127
Loans to depository institutions and acceptances of other banks	0.07	0.00	0.00	0.00	0.00	0.02	0.48	1.60	127
Commercial and industrial loans	23.90	4.44	10.87	16.97	23.23	30.17	40.58	45.47	127
Loans to individuals	6.11	0.05	0.26	0.71	2.75	10.16	21.40	34.36	127
Credit card loans	0.64	0.00	0.00	0.00	0.01	0.62	3.06	11.32	127
Agricultural loans	0.31	0.00	0.00	0.00	0.08	0.48	1.43	2.82	127
Other loans and leases	8.94	0.43	0.80	2.57	5.45	14.71	22.19	49.05	127
Loans and Leases, Percent of Tier 1 Capital + ALLL									
Real estate loans	385.33	33.52	94.77	261.56	437.78	518.50	609.85	681.40	126
Real estate loans secured by 1-4 family	130.65	7.54	23.47	61.63	126.05	188.52	240.53	318.20	126
Revolving	19.27	0.01	0.15	4.98	15.90	34.26	43.46	57.30	126
Closed-end	109.87	7.17	17.05	50.58	109.73	155.25	211.39	297.02	126
Commercial real estate loans	233.08	6.44	25.72	115.56	260.73	335.85	406.62	480.93	126
Construction and land development	35.07	0.06	2.96	10.64	32.96	55.24	80.29	97.39	126
1-4 family	6.58	0.00	0.00	0.88	4.17	11.72	21.37	25.58	126
Other	27.36	0.00	2.81	9.47	25.66	42.76	58.79	71.38	126
Multifamily	32.71	0.17	3.83	10.79	27.62	45.57	78.50	152.76	126
Nonfarm nonresidential	154.43	5.21	15.87	76.32	155.45	228.70	276.46	331.31	126
Owner-occupied	52.78	0.01	1.22	20.02	46.97	79.12	112.60	135.94	126
Other	100.66	4.42	11.15	42.54	99.17	156.56	185.47	202.75	126
Real estate loans secured by farmland	3.44	0.00	0.00	0.04	1.02	5.64	14.69	20.52	126
Loans to depository institutions and acceptances of other banks	0.38	0.00	0.00	0.00	0.00	0.15	2.35	6.47	126
Commercial and industrial loans	156.64	12.96	46.03	103.32	158.43	206.25	265.55	295.86	126
Loans to individuals	38.68	0.30	1.45	4.04	16.19	68.70	116.95	164.10	126
Credit card loans	3.35	0.00	0.00	0.00	0.03	3.42	14.72	48.24	126
Agricultural loans	1.99	0.00	0.00	0.01	0.45	3.05	9.60	17.45	126
Other loans and leases	50.16	2.71	6.23	18.10	35.68	81.96	116.35	169.45	126
Supplemental									
Non-owner occupied CRE loans / Gross loans	26.06	0.59	7.56	16.29	26.93	35.09	43.56	47.94	127
Non-owner occupied CRE loans / Tier 1 capital + ALLL	182.80	5.37	26.97	95.88	190.73	263.80	312.31	407.77	126
Total CRE loans / Tier 1 capital + ALLL	239.84	7.03	27.02	127.71	263.24	338.11	412.12	481.43	126

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	10.61	1.99	2.49	5.28	8.53	13.88	27.29	35.46	127
Liquid assets	24.83	9.86	12.52	16.22	21.92	30.80	51.65	65.24	127
Investment securities	16.55	3.40	7.16	10.92	15.97	21.11	28.28	33.76	127
Net loans and leases	63.21	19.76	36.80	58.67	66.94	71.55	77.05	78.39	127
Net loans, leases and standby letters of credit	64.12	21.23	39.77	59.20	67.40	72.21	77.64	79.00	127
Core deposits	68.10	20.73	42.64	61.79	71.28	77.70	81.04	82.03	127
Noncore funding	16.65	3.35	4.56	8.09	13.34	23.25	40.53	47.46	127
Time deposits of \$250K or more	2.56	0.36	0.61	1.20	2.15	3.82	5.32	8.09	127
Foreign deposits	0.41	0.00	0.00	0.00	0.00	0.00	3.03	6.71	127
Federal funds purchased and repos	1.49	0.00	0.00	0.10	0.67	2.30	6.39	9.03	127
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Net federal funds purchased (sold)	0.51	-5.33	-1.71	0.00	0.32	1.49	2.91	3.88	127
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.67	127
Other borrowings w/remaining maturity of 1 year or less	2.06	0.00	0.01	0.26	1.40	3.32	5.61	8.39	127
Earning assets that reprice within 1 year	39.79	17.91	22.27	31.18	40.67	47.85	56.45	66.47	127
Interest-bearing liabilities that reprice within 1 year	9.52	2.01	3.05	5.35	7.81	12.40	21.45	28.68	127
Long-term debt that reprices within 1 year	0.56	0.00	0.00	0.00	0.00	0.49	3.04	7.57	127
Net assets that reprice within 1 year	28.40	0.39	10.35	18.62	28.56	38.99	45.83	50.52	127
Other Liquidity and Funding Ratios									
Net noncore funding dependence	6.86	-13.74	-8.63	-3.05	6.73	14.04	25.37	45.23	127
Net short-term noncore funding dependence	-2.31	-57.46	-17.07	-8.21	-0.38	5.26	12.10	18.59	127
Short-term investment / Short-term noncore funding	139.19	16.03	22.21	61.37	102.46	211.26	328.56	572.31	127
Liquid assets - short-term noncore funding / Nonliquid assets	23.64	-10.20	-0.38	8.10	18.70	32.73	78.77	108.88	127
Net loans and leases / Total deposits	82.85	50.00	57.83	74.18	84.27	91.21	102.52	116.71	126
Net loans and leases / Core deposits	93.68	63.28	69.66	80.65	91.48	102.81	125.83	145.43	126
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.82	-0.01	0.00	0.28	1.31	3.13	5.21	7.24	89
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.82	0.33	1.33	2.87	3.99	6.67	10.54	13.83	125
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.06	-0.03	-0.01	0.00	0.01	0.03	0.06	20
Percent of Investment Securities									
Held-to-maturity securities	12.14	0.00	0.00	0.00	4.22	26.50	42.09	56.96	126
Available-for-sale securities	85.75	42.67	57.12	72.85	94.73	99.33	99.99	100.00	126
US Treasury securities	5.43	0.00	0.00	0.00	1.17	8.40	21.40	53.06	126
US agency securities (excluding mortgage-backed securities)	3.23	0.00	0.00	0.01	1.48	5.52	12.49	19.59	126
Municipal securities	9.39	0.00	0.00	0.85	5.45	16.48	31.63	42.58	126
Mortgage-backed securities	67.27	18.22	37.70	52.34	68.81	85.60	93.23	97.13	126
Asset-backed securities	1.68	0.00	0.00	0.00	0.00	1.89	8.34	17.95	126
Other debt securities	2.93	0.00	0.00	0.01	0.96	4.65	11.56	26.37	126
Mutual funds and equity securities	0.37	0.00	0.00	0.00	0.13	0.71	1.44	2.32	126
Debt securities 1 year or less	11.89	1.10	2.13	4.54	8.47	17.65	30.32	41.22	126
Debt securities 1 to 5 years	18.09	0.80	1.43	4.01	13.85	28.51	44.56	62.15	126
Debt securities over 5 years	65.81	14.33	26.39	47.26	71.70	85.00	92.35	94.78	126
Pledged securities	37.37	1.07	5.59	16.02	38.03	56.28	74.56	79.89	126
Structured notes, fair value	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.47	126
Percent Change from Prior Like Quarter									
Short-term investments	147.03	-11.15	2.76	36.64	103.86	236.08	414.69	553.43	126
Investment securities	14.17	-14.91	-8.95	-0.43	9.42	25.26	52.52	81.95	125
Core deposits	26.00	8.49	13.17	17.19	24.89	31.28	45.66	70.10	125
Noncore funding	-2.60	-39.73	-32.74	-19.83	-3.62	12.13	33.92	53.17	126

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

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)	21.74	7.16	10.05	15.23	18.88	27.05	38.90	57.46	127
Standby letters of credit	0.72	0.02	0.10	0.26	0.53	1.06	1.97	3.37	127
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.14	127
Securities lent	0.17	0.00	0.00	0.00	0.00	0.00	0.88	4.39	127
Credit derivatives - notional amount (holding company as guarantor)	0.39	0.00	0.00	0.00	0.00	0.59	1.39	9.73	127
Credit derivatives - notional amount (holding company as beneficiary)	0.46	0.00	0.00	0.00	0.00	0.31	1.02	16.90	127
Credit derivative contracts w/ purchased credit protection-investment grade	0.22	0.00	0.00	0.00	0.00	0.10	1.02	4.75	127
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.36	0.00	0.00	0.00	0.00	0.06	1.03	13.17	127
Derivative contracts	51.43	0.98	2.55	9.01	21.16	49.94	149.06	836.06	127
Interest rate contracts	36.60	0.96	2.23	8.27	20.59	37.83	101.69	490.29	127
Interest rate futures and forward contracts	9.27	0.00	0.00	0.00	0.61	3.02	32.29	215.87	127
Written options contracts (interest rate)	2.30	0.00	0.00	0.14	0.99	2.39	6.09	37.64	127
Purchased options contracts (interest rate)	1.51	0.00	0.00	0.00	0.05	1.49	6.84	31.96	127
Interest rate swaps	22.02	0.00	0.71	5.90	14.74	29.52	60.71	185.81	127
Foreign exchange contracts	5.77	0.00	0.00	0.00	0.01	1.32	10.48	204.05	127
Futures and forward foreign exchange contracts	3.58	0.00	0.00	0.00	0.00	0.59	8.79	138.49	127
Written options contracts (foreign exchange)	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.95	127
Purchased options contracts (foreign exchange)	0.03	0.00	0.00	0.00	0.00	0.00	0.19	1.03	127
Foreign exchange rate swaps	0.74	0.00	0.00	0.00	0.00	0.00	1.69	40.66	127
Equity, commodity, and other derivative contracts	1.80	0.00	0.00	0.00	0.00	0.34	5.52	63.53	127
Commodity and other futures and forward contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.46	5.52	127
Written options contracts (commodity and other)	0.54	0.00	0.00	0.00	0.00	0.03	1.15	19.41	127
Purchased options contracts (commodity and other)	0.38	0.00	0.00	0.00	0.00	0.03	0.67	17.19	127
Commodity and other swaps	0.30	0.00	0.00	0.00	0.00	0.01	2.27	5.39	127
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	41.55	11.18	16.07	23.25	32.06	51.05	108.81	148.33	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date:06/30/2020

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	95.10	59.74	73.82	92.68	99.77	100.00	100.00	100.00	126
Foreign exchange contracts	2.75	0.00	0.00	0.00	0.07	3.43	15.68	29.45	126
Equity, commodity, and other contracts	1.12	0.00	0.00	0.00	0.00	1.19	6.64	10.31	126
Futures and forwards									
Futures and forwards	13.02	0.00	0.00	1.27	7.62	21.99	47.24	56.88	126
Written options									
Written options	8.38	0.00	0.00	1.27	5.39	12.77	32.23	41.46	126
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	0.62	2.62	126
Over-the-counter	7.94	0.00	0.00	1.14	4.83	11.76	32.23	41.46	126
Purchased options									
Purchased options	3.39	0.00	0.00	0.00	0.48	6.72	15.99	19.98	126
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	0.75	2.97	126
Over-the-counter	2.87	0.00	0.00	0.00	0.24	4.86	13.63	19.54	126
Swaps	69.87	0.00	5.94	52.75	76.52	92.11	98.96	100.00	126
Held for trading									
Held for trading	43.55	0.00	0.00	0.00	60.35	85.43	98.91	99.97	126
Interest rate contracts	37.59	0.00	0.00	0.00	47.05	72.83	89.33	98.46	126
Foreign exchange contracts	1.40	0.00	0.00	0.00	0.00	1.14	7.26	20.71	126
Equity, commodity, and other contracts	0.71	0.00	0.00	0.00	0.00	0.00	5.01	7.22	126
Non-traded									
Non-traded	56.45	0.03	1.09	14.57	39.65	100.00	100.00	100.00	126
Interest rate contracts	54.26	0.00	0.50	13.10	39.47	99.84	100.00	100.00	126
Foreign exchange contracts	0.28	0.00	0.00	0.00	0.00	0.15	1.95	3.79	126
Equity, commodity, and other contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.66	2.12	126
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	89.91	33.19	57.36	84.34	95.07	99.88	105.86	129.82	126
One year or less	30.94	0.00	0.93	7.24	19.49	52.40	84.38	100.00	126
Over 1 year to 5 years	27.26	0.00	0.46	8.37	23.30	45.23	52.17	61.15	126
Over 5 years	28.48	0.00	0.00	8.79	28.12	49.46	72.07	76.19	126
Gross negative fair value (absolute value)	1.76	0.06	0.16	0.42	1.14	3.13	4.80	5.39	126
Gross positive fair value	2.69	0.25	0.73	1.34	2.55	4.06	5.02	5.40	126
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.07	0.00	0.00	0.01	0.03	0.08	0.26	0.87	126
Gross positive fair value (X)	0.11	0.00	0.00	0.02	0.07	0.16	0.25	0.89	126
Held for trading (X)	0.08	0.00	0.00	0.00	0.04	0.13	0.25	0.88	126
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.13	126
Current credit exposure (X)	0.08	0.00	0.00	0.01	0.06	0.13	0.22	0.41	126
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	126
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	126
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Other Ratios									
Current credit exposure / Risk-weighted assets	1.04	0.00	0.00	0.08	0.72	1.54	2.69	7.25	126

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

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	0.85	0.12	0.22	0.47	0.76	1.17	1.71	2.59	127
Provision for loan and lease losses / Average loans and leases	1.37	0.27	0.44	0.68	1.11	1.86	3.10	3.93	127
Provision for loan and lease losses / Net loan and lease losses	794.24	134.50	184.89	314.01	527.99	994.70	1870.18	5369.55	127
Allowance for loan and lease losses / Total loans and leases not held for sale	1.51	0.49	0.65	1.12	1.42	1.76	2.67	3.31	127
Allowance for loan and lease losses / Total loans and leases	1.48	0.46	0.65	1.11	1.40	1.69	2.62	3.29	127
Allowance for loan and lease losses / Net loans and leases losses (X)	11.85	2.05	2.78	4.14	7.38	13.47	34.22	93.90	123
Allowance for loan and lease losses / Nonaccrual assets	321.03	59.40	101.22	168.86	239.50	406.99	781.24	1462.13	126
ALLL / 90+ days past due + nonaccrual loans and leases	244.43	47.27	77.17	139.80	214.69	326.39	493.06	695.42	126
Gross loan and lease losses / Average loans and leases	0.35	0.03	0.04	0.13	0.24	0.47	0.99	2.09	127
Recoveries / Average loans and leases	0.07	0.00	0.01	0.02	0.06	0.10	0.15	0.32	127
Net losses / Average loans and leases	0.28	0.00	0.02	0.07	0.18	0.37	0.83	1.72	127
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	127
Recoveries / Prior year-end losses	15.46	1.70	4.80	8.51	13.71	21.45	32.09	40.41	127
Earnings coverage of net loan and lease losses (X)	21.42	-36.14	-0.23	4.50	11.87	26.20	73.26	179.28	127
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.04	-0.03	0.00	0.02	0.05	0.12	0.15	126
Real estate loans secured by 1-4 family	0.01	-0.09	-0.06	-0.02	0.00	0.03	0.07	0.13	123
Revolving	0.01	-0.53	-0.15	-0.03	0.00	0.05	0.18	0.38	120
Closed-end	0.00	-0.10	-0.06	-0.01	0.00	0.02	0.06	0.15	123
Commercial real estate loans	0.03	-0.02	-0.01	0.00	0.01	0.06	0.13	0.19	124
Construction and land development	0.00	-0.10	-0.06	-0.01	0.00	0.00	0.05	0.09	120
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.02	120
Other	0.00	-0.08	-0.04	-0.01	0.00	0.00	0.03	0.08	120
Multifamily	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.01	122
Nonfarm nonresidential	0.05	-0.01	0.00	0.00	0.01	0.08	0.21	0.28	122
Owner-occupied	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.19	122
Other	0.02	-0.02	0.00	0.00	0.00	0.04	0.11	0.20	122
Real estate loans secured by farmland	0.02	-0.04	-0.01	0.00	0.00	0.00	0.10	0.54	104
Commercial and industrial loans	0.46	-0.01	0.00	0.10	0.31	0.64	1.62	2.28	125
Loans to individuals	1.41	0.14	0.26	0.49	1.05	1.95	4.00	4.90	106
Credit card loans	3.43	0.00	0.00	2.26	3.69	4.88	7.59	8.26	73
Agricultural loans	0.15	-0.06	0.00	0.00	0.00	0.05	0.92	1.77	98
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.13	-0.04	-0.01	0.00	0.02	0.22	0.53	0.72	126

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 06/30/2020

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.36	0.04	0.07	0.15	0.30	0.51	0.90	1.23	127
90+ days past due loans and leases	0.13	0.00	0.00	0.00	0.04	0.14	0.76	1.10	127
Nonaccrual loans and leases	0.61	0.10	0.18	0.34	0.54	0.81	1.17	1.70	127
90+ days past due and nonaccrual loans and leases	0.80	0.17	0.28	0.46	0.68	1.02	1.75	2.54	127
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	127
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.10	127
Nonaccrual restructured	0.13	0.00	0.01	0.04	0.09	0.23	0.33	0.45	127
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	127
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	127
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	127
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.37	0.04	0.07	0.15	0.30	0.53	0.91	1.23	127
90+ days past due assets	0.13	0.00	0.00	0.00	0.04	0.14	0.76	1.10	127
Nonaccrual assets	0.62	0.10	0.20	0.34	0.54	0.81	1.24	1.71	127
30+ days past due and nonaccrual assets	1.21	0.32	0.46	0.63	0.99	1.55	2.68	3.44	127
90+ days past due and nonaccrual assets	0.49	0.08	0.18	0.29	0.43	0.61	1.02	1.38	127
90+ past due and nonaccrual assets + other real estate owned	0.52	0.08	0.18	0.31	0.45	0.68	1.03	1.40	127
Restructured and Nonaccrual Loans and Leases									
Total assets	0.56	0.09	0.19	0.34	0.56	0.75	1.03	1.26	127
Allowance for loan and lease losses	65.48	14.03	20.89	40.47	58.49	82.73	134.94	226.37	127
Equity capital + allowance for loan and lease losses	4.83	0.79	1.34	2.71	4.83	6.77	9.07	11.34	127
Tier 1 capital + allowance for loan and lease losses	5.98	1.04	1.78	3.45	5.48	8.64	10.89	14.16	127
Loans and leases + other real estate owned	0.92	0.21	0.33	0.58	0.88	1.20	1.73	3.07	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

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	0.39	0.01	0.05	0.13	0.30	0.59	1.00	1.46	126
	90+ days past due	0.15	0.00	0.00	0.00	0.02	0.11	0.87	2.12	126
	Nonaccrual	0.63	0.05	0.10	0.35	0.57	0.85	1.39	1.98	126
Commercial and industrial	30-89 days past due	0.23	0.00	0.01	0.05	0.17	0.35	0.58	0.84	125
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.15	0.32	125
	Nonaccrual	0.75	0.01	0.09	0.34	0.65	1.09	1.79	1.93	125
Individuals	30-89 days past due	0.58	0.00	0.00	0.25	0.57	0.91	1.39	1.72	127
	90+ days past due	0.13	0.00	0.00	0.00	0.04	0.16	0.54	0.95	127
	Nonaccrual	0.23	0.00	0.00	0.01	0.12	0.40	0.87	1.42	127
Depository institution loans	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.51	54
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Agricultural	30-89 days past due	0.31	0.00	0.00	0.00	0.00	0.50	1.43	2.31	98
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.51	98
	Nonaccrual	0.82	0.00	0.00	0.00	0.08	1.09	3.92	7.13	98
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.10	15
Other loans and leases	30-89 days past due	0.14	0.00	0.00	0.00	0.04	0.26	0.60	0.92	126
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.15	126
	Nonaccrual	0.15	0.00	0.00	0.00	0.04	0.22	0.66	1.15	126

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 06/30/2020

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.60	0.06	0.08	0.19	0.41	0.88	1.71	2.08	123
	90+ days past due	0.29	0.00	0.00	0.00	0.02	0.21	1.82	5.27	123
	Nonaccrual	0.84	0.08	0.19	0.40	0.68	1.16	1.94	2.99	123
Revolving	30-89 days past due	0.40	0.00	0.00	0.13	0.35	0.59	1.21	2.08	120
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.21	0.36	120
	Nonaccrual	1.27	0.00	0.01	0.41	0.72	1.58	4.10	7.38	120
Closed-End	30-89 days past due	0.61	0.05	0.08	0.18	0.39	0.95	1.86	2.06	123
	90+ days past due	0.33	0.00	0.00	0.00	0.02	0.22	2.08	5.28	123
	Nonaccrual	0.81	0.06	0.15	0.36	0.65	1.12	1.93	2.82	123
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.07	123
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	123
	Nonaccrual	0.05	0.00	0.00	0.01	0.04	0.09	0.17	0.20	123
Commercial real estate	30-89 days past due	0.23	0.00	0.00	0.04	0.14	0.38	0.67	1.02	124
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.17	124
	Nonaccrual	0.43	0.00	0.06	0.17	0.35	0.63	0.98	1.58	124
Construction and development	30-89 days past due	0.24	0.00	0.00	0.00	0.07	0.39	0.96	2.18	120
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.12	120
	Nonaccrual	0.25	0.00	0.00	0.01	0.11	0.36	0.94	2.83	120
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.07	0.21	0.40	120
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	120
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.17	0.33	120
Other	30-89 days past due	0.17	0.00	0.00	0.00	0.04	0.20	0.86	1.86	120
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	120
	Nonaccrual	0.18	0.00	0.00	0.00	0.07	0.27	0.79	1.81	120
Multifamily	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.14	0.35	0.82	122
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	122
	Nonaccrual	0.08	0.00	0.00	0.00	0.03	0.13	0.34	0.52	122
Nonfarm non-residential	30-89 days past due	0.20	0.00	0.00	0.04	0.13	0.34	0.66	1.21	122
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.22	122
	Nonaccrual	0.56	0.00	0.08	0.24	0.46	0.77	1.44	1.94	122
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.05	0.13	0.23	0.29	122
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	122
	Nonaccrual	0.24	0.00	0.00	0.07	0.21	0.41	0.60	0.69	122
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.04	0.16	0.45	0.86	122
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.15	122
	Nonaccrual	0.25	0.00	0.00	0.06	0.16	0.42	0.87	1.45	122
Farmland	30-89 days past due	0.31	0.00	0.00	0.00	0.00	0.49	1.29	2.80	104
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.59	104
	Nonaccrual	1.24	0.00	0.00	0.00	0.88	2.42	4.44	6.48	104
Credit card	30-89 days past due	0.90	0.00	0.00	0.40	0.86	1.31	2.33	2.87	73
	90+ days past due	0.76	0.00	0.00	0.00	0.77	1.38	1.84	2.08	73
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.01	0.55	1.16	73

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 06/30/2020**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	11.98	9.06	9.52	10.21	11.76	12.81	16.38	18.53	127
Common equity tier 1 capital, column B	0.28	0.00	0.00	0.00	0.00	0.00	0.00	11.52	127
Tier 1 capital, column A	12.73	9.88	10.32	11.23	12.37	13.70	16.46	20.23	127
Tier 1 capital, column B	0.32	0.00	0.00	0.00	0.00	0.00	0.00	13.03	127
Total capital, column A	14.77	12.24	12.61	13.24	14.24	15.77	18.46	21.97	127
Total capital, column B	0.38	0.00	0.00	0.00	0.00	0.00	0.00	15.48	127
Tier 1 leverage	9.03	6.99	7.56	8.18	8.93	9.72	10.77	12.27	127
Supplementary leverage ratio, advanced approaches HCs	8.42	6.54	6.63	7.06	8.25	9.24	10.42	12.08	18

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	127
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.79	0.00	0.00	0.00	96.26	100.00	100.00	100.00	27
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.21	0.00	0.00	0.00	3.74	100.00	100.00	100.00	27
Separate account assets (L/H) / Total life assets	11.01	0.00	0.00	0.00	0.00	0.00	39.32	75.77	15
Insurance activities revenue / Adjusted operating income	0.39	0.00	0.00	0.00	0.06	0.47	1.97	3.64	127
Premium income / Insurance activities revenue	3.04	0.00	0.00	0.00	0.00	0.00	15.95	57.27	95
Credit related premium income / Total premium income	40.01	0.00	0.00	0.00	0.00	100.00	100.00	100.00	20
Other premium income / Total premium income	59.99	0.00	0.00	0.00	100.00	100.00	100.00	100.00	20
Insurance underwriting net income / Consolidated net income	0.02	-0.01	0.00	0.00	0.00	0.00	0.03	0.63	127
Insurance net income (P/C) / Equity (P/C)	7.42	-26.13	-5.10	1.46	2.50	10.73	51.76	80.58	19
Insurance net income (L/H) / Equity (L/H)	-31.13	-194.15	-17.29	0.00	2.17	4.76	16.84	22.72	13
Insurance benefits, losses, expenses / Insurance premiums	620.37	0.00	21.05	37.49	97.55	286.80	2014.93	8454.72	20
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	19
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	127
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.35	0.00	0.59	4.23	11.77	17.34	21.23	22.76	127
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.02	2.73	16.62	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.93	0.00	0.00	0.00	0.00	1.87	4.97	6.77	87
Cost: Interest-bearing deposits	0.59	0.00	0.03	0.25	0.52	0.83	1.17	1.84	27
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	5.29	0.12	0.12	0.32	0.94	1.64	14.81	21.29	6
Commercial and industrial loans	0.59	0.00	0.05	0.16	0.38	0.57	0.96	1.73	17
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	10.20	-55.71	-38.26	-13.18	-1.03	17.18	79.01	239.10	85
Total selected assets	5.01	-89.89	-55.44	-15.46	1.37	19.11	65.43	135.96	94
Deposits	10.22	-45.56	-34.84	0.38	9.90	21.46	54.28	65.81	29

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2020

Parent Company Analysis - Part 1

FR BHCPR
Page 16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	4.33	-21.47	-5.54	2.63	5.23	7.41	11.55	12.25	127
Bank net income / Average equity investment in banks	4.55	-29.84	-5.26	2.72	5.88	8.10	12.48	14.82	114
Nonbank net income / Average equity investment in nonbanks	6.83	-18.25	-7.73	0.00	3.56	12.91	30.23	44.82	105
Subsidiary HCs net income / Average equity investment in sub HCs	5.63	-2.08	-1.45	1.24	4.66	7.55	16.79	19.48	24
Bank net income / Parent net income	91.35	0.00	0.00	98.76	104.51	112.93	124.71	138.13	106
Nonbank net income / Parent net income	6.35	0.00	0.00	0.00	0.80	5.56	31.78	72.82	89
Subsidiary holding companies' net income / Parent net income	72.21	18.71	22.54	40.23	75.67	101.00	108.90	121.38	16
Leverage									
Total liabilities / Equity capital	20.37	0.01	0.92	6.36	12.33	27.10	63.48	107.39	127
Total debt / Equity capital	14.51	0.00	0.00	0.34	7.16	21.38	60.09	87.18	127
Total debt + notes payable to subs that issued TPS / Equity capital	16.80	0.00	0.00	5.34	10.60	24.21	60.09	96.54	127
Total debt + Loans guaranteed for affiliate / Equity capital	14.82	0.00	0.00	0.34	7.47	21.38	60.09	102.68	127
Total debt / Equity capital - excess over fair value	14.64	0.00	0.00	0.34	7.16	21.71	62.40	87.18	127
Long-term debt / Equity capital	13.40	0.00	0.00	0.34	7.08	19.15	52.20	82.04	127
Short-term debt / Equity capital	0.98	0.00	0.00	0.00	0.00	0.00	7.12	12.50	127
Current portion of long-term debt / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.27	1.62	127
Excess cost over fair value / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.46	2.37	127
Long-term debt / Consolidated long-term debt	29.65	0.00	0.00	1.88	28.90	54.13	76.71	92.94	126
Double Leverage									
Equity investment in subs / Equity capital	103.11	90.88	95.67	99.43	102.55	107.32	111.50	118.11	127
Total investment in subs / Equity capital	110.49	95.43	98.14	100.40	104.85	109.97	147.69	189.07	127
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.67	-1.39	-0.65	-0.11	0.40	1.35	3.27	4.00	106
Equity investment in subs - equity cap / Net income-div (X)	3.90	0.10	0.14	0.75	1.50	5.00	12.60	48.94	59
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	142.30	7.04	30.46	86.05	118.83	189.46	330.86	404.10	124
Cash from ops + noncash items + op expense / Op expense + dividend	152.86	-10.41	33.19	82.27	125.78	218.89	358.05	434.31	124
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	148.07	-40.51	16.47	74.47	102.46	206.64	417.65	515.71	124
Pretax operating income + interest expense / Interest expense	2347.09	-10.74	50.69	212.01	923.92	2567.03	6440.36	36001.14	100
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1374.98	-9.99	52.18	311.96	815.98	1975.64	4200.71	9413.63	111
Dividends + interest from subsidiaries / Interest expense + dividends	167.74	1.70	16.41	83.34	130.17	244.18	436.92	602.86	122
Fees + other income from subsidiaries / Salary + other expenses	15.95	0.00	0.00	0.00	0.00	36.04	77.78	87.03	124
Net income / Current part of long-term debt + preferred dividends (X)	27.95	0.65	1.95	5.11	14.30	25.44	54.45	296.20	48
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.44	-7.52	-3.38	0.00	1.88	6.48	14.68	20.23	127
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.27	13
Nonaccrual	0.97	0.00	0.00	0.00	0.00	0.00	1.32	4.94	13
Total	1.02	0.00	0.00	0.00	0.00	0.68	1.32	4.94	13
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
To nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.29	127
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Total	0.06	0.00	0.00	0.00	0.00	0.00	0.00	3.29	127
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	3.16	0.00	0.00	0.00	0.12	1.00	22.32	35.50	127
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Combined foreign nonbank subsidiary assets	0.07	0.00	0.00	0.00	0.00	0.00	0.25	2.84	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	75.61	8.14	18.45	33.33	64.88	101.66	181.60	284.66	104
Dividends declared / Net income	60.21	0.00	2.84	28.13	55.43	82.31	125.11	170.12	106
Net income - dividends / Average equity	1.15	-23.77	-8.07	-0.91	2.03	4.47	7.28	10.30	127
Percent of Dividends Paid									
Dividends from bank subsidiaries	165.37	0.00	0.00	36.00	123.65	282.43	536.89	622.85	117
Dividends from nonbank subsidiaries	3.46	0.00	0.00	0.00	0.00	0.51	19.27	49.55	117
Dividends from subsidiary holding companies	3.84	0.00	0.00	0.00	0.00	0.00	0.33	97.62	117
Dividends from all subsidiaries	207.75	0.00	0.60	94.09	148.85	290.79	559.70	648.33	117
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	81.07	0.00	0.00	27.39	84.86	133.20	202.10	229.81	97
Interest income from bank subsidiaries	0.58	0.00	0.00	0.00	0.01	0.94	2.54	5.77	97
Management and service fees from bank subsidiaries	3.17	0.00	0.00	0.00	0.00	1.23	20.01	32.45	97
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.20	97
Operating income from bank subsidiaries	97.74	0.00	3.73	34.40	86.35	147.77	220.51	260.61	97
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	47.36	0.00	0.00	0.00	6.55	100.00	167.96	273.80	73
Interest income from nonbank subsidiaries	7.73	0.00	0.00	0.00	0.00	10.60	38.15	72.78	73
Management and serv fees from nonbank subsidiaries	1.47	0.00	0.00	0.00	0.00	0.00	6.59	24.92	73
Other income from nonbank subsidiaries	0.23	0.00	0.00	0.00	0.00	0.00	0.00	5.54	73
Operating income from nonbank subsidiaries	71.90	0.00	0.00	0.00	38.59	116.94	253.19	340.68	73
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	55.04	0.00	0.00	0.00	12.24	92.63	172.88	203.05	18
Interest income from subsidiary holding companies	14.17	0.00	0.00	0.00	0.00	7.58	46.53	82.36	18
Management and service fees from subsidiary holding companies	0.95	0.00	0.00	0.00	0.00	0.00	1.68	6.50	18
Other income from subsidiary holding companies	1.89	0.00	0.00	0.00	0.00	0.00	0.07	5.26	18
Operating income from subsidiary holding companies	72.04	0.00	0.00	1.03	34.30	123.07	207.29	243.80	18
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	65.77	0.00	0.00	0.78	91.30	99.75	99.99	100.00	122
Interest income from bank subsidiaries	1.35	0.00	0.00	0.00	0.03	0.82	4.97	32.53	122
Management and service fees from bank subsidiaries	2.34	0.00	0.00	0.00	0.00	1.36	14.00	29.09	122
Other income from bank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.86	122
Operating income from bank subsidiaries	81.77	0.02	5.16	76.71	98.71	99.94	100.00	100.24	122
Dividends from nonbank subsidiaries	2.04	0.00	0.00	0.00	0.00	0.56	13.05	31.43	122
Interest income from nonbank subsidiaries	1.12	0.00	0.00	0.00	0.00	0.05	3.64	30.41	122
Management and service fees from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.11	3.08	122
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.79	122
Operating income from nonbank subsidiaries	6.27	0.00	0.00	0.00	0.09	5.39	32.85	81.84	122
Dividends from subsidiary holding companies	1.09	0.00	0.00	0.00	0.00	0.00	0.00	32.35	122
Interest income from subsidiary holding companies	0.17	0.00	0.00	0.00	0.00	0.00	0.00	8.35	122
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Operating income from subsidiary holding companies	4.10	0.00	0.00	0.00	0.00	0.00	30.42	90.86	122
Loans and advances from subsidiaries / Short term debt	229.76	0.00	0.00	11.75	42.13	145.41	585.17	2071.45	32
Loans and advances from subsidiaries / Total debt	30.19	0.00	0.00	1.05	13.28	57.35	102.42	152.41	97

BHCPR Reporters for Quarter Ending 06/30/2020

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2020 and Other Notes</u>
1562859	184,061,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	19,872,613	AMERIS BANCORP	ATLANTA, GA	
3446412	15,981,583	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	23,240,364	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	35,501,464	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,754,151	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	13,851,900	AXOS FINANCIAL, INC.	SAN DIEGO, CA	
1073757	2,741,688,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	19,769,942	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	442,316,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	34,752,015	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	14,405,607	BANNER CORPORATION	WALLA WALLA, WA	
5006575	148,325,000	BARCLAYS US LLC	NEW YORK, NY	
1078529	102,267,616	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
3762457	17,453,796	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	13,068,341	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	186,689,150	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	45,862,893	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	15,077,483	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	18,857,913	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	421,296,047	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	19,267,037	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	17,365,427	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	52,272,686	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	61,702,438	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	2,232,715,000	CITIGROUP INC.	NEW YORK, NY	
1132449	180,245,568	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	15,920,978	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	84,603,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	30,512,745	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	13,444,217	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	121,584,064	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	39,443,254	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	17,903,117	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	13,751,297	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	114,728,000	DB USA CORPORATION	NEW YORK, NY	
2894230	10,335,774	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	113,791,749	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	70,370,810	E*TRADE FINANCIAL CORPORATION	ARLINGTON, VA	
2734233	49,407,593	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	13,999,664	EASTERN BANK CORPORATION	BOSTON, MA	
5375459	18,869,983	EB ACQUISITION COMPANY II LLC	DALLAS, TX	
4759669	18,869,983	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
3005332	37,752,725	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	202,905,624	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	14,096,406	FIRST BANCORP	SAN JUAN, PR	
1203602	10,835,965	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	Moved from Peer 2
1075612	47,866,194	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	

1071276	15,870,890	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	10,339,817	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	Moved from Peer 2
1025608	22,993,715	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	48,646,800	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	16,471,302	FIRST INTERSTATE BANCYSYSTEM, INC.	BILLINGS, MT	
1208559	13,819,378	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	21,244,881	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	23,950,025	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	22,566,388	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	27,468,374	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	24,605,346	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	16,906,648	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,141,526,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	12,934,328	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	33,226,177	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	15,026,153	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	16,934,116	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	16,895,406	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	17,169,361	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	283,450,287	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	118,424,506	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	34,685,945	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	13,023,685	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	16,986,025	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	13,324,524	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	27,226,288	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	40,855,446	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	3,213,115,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	172,038,748	KEYCORP	CLEVELAND, OH	
1037003	139,536,969	M&T BANK CORPORATION	BUFFALO, NY	
2568278	24,349,756	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	975,363,000	MORGAN STANLEY	NEW YORK, NY	
1378434	167,350,260	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	10,847,184	NBT BANCORP INC.	NORWICH, NY	Moved from Peer 2
2132932	54,210,416	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	151,432,861	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,019,281	NORTHWEST BANCSHARES INC	WARREN, PA	
2609975	11,356,793	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
1098303	22,102,203	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	20,517,074	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	27,365,738	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	61,490,450	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	13,971,938	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	33,342,112	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	459,038,463	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	62,845,000	POPULAR, INC.	SAN JUAN, PR	
1109599	32,981,227	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	10,513,539	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
3242838	144,373,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	14,897,207	RENASANT CORPORATION	TUPELO, MS	
1248304	13,290,447	SANDY SPRING BANCORP, INC.	OLNEY, MD	Moved from Peer 2
3981856	152,353,787	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
3635319	11,012,195	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	Moved from Peer 2
1094828	21,903,767	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
1133437	37,725,356	SOUTH STATE CORPORATION	WINTER HAVEN, FL	

1111435	280,242,000	STATE STREET CORPORATION	BOSTON, MA
3083291	30,839,893	STERLING BANCORP	MONTEBELLO, NY
1031449	86,005,685	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	96,544,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	54,121,989	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
1201934	50,080,683	TCF FINANCIAL CORPORATION	DETROIT, MI
3606542	475,630,910	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	36,613,127	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	14,834,688	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	504,336,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	15,692,079	TRUSTMARK CORPORATION	JACKSON, MS
1119794	546,652,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	29,753,608	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	29,645,248	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	26,234,973	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	15,006,683	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	41,717,265	VALLEY NATIONAL BANCORP	NEW YORK, NY
3065617	18,175,104	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	32,736,767	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,968,766,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	16,755,431	WESBANCO, INC.	WHEELING, WV
2349815	31,906,396	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	43,539,394	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	13,573,357	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 127 bank holding companies.