

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2020

Summary Ratios

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	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)	3.04	3.30	3.21	3.33	3.29
+ Non-interest income	0.91	0.82	0.90	0.90	0.93
- Overhead expense	2.50	2.55	2.58	2.58	2.60
- Provision for credit losses	0.56	0.11	0.12	0.12	0.11
+ 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)	0.96	1.48	1.53	1.55	1.55
Net operating income	0.77	1.15	1.19	1.22	0.95
Net income	0.77	1.15	1.19	1.22	0.95
Net income (Subchapter S adjusted)	1.12	1.14	1.41	1.41	1.11
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.03	4.57	4.49	4.38	4.06
Interest expense	0.71	1.04	1.02	0.81	0.54
Net interest income (tax equivalent)	3.26	3.55	3.45	3.58	3.54
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.11	0.09	0.11	0.09	0.10
Earnings coverage of net loan and lease losses (X)	44.29	22.76	22.46	29.27	0.97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	0.96	0.94	0.94	0.95
Allowance for loan and lease losses / Total loans and leases	1.21	0.94	0.93	0.93	0.94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.58	0.56	0.57	0.57
30-89 days past due loans and leases / Total loans and leases	0.27	0.28	0.30	0.32	0.32
Liquidity and Funding					
Net noncore funding dependence	5.87	12.70	10.70	13.54	13.97
Net short-term noncore funding dependence	0.55	7.90	5.88	8.57	9.65
Net loans and leases / Total assets	71.37	73.15	72.36	73.30	72.64
Capitalization					
Tier 1 leverage ratio	9.64	10.29	10.40	10.37	10.04
Holding company equity capital / Total assets	10.29	11.27	11.37	11.21	10.84
Total equity capital (including minority interest) / Total assets	10.35	11.36	11.44	11.30	10.89
Common equity tier 1 capital / Total risk-weighted assets	12.12	12.33	12.56	12.41	11.90
Net loans and leases / Equity capital (X)	7.17	6.69	6.55	6.70	6.82
Cash dividends / Net income	38.61	27.84	25.63	24.05	32.32
Cash dividends / Net income (Subchapter S adjusted)	29.17	46.77	93.20	35.12	19.39
Growth Rates					
Assets	18.76	8.56	8.66	9.35	9.89
Equity capital	8.27	13.24	12.26	12.50	13.71
Net loans and leases	15.42	9.04	8.63	10.51	12.54
Noncore funding	9.78	5.69	4.16	6.76	-3.35
Parent Company Ratios					
Short-term debt / Equity capital	0.05	0.01	0.01	0.03	0.02
Long-term debt / Equity capital	4.55	3.90	3.86	3.76	4.39
Equity investment in subsidiaries / Equity capital	104.69	104.55	104.20	104.10	105.17
Cash from ops + noncash items + op expense / Op expense + dividends	143.80	129.54	149.17	123.74	100.80

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Relative Income Statement and Margin Analysis

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	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Average Assets					
Interest income (tax equivalent)	3.75	4.26	4.19	4.08	3.78
Less: Interest expense	0.67	0.97	0.95	0.75	0.50
Equals: Net interest income (tax equivalent)	3.04	3.30	3.21	3.33	3.29
Plus: Non-interest income	0.91	0.82	0.90	0.90	0.93
Equals: adjusted operating income (tax equivalent)	3.91	4.14	4.16	4.27	4.26
Less: Overhead expense	2.50	2.55	2.58	2.58	2.60
Less: Provision for credit losses	0.56	0.11	0.12	0.12	0.11
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)	0.96	1.48	1.53	1.55	1.55
Less: Applicable income taxes (tax equivalent)	0.21	0.32	0.35	0.32	0.59
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.77	1.15	1.19	1.22	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.77	1.15	1.19	1.22	0.95
Memo: Net income (last four quarters)	0.98	1.19	1.20	1.22	0.95
Net income-BHC and noncontrolling (minority) interest	0.78	1.16	1.20	1.22	0.95
Margin Analysis					
Average earning assets / Average assets	93.39	93.20	93.22	93.23	93.19
Average interest-bearing funds / Average assets	69.51	70.86	70.66	70.70	70.06
Interest income (tax equivalent) / Average earning assets	4.03	4.57	4.49	4.38	4.06
Interest expense / Average earning assets	0.71	1.04	1.02	0.81	0.54
Net interest income (tax equivalent) / Average earning assets	3.26	3.55	3.45	3.58	3.54
Yield or Cost					
Total loans and leases (tax equivalent)	4.49	5.04	4.98	4.85	4.52
Interest-bearing bank balances	0.57	2.40	2.26	1.88	1.13
Federal funds sold and reverse repos	0.59	2.29	2.02	1.50	0.83
Trading assets	0.75	0.70	0.49	0.70	0.48
Total earning assets	3.99	4.52	4.47	4.33	3.98
Investment securities (tax equivalent)	2.54	2.85	2.74	2.69	2.61
US Treasury and agency securities (excluding mortgage-backed securities)	2.27	2.57	2.54	2.20	1.66
Mortgage-backed securities	3.77	2.63	2.78	2.44	2.19
All other securities	3.16	3.84	3.80	3.74	3.85
Interest-bearing deposits	0.80	1.14	1.13	0.85	0.52
Time deposits of \$250K or more	1.86	2.06	2.13	1.57	
Time deposits < \$250K	1.70	1.86	1.91	1.42	
Other domestic deposits	0.50	0.88	0.86	0.64	
Foreign deposits	1.44	2.29	2.53	1.85	0.84
Federal funds purchased and repos	0.54	1.25	1.23	1.03	0.68
Other borrowed funds and trading liabilities	0.60	2.30	1.03	2.10	1.48
All interest-bearing funds	0.96	1.37	1.34	1.06	0.71

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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	0.61	1.94	0.66	1.69	1.89
Overhead expenses / Net Interest Income + non-interest income	62.05	62.01	61.65	61.22	62.21
Percent of Average Assets					
Total overhead expense	2.50	2.55	2.58	2.58	2.60
Personnel expense	1.44	1.48	1.50	1.46	1.47
Net occupancy expense	0.30	0.31	0.32	0.31	0.32
Other operating expenses	0.73	0.75	0.76	0.79	0.79
Overhead less non-interest income	1.53	1.69	1.64	1.65	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.15	61.22	59.91	60.51	61.01
Personnel expense	34.68	35.44	34.17	34.42	34.72
Net occupancy expense	7.20	7.53	7.50	7.33	7.51
Other operating expenses	17.75	18.24	17.93	18.28	18.30
Total non-interest income	21.21	19.05	19.83	20.30	21.24
Fiduciary activities income	1.37	1.89	1.61	1.95	1.95
Service charges on domestic deposit accounts	2.85	3.56	3.21	3.58	3.83
Trading revenue	0.14	0.06	0.07	0.03	0.07
Investment banking fees and commissions	1.01	0.83	0.91	0.85	0.92
Insurance activities revenue	0.45	0.51	0.37	0.46	0.44
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	-0.19	0.29	0.22	0.52	0.40
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	4.33	1.89	2.27	1.98	2.38
Other non-interest income	7.35	7.07	7.41	7.05	7.34
Overhead less non-interest income	38.09	42.04	39.47	39.75	39.09
Applicable income taxes / Pretax net operating income (tax equivalent)	18.84	18.95	21.51	18.37	33.75
Applicable income tax + TE / Pretax net operating income + TE	22.28	21.90	23.31	21.35	38.57

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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	48.99	53.07	52.67	53.63	53.41
Commercial and industrial loans	5.45	11.57	3.39	11.42	10.82
Loans to individuals	2.29	2.76	2.71	2.65	2.58
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.47	0.51	0.53	0.47	0.51
Other loans and leases	1.29	2.65	1.08	2.64	2.62
Net loans and leases	71.37	73.15	72.36	73.30	72.64
Debt securities over 1 year	12.18	13.29	13.66	13.20	13.96
Mutual funds and equity securities	0.06	0.05	0.06	0.05	0.07
Subtotal	84.41	87.01	86.76	87.24	87.26
Interest-bearing bank balances	5.87	2.49	2.97	2.30	2.34
Federal funds sold and reverse repos	0.04	0.01	0.03	0.01	0.02
Debt securities 1 year or less	1.97	2.12	2.10	2.14	1.92
Trading assets	0.04	0.03	0.03	0.02	0.02
Total earning assets	90.53	92.22	90.03	92.24	92.22
Non-interest cash and due from depository institutions	1.08	1.18	1.14	1.25	1.26
Other real estate owned	0.04	0.05	0.04	0.04	0.06
All other assets	5.99	6.51	6.40	6.39	6.45
Memoranda					
Short-term investments	8.34	4.98	5.36	4.70	4.63
US Treasury securities	0.19	0.25	0.29	0.37	0.22
US agency securities (excluding mortgage-backed securities)	0.98	1.53	1.25	1.67	1.50
Municipal securities	2.64	2.56	2.58	2.66	2.97
Mortgage-backed securities	5.73	8.95	6.71	8.73	9.19
Asset-backed securities	0.27	0.32	0.30	0.26	0.23
Other debt securities	0.55	0.53	0.53	0.52	0.48
Loans held-for-sale	0.56	0.44	0.39	0.29	0.32
Loans held for investment	70.96	72.74	72.01	73.24	72.42
Real estate loans secured by 1-4 family	15.05	16.43	16.02	16.83	16.44
Revolving	1.96	2.34	2.24	2.43	2.71
Closed-end, secured by first liens	12.48	13.32	13.07	13.60	13.03
Closed-end, secured by junior liens	0.31	0.41	0.37	0.41	0.39
Commercial real estate loans	30.76	33.25	33.26	33.39	33.79
Construction and land development	4.65	4.88	5.00	4.78	4.55
Multifamily	4.68	4.98	4.76	5.12	5.32
Nonfarm nonresidential	19.93	21.68	21.85	21.85	22.30
Real estate loans secured by farmland	0.85	0.95	0.95	0.88	0.81

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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	68.15	72.48	72.74	72.88	73.20
Real estate loans secured by 1-4 family	21.04	22.68	22.29	23.13	22.92
Revolving	2.76	3.21	3.13	3.34	3.76
Closed-end	17.91	18.96	18.71	19.33	18.68
Commercial real estate loans	43.14	45.56	46.16	45.57	46.38
Construction and land development	6.52	6.72	6.97	6.53	6.35
1-4 family	1.40	1.52	1.47	1.52	1.50
Other	5.04	5.06	5.34	4.90	4.76
Multifamily	6.37	6.63	6.42	6.76	7.13
Nonfarm nonresidential	28.11	29.99	30.59	30.16	30.84
Owner-occupied	9.61	10.41	10.68	10.31	10.55
Other	18.11	19.15	19.36	19.35	19.91
Real estate loans secured by farmland	1.24	1.38	1.38	1.27	1.19
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	7.74	16.12	4.77	16.21	15.52
Loans to individuals	3.41	4.02	4.00	3.89	3.90
Credit card loans	0.03	0.04	0.04	0.04	0.03
Agricultural loans	0.71	0.75	0.78	0.69	0.76
Other loans and leases	1.89	3.76	1.48	3.74	3.75
Loans and Leases, Percent of Tier 1 Capital + ALLL					
Real estate loans	491.34	503.61	493.43	505.61	518.19
Real estate loans secured by 1-4 family	151.64	157.43	151.03	161.34	159.68
Revolving	19.94	22.47	21.25	23.52	26.74
Closed-end	129.34	131.68	127.10	134.73	130.06
Commercial real estate loans	310.56	315.43	311.68	316.03	328.67
Construction and land development	46.94	46.50	46.61	44.92	44.44
1-4 family	9.79	10.23	9.50	10.21	10.44
Other	36.32	35.04	35.89	33.75	33.34
Multifamily	47.09	47.10	44.75	48.38	51.49
Nonfarm nonresidential	202.67	206.69	206.64	208.15	217.26
Owner-occupied	68.74	71.30	71.55	70.68	73.43
Other	129.64	132.05	130.63	134.17	140.40
Real estate loans secured by farmland	8.45	8.73	8.66	8.13	7.80
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.01	0.01	0.01
Commercial and industrial loans	54.25	108.85	31.51	107.07	105.25
Loans to individuals	22.58	25.77	24.83	24.45	23.98
Credit card loans	0.21	0.25	0.24	0.24	0.19
Agricultural loans	4.66	4.64	4.86	4.49	4.90
Other loans and leases	13.33	25.62	10.25	25.58	25.83
Supplemental					
Non-owner occupied CRE loans / Gross loans	33.40	35.04	35.38	35.09	35.69
Non-owner occupied CRE loans / Tier 1 capital + ALLL	240.45	242.45	239.07	243.62	253.35
Total CRE loans / Tier 1 capital + ALLL	313.55	318.57	315.09	318.90	331.68

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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	8.34	4.98	5.36	4.70	4.63
Liquid assets	15.14	15.62	13.76	15.56	15.94
Investment securities	14.73	15.94	16.41	16.02	16.65
Net loans and leases	71.37	73.15	72.36	73.30	72.64
Net loans, leases and standby letters of credit	71.74	73.55	72.78	73.71	73.08
Core deposits	73.71	70.44	71.61	69.97	69.79
Noncore funding	13.29	16.01	14.61	16.58	17.09
Time deposits of \$250K or more	3.78	4.58	4.33	4.28	3.54
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.72	0.80	0.77	0.96	1.20
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.67	0.78	0.75	0.97	1.21
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.76	3.20	2.75	3.63	4.47
Earning assets that reprice within 1 year	31.25	32.39	33.15	32.35	33.41
Interest-bearing liabilities that reprice within 1 year	16.38	18.09	18.54	18.20	16.67
Long-term debt that reprices within 1 year	0.11	0.16	0.15	0.16	0.19
Net assets that reprice within 1 year	14.52	13.23	13.71	12.98	15.65
Other Liquidity and Funding Ratios					
Net noncore funding dependence	5.87	12.70	10.70	13.54	13.97
Net short-term noncore funding dependence	0.55	7.90	5.88	8.57	9.65
Short-term investment / Short-term noncore funding	145.71	69.97	78.10	62.28	46.67
Liquid assets - short-term noncore funding / Nonliquid assets	7.84	4.66	3.72	4.17	3.68
Net loans and leases / Total deposits	88.39	92.20	90.96	92.88	92.86
Net loans and leases / Core deposits	97.87	106.03	102.55	106.50	105.03
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.14	0.31	0.36	-0.47	-0.05
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.84	1.09	1.28	-1.95	-0.62
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	0.00	-0.02	-0.04	-0.02
Percent of Investment Securities					
Held-to-maturity securities	6.32	8.57	7.25	10.76	13.07
Available-for-sale securities	92.05	90.37	91.33	88.32	86.93
US Treasury securities	1.51	1.47	2.07	2.08	1.33
US agency securities (excluding mortgage-backed securities)	7.21	10.31	8.16	11.00	10.16
Municipal securities	17.50	15.56	15.40	16.63	17.86
Mortgage-backed securities	39.52	56.17	41.08	54.50	55.76
Asset-backed securities	1.54	1.85	1.70	1.54	1.31
Other debt securities	4.07	3.85	3.73	3.75	3.25
Mutual funds and equity securities	0.49	0.36	0.49	0.41	0.58
Debt securities 1 year or less	13.85	13.69	13.55	13.91	11.90
Debt securities 1 to 5 years	19.89	24.47	23.43	23.42	23.53
Debt securities over 5 years	61.58	58.04	58.63	58.36	60.73
Pledged securities	47.76	43.46	43.76	42.20	46.78
Structured notes, fair value	0.04	0.08	0.09	0.15	0.08
Percent Change from Prior Like Quarter					
Short-term investments	139.78	30.48	32.84	16.28	6.96
Investment securities	9.89	5.41	4.80	8.02	4.99
Core deposits	22.99	9.09	9.96	10.40	13.94
Noncore funding	9.78	5.69	4.16	6.76	-3.35

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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)	15.78	17.34	16.97	17.31	17.28
Standby letters of credit	0.31	0.35	0.36	0.35	0.40
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.02	0.00	0.02	0.01
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.01	0.00	0.01	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.01	0.01	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	4.37	7.38	2.95	6.51	6.82
Interest rate contracts	4.21	7.29	2.87	6.40	6.72
Interest rate futures and forward contracts	0.33	0.52	0.08	0.25	0.28
Written options contracts (interest rate)	0.35	0.53	0.13	0.26	0.28
Purchased options contracts (interest rate)	0.04	0.07	0.02	0.07	0.08
Interest rate swaps	2.79	5.39	2.19	5.18	5.41
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)	23.96	24.74	24.81	25.18	25.74

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Derivatives Analysis

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Notional Amount					
Interest rate contracts	99.90	99.99	99.57	99.91	99.91
Foreign exchange contracts	0.10	0.00	0.14	0.00	0.04
Equity, commodity, and other contracts	0.00	0.00	0.07	0.00	0.00
Futures and forwards	16.21	12.72	14.06	11.75	12.76
Written options	12.26	12.29	11.73	11.14	9.73
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	12.21	11.99	10.84	10.65	9.46
Purchased options	1.85	1.26	2.45	1.29	1.44
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.81	1.20	2.28	1.22	1.27
Swaps	69.08	63.92	64.61	65.42	66.04
Held for trading	13.70	12.24	15.01	13.60	16.18
Interest rate contracts	13.72	11.55	16.17	12.87	16.40
Foreign exchange contracts	0.00	0.00	0.11	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	86.30	87.76	84.99	86.40	83.82
Interest rate contracts	86.12	87.47	84.69	85.51	83.04
Foreign exchange contracts	0.00	0.00	0.01	0.00	0.01
Equity, commodity, and other contracts	0.00	0.00	0.01	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	70.86	80.50	80.07	82.85	87.47
One year or less	16.71	12.04	15.20	12.75	15.62
Over 1 year to 5 years	18.55	21.85	22.92	22.66	21.68
Over 5 years	31.71	35.55	34.12	36.28	37.90
Gross negative fair value (absolute value)	3.20	1.48	1.30	0.66	0.50
Gross positive fair value	2.37	1.38	1.14	1.10	0.92
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.00	0.01	0.00
Gross positive fair value (X)	0.01	0.01	0.00	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.00	0.01	0.00
Current credit exposure (X)	0.02	0.01	0.01	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	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	0.33	0.10	0.10	0.06	0.05

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2020

Allowance and Net Loan and Lease Losses

	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	0.55	0.11	0.12	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.76	0.15	0.16	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	1,122.38	161.88	142.73	182.69	110.75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	0.96	0.94	0.94	0.95
Allowance for loan and lease losses / Total loans and leases	1.21	0.94	0.93	0.93	0.94
Allowance for loan and lease losses / Net loans and leases losses (X)	33.72	19.81	17.18	21.35	16.23
Allowance for loan and lease losses / Nonaccrual assets	317.15	262.98	316.15	285.36	270.69
ALLL / 90+ days past due + nonaccrual loans and leases	286.97	237.31	283.81	259.30	232.03
Gross loan and lease losses / Average loans and leases	0.15	0.13	0.16	0.15	0.16
Recoveries / Average loans and leases	0.04	0.04	0.05	0.05	0.06
Net losses / Average loans and leases	0.11	0.09	0.11	0.09	0.10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	17.77	19.71	41.80	51.25	50.41
Earnings coverage of net loan and lease losses (X)	44.29	22.76	22.46	29.27	0.97
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.02	0.02	0.01	0.02
Real estate loans secured by 1-4 family	0.01	0.01	0.02	0.01	0.03
Revolving	0.00	0.01	0.02	0.02	0.03
Closed-end	0.01	0.01	0.02	0.01	0.02
Commercial real estate loans	0.03	0.01	0.02	0.01	0.01
Construction and land development	-0.01	-0.01	-0.02	-0.02	-0.04
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.02	-0.02	-0.04
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.04	0.02	0.03	0.02	0.02
Owner-occupied	0.01	0.01	0.01	0.01	0.01
Other	0.03	0.00	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.00	0.00
Commercial and industrial loans	0.21	0.19	0.31	0.18	0.18
Loans to individuals	0.74	0.72	0.74	0.71	0.78
Credit card loans	2.06	2.18	1.89	1.65	1.60
Agricultural loans	0.00	0.02	0.02	0.03	0.06
Loans to foreign governments and institutions					
Other loans and leases	0.14	0.27	0.14	0.28	0.27

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.27	0.28	0.30	0.32	0.32
90+ days past due loans and leases	0.04	0.03	0.03	0.03	0.04
Nonaccrual loans and leases	0.53	0.49	0.48	0.49	0.46
90+ days past due and nonaccrual loans and leases	0.59	0.54	0.53	0.54	0.55
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.27	0.28	0.30	0.32	0.32
90+ days past due assets	0.04	0.03	0.03	0.03	0.04
Nonaccrual assets	0.54	0.49	0.48	0.49	0.47
30+ days past due and nonaccrual assets	0.88	0.85	0.86	0.88	0.89
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.43	0.39	0.39	0.39	0.40
90+ past due and nonaccrual assets + other real estate owned	0.48	0.46	0.45	0.45	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	72.04	95.31	91.55	95.97	100.14
Allowance for loan and lease losses	5.36	5.22	4.74	5.09	5.57
Equity capital + allowance for loan and lease losses	5.87	5.78	5.27	5.65	6.11
Tier 1 capital + allowance for loan and lease losses	0.81	0.84	0.78	0.82	0.86
Loans and leases + other real estate owned					

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.28	0.23	0.27	0.29	0.29
	90+ days past due	0.04	0.03	0.03	0.03	0.05
	Nonaccrual	0.56	0.48	0.45	0.48	0.43
Commercial and industrial	30-89 days past due	0.17	0.29	0.19	0.23	0.27
	90+ days past due	0.02	0.02	0.01	0.02	0.01
	Nonaccrual	0.74	0.62	0.77	0.61	0.60
Individuals	30-89 days past due	0.40	0.53	0.60	0.68	0.69
	90+ days past due	0.02	0.02	0.02	0.03	0.03
	Nonaccrual	0.16	0.12	0.12	0.15	0.21
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.28	0.16	0.10	0.11	0.15
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.55	0.59	0.80	0.46	0.31
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.32	0.11	0.28	0.18	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.04	0.04	0.04	0.06

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
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	0.38	0.35	0.52	0.52	0.56
	90+ days past due	0.06	0.04	0.05	0.04	0.06
	Nonaccrual	0.66	0.63	0.55	0.61	0.65
Revolving	30-89 days past due	0.27	0.31	0.36	0.36	0.29
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.44	0.37	0.34	0.35	0.42
Closed-End	30-89 days past due	0.40	0.37	0.55	0.54	0.63
	90+ days past due	0.07	0.05	0.05	0.05	0.06
	Nonaccrual	0.68	0.64	0.57	0.64	0.68
Junior Lien	30-89 days past due	0.01	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.03	0.03	0.04
Commercial real estate	30-89 days past due	0.20	0.15	0.14	0.16	0.15
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.45	0.39	0.34	0.41	0.33
Construction and development	30-89 days past due	0.17	0.18	0.19	0.17	0.18
	90+ days past due	0.01	0.00	0.01	0.00	0.01
	Nonaccrual	0.29	0.15	0.18	0.18	0.21
1-4 family	30-89 days past due	0.05	0.04	0.04	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.01	0.04	0.04
Other	30-89 days past due	0.09	0.09	0.11	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.19	0.09	0.14	0.10	0.12
Multifamily	30-89 days past due	0.07	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.03	0.04	0.05
Nonfarm non-residential	30-89 days past due	0.20	0.13	0.12	0.17	0.14
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.57	0.44	0.36	0.52	0.40
Owner occupied	30-89 days past due	0.06	0.07	0.06	0.08	0.06
	90+ days past due	0.01	0.01	0.01	0.00	0.01
	Nonaccrual	0.24	0.20	0.19	0.20	0.16
Other	30-89 days past due	0.11	0.05	0.05	0.07	0.06
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.23	0.20	0.14	0.22	0.16
Farmland	30-89 days past due	0.19	0.17	0.21	0.09	0.10
	90+ days past due	0.02	0.01	0.01	0.00	0.00
	Nonaccrual	1.17	0.74	1.06	0.49	0.44
Credit card	30-89 days past due	0.83	0.75	0.87	1.03	0.83
	90+ days past due	0.22	0.19	0.18	0.26	0.22
	Nonaccrual	0.05	0.00	0.00	0.07	0.08

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

BHCPR PEER GROUP DATA

Peer Group: 2
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	10.41			12.33			12.56			12.41			11.95		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.10			13.04			13.24			13.07			12.68		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	12.68			14.50			14.69			14.53			14.15		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.64			10.29			10.40			10.37			10.04		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	60.00	60.00	60.00	66.67	75.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	40.00	40.00	40.00	33.33	25.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.45	0.51	0.37	0.46	0.44
Premium income / Insurance activities revenue	0.02	0.00	0.03	0.00	0.01
Credit related premium income / Total premium income	100.00	66.67	100.00	50.00	60.00
Other premium income / Total premium income	0.00	33.33	0.00	50.00	40.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	33.71	40.65	37.86	72.25	31.81
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	30.33	147.59	132.57	116.87	136.34
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net 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	11.13	12.09	11.53	13.70	14.86
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2020

Foreign Activities

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Yield: Foreign loans	0.06	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	1.44	2.29	2.53	1.85	0.84
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans		6.13	2.35	3.83	4.38
Foreign governments and institutions					
Growth Rates					
Net loans and leases	-62.63	-25.43	-47.91	-27.26	22.03
Total selected assets	-35.96	-3.94	-25.04	5.03	-5.54
Deposits	43.26	-28.94	2.53	-2.42	-22.72

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2020

Parent Company Analysis - Part 1

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	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Profitability					
Net income / Average equity capital	7.39	10.29	10.64	11.03	8.67
Bank net income / Average equity investment in banks	7.98	10.74	10.90	11.56	9.11
Nonbank net income / Average equity investment in nonbanks	9.04	10.62	12.20	10.83	9.81
Subsidiary HCs net income / Average equity investment in sub HCs	5.20	10.39	15.16	9.40	8.81
Bank net income / Parent net income	107.53	103.99	103.65	104.73	104.64
Nonbank net income / Parent net income	1.11	1.01	1.08	0.99	1.13
Subsidiary holding companies' net income / Parent net income	107.06	90.34	92.33	90.39	90.33
Leverage					
Total liabilities / Equity capital	10.50	9.37	9.62	9.50	11.14
Total debt / Equity capital	4.75	4.04	3.92	3.94	4.62
Total debt + notes payable to subs that issued TPS / Equity capital	8.63	8.00	7.97	7.93	9.36
Total debt + Loans guaranteed for affiliate / Equity capital	4.80	4.09	3.97	3.98	4.64
Total debt / Equity capital - excess over fair value	4.75	4.04	3.92	3.94	4.62
Long-term debt / Equity capital	4.55	3.90	3.86	3.76	4.39
Short-term debt / Equity capital	0.05	0.01	0.01	0.03	0.02
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	14.95	15.00	14.37	15.49	17.83
Double Leverage					
Equity investment in subs / Equity capital	104.69	104.55	104.20	104.10	105.17
Total investment in subs / Equity capital	105.02	104.85	104.47	104.38	105.55
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)	0.76	0.49	0.44	0.36	0.56
Equity investment in subs - equity cap / Net income-div (X)	2.61	1.45	1.47	1.18	1.91
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	125.78	123.73	147.65	113.37	96.31
Cash from ops + noncash items + op expense / Op expense + dividend	143.80	129.54	149.17	123.74	100.80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.85	95.35	104.94	108.88	101.42
Pretax operating income + interest expense / Interest expense	2,899.89	11,780.55	17,197.80	1,631.73	1,955.22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,588.88	1,581.66	2,467.90	1,015.91	1,082.59
Dividends + interest from subsidiaries / Interest expense + dividends	138.70	168.84	194.04	140.89	107.07
Fees + other income from subsidiaries / Salary + other expenses	3.69	3.31	3.91	3.76	6.15
Net income / Current part of long-term debt + preferred dividends (X)	48.31	85.15	71.69	106.04	71.32
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.73	1.39	1.59	1.59	1.68
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	8.14	8.16	0.70	0.46
Total	0.00	8.14	8.16	0.70	0.46
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 Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.09	0.12	0.13	0.14	0.15
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
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	79.09	76.84	65.74	87.25	100.86
Dividends declared / Net income	38.61	27.84	25.63	24.10	32.32
Net income - dividends / Average equity	4.41	7.23	7.65	8.12	5.74
Percent of Dividends Paid					
Dividends from bank subsidiaries	129.76	130.87	155.00	131.90	106.72
Dividends from nonbank subsidiaries	1.21	1.42	2.59	2.83	2.37
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	147.32	145.18	205.20	144.51	114.69
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	52.52	40.35	45.23	33.37	35.18
Interest income from bank subsidiaries	0.08	0.10	0.09	0.11	0.14
Management and service fees from bank subsidiaries	0.33	0.36	0.47	0.32	0.94
Other income from bank subsidiaries	0.01	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	57.06	42.21	47.76	35.67	41.35
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	71.47	60.51	76.61	80.47	129.02
Interest income from nonbank subsidiaries	0.05	0.98	0.91	0.31	0.63
Management and serv fees from nonbank subsidiaries	0.01	0.00	0.02	0.17	0.60
Other income from nonbank subsidiaries	0.00	0.02	0.01	0.06	0.08
Operating income from nonbank subsidiaries	74.51	66.13	83.73	96.62	153.75
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	50.90	100.41	65.48	43.51	58.43
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.07
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	-0.14
Other income from subsidiary holding companies	0.00	0.00	0.00	0.15	0.00
Operating income from subsidiary holding companies	50.90	100.41	65.48	43.66	58.36
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	70.31	75.40	76.74	72.95	67.33
Interest income from bank subsidiaries	1.50	1.45	0.24	0.55	1.07
Management and service fees from bank subsidiaries	1.57	0.93	0.75	0.59	2.14
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	83.79	94.78	93.91	89.39	79.76
Dividends from nonbank subsidiaries	1.39	1.29	1.22	2.65	1.78
Interest income from nonbank subsidiaries	0.00	0.01	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	2.28	1.46	1.66	3.33	3.09
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	645.18	727.20	1,178.56	854.19	886.47
Loans and advances from subsidiaries / Total debt	62.48	69.82	70.71	81.26	74.60

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									146
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.04	1.96	2.32	2.77	3.11	3.38	3.56	3.67	66
+ Non-interest income	0.91	0.18	0.26	0.46	0.80	1.27	1.89	2.66	146
- Overhead expense	2.50	1.33	1.68	2.04	2.44	2.88	3.71	4.13	146
- Provision for credit losses	0.56	0.11	0.14	0.27	0.48	0.83	1.21	1.40	146
+ Securities gains (losses)	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.23	146
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
= Pretax net operating income (tax equivalent)	0.96	-0.08	0.17	0.67	0.95	1.33	1.54	1.71	66
Net operating income	0.77	-0.12	0.15	0.47	0.74	1.08	1.29	1.60	146
Net income	0.77	-0.12	0.15	0.47	0.74	1.08	1.29	1.60	146
Net income (Subchapter S adjusted)	1.12	0.28	0.45	0.79	1.02	1.30	1.70	2.16	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.03	3.15	3.50	3.67	4.05	4.27	4.56	4.92	66
Interest expense	0.71	0.23	0.32	0.51	0.70	0.93	1.15	1.27	146
Net interest income (tax equivalent)	3.26	2.06	2.42	2.95	3.38	3.65	3.88	4.00	66
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.11	-0.01	0.00	0.02	0.06	0.17	0.29	0.83	146
Earnings coverage of net loan and lease losses (X)	44.29	-193.48	-27.26	7.91	19.58	59.56	185.33	586.78	145
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	0.61	0.79	0.98	1.17	1.47	1.75	1.94	146
Allowance for loan and lease losses / Total loans and leases	1.21	0.59	0.78	0.97	1.16	1.47	1.74	1.93	146
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.07	0.14	0.32	0.55	0.85	1.22	1.41	146
30-89 days past due loans and leases / Total loans and leases	0.27	0.01	0.03	0.10	0.19	0.38	0.75	0.90	146
Liquidity and Funding									
Net noncore funding dependence	5.87	-17.83	-10.84	-2.08	5.90	14.26	22.41	28.69	146
Net short-term noncore funding dependence	0.55	-20.67	-13.27	-7.12	0.99	9.01	13.93	19.71	146
Net loans and leases / Total assets	71.37	51.82	58.31	66.71	72.23	77.14	81.08	82.96	146
Capitalization									
Tier 1 leverage ratio	9.64	7.04	7.73	8.68	9.43	10.51	12.04	13.21	146
Holding company equity capital / Total assets	10.29	6.71	7.43	8.87	10.21	11.73	12.97	13.75	146
Total equity capital (including minority interest) / Total assets	10.35	6.74	7.49	8.98	10.24	11.76	12.98	13.75	146
Common equity tier 1 capital / Total risk-weighted assets	12.12	8.82	9.81	10.65	11.74	13.40	15.33	17.61	129
Net loans and leases / Equity capital (X)	7.17	4.34	5.03	5.96	7.10	8.17	9.75	10.39	146
Cash dividends / Net income	38.61	0.00	0.00	15.91	37.14	60.56	87.14	188.10	137
Cash dividends / Net income (Subchapter S adjusted)	29.17	2.61	5.22	13.04	26.08	43.76	54.37	57.90	3
Growth Rates									
Assets	18.76	1.87	4.05	11.61	16.78	25.81	34.94	48.65	142
Equity capital	8.27	-2.96	-0.32	3.95	7.33	12.01	18.99	29.06	142
Net loans and leases	15.42	-2.15	1.28	7.34	13.42	22.28	32.81	50.21	142
Noncore funding	9.78	-41.11	-31.93	-16.35	3.21	26.34	88.77	117.07	141
Parent Company Ratios									
Short-term debt / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.68	146
Long-term debt / Equity capital	4.55	0.00	0.00	0.00	0.00	10.79	16.44	21.31	146
Equity investment in subsidiaries / Equity capital	104.69	91.78	95.12	99.30	103.08	110.70	116.90	123.16	146
Cash from ops + noncash items + op expense / Op expense + dividends	143.80	10.24	26.53	84.11	116.97	179.30	358.21	560.17	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	3.75	2.95	3.32	3.48	3.75	3.98	4.29	4.56	66
Less: Interest expense	0.67	0.21	0.30	0.47	0.65	0.85	1.07	1.20	146
Equals: Net interest income (tax equivalent)	3.04	1.96	2.32	2.77	3.11	3.38	3.56	3.67	66
Plus: Non-interest income	0.91	0.18	0.26	0.46	0.80	1.27	1.89	2.66	146
Equals: adjusted operating income (tax equivalent)	3.91	2.30	2.60	3.31	3.93	4.46	5.56	6.12	66
Less: Overhead expense	2.50	1.33	1.68	2.04	2.44	2.88	3.71	4.13	146
Less: Provision for credit losses	0.56	0.11	0.14	0.27	0.48	0.83	1.21	1.40	146
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.23	146
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
Equals: Pretax net operating income (tax equivalent)	0.96	-0.08	0.17	0.67	0.95	1.33	1.54	1.71	66
Less: Applicable income taxes (tax equivalent)	0.21	-0.02	0.00	0.12	0.22	0.31	0.39	0.44	66
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net operating income	0.77	-0.12	0.15	0.47	0.74	1.08	1.29	1.60	146
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net income	0.77	-0.12	0.15	0.47	0.74	1.08	1.29	1.60	146
Memo: Net income (last four quarters)	0.98	0.35	0.54	0.71	0.99	1.24	1.50	1.61	143
Net income-BHC and noncontrolling (minority) interest	0.78	-0.12	0.16	0.47	0.75	1.09	1.30	1.60	146
Margin Analysis									
Average earning assets / Average assets	93.39	88.95	90.12	91.63	93.42	95.29	96.54	97.15	146
Average interest-bearing funds / Average assets	69.51	51.89	55.66	63.84	69.28	76.22	82.23	86.23	146
Interest income (tax equivalent) / Average earning assets	4.03	3.15	3.50	3.67	4.05	4.27	4.56	4.92	66
Interest expense / Average earning assets	0.71	0.23	0.32	0.51	0.70	0.93	1.15	1.27	146
Net interest income (tax equivalent) / Average earning assets	3.26	2.06	2.42	2.95	3.38	3.65	3.88	4.00	66
Yield or Cost									
Total loans and leases (tax equivalent)	4.49	3.68	3.81	4.10	4.49	4.83	5.15	5.63	66
Interest-bearing bank balances	0.57	0.18	0.27	0.38	0.55	0.72	0.99	1.17	146
Federal funds sold and reverse repos	0.59	0.00	0.00	0.11	0.43	0.85	1.69	2.16	57
Trading assets	0.75	0.00	0.00	0.00	0.00	0.00	2.19	8.13	34
Total earning assets	3.99	3.32	3.46	3.74	3.97	4.23	4.52	4.83	146
Investment securities (tax equivalent)	2.54	1.84	2.02	2.31	2.53	2.76	3.07	3.20	65
US Treasury and agency securities (excluding mortgage-backed securities)	2.27	0.91	1.20	1.68	2.08	2.73	3.73	5.23	130
Mortgage-backed securities	3.77	1.46	1.99	2.32	2.94	4.75	7.89	15.66	139
All other securities	3.16	2.00	2.26	2.53	2.99	3.66	4.44	6.08	63
Interest-bearing deposits	0.80	0.32	0.40	0.58	0.77	1.02	1.28	1.45	146
Time deposits of \$250K or more	1.86	1.05	1.29	1.59	1.86	2.11	2.41	2.69	144
Time deposits < \$250K	1.70	0.85	1.11	1.49	1.74	1.95	2.15	2.26	145
Other domestic deposits	0.50	0.17	0.24	0.32	0.46	0.67	0.92	1.05	146
Foreign deposits	1.44	0.60	0.72	1.08	1.66	1.92	2.07	2.12	3
Federal funds purchased and repos	0.54	0.00	0.00	0.16	0.45	0.79	1.62	2.48	114
Other borrowed funds and trading liabilities	0.60	0.00	0.00	0.00	0.00	1.33	2.06	2.50	145
All interest-bearing funds	0.96	0.35	0.47	0.70	0.95	1.22	1.46	1.57	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.61	0.00	0.00	0.00	0.00	0.26	4.00	6.90	144
Overhead expenses / Net Interest Income + non-interest income	62.05	47.77	51.06	56.24	62.03	67.42	75.61	79.45	146
Percent of Average Assets									
Total overhead expense	2.50	1.33	1.68	2.04	2.44	2.88	3.71	4.13	146
Personnel expense	1.44	0.76	0.89	1.16	1.40	1.68	2.18	2.50	146
Net occupancy expense	0.30	0.16	0.18	0.23	0.30	0.36	0.44	0.53	146
Other operating expenses	0.73	0.35	0.39	0.55	0.71	0.88	1.12	1.39	146
Overhead less non-interest income	1.53	0.75	0.92	1.20	1.49	1.79	2.20	2.43	146
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.15	48.32	50.26	55.20	60.00	63.94	70.50	78.91	66
Personnel expense	34.68	22.70	24.90	30.70	35.11	38.78	42.80	43.27	66
Net occupancy expense	7.20	3.59	4.43	5.69	7.26	8.88	9.74	10.85	66
Other operating expenses	17.75	11.27	12.58	14.92	17.41	19.75	24.57	28.30	66
Total non-interest income	21.21	6.27	8.97	12.30	18.29	28.33	39.49	50.11	66
Fiduciary activities income	1.37	0.00	0.00	0.00	0.11	2.64	5.69	7.46	66
Service charges on domestic deposit accounts	2.85	0.07	0.53	1.48	2.79	3.67	6.84	7.86	66
Trading revenue	0.14	-0.01	0.00	0.00	0.00	0.00	0.45	2.61	66
Investment banking fees and commissions	1.01	0.00	0.00	0.00	0.65	1.30	4.53	7.51	66
Insurance activities revenue	0.45	0.00	0.00	0.00	0.00	0.28	2.10	5.62	66
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Net servicing fees	-0.19	-5.06	-2.56	-0.18	0.01	0.23	1.01	1.54	66
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Net gain (loss) - sales of loans, OREO, and other assets	4.33	0.00	0.00	0.46	2.04	5.29	15.09	29.98	66
Other non-interest income	7.35	0.38	2.46	3.53	6.49	9.64	16.06	22.58	66
Overhead less non-interest income	38.09	11.63	19.36	28.50	39.16	46.73	52.66	60.89	66
Applicable income taxes / Pretax net operating income (tax equivalent)	18.84	0.00	4.26	16.70	20.14	23.41	26.69	28.90	62
Applicable income tax + TE / Pretax net operating income + TE	22.28	5.77	12.52	18.82	22.88	26.42	29.50	32.84	62

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	48.99	22.20	31.10	39.83	48.66	58.53	67.59	72.33	146
Commercial and industrial loans	5.45	0.00	0.00	0.00	0.00	12.14	23.22	26.84	146
Loans to individuals	2.29	0.01	0.06	0.26	0.82	2.82	10.26	15.93	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	146
Agricultural loans	0.47	0.00	0.00	0.00	0.05	0.68	2.60	3.58	146
Other loans and leases	1.29	0.00	0.00	0.00	0.11	2.07	6.05	10.37	146
Net loans and leases	71.37	51.82	58.31	66.71	72.23	77.14	81.08	82.96	146
Debt securities over 1 year	12.18	1.79	4.10	7.98	11.88	16.29	20.98	28.02	146
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.01	0.09	0.26	0.41	146
Subtotal	84.41	71.70	76.01	80.54	85.20	88.45	90.62	91.89	146
Interest-bearing bank balances	5.87	0.52	1.02	2.16	5.09	8.56	13.59	16.48	146
Federal funds sold and reverse repos	0.04	0.00	0.00	0.00	0.00	0.00	0.22	1.01	146
Debt securities 1 year or less	1.97	0.04	0.09	0.42	1.34	3.12	6.04	7.60	146
Trading assets	0.04	0.00	0.00	0.00	0.00	0.00	0.33	0.78	146
Total earning assets	90.53	82.39	84.42	88.13	91.10	93.11	94.91	95.80	146
Non-interest cash and due from depository institutions	1.08	0.20	0.36	0.72	1.06	1.40	1.94	2.32	146
Other real estate owned	0.04	0.00	0.00	0.00	0.01	0.06	0.16	0.21	146
All other assets	5.99	2.76	3.49	4.52	5.83	7.32	8.70	9.84	146
Memoranda									
Short-term investments	8.34	1.58	2.33	4.12	7.95	11.65	17.49	20.33	146
US Treasury securities	0.19	0.00	0.00	0.00	0.00	0.11	1.08	2.90	146
US agency securities (excluding mortgage-backed securities)	0.98	0.00	0.00	0.08	0.56	1.84	3.50	5.30	146
Municipal securities	2.64	0.00	0.01	0.33	1.69	4.67	7.65	8.82	146
Mortgage-backed securities	5.73	0.00	0.18	2.39	5.18	8.96	12.62	14.75	146
Asset-backed securities	0.27	0.00	0.00	0.00	0.00	0.11	1.54	4.96	146
Other debt securities	0.55	0.00	0.00	0.00	0.19	0.88	2.14	4.49	146
Loans held-for-sale	0.56	0.00	0.00	0.05	0.31	0.80	2.13	4.07	146
Loans held for investment	70.96	44.72	56.48	66.38	72.23	77.10	80.93	83.36	146
Real estate loans secured by 1-4 family	15.05	2.16	4.44	7.68	12.58	20.99	31.30	36.31	146
Revolving	1.96	0.02	0.12	0.70	1.77	3.25	4.45	5.50	146
Closed-end, secured by first liens	12.48	1.29	2.94	6.22	10.50	17.62	27.17	34.28	146
Closed-end, secured by junior liens	0.31	0.01	0.03	0.09	0.26	0.46	0.77	1.10	146
Commercial real estate loans	30.76	11.74	16.61	23.66	30.47	37.48	44.41	57.08	146
Construction and land development	4.65	0.42	1.11	2.71	4.11	6.71	8.75	11.40	146
Multifamily	4.68	0.35	1.04	1.66	3.21	6.54	14.20	21.66	146
Nonfarm nonresidential	19.93	5.85	9.42	15.04	19.97	25.14	30.03	34.27	146
Real estate loans secured by farmland	0.85	0.00	0.00	0.00	0.20	1.44	4.08	5.64	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	68.15	38.11	46.96	57.16	67.58	81.37	87.89	90.59	146
Real estate loans secured by 1-4 family	21.04	3.82	5.93	11.01	18.61	28.53	43.08	50.33	146
Revolving	2.76	0.03	0.17	1.00	2.40	4.40	6.36	8.38	146
Closed-end	17.91	2.37	4.37	9.26	16.01	24.30	36.74	46.20	146
Commercial real estate loans	43.14	17.75	24.88	34.58	42.76	50.83	66.60	70.10	146
Construction and land development	6.52	0.85	1.42	3.79	5.75	9.37	12.51	14.62	146
1-4 family	1.40	0.00	0.08	0.39	0.92	2.24	3.72	4.23	146
Other	5.04	0.55	1.15	2.77	4.72	7.22	9.96	11.20	146
Multifamily	6.37	0.59	1.42	2.47	4.49	8.63	17.35	26.61	146
Nonfarm nonresidential	28.11	10.82	14.71	22.38	28.05	33.86	40.02	46.95	146
Owner-occupied	9.61	1.29	3.44	6.49	9.56	12.52	16.60	18.32	146
Other	18.11	5.60	7.47	13.12	17.35	22.68	31.29	35.68	146
Real estate loans secured by farmland	1.24	0.00	0.00	0.01	0.27	1.98	6.32	7.87	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	146
Commercial and industrial loans	7.74	0.00	0.00	0.00	0.00	18.22	31.47	39.22	146
Loans to individuals	3.41	0.02	0.08	0.35	1.14	4.44	15.46	21.80	146
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.30	146
Agricultural loans	0.71	0.00	0.00	0.00	0.07	0.93	3.83	6.97	146
Other loans and leases	1.89	0.00	0.00	0.00	0.15	3.03	8.70	15.14	146
Loans and Leases, Percent of Tier 1 Capital + ALLL									
Real estate loans	491.34	203.17	309.99	392.01	478.62	604.97	702.25	741.26	146
Real estate loans secured by 1-4 family	151.64	22.19	45.24	71.96	136.61	203.15	333.23	410.17	146
Revolving	19.94	0.21	1.10	7.19	15.63	31.22	44.51	61.99	146
Closed-end	129.34	13.35	29.76	63.08	113.51	170.80	289.79	372.77	146
Commercial real estate loans	310.56	99.26	157.24	237.57	304.96	392.51	473.28	558.73	146
Construction and land development	46.94	3.89	11.10	27.38	41.08	65.70	94.47	111.56	146
1-4 family	9.79	0.00	0.38	3.00	7.09	15.35	25.97	34.73	146
Other	36.32	2.65	7.68	20.22	32.83	54.31	72.28	79.86	146
Multifamily	47.09	3.05	9.84	17.06	31.37	63.16	139.57	225.13	146
Nonfarm nonresidential	202.67	52.24	86.75	149.76	204.93	252.59	310.33	345.94	146
Owner-occupied	68.74	8.38	21.34	44.54	70.07	89.07	122.68	141.28	146
Other	129.64	33.65	49.30	81.69	129.44	163.20	229.05	272.15	146
Real estate loans secured by farmland	8.45	0.00	0.00	0.04	2.03	15.32	36.60	55.51	146
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.58	146
Commercial and industrial loans	54.25	0.00	0.00	0.00	0.00	121.59	221.61	273.83	146
Loans to individuals	22.58	0.12	0.53	2.69	7.98	29.81	95.16	153.76	146
Credit card loans	0.21	0.00	0.00	0.00	0.00	0.18	1.36	1.92	146
Agricultural loans	4.66	0.00	0.00	0.00	0.49	6.83	24.40	31.25	146
Other loans and leases	13.33	0.00	0.00	0.00	1.36	21.57	62.08	125.62	146
Supplemental									
Non-owner occupied CRE loans / Gross loans	33.40	13.93	18.05	24.63	31.09	42.03	53.74	63.61	146
Non-owner occupied CRE loans / Tier 1 capital + ALLL	240.45	65.40	115.65	168.43	232.36	315.01	393.49	481.32	146
Total CRE loans / Tier 1 capital + ALLL	313.55	99.51	161.27	244.54	309.86	393.24	477.65	567.46	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	8.34	1.58	2.33	4.12	7.95	11.65	17.49	20.33	146
Liquid assets	15.14	5.66	7.36	10.31	14.70	19.34	25.08	31.41	146
Investment securities	14.73	5.91	7.14	9.71	13.49	19.06	24.80	31.84	146
Net loans and leases	71.37	51.82	58.31	66.71	72.23	77.14	81.08	82.96	146
Net loans, leases and standby letters of credit	71.74	52.08	58.70	66.94	72.80	77.30	81.74	83.16	146
Core deposits	73.71	57.99	60.23	68.85	74.94	79.93	83.46	84.70	146
Noncore funding	13.29	2.20	3.73	7.20	12.59	18.98	24.44	30.39	146
Time deposits of \$250K or more	3.78	0.55	1.18	2.09	3.16	5.71	7.21	10.32	146
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Federal funds purchased and repos	0.72	0.00	0.00	0.00	0.17	1.22	3.26	4.32	146
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net federal funds purchased (sold)	0.67	-0.36	-0.02	0.00	0.06	1.15	3.01	4.32	146
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other borrowings w/remaining maturity of 1 year or less	1.76	0.00	0.00	0.06	0.83	2.65	7.68	11.96	146
Earning assets that reprice within 1 year	31.25	13.82	17.33	22.35	28.87	40.60	50.30	58.75	146
Interest-bearing liabilities that reprice within 1 year	16.38	3.61	5.14	7.61	12.32	18.64	49.38	55.02	146
Long-term debt that reprices within 1 year	0.11	0.00	0.00	0.00	0.00	0.00	0.67	1.93	146
Net assets that reprice within 1 year	14.52	-28.60	-17.77	7.36	16.51	27.07	36.06	45.19	146
Other Liquidity and Funding Ratios									
Net noncore funding dependence	5.87	-17.83	-10.84	-2.08	5.90	14.26	22.41	28.69	146
Net short-term noncore funding dependence	0.55	-20.67	-13.27	-7.12	0.99	9.01	13.93	19.71	146
Short-term investment / Short-term noncore funding	145.71	14.78	18.34	36.58	87.46	193.47	466.47	855.52	145
Liquid assets - short-term noncore funding / Nonliquid assets	7.84	-11.49	-7.72	-1.78	7.54	15.78	28.56	33.82	146
Net loans and leases / Total deposits	88.39	64.68	69.93	80.92	89.07	97.25	104.75	108.50	146
Net loans and leases / Core deposits	97.87	67.73	73.61	86.22	97.14	110.13	124.02	136.60	146
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.14	-0.07	0.00	0.05	0.39	1.84	3.45	8.34	71
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.84	0.08	0.47	1.57	3.29	5.82	8.08	10.74	144
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.39	-0.17	0.00	0.00	0.03	0.05	0.06	25
Percent of Investment Securities									
Held-to-maturity securities	6.32	0.00	0.00	0.00	0.00	10.34	29.01	56.25	145
Available-for-sale securities	92.05	41.41	60.82	87.39	97.86	99.98	100.00	100.00	145
US Treasury securities	1.51	0.00	0.00	0.00	0.00	1.02	9.28	23.76	145
US agency securities (excluding mortgage-backed securities)	7.21	0.00	0.00	0.62	4.53	11.36	24.59	41.28	145
Municipal securities	17.50	0.00	0.13	3.06	12.22	30.62	44.29	55.00	145
Mortgage-backed securities	39.52	0.07	3.28	18.68	36.17	60.47	77.33	81.99	145
Asset-backed securities	1.54	0.00	0.00	0.00	0.00	0.73	8.60	24.38	145
Other debt securities	4.07	0.00	0.00	0.00	1.19	7.80	16.40	23.49	145
Mutual funds and equity securities	0.49	0.00	0.00	0.00	0.06	0.58	2.31	4.70	145
Debt securities 1 year or less	13.85	0.34	1.22	3.58	10.41	20.23	35.52	65.04	145
Debt securities 1 to 5 years	19.89	0.92	2.37	7.94	17.33	28.95	50.07	57.83	145
Debt securities over 5 years	61.58	9.55	22.33	45.14	66.94	79.28	88.16	94.64	145
Pledged securities	47.76	3.47	7.28	25.09	47.11	70.82	88.86	90.77	145
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.28	1.22	145
Percent Change from Prior Like Quarter									
Short-term investments	139.78	-21.29	-10.49	21.27	84.71	204.10	564.22	800.17	142
Investment securities	9.89	-17.64	-13.81	-3.74	6.26	21.43	45.78	68.07	141
Core deposits	22.99	5.35	8.53	15.72	22.25	30.16	40.80	50.17	142
Noncore funding	9.78	-41.11	-31.93	-16.35	3.21	26.34	88.77	117.07	141

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	15.78	4.88	7.59	11.99	15.77	20.11	23.63	26.10	146
Standby letters of credit	0.31	0.01	0.03	0.14	0.25	0.46	0.77	0.92	146
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.10	146
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	146
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.35	146
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Derivative contracts	4.37	0.00	0.00	0.00	0.00	5.79	23.63	37.98	146
Interest rate contracts	4.21	0.00	0.00	0.00	0.00	5.79	23.63	30.41	146
Interest rate futures and forward contracts	0.33	0.00	0.00	0.00	0.00	0.00	2.22	5.31	146
Written options contracts (interest rate)	0.35	0.00	0.00	0.00	0.00	0.20	2.00	4.43	146
Purchased options contracts (interest rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.21	1.15	146
Interest rate swaps	2.79	0.00	0.00	0.00	0.00	4.17	15.70	23.64	146
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	23.96	6.83	11.84	17.58	23.82	30.22	36.33	39.85	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.90	98.85	99.94	100.00	100.00	100.00	100.00	100.00	57
Foreign exchange contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.02	1.11	57
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Futures and forwards									
	16.21	0.00	0.00	0.00	11.24	29.05	52.19	80.74	57
Written options									
	12.26	0.00	0.00	0.00	8.82	22.94	36.90	45.71	57
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Over-the-counter	12.21	0.00	0.00	0.00	8.82	22.94	36.90	45.71	57
Purchased options									
	1.85	0.00	0.00	0.00	0.00	3.34	8.43	12.48	57
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Over-the-counter	1.81	0.00	0.00	0.00	0.00	3.34	8.43	12.48	57
Swaps									
	69.08	0.00	10.09	42.14	75.28	94.18	100.00	100.00	57
Held for trading									
	13.70	0.00	0.00	0.00	0.00	19.78	88.85	100.00	57
Interest rate contracts	13.72	0.00	0.00	0.00	0.00	5.62	87.05	99.92	57
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	57
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Non-traded									
	86.30	0.00	11.15	80.22	100.00	100.00	100.00	100.00	57
Interest rate contracts	86.12	0.00	11.15	80.22	100.00	100.00	100.00	100.00	57
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	57
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Derivative contracts (excluding futures and forex 14 days or less)									
	70.86	0.00	14.15	60.27	84.04	96.37	100.00	100.00	57
One year or less	16.71	0.00	0.00	0.00	6.37	31.59	51.48	83.35	57
Over 1 year to 5 years	18.55	0.00	0.00	0.00	14.52	33.98	52.90	57.97	57
Over 5 years	31.71	0.00	0.00	5.62	32.91	56.34	73.38	85.10	57
Gross negative fair value (absolute value)	3.20	0.07	0.29	1.39	2.90	5.13	6.44	8.15	57
Gross positive fair value	2.37	0.00	0.03	0.98	1.97	3.21	5.23	5.84	57
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.16	146
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.13	146
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	146
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	146
Current credit exposure (X)	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.20	146
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other Ratios									
Current credit exposure / Risk-weighted assets	0.33	0.00	0.00	0.00	0.04	0.60	1.54	2.29	129

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.55	0.10	0.14	0.27	0.47	0.81	1.20	1.40	146
Provision for loan and lease losses / Average loans and leases	0.76	0.15	0.19	0.42	0.62	1.04	1.66	1.81	146
Provision for loan and lease losses / Net loan and lease losses	1122.38	-12347.01	-1121.00	256.41	661.22	1899.64	5243.61	7859.60	145
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	0.61	0.79	0.98	1.17	1.47	1.75	1.94	146
Allowance for loan and lease losses / Total loans and leases	1.21	0.59	0.78	0.97	1.16	1.47	1.74	1.93	146
Allowance for loan and lease losses / Net loans and leases losses (X)	33.72	1.76	3.21	6.88	18.78	40.47	118.41	213.31	128
Allowance for loan and lease losses / Nonaccrual assets	317.15	83.34	96.10	155.97	236.83	398.46	777.57	1404.54	144
ALLL / 90+ days past due + nonaccrual loans and leases	286.97	72.16	85.32	142.02	215.96	354.63	709.20	1288.58	144
Gross loan and lease losses / Average loans and leases	0.15	0.00	0.01	0.03	0.11	0.20	0.39	0.96	146
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.03	0.06	0.11	0.15	146
Net losses / Average loans and leases	0.11	-0.01	0.00	0.02	0.06	0.17	0.29	0.83	146
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Recoveries / Prior year-end losses	17.77	2.04	3.01	6.26	13.29	27.38	47.56	69.87	140
Earnings coverage of net loan and lease losses (X)	44.29	-193.48	-27.26	7.91	19.58	59.56	185.33	586.78	145
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.03	-0.02	-0.01	0.00	0.03	0.16	0.27	145
Real estate loans secured by 1-4 family	0.01	-0.07	-0.04	-0.01	0.00	0.02	0.06	0.11	145
Revolving	0.00	-0.11	-0.08	-0.01	0.00	0.00	0.06	0.11	141
Closed-end	0.01	-0.07	-0.04	-0.01	0.00	0.02	0.06	0.14	145
Commercial real estate loans	0.03	-0.05	-0.03	-0.01	0.00	0.03	0.19	0.32	145
Construction and land development	-0.01	-0.21	-0.06	-0.01	0.00	0.00	0.00	0.07	145
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	145
Other	-0.01	-0.18	-0.06	-0.01	0.00	0.00	0.00	0.02	145
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	144
Nonfarm nonresidential	0.04	-0.05	-0.02	0.00	0.00	0.04	0.26	0.42	145
Owner-occupied	0.01	-0.04	-0.01	0.00	0.00	0.00	0.04	0.16	145
Other	0.03	-0.02	-0.01	0.00	0.00	0.00	0.22	0.35	145
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.08	113
Commercial and industrial loans	0.21	-0.04	-0.02	0.00	0.12	0.39	0.68	1.10	62
Loans to individuals	0.74	0.02	0.04	0.18	0.45	1.05	2.06	4.03	115
Credit card loans	2.06	-0.14	0.00	0.00	1.80	3.02	5.57	7.92	51
Agricultural loans	0.00	-0.16	-0.03	0.00	0.00	0.00	0.04	0.12	98
Loans to foreign governments and institutions									
Other loans and leases	0.14	0.00	0.00	0.00	0.00	0.14	0.71	1.32	80

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 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	0.27	0.01	0.03	0.10	0.19	0.38	0.75	0.90	146
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.05	0.17	0.37	146
Nonaccrual loans and leases	0.53	0.06	0.12	0.28	0.48	0.73	1.15	1.40	146
90+ days past due and nonaccrual loans and leases	0.59	0.08	0.13	0.33	0.53	0.79	1.25	1.60	146
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	146
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	146
Nonaccrual restructured	0.08	0.00	0.00	0.01	0.04	0.13	0.27	0.37	146
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Percent of Total Assets									
30-89 days past due assets	0.27	0.01	0.03	0.10	0.19	0.38	0.75	0.90	146
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.05	0.17	0.37	146
Nonaccrual assets	0.54	0.06	0.12	0.28	0.48	0.73	1.17	1.40	146
30+ days past due and nonaccrual assets	0.88	0.11	0.23	0.48	0.81	1.27	1.72	2.18	146
+ OREO as Percent of:									
Total assets	0.58	0.09	0.16	0.29	0.54	0.83	1.12	1.37	146
Allowance for loan and lease losses	72.04	13.65	20.68	36.94	61.65	103.57	149.67	180.60	145
Equity capital + allowance for loan and lease losses	5.36	0.88	1.31	2.76	4.88	7.47	10.89	14.95	146
Tier 1 capital + allowance for loan and lease losses	5.87	0.87	1.42	3.09	5.43	8.27	11.57	14.87	146
Loans and leases + other real estate owned	0.81	0.13	0.25	0.44	0.75	1.14	1.60	2.02	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.28	0.00	0.02	0.08	0.19	0.41	0.83	1.03	145
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.46	145
	Nonaccrual	0.56	0.08	0.14	0.28	0.49	0.68	1.17	1.86	145
Commercial and industrial	30-89 days past due	0.17	0.00	0.00	0.02	0.08	0.22	0.61	1.10	62
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.16	62
	Nonaccrual	0.74	0.01	0.04	0.26	0.54	1.07	1.79	3.75	62
Individuals	30-89 days past due	0.40	0.00	0.00	0.07	0.26	0.63	1.40	2.55	144
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.16	144
	Nonaccrual	0.16	0.00	0.00	0.00	0.09	0.33	0.54	0.90	144
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.19	1.66	2.96	98
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	98
	Nonaccrual	0.55	0.00	0.00	0.00	0.00	0.62	2.45	5.33	98
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.32	0.00	0.00	0.00	0.00	0.25	1.41	4.30	80
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	80
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.01	0.45	0.99	80

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2020

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.38	0.00	0.03	0.09	0.27	0.51	1.21	1.85	145
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.05	0.38	0.58	145
	Nonaccrual	0.66	0.03	0.15	0.34	0.54	0.95	1.37	2.32	145
Revolving	30-89 days past due	0.27	0.00	0.00	0.02	0.18	0.50	0.84	1.31	141
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.23	141
	Nonaccrual	0.44	0.00	0.00	0.07	0.38	0.72	1.25	2.44	141
Closed-End	30-89 days past due	0.40	0.00	0.01	0.08	0.26	0.52	1.28	1.85	145
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.06	0.41	0.76	145
	Nonaccrual	0.68	0.00	0.13	0.31	0.54	0.96	1.51	2.57	145
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.09	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	145
	Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.05	0.12	0.20	145
Commercial real estate	30-89 days past due	0.20	0.00	0.00	0.02	0.11	0.31	0.74	1.23	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.09	0.39	145
	Nonaccrual	0.45	0.00	0.03	0.15	0.36	0.68	1.12	1.65	145
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.01	0.22	0.91	1.99	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.21	145
	Nonaccrual	0.29	0.00	0.00	0.00	0.07	0.34	1.33	3.06	145
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.08	0.23	0.82	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	145
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.53	145
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.09	0.46	0.96	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	145
	Nonaccrual	0.19	0.00	0.00	0.00	0.02	0.23	0.92	2.19	145
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.51	1.14	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	144
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.02	0.27	0.60	144
Nonfarm non-residential	30-89 days past due	0.20	0.00	0.00	0.01	0.08	0.34	0.85	1.27	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.82	145
	Nonaccrual	0.57	0.00	0.02	0.16	0.43	0.79	1.59	2.18	145
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.02	0.11	0.27	0.38	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.19	145
	Nonaccrual	0.24	0.00	0.00	0.06	0.18	0.38	0.76	1.23	145
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.02	0.17	0.56	0.79	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.24	145
	Nonaccrual	0.23	0.00	0.00	0.00	0.11	0.42	0.83	1.28	145
Farmland	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.17	0.77	3.44	113
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.36	113
	Nonaccrual	1.17	0.00	0.00	0.00	0.06	1.49	5.80	11.49	113
Credit card	30-89 days past due	0.83	0.00	0.00	0.00	0.34	1.13	3.92	5.78	51
	90+ days past due	0.22	0.00	0.00	0.00	0.00	0.34	0.87	1.78	51
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.06	1.17	51

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.16	18
Cost: Interest-bearing deposits	1.44	0.60	0.72	1.08	1.66	1.92	2.07	2.12	3
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	-62.63	-100.00	-100.00	-100.00	-100.00	-11.50	9.18	28.19	27
Total selected assets	-35.96	-100.00	-100.00	-100.00	-17.08	2.25	25.84	82.94	47
Deposits	43.26	-27.03	-19.22	4.21	43.26	82.31	105.74	113.55	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	79.09	0.00	15.10	41.72	72.12	102.95	153.63	230.72	107
Dividends declared / Net income	38.61	0.00	0.00	15.91	37.14	60.56	87.14	188.10	137
Net income - dividends / Average equity	4.41	-3.40	-1.63	1.77	4.48	7.15	10.00	13.17	146
Percent of Dividends Paid									
Dividends from bank subsidiaries	129.76	0.00	0.00	65.34	121.74	179.73	318.23	518.48	119
Dividends from nonbank subsidiaries	1.21	0.00	0.00	0.00	0.00	0.35	8.63	20.38	119
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Dividends from all subsidiaries	147.32	0.00	0.00	100.00	131.08	186.89	445.98	627.65	119
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	52.52	0.00	0.00	0.79	52.79	85.39	151.42	188.06	132
Interest income from bank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.04	0.27	1.37	132
Management and service fees from bank subsidiaries	0.33	0.00	0.00	0.00	0.00	0.00	0.20	11.59	132
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.27	132
Operating income from bank subsidiaries	57.06	0.00	0.00	8.19	55.11	90.15	157.82	196.79	132
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	71.47	0.00	0.00	0.00	79.75	100.00	226.47	459.74	62
Interest income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.60	62
Management and serv fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	62
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Operating income from nonbank subsidiaries	74.51	0.00	0.00	7.97	79.75	100.00	226.47	459.74	62
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	50.90	0.00	0.00	0.00	57.81	77.06	105.53	124.96	7
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary holding companies	50.90	0.00	0.00	0.00	57.81	77.06	105.53	124.96	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	70.31	0.00	0.00	31.72	97.43	99.82	100.00	100.00	133
Interest income from bank subsidiaries	1.50	0.00	0.00	0.00	0.00	0.06	3.12	89.00	133
Management and service fees from bank subsidiaries	1.57	0.00	0.00	0.00	0.00	0.00	1.80	54.89	133
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.37	133
Operating income from bank subsidiaries	83.79	0.00	0.14	92.19	99.63	100.00	100.00	100.00	133
Dividends from nonbank subsidiaries	1.39	0.00	0.00	0.00	0.00	0.30	9.37	24.26	133
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	133
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating income from nonbank subsidiaries	2.28	0.00	0.00	0.00	0.00	0.50	12.72	39.58	133
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Loans and advances from subsidiaries / Short term debt	645.18	0.00	0.00	54.25	182.96	403.66	1777.51	2973.33	14
Loans and advances from subsidiaries / Total debt	62.48	0.00	0.00	0.00	24.94	85.43	250.35	482.98	76

BHCPR Reporters for Quarter Ending 06/30/2020

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2020 and Other Notes</u>
1399765	3,800,096	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	7,369,944	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	5,837,027	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	4,651,865	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	6,717,200	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	8,130,723	AMERANT BANCORP INC.	CORAL GABLES, FL	
1059715	4,462,499	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	3,959,638	ANB CORPORATION, THE	TERRELL, TX	
1048812	3,547,177	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	7,770,139	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1133286	9,612,467	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	6,214,038	BANCORP, INC., THE	WILMINGTON, DE	
1097306	4,554,730	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	5,490,365	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,279,681	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
3590388	3,181,540	BANK OF MARIN BANCORP	NOVATO, CA	Moved from Peer 3
1115385	3,780,264	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	3,424,678	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
1416523	6,150,578	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	4,554,459	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	9,085,605	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	5,271,311	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	5,429,239	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	3,965,327	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	Moved from Peer 3
1204627	6,393,518	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	4,022,750	CAMBRIDGE BANCORP	CAMBRIDGE, MA	New Y-9C/BHCPR reporter
2687795	5,077,251	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,959,016	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	3,521,709	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	3,988,266	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	3,498,267	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,578,927	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
3594872	3,902,182	CBTX, INC.	BEAUMONT, TX	
2158156	3,147,451	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	Moved from Peer 3
1022764	6,632,972	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	5,946,994	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	5,528,497	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	4,469,551	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	8,964,461	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,740,231	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,022,841	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	7,617,184	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,462,254	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,860,884	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2107707	3,495,891	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2487650	6,467,521	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
5218097	9,845,891	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	9,799,670	EAGLE BANCORP, INC.	BETHESDA, MD	

2461016	4,037,229	ENTERPRISE BANCORP, INC.	LOWELL, MA
2303910	8,357,501	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO
3180547	4,206,035	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	4,257,153	FARMERS & MERCHANTS BANCORP	LODI, CA
1053580	5,500,298	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1118797	6,998,178	FB CORPORATION	CREVE COEUR, MO
1132104	7,255,536	FB FINANCIAL CORPORATION	NASHVILLE, TN
1032464	4,680,930	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
1199974	6,008,097	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1076431	6,882,926	FIRST BANCORP	SOUTHERN PINES, NC
1204560	5,381,335	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	5,084,401	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1071306	9,364,655	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1208595	4,360,588	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3842658	7,141,342	FIRST FOUNDATION INC.	IRVINE, CA
3393178	4,324,600	FIRST INTERNET BANCORP	FISHERS, IN
1206760	4,458,311	FIRST MID BANCSHARES, INC.	MATTOON, IL
1048894	4,248,328	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY
1066713	4,824,867	FIRSTSUN CAPITAL BANCORP	DENVER, CO
2393274	7,162,659	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3637582	3,775,741	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN
1026801	4,996,079	FREMONT BANCORPORATION	FREMONT, CA
1098620	4,853,503	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,570,435	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
2900261	6,218,163	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
1843062	4,548,896	HAPPY BANCSHARES, INC.	CANYON, TX
4973353	4,472,060	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	3,501,412	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	4,614,401	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	6,566,693	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	3,577,298	HILLS BANCORPORATION	HILLS, IA
3843507	7,351,118	HOMESTREET, INC.	SEATTLE, WA
2592714	4,421,647	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	3,365,074	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	3,722,852	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	5,739,262	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
1201925	4,043,315	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
2112439	4,915,637	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,391,698	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	3,442,893	INWOOD BANCSHARES, INC.	DALLAS, TX
1490701	6,273,047	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	6,758,175	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ
1404799	7,489,285	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
1208906	5,435,178	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3884863	8,213,365	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
3814208	7,168,346	LUTHER BURBANK CORPORATION	SANTA ROSA, CA
2608763	4,314,768	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI
3530786	9,439,400	MERCHANTS BANCORP	CARMEL, IN
1902651	6,417,914	MERIDIAN BANCORP, INC.	PEABODY, MA
2390013	8,779,033	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD
3932072	5,646,109	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	6,644,498	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	5,230,963	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
3973888	6,385,431	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO
3212091	6,855,168	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY

3823844	8,852,545	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	4,541,228	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,041,575	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
1136661	4,586,215	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	9,932,719	OFB BANCORP	SAN JUAN, PR	
2233950	3,693,525	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	6,644,717	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,723,336	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	6,281,215	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	4,985,819	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,197,116	PEOPLESBANCORP, MHC	HOLYOKE, MA	Moved from Peer 3
3316917	7,018,769	PREMIER FINANCIAL CORP	DEFIANCE, OH	
2125813	5,604,761	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,136,181	RBB BANCORP	LOS ANGELES, CA	
1130584	3,531,684	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	6,460,574	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	4,434,643	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,474,296	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,524,622	SALEM FIVE BANCORP	SALEM, MA	
1085013	8,084,013	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
2368106	9,320,160	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,584,533	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	3,551,981	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
1245068	7,329,611	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1058398	9,953,345	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	8,253,632	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,745,016	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	4,339,116	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	4,540,482	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	7,582,056	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	7,360,071	TRICO BANCSHARES	CHICO, CA	
3475074	9,129,841	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	5,617,492	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	5,677,662	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1116609	6,125,312	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,374,843	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4105266	8,587,858	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	8,826,055	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	5,878,260	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	3,959,472	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1025541	6,464,109	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	3,151,744	WILSON BANK HOLDING COMPANY	LEBANON, TN	Moved from Peer 3
1137770	8,650,828	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 146 bank holding companies.