

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)		3.08		2.83	2.37
+ Non-interest income	3.12	2.59	2.71	6.80	5.28
- Overhead expense	5.93	5.19	5.68	9.65	6.45
- Provision for credit losses	0.09	0.04	0.04	0.03	0.05
+ Securities gains (losses)	0.15	0.03	0.02	0.04	-0.02
+ Other tax equivalent adjustments		0.00		0.00	0.00
= Pretax net operating income (tax equivalent)		0.46		0.00	1.14
Net operating income	-0.24	0.35	-0.04	-0.03	1.03
Net income	-0.24	0.35	-0.04	-0.03	2.87
Net income (Subchapter S adjusted)	-0.96	0.50	-0.17	0.38	5.16
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)		3.98		4.34	3.19
Interest expense	0.51	0.63	0.64	1.08	0.54
Net interest income (tax equivalent)		3.35		3.26	2.65
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.05	0.37	0.16	0.14	0.05
Earnings coverage of net loan and lease losses (X)	-10.49	4.77	-1.82	6.75	12.83
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.04	2.03	2.15	1.62	1.22
Allowance for loan and lease losses / Total loans and leases	2.04	2.03	2.15	1.55	1.22
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.98	2.24	2.24	2.93	6.98
30-89 days past due loans and leases / Total loans and leases	0.50	1.57	1.16	1.29	0.74
<b>Liquidity and Funding</b>					
Net noncore funding dependence	-25.88	-15.46	-29.99	2.19	3.60
Net short-term noncore funding dependence	-28.89	-20.66	-34.73	-0.25	1.89
Net loans and leases / Total assets	45.59	44.41	42.51	53.19	38.48
<b>Capitalization</b>					
Tier 1 leverage ratio	14.68	14.75	14.29	16.67	50.81
Holding company equity capital / Total assets	15.05	15.84	15.25	18.41	44.02
Total equity capital (including minority interest) / Total assets	15.45	16.10	15.49	18.56	44.10
Common equity tier 1 capital / Total risk-weighted assets	23.23	23.49	23.61	26.73	68.88
Net loans and leases / Equity capital (X)	3.09	2.82	2.81	2.95	2.77
Cash dividends / Net income	50.60	68.40	123.34	72.42	27.38
Cash dividends / Net income (Subchapter S adjusted)		-10.54		56.99	2.14
<b>Growth Rates</b>					
Assets	4.99	-3.70	-3.02	-0.37	-27.81
Equity capital	-1.31	8.15	4.93	-1.66	12.78
Net loans and leases	7.52	-3.15	-3.48	1.96	-31.52
Noncore funding	-18.23	-36.55	-41.26	3.09	-18.20
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.00	0.00	0.99	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Equity investment in subsidiaries / Equity capital	91.70	93.13	90.75	94.60	80.92
Cash from ops + noncash items + op expense / Op expense + dividends	-74.54	-119.78	119.13	73.83	1,925.38

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)		3.66		3.71	2.85
Less: Interest expense	0.47	0.58	0.59	0.87	0.48
Equals: Net interest income (tax equivalent)		3.08		2.83	2.37
Plus: Non-interest income	3.12	2.59	2.71	6.80	5.28
Equals: adjusted operating income (tax equivalent)		5.67		9.63	7.65
Less: Overhead expense	5.93	5.19	5.68	9.65	6.45
Less: Provision for credit losses	0.09	0.04	0.04	0.03	0.05
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.01
Plus: Realized gains (losses) on available-for-sale securities	0.15	0.03	0.02	0.04	-0.02
Plus: other tax equivalent adjustments		0.00		0.00	0.00
Equals: Pretax net operating income (tax equivalent)		0.46		0.00	1.14
Less: Applicable income taxes (tax equivalent)		0.12		0.05	0.11
Less: Minority interest	0.04	0.00	-0.01	-0.02	0.01
Equals: Net operating income	-0.24	0.35	-0.04	-0.03	1.03
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	1.85
Equals: Net income	-0.24	0.35	-0.04	-0.03	2.87
Memo: Net income (last four quarters)	-0.33	0.35	-0.04	-0.03	3.54
Net income-BHC and noncontrolling (minority) interest	-0.19	0.35	-0.05	-0.05	2.88
<b>Margin Analysis</b>					
Average earning assets / Average assets	92.61	92.25	92.40	86.73	90.18
Average interest-bearing funds / Average assets	38.06	41.13	40.86	51.32	58.98
Interest income (tax equivalent) / Average earning assets		3.98		4.34	3.19
Interest expense / Average earning assets	0.51	0.63	0.64	1.08	0.54
Net interest income (tax equivalent) / Average earning assets		3.35		3.26	2.65
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)		5.38		5.45	3.90
Interest-bearing bank balances	1.10	1.66	1.62	1.44	2.49
Federal funds sold and reverse repos	0.99	2.86	2.46	2.19	1.29
Trading assets	2.39	2.80	2.92	2.58	2.29
Total earning assets	3.38	3.88	3.86	4.28	3.12
Investment securities (tax equivalent)		2.88		2.77	2.34
US Treasury and agency securities (excluding mortgage-backed securities)	4.91	2.80	2.77	2.41	1.30
Mortgage-backed securities	115.69	2.69	3.34	2.57	2.22
All other securities		3.40		3.32	3.02
Interest-bearing deposits	1.93	1.91	1.94	1.38	0.54
Time deposits of \$250K or more	2.06	1.83	1.96	0.81	
Time deposits < \$250K	2.31	2.26	2.33	1.77	
Other domestic deposits	0.61	1.52	1.42	1.11	
Foreign deposits					
Federal funds purchased and repos	0.00	1.30	1.23	1.00	0.86
Other borrowed funds and trading liabilities	0.00	1.45	0.00	3.20	1.75
All interest-bearing funds	2.08	1.93	2.00	1.78	0.84

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**Non-interest Income & Expenses**

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	115.52	91.88	100.49	97.09	61.26
<b>Percent of Average Assets</b>					
Total overhead expense	5.93	5.19	5.68	9.65	6.45
Personnel expense	3.65	2.92	2.99	5.40	3.81
Net occupancy expense	0.33	0.35	0.35	0.64	0.41
Other operating expenses	1.95	1.92	2.34	3.60	2.23
Overhead less non-interest income	2.80	2.60	2.97	2.85	1.16
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense		90.20		96.15	60.31
Personnel expense		51.36		52.77	35.04
Net occupancy expense		6.59		7.05	4.94
Other operating expenses		32.24		36.33	20.33
Total non-interest income		41.39		55.06	57.21
Fiduciary activities income		0.00		0.00	0.34
Service charges on domestic deposit accounts		14.51		12.04	6.73
Trading revenue		17.56		9.91	6.16
Investment banking fees and commissions		0.09		0.00	0.27
Insurance activities revenue		0.00		0.04	1.24
Venture capital revenue		0.00		0.00	0.00
Net servicing fees		0.23		0.17	0.50
Net securitization income		0.00		0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets		-0.04		27.86	16.90
Other non-interest income		9.04		5.03	25.09
Overhead less non-interest income		48.81		41.09	3.10
Applicable income taxes / Pretax net operating income (tax equivalent)		12.47		27.41	10.92
Applicable income tax + TE / Pretax net operating income + TE		25.07		41.45	18.01

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**Percent Composition of Assets**

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Real estate loans	23.38	23.64	22.13	39.31	27.78
Commercial and industrial loans	0.00	4.26	0.00	3.61	2.95
Loans to individuals	1.79	2.42	2.15	1.73	2.26
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.51	0.57	0.43	0.30	1.49
Other loans and leases	16.64	14.46	14.37	8.96	4.48
Net loans and leases	45.59	44.41	42.51	53.19	38.48
Debt securities over 1 year	22.83	26.36	24.36	18.16	11.73
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.34
Subtotal	68.41	70.78	66.87	71.34	50.54
Interest-bearing bank balances	17.05	10.93	8.49	8.10	6.46
Federal funds sold and reverse repos	1.30	4.48	12.08	5.68	2.34
Debt securities 1 year or less	2.04	1.45	2.03	0.76	0.42
Trading assets	2.94	2.86	2.02	2.12	0.72
Total earning assets	85.40	90.50	83.19	88.01	60.48
Non-interest cash and due from depository institutions	1.51	1.74	1.66	1.56	12.80
Other real estate owned	0.17	0.19	0.02	1.35	1.02
All other assets	6.76	7.76	6.84	10.43	26.72
<b>Memoranda</b>					
Short-term investments	20.39	16.86	22.60	14.54	9.22
US Treasury securities	0.00	0.00	0.00	0.00	0.03
US agency securities (excluding mortgage-backed securities)	0.77	5.84	3.62	4.03	3.32
Municipal securities	15.28	13.02	13.68	8.90	5.84
Mortgage-backed securities	0.56	8.09	0.12	5.48	2.74
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	1.92	0.86	0.66	0.50	0.22
Loans held-for-sale	0.00	0.00	0.00	8.11	6.11
Loans held for investment	46.56	45.34	43.45	45.80	32.84
Real estate loans secured by 1-4 family	5.61	5.99	5.82	21.89	13.46
Revolving	0.00	0.00	0.01	3.11	0.16
Closed-end, secured by first liens	5.50	5.75	5.60	17.88	13.15
Closed-end, secured by junior liens	0.11	0.23	0.20	0.91	0.15
Commercial real estate loans	15.08	13.89	13.14	15.61	12.51
Construction and land development	2.68	2.85	2.80	3.33	1.19
Multifamily	0.42	0.42	0.26	0.81	1.25
Nonfarm nonresidential	11.98	10.62	10.07	11.47	10.07
Real estate loans secured by farmland	2.69	3.77	3.17	1.80	1.80

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	51.92	52.88	51.40	67.60	59.41
Real estate loans secured by 1-4 family	12.76	13.50	13.61	33.73	26.28
Revolving	0.00	0.00	0.03	4.18	0.28
Closed-end	12.76	13.50	13.58	29.55	26.00
Commercial real estate loans	33.22	30.92	30.44	29.71	29.08
Construction and land development	6.14	6.42	6.54	6.37	4.01
1-4 family	0.37	0.37	1.43	2.65	0.58
Other	5.77	6.05	5.10	3.72	3.43
Multifamily	0.85	0.89	0.59	1.63	2.49
Nonfarm nonresidential	26.23	23.61	23.32	21.70	22.58
Owner-occupied	14.96	14.39	14.27	14.95	13.98
Other	11.26	9.22	9.05	6.75	8.60
Real estate loans secured by farmland	5.95	8.46	7.35	4.16	4.06
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.00	9.57	0.00	7.74	6.69
Loans to individuals	4.11	5.54	5.04	4.00	18.52
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.05	1.23	0.98	0.68	2.80
Other loans and leases	33.55	30.79	32.44	19.97	12.58
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL</b>					
Real estate loans	174.63	153.15	151.34	226.50	201.77
Real estate loans secured by 1-4 family	44.64	39.56	41.05	120.28	91.72
Revolving	0.00	0.00	0.08	16.10	0.99
Closed-end	44.64	39.56	40.97	104.19	90.73
Commercial real estate loans	110.13	88.98	88.79	94.19	94.56
Construction and land development	21.74	18.72	19.47	20.06	9.99
1-4 family	1.31	1.10	3.89	8.68	3.07
Other	20.44	17.62	15.59	11.39	6.92
Multifamily	2.36	2.39	1.55	4.95	9.32
Nonfarm nonresidential	86.03	67.88	67.76	69.17	75.25
Owner-occupied	51.31	42.53	43.21	46.97	50.19
Other	34.72	25.35	24.56	22.20	25.07
Real estate loans secured by farmland	19.86	24.61	21.50	12.03	15.49
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.00	27.90	0.00	23.29	23.79
Loans to individuals	14.64	16.53	15.42	11.72	8.75
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	3.01	3.40	2.69	1.96	15.31
Other loans and leases	92.73	83.07	85.47	57.25	30.30
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	18.25	16.52	16.18	14.75	15.10
Non-owner occupied CRE loans / Tier 1 capital + ALLL	58.83	46.46	45.59	47.21	44.37
Total CRE loans / Tier 1 capital + ALLL	110.13	88.98	88.79	94.19	94.56

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**Liquidity and Funding**

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Short-term investments	20.39	16.86	22.60	14.54	9.22
Liquid assets	24.12	33.94	28.00	26.97	28.41
Investment securities	24.86	27.82	26.39	18.91	12.49
Net loans and leases	45.59	44.41	42.51	53.19	38.48
Net loans, leases and standby letters of credit	45.60	44.47	42.54	53.32	38.60
Core deposits	73.23	71.84	73.72	59.98	41.92
Noncore funding	6.71	7.89	7.58	18.10	12.37
Time deposits of \$250K or more	4.53	4.75	4.78	4.91	1.95
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.00	0.00	0.00	4.50	2.81
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	-1.30	-4.48	-12.08	-1.18	0.47
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.22	0.38	0.39	7.75	6.59
Earning assets that reprice within 1 year	34.69	38.61	44.38	40.59	19.42
Interest-bearing liabilities that reprice within 1 year	23.24	23.62	24.15	21.82	12.69
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.61
Net assets that reprice within 1 year	11.45	14.99	20.24	18.76	6.12
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	-25.88	-15.46	-29.99	2.19	3.60
Net short-term noncore funding dependence	-28.89	-20.66	-34.73	-0.25	1.89
Short-term investment / Short-term noncore funding	2,390.8 3	3,390.8 9	2,803.0 2	103.18	105.07
Liquid assets - short-term noncore funding / Nonliquid assets	30.34	46.48	40.32	20.18	46.72
Net loans and leases / Total deposits	58.44	56.59	52.84	90.09	99.81
Net loans and leases / Core deposits	62.42	61.93	57.68	98.00	102.22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.00	0.01	0.01	0.00	0.65
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.11	0.71	1.83	-5.39	-0.73
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.03	-0.03	-0.28	-0.06
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	0.91	0.50	0.73	0.49	11.51
Available-for-sale securities	99.09	99.50	99.27	99.51	88.49
US Treasury securities	0.00	0.00	0.00	0.00	0.24
US agency securities (excluding mortgage-backed securities)	4.03	30.28	24.38	31.50	25.81
Municipal securities	53.84	41.96	46.59	41.57	33.87
Mortgage-backed securities	5.96	22.74	0.29	22.15	12.98
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	20.45	5.02	5.88	4.78	2.09
Mutual funds and equity securities	0.00	0.00	0.00	0.00	25.00
Debt securities 1 year or less	17.70	8.34	13.47	7.23	3.27
Debt securities 1 to 5 years	24.44	29.95	29.83	29.61	22.33
Debt securities over 5 years	57.86	61.71	56.70	63.16	49.41
Pledged securities	29.58	56.23	48.60	52.34	44.28
Structured notes, fair value	7.28	4.49	2.91	4.27	1.35
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	21.23	9.58	18.96	-12.08	-39.34
Investment securities	-14.93	-3.96	-15.59	-30.64	-41.81
Core deposits	7.02	-0.56	5.97	7.80	-33.20
Noncore funding	-18.23	-36.55	-41.26	3.09	-18.20

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	16.45	15.35	13.33	12.04	5.02
Standby letters of credit	0.02	0.06	0.03	0.13	0.12
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.18
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	5.97	3.50
Interest rate contracts	0.00	0.00	0.00	5.97	3.50
Interest rate futures and forward contracts	0.00	0.00	0.00	3.86	2.31
Written options contracts (interest rate)	0.00	0.00	0.00	2.11	1.19
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	36.91	33.54	30.00	25.39	11.58

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**Derivatives Analysis**

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Notional Amount</b>					
Interest rate contracts				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Futures and forwards				64.64	65.90
Written options				35.36	34.10
Exchange-traded				0.00	0.00
Over-the-counter				35.36	34.10
Purchased options				0.00	0.00
Exchange-traded				0.00	0.00
Over-the-counter				0.00	0.00
Swaps				0.00	0.00
Held for trading				0.00	0.00
Interest rate contracts				0.00	0.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Non-traded				100.00	100.00
Interest rate contracts				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)				64.64	34.10
One year or less				64.64	34.10
Over 1 year to 5 years				0.00	0.00
Over 5 years				0.00	0.00
Gross negative fair value (absolute value)				0.40	0.11
Gross positive fair value				0.20	0.10
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.00	0.02	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.09	0.04	0.04	0.03	0.05
Provision for loan and lease losses / Average loans and leases	0.20	0.10	0.10	0.01	0.11
Provision for loan and lease losses / Net loan and lease losses	84.82	14.90	24.46	-439.40	130.96
Allowance for loan and lease losses / Total loans and leases not held for sale	2.04	2.03	2.15	1.62	1.22
Allowance for loan and lease losses / Total loans and leases	2.04	2.03	2.15	1.55	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	5.83	19.16	3.34	8.93	7.02
Allowance for loan and lease losses / Nonaccrual assets	40.11	35.94	31.25	44.67	2,002.00
ALLL / 90+ days past due + nonaccrual loans and leases	40.11	35.94	31.25	44.67	2,002.00
Gross loan and lease losses / Average loans and leases	0.17	0.51	0.31	0.20	0.09
Recoveries / Average loans and leases	0.12	0.14	0.15	0.06	0.04
Net losses / Average loans and leases	0.05	0.37	0.16	0.14	0.05
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	39.51	22.27	46.22	35.00	22.14
Earnings coverage of net loan and lease losses (X)	-10.49	4.77	-1.82	6.75	12.83
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	-0.04	0.27	-0.07	-0.09	-0.37
Real estate loans secured by 1-4 family	0.00	0.00	0.00	-0.02	-1.48
Revolving			0.00	0.00	0.00
Closed-end	0.00	0.00	0.00	-0.02	2.32
Commercial real estate loans	0.01	0.57	0.01	-0.10	-0.11
Construction and land development	-0.74	0.00	0.00	0.00	-0.10
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.74	0.00	0.00	0.00	-0.10
Multifamily	0.00	0.00	0.00	-0.01	-0.68
Nonfarm nonresidential	0.09	0.78	0.06	-0.18	0.01
Owner-occupied	0.09	0.78	0.06	-0.18	0.01
Other	0.00	0.00	0.00	0.00	0.00
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.12
Commercial and industrial loans		-0.18		0.00	0.02
Loans to individuals		0.71	0.84	1.14	1.20
Credit card loans					
Agricultural loans	0.00	0.00	0.00	0.00	0.02
Loans to foreign governments and institutions					
Other loans and leases	-0.04	4.39	0.11	15.24	6.53

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 Date: 06/30/2020

**Past Due and Nonaccrual Assets**

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.50	1.57	1.16	1.29	0.74
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans and leases	1.61	1.82	2.19	1.19	3.07
90+ days past due and nonaccrual loans and leases	1.61	1.82	2.19	1.19	3.07
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.50	1.57	1.16	1.29	0.74
90+ days past due assets	0.00	0.00	0.00	0.00	0.00
Nonaccrual assets	1.61	1.82	2.19	1.19	3.07
30+ days past due and nonaccrual assets	2.12	3.39	3.35	2.48	3.81
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.70	0.80	0.93	0.51	0.53
90+ past due and nonaccrual assets + other real estate owned	0.87	0.99	0.96	1.86	1.54
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.87	1.02	0.98	2.00	1.62
Allowance for loan and lease losses	155.05	178.44	167.43	507.81	5,932.33
Equity capital + allowance for loan and lease losses	6.69	6.91	6.79	9.82	6.77
Tier 1 capital + allowance for loan and lease losses	7.15	6.99	7.01	11.47	7.73
Loans and leases + other real estate owned	1.99	2.32	2.29	3.27	7.18

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.39	1.94	1.25	1.83	0.75
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.98	2.43	2.86	1.61	11.57
Commercial and industrial	30-89 days past due		0.10		0.28	0.34
	90+ days past due		0.00		0.00	0.00
	Nonaccrual		0.00		0.00	0.30
Individuals	30-89 days past due	1.43	2.42	2.74	1.57	1.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.69	0.79	0.77	0.54	0.38
Depository institution loans	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.01
	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
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 5  
Date: 06/30/2020

		06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Memoranda</b>						
1-4 Family	30-89 days past due	1.11	2.63	2.15	1.18	1.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.28	1.97	2.33	1.20	1.56
Revolving	30-89 days past due			0.00	0.00	4.29
	90+ days past due			0.00	0.00	0.00
	Nonaccrual			0.00	0.00	0.00
Closed-End	30-89 days past due	1.11	2.63	2.15	1.18	1.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.28	1.97	2.33	1.20	1.56
Junior Lien	30-89 days past due	0.08	0.00	0.00	0.03	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.05
Commercial real estate	30-89 days past due	0.09	2.13	0.97	1.70	0.90
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.70	3.26	3.88	2.29	14.14
Construction and development	30-89 days past due	0.00	2.50	0.12	0.00	0.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.57	0.91	0.72	1.15	20.53
1-4 family	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	0.57	0.91	0.72	1.15	7.24
Other	30-89 days past due	0.00	2.50	0.12	0.00	0.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	13.29
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm non-residential	30-89 days past due	0.12	2.00	1.27	2.03	1.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	3.45	4.05	5.01	2.50	13.29
Owner occupied	30-89 days past due	0.12	2.00	1.27	2.03	1.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	3.45	4.05	5.01	2.50	1.32
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	11.97
Farmland	30-89 days past due	0.00	0.11	0.24	6.67	0.26
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.65	0.02	0.05	0.05
Credit card	30-89 days past due					
	90+ days past due					
	Nonaccrual					

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

**BHCPR PEER GROUP DATA**Peer Group: 5  
Date: 06/30/2020**Regulatory Capital Components and Ratios**

	06/30/2020			06/30/2019			12/31/2019			12/31/2018			12/31/2017		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A		11.62			23.49			23.60			26.73			68.88	
Common equity tier 1 capital, column B		0.00			0.00			0.00			0.00			0.00	
Tier 1 capital, column A		11.62			23.49			23.60			26.73			68.88	
Tier 1 capital, column B		0.00			0.00			0.00			0.00			0.00	
Total capital, column A		12.24			24.60			24.74			27.74			69.44	
Total capital, column B		0.00			0.00			0.00			0.00			0.00	
Tier 1 leverage		14.68			14.75			14.29			16.67			50.81	
Supplementary leverage ratio, advanced approaches HCs															

**BHCPR PEER GROUP DATA**

Peer Group: 5  
Date: 06/30/2020

**Insurance and Broker-Dealer Activities**

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets					
Insurance underwriting assets (L/H) / Total insurance underwriting assets					
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income		0.00		0.04	1.24
Premium income / Insurance activities revenue				0.00	0.00
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)					
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					
Reinsurance recovery (L/H) / Total assets (L/H)					
Net 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	11.20	10.51	11.00	8.19	6.32
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 5  
Date: 06/30/2020

**Foreign Activities**

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Yield: Foreign loans					
Cost: Interest-bearing deposits					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases					
Total selected assets	-49.29	5.57	5.72	-5.03	2.74
Deposits					

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 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
<b>Profitability</b>					
Net income / Average equity capital	-2.11	2.42	-0.34	0.62	8.01
Bank net income / Average equity investment in banks	5.58	7.13	6.30	5.74	18.83
Nonbank net income / Average equity investment in nonbanks	-40.77	-5.11	-19.94	-13.08	1.81
Subsidiary HCs net income / Average equity investment in sub HCs					25.83
Bank net income / Parent net income	179.81	277.30	705.23	366.41	108.27
Nonbank net income / Parent net income	35.99				5.79
Subsidiary holding companies' net income / Parent net income					6.71
<b>Leverage</b>					
Total liabilities / Equity capital	2.48	2.85	3.33	3.59	1.43
Total debt / Equity capital	0.00	0.00	0.00	0.99	0.00
Total debt + notes payable to subs that issued TPS / Equity capital	0.00	0.00	0.00	0.99	0.00
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	0.00	0.00	0.99	0.00
Total debt / Equity capital - excess over fair value	0.00	0.00	0.00	1.32	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Short-term debt / Equity capital	0.00	0.00	0.00	0.99	0.00
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	8.31	4.15
Long-term debt / Consolidated long-term debt	0.00	0.00	0.00	0.00	0.00
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	91.70	93.13	90.75	94.60	80.92
Total investment in subs / Equity capital	94.06	95.30	93.05	96.16	81.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	-3.88	-4.41	-22.14	-5.98	-1.42
Equity investment in subs - equity cap / Net income-div (X)					
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	21.44	21.13	115.56	77.47	2,392.54
Cash from ops + noncash items + op expense / Op expense + dividend	-74.54	-119.78	119.13	73.83	1,925.38
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-55.10	-91.11	131.99	157.15	5,734.27
Pretax operating income + interest expense / Interest expense				-363.64	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref				-363.64	
Dividends + interest from subsidiaries / Interest expense + dividends	45.64	28.97	521.91	309.88	334.42
Fees + other income from subsidiaries / Salary + other expenses	5.18	5.31	5.35	23.69	6.97
Net income / Current part of long-term debt + preferred dividends (X)					
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	3.52	1.98	4.68	3.28	13.59
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	5.39
Total	0.00	0.00	0.00	0.00	5.39
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	4.46	4.21	3.27	10.36	1.10
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: 5  
Date: 06/30/2020

**Parent Company Analysis - Part 2**

	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income			67.07	68.11	49.06
Dividends declared / Net income	50.60	68.40	123.34	72.42	27.38
Net income - dividends / Average equity	-2.99	1.42	-1.84	-0.46	9.03
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	0.00	0.00	499.61	424.71	306.07
Dividends from nonbank subsidiaries	0.00	0.00	0.00	22.87	22.73
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	0.00	0.00	499.61	447.57	328.80
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	0.00	0.00	103.96	42.56	66.45
Interest income from bank subsidiaries	0.41	0.71	0.62	0.20	0.27
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	1.33	1.19	1.38	0.63	0.53
Operating income from bank subsidiaries	1.74	1.90	105.96	43.39	67.26
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	0.00				19.13
Interest income from nonbank subsidiaries	8.12				0.00
Management and serv fees from nonbank subsidiaries	38.75				17.85
Other income from nonbank subsidiaries	0.00				0.00
Operating income from nonbank subsidiaries	46.86				36.98
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies					0.00
Interest income from subsidiary holding companies					0.00
Management and service fees from subsidiary holding companies					0.00
Other income from subsidiary holding companies					0.00
Operating income from subsidiary holding companies					0.00
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	0.00	0.00	90.38	50.58	76.71
Interest income from bank subsidiaries	2.96	4.00	0.36	0.20	0.36
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	9.68	6.75	0.81	0.65	0.57
Operating income from bank subsidiaries	12.63	10.75	91.56	51.43	77.64
Dividends from nonbank subsidiaries	0.00	0.00	0.00	1.71	1.56
Interest income from nonbank subsidiaries	55.91	61.50	4.81	2.95	0.84
Management and service fees from nonbank subsidiaries	28.23	27.50	3.20	5.31	1.46
Other income from nonbank subsidiaries	0.00	0.00	0.00	4.92	1.13
Operating income from nonbank subsidiaries	84.14	89.00	8.01	14.89	4.99
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt				0.00	
Loans and advances from subsidiaries / Total debt				0.00	

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 5  
Date: 06/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									2
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)									
+ Non-interest income	3.12	-0.11	0.25	1.33	3.12	4.92	5.99	6.35	2
- Overhead expense	5.93	4.03	4.24	4.87	5.93	6.98	7.61	7.82	2
- Provision for credit losses	0.09	0.01	0.02	0.04	0.09	0.13	0.16	0.16	2
+ Securities gains (losses)	0.15	0.02	0.03	0.08	0.15	0.23	0.27	0.29	2
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	-0.24	-0.89	-0.82	-0.60	-0.24	0.12	0.34	0.41	2
Net income	-0.24	-0.89	-0.82	-0.60	-0.24	0.12	0.34	0.41	2
Net income (Subchapter S adjusted)	-0.96	-0.96	-0.96	-0.96	-0.96	-0.96	-0.96	-0.96	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)									
Interest expense	0.51	0.35	0.37	0.42	0.51	0.60	0.65	0.67	2
Net interest income (tax equivalent)									
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.05	-0.12	-0.10	-0.04	0.05	0.15	0.20	0.22	2
Earnings coverage of net loan and lease losses (X)	-10.49	-13.00	-12.72	-11.88	-10.49	-9.09	-8.25	-7.98	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.04	1.37	1.44	1.67	2.04	2.41	2.63	2.71	2
Allowance for loan and lease losses / Total loans and leases	2.04	1.37	1.44	1.67	2.04	2.41	2.63	2.71	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.98	0.20	0.40	0.99	1.98	2.97	3.57	3.76	2
30-89 days past due loans and leases / Total loans and leases	0.50	0.05	0.10	0.25	0.50	0.75	0.90	0.95	2
<b>Liquidity and Funding</b>									
Net noncore funding dependence	-25.88	-51.89	-49.00	-40.33	-25.88	-11.43	-2.76	0.13	2
Net short-term noncore funding dependence	-28.89	-55.25	-52.32	-43.53	-28.89	-14.24	-5.45	-2.52	2
Net loans and leases / Total assets	45.59	43.22	43.48	44.27	45.59	46.90	47.69	47.95	2
<b>Capitalization</b>									
Tier 1 leverage ratio	14.68	12.19	12.46	13.30	14.68	16.06	16.90	17.17	2
Holding company equity capital / Total assets	15.05	12.75	13.00	13.77	15.05	16.33	17.10	17.35	2
Total equity capital (including minority interest) / Total assets	15.45	12.79	13.08	13.97	15.45	16.93	17.81	18.11	2
Common equity tier 1 capital / Total risk-weighted assets	23.23	23.23	23.23	23.23	23.23	23.23	23.23	23.23	1
Net loans and leases / Equity capital (X)	3.09	2.77	2.81	2.91	3.09	3.26	3.37	3.40	2
Cash dividends / Net income	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	1
Cash dividends / Net income (Subchapter S adjusted)									
<b>Growth Rates</b>									
Assets	4.99	0.26	0.79	2.37	4.99	7.62	9.20	9.72	2
Equity capital	-1.31	-3.11	-2.91	-2.31	-1.31	-0.31	0.29	0.49	2
Net loans and leases	7.52	5.47	5.70	6.38	7.52	8.66	9.35	9.58	2
Noncore funding	-18.23	-51.93	-48.19	-36.95	-18.23	0.50	11.73	15.48	2
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity investment in subsidiaries / Equity capital	91.70	88.93	89.24	90.16	91.70	93.23	94.15	94.46	2
Cash from ops + noncash items + op expense / Op expense + dividends	-74.54	-195.19	-181.78	-141.57	-74.54	-7.52	32.70	46.10	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 06/30/2020

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)									
Less: Interest expense	0.47	0.34	0.35	0.39	0.47	0.54	0.59	0.60	2
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	3.12	-0.11	0.25	1.33	3.12	4.92	5.99	6.35	2
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	5.93	4.03	4.24	4.87	5.93	6.98	7.61	7.82	2
Less: Provision for credit losses	0.09	0.01	0.02	0.04	0.09	0.13	0.16	0.16	2
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Plus: Realized gains (losses) on available-for-sale securities	0.15	0.02	0.03	0.08	0.15	0.23	0.27	0.29	2
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.04	0.00	0.01	0.02	0.04	0.07	0.08	0.08	2
Equals: Net operating income	-0.24	-0.89	-0.82	-0.60	-0.24	0.12	0.34	0.41	2
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net income	-0.24	-0.89	-0.82	-0.60	-0.24	0.12	0.34	0.41	2
Memo: Net income (last four quarters)	-0.33	-0.85	-0.79	-0.62	-0.33	-0.04	0.13	0.19	2
Net income-BHC and noncontrolling (minority) interest	-0.19	-0.88	-0.81	-0.58	-0.19	0.19	0.42	0.50	2
<b>Margin Analysis</b>									
Average earning assets / Average assets	92.61	90.56	90.79	91.47	92.61	93.74	94.42	94.65	2
Average interest-bearing funds / Average assets	38.06	12.72	15.53	23.98	38.06	52.15	60.59	63.41	2
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.51	0.35	0.37	0.42	0.51	0.60	0.65	0.67	2
Net interest income (tax equivalent) / Average earning assets									
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	1.10	0.62	0.67	0.83	1.10	1.36	1.52	1.58	2
Federal funds sold and reverse repos	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1
Trading assets	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	1
Total earning assets	3.38	2.63	2.71	2.96	3.38	3.80	4.06	4.14	2
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	4.91	3.39	3.56	4.07	4.91	5.76	6.27	6.44	2
Mortgage-backed securities	115.69	15.44	26.58	60.00	115.69	171.38	204.80	215.94	2
All other securities									
Interest-bearing deposits	1.93	1.00	1.10	1.41	1.93	2.44	2.75	2.86	2
Time deposits of \$250K or more	2.06	1.85	1.87	1.94	2.06	2.17	2.24	2.27	2
Time deposits < \$250K	2.31	1.55	1.63	1.89	2.31	2.73	2.99	3.07	2
Other domestic deposits	0.61	0.44	0.46	0.52	0.61	0.71	0.76	0.78	2
Foreign deposits									
Federal funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
All interest-bearing funds	2.08	1.05	1.16	1.51	2.08	2.66	3.01	3.12	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 06/30/2020

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	23.38	13.89	14.94	18.11	23.38	28.66	31.82	32.88	2
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to individuals	1.79	0.19	0.36	0.90	1.79	2.68	3.21	3.39	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.51	0.15	0.19	0.31	0.51	0.72	0.84	0.88	2
Other loans and leases	16.64	1.66	3.33	8.32	16.64	24.95	29.94	31.61	2
Net loans and leases	45.59	43.22	43.48	44.27	45.59	46.90	47.69	47.95	2
Debt securities over 1 year	22.83	7.95	9.60	14.56	22.83	31.09	36.05	37.71	2
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Subtotal	68.41	55.89	57.29	61.46	68.41	75.36	79.54	80.93	2
Interest-bearing bank balances	17.05	8.36	9.32	12.22	17.05	21.88	24.78	25.74	2
Federal funds sold and reverse repos	1.30	0.13	0.26	0.65	1.30	1.95	2.34	2.47	2
Debt securities 1 year or less	2.04	1.08	1.19	1.51	2.04	2.57	2.88	2.99	2
Trading assets	2.94	0.29	0.59	1.47	2.94	4.41	5.29	5.58	2
Total earning assets	85.40	78.75	79.49	81.70	85.40	89.09	91.31	92.05	2
Non-interest cash and due from depository institutions	1.51	0.43	0.55	0.91	1.51	2.10	2.46	2.58	2
Other real estate owned	0.17	0.02	0.03	0.08	0.17	0.25	0.30	0.32	2
All other assets	6.76	6.63	6.64	6.68	6.76	6.83	6.87	6.89	2
<b>Memoranda</b>									
Short-term investments	20.39	9.57	10.77	14.38	20.39	26.40	30.00	31.20	2
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
US agency securities (excluding mortgage-backed securities)	0.77	0.55	0.57	0.64	0.77	0.89	0.96	0.98	2
Municipal securities	15.28	5.04	6.18	9.59	15.28	20.96	24.37	25.51	2
Mortgage-backed securities	0.56	0.06	0.11	0.28	0.56	0.84	1.01	1.06	2
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other debt securities	1.92	0.19	0.38	0.96	1.92	2.88	3.46	3.65	2
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans held for investment	46.56	43.83	44.13	45.04	46.56	48.07	48.98	49.29	2
Real estate loans secured by 1-4 family	5.61	1.46	1.92	3.31	5.61	7.92	9.30	9.77	2
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end, secured by first liens	5.50	1.45	1.90	3.25	5.50	7.75	9.10	9.55	2
Closed-end, secured by junior liens	0.11	0.01	0.02	0.06	0.11	0.17	0.20	0.21	2
Commercial real estate loans	15.08	10.67	11.16	12.63	15.08	17.53	19.00	19.49	2
Construction and land development	2.68	0.39	0.65	1.41	2.68	3.95	4.71	4.97	2
Multifamily	0.42	0.04	0.08	0.21	0.42	0.64	0.76	0.80	2
Nonfarm nonresidential	11.98	9.47	9.75	10.58	11.98	13.37	14.21	14.48	2
Real estate loans secured by farmland	2.69	1.76	1.86	2.17	2.69	3.21	3.52	3.62	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 06/30/2020

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	51.92	28.48	31.08	38.90	51.92	64.95	72.76	75.37	2
Real estate loans secured by 1-4 family	12.76	3.09	4.16	7.38	12.76	18.13	21.35	22.43	2
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	12.76	3.09	4.16	7.38	12.76	18.13	21.35	22.43	2
Commercial real estate loans	33.22	21.79	23.06	26.87	33.22	39.56	43.37	44.64	2
Construction and land development	6.14	0.86	1.45	3.21	6.14	9.06	10.82	11.41	2
1-4 family	0.37	0.06	0.09	0.20	0.37	0.54	0.65	0.68	2
Other	5.77	0.81	1.36	3.01	5.77	8.52	10.18	10.73	2
Multifamily	0.85	0.09	0.17	0.43	0.85	1.28	1.54	1.62	2
Nonfarm nonresidential	26.23	19.30	20.07	22.38	26.23	30.07	32.38	33.15	2
Owner-occupied	14.96	6.01	7.00	9.99	14.96	19.94	22.93	23.92	2
Other	11.26	9.23	9.45	10.13	11.26	12.39	13.07	13.29	2
Real estate loans secured by farmland	5.95	3.60	3.86	4.65	5.95	7.25	8.04	8.30	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to individuals	4.11	0.43	0.84	2.06	4.11	6.16	7.39	7.80	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	1.05	0.34	0.42	0.65	1.05	1.45	1.69	1.77	2
Other loans and leases	33.55	3.35	6.71	16.77	33.55	50.32	60.38	63.74	2
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL</b>									
Real estate loans	174.63	81.84	92.15	123.08	174.63	226.18	257.12	267.43	2
Real estate loans secured by 1-4 family	44.64	9.47	13.38	25.10	44.64	64.17	75.89	79.80	2
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	44.64	9.47	13.38	25.10	44.64	64.17	75.89	79.80	2
Commercial real estate loans	110.13	62.06	67.40	83.43	110.13	136.84	152.86	158.20	2
Construction and land development	21.74	2.87	4.97	11.26	21.74	32.23	38.52	40.62	2
1-4 family	1.31	0.19	0.32	0.69	1.31	1.92	2.30	2.42	2
Other	20.44	2.68	4.65	10.57	20.44	30.30	36.23	38.20	2
Multifamily	2.36	0.24	0.47	1.18	2.36	3.54	4.25	4.48	2
Nonfarm nonresidential	86.03	54.71	58.19	68.63	86.03	103.43	113.87	117.35	2
Owner-occupied	51.31	17.60	21.34	32.58	51.31	70.03	81.27	85.01	2
Other	34.72	32.33	32.60	33.40	34.72	36.05	36.84	37.11	2
Real estate loans secured by farmland	19.86	10.30	11.36	14.55	19.86	25.17	28.36	29.42	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to individuals	14.64	1.51	2.97	7.34	14.64	21.93	26.31	27.77	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	3.01	1.12	1.33	1.96	3.01	4.06	4.69	4.90	2
Other loans and leases	92.73	9.27	18.55	46.37	92.73	139.10	166.92	176.19	2
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	18.25	15.78	16.06	16.88	18.25	19.62	20.45	20.72	2
Non-owner occupied CRE loans / Tier 1 capital + ALLL	58.83	44.46	46.06	50.85	58.83	66.80	71.59	73.19	2
Total CRE loans / Tier 1 capital + ALLL	110.13	62.06	67.40	83.43	110.13	136.84	152.86	158.20	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 06/30/2020

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	20.39	9.57	10.77	14.38	20.39	26.40	30.00	31.20	2
Liquid assets	24.12	12.40	13.71	17.61	24.12	30.63	34.54	35.84	2
Investment securities	24.86	10.94	12.48	17.12	24.86	32.60	37.24	38.79	2
Net loans and leases	45.59	43.22	43.48	44.27	45.59	46.90	47.69	47.95	2
Net loans, leases and standby letters of credit	45.60	43.22	43.49	44.28	45.60	46.92	47.72	47.98	2
Core deposits	73.23	71.17	71.40	72.09	73.23	74.37	75.06	75.29	2
Noncore funding	6.71	2.96	3.38	4.63	6.71	8.79	10.04	10.45	2
Time deposits of \$250K or more	4.53	1.16	1.53	2.66	4.53	6.40	7.53	7.90	2
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Federal funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net federal funds purchased (sold)	-1.30	-2.47	-2.34	-1.95	-1.30	-0.65	-0.26	-0.13	2
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other borrowings w/remaining maturity of 1 year or less	0.22	0.02	0.04	0.11	0.22	0.32	0.39	0.41	2
Earning assets that reprice within 1 year	34.69	20.39	21.98	26.74	34.69	42.63	47.40	48.99	2
Interest-bearing liabilities that reprice within 1 year	23.24	5.13	7.14	13.18	23.24	33.30	39.33	41.34	2
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net assets that reprice within 1 year	11.45	-20.96	-17.35	-6.55	11.45	29.45	40.26	43.86	2
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	-25.88	-51.89	-49.00	-40.33	-25.88	-11.43	-2.76	0.13	2
Net short-term noncore funding dependence	-28.89	-55.25	-52.32	-43.53	-28.89	-14.24	-5.45	-2.52	2
Short-term investment / Short-term noncore funding	2390.83	325.55	555.03	1243.45	2390.83	3538.21	4226.64	4456.11	2
Liquid assets - short-term noncore funding / Nonliquid assets	30.34	5.46	8.22	16.51	30.34	44.16	52.45	55.22	2
Net loans and leases / Total deposits	58.44	51.98	52.70	54.85	58.44	62.02	64.17	64.89	2
Net loans and leases / Core deposits	62.42	57.44	57.99	59.65	62.42	65.19	66.85	67.40	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.11	1.33	1.64	2.57	4.11	5.65	6.58	6.88	2
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.03	-0.03	-0.03	-0.03	-0.03	-0.03	-0.03	1
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	0.91	0.09	0.18	0.46	0.91	1.37	1.64	1.73	2
Available-for-sale securities	99.09	98.27	98.36	98.63	99.09	99.54	99.82	99.91	2
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
US agency securities (excluding mortgage-backed securities)	4.03	2.65	2.81	3.27	4.03	4.80	5.26	5.41	2
Municipal securities	53.84	42.83	44.05	47.72	53.84	59.95	63.62	64.84	2
Mortgage-backed securities	5.96	0.60	1.19	2.98	5.96	8.95	10.73	11.33	2
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other debt securities	20.45	2.04	4.09	10.22	20.45	30.67	36.81	38.85	2
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Debt securities 1 year or less	17.70	3.95	5.48	10.06	17.70	25.33	29.92	31.44	2
Debt securities 1 to 5 years	24.44	3.80	6.10	12.98	24.44	35.90	42.78	45.08	2
Debt securities over 5 years	57.86	23.48	27.30	38.76	57.86	76.97	88.43	92.25	2
Pledged securities	29.58	15.45	17.02	21.73	29.58	37.43	42.14	43.71	2
Structured notes, fair value	7.28	0.73	1.46	3.64	7.28	10.92	13.11	13.83	2
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	21.23	17.95	18.31	19.41	21.23	23.05	24.14	24.50	2
Investment securities	-14.93	-42.19	-39.16	-30.07	-14.93	0.22	9.31	12.34	2
Core deposits	7.02	2.17	2.71	4.32	7.02	9.72	11.33	11.87	2
Noncore funding	-18.23	-51.93	-48.19	-36.95	-18.23	0.50	11.73	15.48	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 06/30/2020

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments (reported semiannually, June/Dec)	16.45	5.18	6.43	10.19	16.45	22.72	26.47	27.73	2
Standby letters of credit	0.02	0.00	0.00	0.01	0.02	0.03	0.03	0.03	2
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	36.91	12.47	15.19	23.33	36.91	50.49	58.63	61.35	2





**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 06/30/2020

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.50	0.05	0.10	0.25	0.50	0.75	0.90	0.95	2
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual loans and leases	1.61	0.16	0.32	0.81	1.61	2.42	2.91	3.07	2
90+ days past due and nonaccrual loans and leases	1.61	0.16	0.32	0.81	1.61	2.42	2.91	3.07	2
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.50	0.05	0.10	0.25	0.50	0.75	0.90	0.95	2
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual assets	1.61	0.16	0.32	0.81	1.61	2.42	2.91	3.07	2
30+ days past due and nonaccrual assets	2.12	0.21	0.42	1.06	2.12	3.17	3.81	4.02	2
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.70	0.07	0.14	0.35	0.70	1.05	1.26	1.34	2
90+ past due and nonaccrual assets + other real estate owned	0.87	0.09	0.17	0.43	0.87	1.30	1.56	1.65	2
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	0.87	0.09	0.17	0.44	0.87	1.31	1.57	1.66	2
Allowance for loan and lease losses	155.05	15.51	31.01	77.53	155.05	232.58	279.10	294.60	2
Equity capital + allowance for loan and lease losses	6.69	0.67	1.34	3.35	6.69	10.04	12.05	12.72	2
Tier 1 capital + allowance for loan and lease losses	7.15	0.72	1.43	3.58	7.15	10.73	12.88	13.59	2
Loans and leases + other real estate owned	1.99	0.20	0.40	1.00	1.99	2.99	3.59	3.79	2

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

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5  
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	0.04	0.08	0.19	0.39	0.58	0.70	0.73	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.98	0.20	0.40	0.99	1.98	2.96	3.56	3.76	2
Commercial and industrial	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Individuals	30-89 days past due	1.43	0.14	0.29	0.71	1.43	2.14	2.57	2.71	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.69	0.07	0.14	0.34	0.69	1.03	1.24	1.31	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 5  
Date: 06/30/2020

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	1.11	0.11	0.22	0.56	1.11	1.67	2.01	2.12	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.28	0.13	0.26	0.64	1.28	1.92	2.31	2.44	2
Revolving	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Closed-End	30-89 days past due	1.11	0.11	0.22	0.56	1.11	1.67	2.01	2.12	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.28	0.13	0.26	0.64	1.28	1.92	2.31	2.44	2
Junior Lien	30-89 days past due	0.08	0.01	0.02	0.04	0.08	0.12	0.14	0.15	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial real estate	30-89 days past due	0.09	0.01	0.02	0.04	0.09	0.13	0.16	0.16	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	2.70	0.27	0.54	1.35	2.70	4.05	4.86	5.13	2
Construction and development	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.57	0.06	0.11	0.29	0.57	0.86	1.03	1.08	2
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.57	0.06	0.11	0.29	0.57	0.86	1.03	1.08	2
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Nonfarm non-residential	30-89 days past due	0.12	0.01	0.02	0.06	0.12	0.18	0.21	0.22	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	3.45	0.35	0.69	1.73	3.45	5.18	6.22	6.56	2
Owner occupied	30-89 days past due	0.12	0.01	0.02	0.06	0.12	0.18	0.21	0.22	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	3.45	0.35	0.69	1.73	3.45	5.18	6.22	6.56	2
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Farmland	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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











## BHCPR Reporters for Quarter Ending 06/30/2020

Peer Group 5 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2020 and Other Notes</u>
1995523	115,842	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	291,948	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	

Note: Peer Group 5 has 2 bank holding companies.