

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

**Summary Ratios**

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.06	2.99	3.08	2.92	2.80
+ Non-interest income	1.27	1.32	1.31	1.35	1.39
- Overhead expense	2.64	2.72	2.71	2.72	2.72
- Provision for credit losses	0.15	0.14	0.14	0.16	0.17
+ Securities gains (losses)	0.00	0.00	0.00	0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.58	1.51	1.57	1.43	1.36
Net operating income	1.21	1.17	1.24	0.89	0.90
Net income	1.21	1.17	1.24	0.90	0.90
Net income (sub-chapter S adjusted)	1.42	1.40	1.42	0.99	1.54
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.47	3.98	4.24	3.80	3.57
Interest expense	1.10	0.70	0.86	0.60	0.49
Net interest income (tax equivalent)	3.37	3.28	3.38	3.19	3.06
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.18	0.21	0.22	0.24	0.27
Earnings coverage of net loan and lease losses (X)	29.96	23.10	21.75	19.67	19.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.88	0.96	0.90	0.98	1.07
Allowance for loan and lease losses / Total loans and leases	0.87	0.95	0.89	0.96	1.04
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.62	0.70	0.61	0.72	0.88
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.42	0.45	0.44	0.47	0.51
<b>Liquidity and Funding</b>					
Net noncore funding dependence	16.46	16.04	16.61	17.02	18.62
Net short-term noncore funding dependence	4.64	3.90	4.64	4.82	5.92
Net loans and leases / Total assets	63.89	63.62	63.98	62.73	61.97
<b>Capitalization</b>					
Tier 1 leverage ratio	9.82	9.62	9.71	9.53	9.40
Equity capital / Total assets	12.46	11.91	12.22	11.94	11.52
Equity capital + minority interest / Total assets	12.52	12.00	12.27	12.01	11.60
Tier 1 common equity capital / Total risk-weighted assets	12.19	12.02	12.12	12.19	12.16
Net loans and leases / Equity capital (X)	5.18	5.36	5.29	5.27	5.37
Cash dividends / Net income	26.94	25.74	27.31	31.29	29.05
Cash dividends / Net income (sub-chapter S adjusted)	-25.94	17.28	17.36	47.52	-20.06
Retained earnings / Average equity capital	6.92	7.07	7.33	5.03	5.34
<b>Growth Rates</b>					
Assets	7.09	8.43	7.00	8.28	8.31
Equity capital	9.81	9.13	7.89	10.18	7.99
Net loans and leases	7.45	10.69	7.89	9.38	8.51
Noncore funding	8.55	15.02	10.67	5.57	9.36
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	1.01	1.56	1.08	1.07	1.59
Long-term debt / Equity capital	12.85	12.92	13.43	12.69	13.44
Equity investment in subs / Equity capital	103.04	103.12	103.10	102.10	101.56
Cash from ops + noncash items + op expense / Op expense + dividend	191.84	150.59	174.91	148.20	144.09

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

**Relative Income Statement and Margin Analysis**

 FR BHCPR  
 Page 2

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	4.05	3.64	3.87	3.47	3.26
Less: Interest expense	1.01	0.65	0.79	0.55	0.45
Equals: Net interest income (tax equivalent)	3.06	2.99	3.08	2.92	2.80
Plus: Non-interest income	1.27	1.32	1.31	1.35	1.39
Equals: adjusted operating income (tax equivalent)	4.40	4.38	4.46	4.33	4.25
Less: Overhead expense	2.64	2.72	2.71	2.72	2.72
Less: Provision for credit losses	0.15	0.14	0.14	0.16	0.17
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.58	1.51	1.57	1.43	1.36
Less: Applicable income taxes (tax equivalent)	0.36	0.33	0.33	0.55	0.45
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.21	1.17	1.24	0.89	0.90
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.21	1.17	1.24	0.90	0.90
Memo: Net income (last four quarters)	1.27	0.96	1.24	0.91	0.94
Net income-BHC and noncontrolling (minority) interest	1.22	1.18	1.25	0.91	0.91
<b>Margin Analysis</b>					
Average earning assets / Average assets	91.15	91.55	91.48	91.61	91.56
Average interest-bearing funds / Average assets	66.17	65.50	65.56	65.75	65.40
Interest income (tax equivalent) / Average earning assets	4.47	3.98	4.24	3.80	3.57
Interest expense / Average earning assets	1.10	0.70	0.86	0.60	0.49
Net interest income (tax equivalent) / Average earning assets	3.37	3.28	3.38	3.19	3.06
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.12	4.69	4.95	4.52	4.31
Interest-bearing bank balances	2.12	1.38	1.64	1.05	0.52
Fed funds sold and reverse repos	2.47	1.63	2.17	1.41	0.71
Trading assets	1.09	1.00	1.11	1.11	1.21
Total earning assets	4.43	3.94	4.20	3.73	3.51
Investment securities (tax equivalent)	2.85	2.57	2.68	2.47	2.42
US Treasury and agency securities (excluding mortgage-backed securities)	2.32	1.84		1.62	1.51
Mortgage-backed securities	2.71	2.40	2.50	2.23	2.13
All other securities	4.18	4.04		3.66	3.70
Interest-bearing deposits	1.09	0.61	0.81	0.49	0.39
Time deposits of \$250K or more	1.87	1.17	1.44		
Time deposits < \$250K	1.66	1.02	1.29		
Other domestic deposits	0.93	0.49	0.67		0.27
Foreign deposits	1.23	0.66	0.97	0.51	0.36
Fed funds purchased and repos	2.05	1.25	1.51	0.94	0.65
Other borrowed funds and trading liabilities	2.50	1.99	2.28	1.77	1.55
All interest-bearing funds	1.50	0.97	1.19	0.82	0.69

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2019

**Non-interest Income & Expenses**

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.78	3.03	3.08	2.85	2.86
Overhead expenses / Net Interest Income + non-interest income	60.41	61.96	60.88	63.61	64.64
<b>Percent of Average Assets</b>					
Total overhead expense	2.64	2.72	2.71	2.72	2.72
Personnel expense	1.43	1.47	1.44	1.42	1.41
Net occupancy expense	0.28	0.29	0.29	0.29	0.29
Other operating expenses	0.90	0.94	0.97	1.00	0.99
Overhead less non-interest income	1.35	1.39	1.38	1.34	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	59.90	61.41	60.37	62.73	63.78
Personnel expense	32.92	33.71	32.51	32.93	33.57
Net occupancy expense	6.53	6.62	6.51	6.70	6.99
Other operating expenses	19.95	20.56	20.88	22.41	22.41
Total non-interest income	27.91	29.13	28.50	31.08	32.47
Fiduciary activities income	1.97	2.15	2.15	2.39	2.27
Service charges on domestic deposit accounts	3.87	4.13	4.15	4.28	4.37
Trading revenue	1.31	0.99	0.92	0.90	0.98
Investment banking fees and commissions	3.31	3.34	3.42	3.61	3.68
Insurance activities revenue	0.45	0.51	0.47	0.55	0.56
Venture capital revenue	0.01	0.02	0.02	0.01	0.01
Net servicing fees	0.26	0.94	0.65	0.60	0.59
Net securitization income	0.00	0.01	0.01	0.01	0.02
Net gain (loss) - sales of loans, OREO, and other assets	1.29	1.30	1.61	1.67	2.20
Other non-interest income	9.93	10.09	9.80	10.77	10.83
Overhead less non-interest income	31.48	32.21	31.46	31.19	31.53
Applicable income taxes / Pretax net operating income (tax equivalent)	20.60	19.61	19.04	32.99	29.45
Applicable income tax + TE / Pretax net operating income + TE	23.05	22.23	21.56	37.95	33.84

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2019

**Percent Composition of Assets**

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Assets</b>					
Real estate loans	37.57	37.21	37.20	35.54	34.32
Commercial and industrial loans	12.57	12.58	12.83	12.62	12.69
Loans to individuals	4.05	4.25	4.31	4.47	4.39
Loans to depository institutions and acceptances of other banks	0.05	0.05	0.05	0.06	0.09
Agricultural loans	0.25	0.23	0.30	0.21	0.16
Other loans and leases	4.96	5.00	5.01	5.10	5.14
Net loans and leases	63.89	63.62	63.98	62.73	61.97
Debt securities over 1 year	14.44	14.87	14.63	14.83	14.77
Mutual funds and equity securities	0.05	0.07	0.06	0.06	0.06
Subtotal	79.88	80.07	79.97	79.31	78.74
Interest-bearing bank balances	3.09	3.55	3.04	3.46	3.68
Federal funds sold and reverse repos	1.55	1.46	1.66	1.81	1.91
Debt securities 1 year or less	1.80	1.83	1.96	1.86	1.89
Trading assets	1.24	1.27	1.33	1.34	1.43
Total earning assets	89.52	90.00	89.74	89.84	89.94
Non-interest cash and due from depository institutions	1.09	1.03	1.21	1.22	1.16
Other real estate owned	0.04	0.05	0.04	0.05	0.07
All other assets	9.33	8.93	8.98	8.86	8.83
<b>Memoranda</b>					
Short-term investments	7.62	8.16	7.80	8.69	9.05
US Treasury securities	1.01	1.01	1.04	1.02	1.14
US agency securities (excluding mortgage-backed securities)	0.65	0.76	0.69	0.75	0.70
Municipal securities	1.50	1.72	1.62	1.60	1.48
Mortgage-backed securities	11.14	10.97	11.13	11.06	10.88
Asset-backed securities	0.26	0.33	0.33	0.30	0.33
Other debt securities	0.38	0.42	0.41	0.38	0.34
Loans held-for-sale	0.26	0.35	0.30	0.33	0.46
Loans not held-for-sale	63.97	63.45	63.93	62.63	61.73
Real estate loans secured by 1-4 family	13.34	13.54	13.46	13.44	13.46
Revolving	2.18	2.43	2.27	2.40	2.53
Closed-end, secured by first liens	10.51	10.44	10.57	10.35	10.21
Closed-end, secured by junior liens	0.31	0.33	0.31	0.34	0.35
Commercial real estate loans	21.80	21.47	21.58	19.88	18.43
Construction and land development	3.50	3.55	3.51	3.25	2.77
Multifamily	2.83	2.67	2.72	2.54	2.59
Nonfarm nonresidential	14.32	14.25	14.45	13.30	12.08
Real estate loans secured by farmland	0.40	0.38	0.41	0.32	0.27

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2019

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

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	57.18	56.76	56.51	54.84	53.68
Real estate loans secured by 1-4 family	21.11	21.37	21.10	21.45	22.07
Revolving	3.36	3.76	3.50	3.77	4.07
Closed-end	17.42	17.33	17.39	17.41	17.66
Commercial real estate loans	32.62	32.10	32.15	29.99	28.06
Construction and land development	5.23	5.29	5.20	4.90	4.31
1-4 family	1.01	0.99	1.02	0.89	0.75
Other	4.09	4.18	4.05	3.90	3.45
Multifamily	4.30	4.02	4.10	3.84	3.95
Nonfarm nonresidential	21.38	21.20	21.41	20.03	18.36
Owner-occupied	7.87	7.98	8.04	7.58	6.94
Other	13.43	13.20	13.40	12.45	11.40
Real estate loans secured by farmland	0.61	0.59	0.63	0.51	0.43
Loans to depository institutions and acceptances of other banks	0.12	0.12	0.12	0.17	0.27
Commercial and industrial loans	20.21	19.96	20.29	20.53	21.09
Loans to individuals	6.87	7.31	7.36	7.62	7.70
Credit card loans	0.77	0.99	1.02	1.12	1.19
Agricultural loans	0.39	0.37	0.46	0.33	0.26
Other loans and leases	9.51	9.67	9.68	10.32	10.46
<b>Loans and Leases, Percent of Total Capital</b>					
Real estate loans	359.73	358.18	358.60	345.84	327.20
Real estate loans secured by 1-4 family	128.60	129.94	129.78	130.27	128.66
Revolving	20.88	23.47	21.87	23.45	24.62
Closed-end	105.58	104.79	106.38	105.19	102.17
Commercial real estate loans	208.04	205.37	207.22	193.09	174.92
Construction and land development	33.18	33.57	33.38	31.12	26.34
1-4 family	6.54	6.43	6.62	5.78	4.77
Other	25.58	26.29	25.75	24.56	20.96
Multifamily	26.96	26.00	26.09	24.35	24.97
Nonfarm nonresidential	136.58	136.60	138.47	129.62	115.12
Owner-occupied	50.11	50.97	51.68	48.41	43.08
Other	85.38	83.44	86.20	78.94	70.52
Real estate loans secured by farmland	3.68	3.61	3.82	3.15	2.53
Loans to depository institutions and acceptances of other banks	0.43	0.52	0.49	0.64	0.96
Commercial and industrial loans	117.65	116.97	120.07	118.10	116.35
Loans to individuals	38.09	40.04	39.95	41.90	41.12
Credit card loans	3.89	4.68	4.89	5.29	5.49
Agricultural loans	2.14	1.99	2.55	1.74	1.39
Other loans and leases	47.45	48.46	48.58	49.47	49.55
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	25.29	24.59	24.80	23.09	21.76
Non-owner occupied CRE loans / Total capital	159.52	155.75	158.15	146.66	133.88
Construction and land development loans / Total capital	33.18	33.57	33.38	31.12	26.34
Total CRE loans / Total capital	213.66	210.86	213.01	198.70	180.59

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

**Liquidity and Funding**

 FR BHCPR  
 Page 6

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Assets</b>					
Short-term investments	7.62	8.16	7.80	8.69	9.05
Liquid assets	22.48	22.94	22.72	24.04	24.62
Investment securities	16.86	17.37	17.27	17.35	17.40
Net loans and leases	63.89	63.62	63.98	62.73	61.97
Net loans, leases and standby letters of credit	64.96	64.72	65.07	63.89	63.32
Core deposits	62.36	62.29	62.13	61.26	59.19
Noncore funding	20.82	21.28	21.33	22.31	24.21
Time deposits of \$250K or more	2.94	2.67	2.89	2.57	
Foreign deposits	0.43	0.46	0.47	0.54	0.60
Federal funds purchased and repos	1.99	2.00	1.97	2.23	2.41
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.60	0.62	0.54	0.73	0.76
Commercial paper	0.02	0.02	0.02	0.02	0.01
Other borrowings w/remaining maturity of 1 year or less	3.20	4.03	3.67	3.96	3.70
Earning assets that reprice within 1 year	39.59	40.89	40.29	41.61	42.17
Interest-bearing liabilities that reprice within 1 year	10.04	9.02	10.01	8.46	8.17
Long-term debt that reprices within 1 year	1.17	1.47	1.34	1.58	1.62
Net assets that reprice within 1 year	26.70	28.72	27.38	29.77	30.76
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	16.46	16.04	16.61	17.02	18.62
Net short-term noncore funding dependence	4.64	3.90	4.64	4.82	5.92
Short-term investment / Short-term noncore funding	69.10	78.88	66.48	74.88	69.34
Liquid assets - short-term noncore funding / Nonliquid assets	16.37	17.03	16.06	18.17	18.46
Net loans and leases / Total deposits	90.02	90.00	90.08	90.14	88.81
Net loans and leases / Core deposits	104.84	104.96	104.98	105.64	107.37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.10	-0.95	-0.82	-0.31	-0.33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.35	-2.58	-1.98	-0.77	-1.03
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.09	-0.05	-0.08	-0.13
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	15.01	15.35	16.19	15.76	18.12
Available-for-sale securities	82.89	81.93	81.88	84.24	81.88
US Treasury securities	6.51	6.95	7.00	6.96	7.82
US agency securities (excluding mortgage-backed securities)	3.91	4.29	4.02	4.42	4.36
Municipal securities	8.66	10.20	9.17	9.31	8.50
Mortgage-backed securities	65.78	65.20	65.46	65.34	64.90
Asset-backed securities	1.60	1.84	2.05	1.74	2.21
Other debt securities	2.84	2.60	2.79	2.57	2.56
Mutual funds and equity securities	0.35	0.51	0.41	0.51	0.70
Debt securities 1 year or less	11.81	11.14	11.91	11.79	12.00
Debt securities 1 to 5 years	18.35	18.72	19.18	18.80	19.22
Debt securities over 5 years	65.01	66.26	64.73	64.73	63.79
Pledged securities	32.31	35.18	33.30	34.58	34.59
Structured notes, fair value	0.06	0.04	0.04	0.03	0.08
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	7.71	9.54	6.77	19.19	14.53
Investment securities		7.83	9.41	8.45	12.21
Core deposits	7.67	8.29	7.29	12.21	10.24
Noncore funding	8.55	15.02	10.67	5.57	9.36

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

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

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)		24.13	24.06	24.03	24.41
Standby letters of credit	0.86	0.91	0.92	0.96	1.10
Commercial and similar letters of credit	0.02	0.03	0.02	0.03	0.03
Securities lent	0.40	0.85	0.62	0.75	0.56
Credit derivatives - notional amount (BHC as guarantor)	0.37	0.49	0.52	0.30	0.31
Credit derivatives - notional amount (BHC as beneficiary)	0.50	0.81	0.75	0.55	0.59
Credit derivative contracts w/ purchased credit protection - invest grade	0.23	0.51	0.52	0.19	0.29
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.55	0.78	0.69	0.59	0.94
Derivative contracts	71.45	68.37	65.26	75.35	70.49
Interest rate contracts	48.55	46.92	43.29	53.66	50.41
Interest rate futures and forward contracts	14.30	14.35	10.87	13.82	15.96
Written options contracts (interest rate)	2.44	2.27	2.17	2.60	2.56
Purchased options contracts (interest rate)	2.53	1.89	2.32	2.37	2.12
Interest rate swaps	28.19	25.28	26.74	25.60	27.06
Foreign exchange contracts	11.40	11.56	10.92	9.40	9.39
Futures and forward foreign exchange contracts	5.29	5.43	5.23	4.53	5.32
Written options contracts (foreign exchange)	0.05	0.13	0.14	0.06	0.10
Purchased options contracts (foreign exchange)	0.04	0.13	0.13	0.06	0.10
Foreign exchange rate swaps	2.17	2.14	2.17	2.34	1.53
Equity, commodity, and other derivative contracts	3.34	3.56	4.07	3.81	3.23
Commodity and other futures and forward contracts	0.24	0.22	0.25	0.30	0.26
Written options contracts (commodity and other)	1.14	1.08	1.46	1.21	1.13
Purchased options contracts (commodity and other)	1.01	0.97	1.31	1.12	0.97
Commodity and other swaps	0.30	0.42	0.40	0.29	0.23
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)		44.05	44.93	46.60	47.84

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date:03/31/2019

**Derivatives Analysis**

 FR BHCPR  
 Page 8

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Notional Amount</b>					
Interest rate contracts	93.96	92.90	92.87	92.20	91.70
Foreign exchange contracts	2.91	3.40	3.39	3.53	4.36
Equity, commodity, and other contracts	1.71	1.72	1.92	1.94	1.91
Futures and forwards	12.48	13.94	12.68	13.23	17.53
Written options	7.19	7.10	6.62	6.68	7.63
Exchange-traded	0.20	0.25	0.23	0.27	0.22
Over-the-counter	6.14	6.03	5.48	5.27	6.55
Purchased options	4.13	3.81	4.23	4.73	4.69
Exchange-traded	0.31	0.32	0.32	0.33	0.49
Over-the-counter	2.94	2.86	3.21	3.32	3.43
Swaps	69.24	69.15	70.39	68.94	62.99
Held for trading	43.41	46.30	46.18	46.32	43.54
Interest rate contracts	35.98	38.48	38.27	37.84	35.09
Foreign exchange contracts	1.55	2.07	1.86	2.10	2.42
Equity, commodity, and other contracts	0.97	1.03	1.14	1.01	0.86
Non-traded	56.59	53.70	53.82	53.68	56.46
Interest rate contracts	53.73	50.20	50.68	51.23	51.73
Foreign exchange contracts	0.39	0.57	0.57	0.60	0.64
Equity, commodity, and other contracts	0.12	0.16	0.16	0.21	0.30
Derivative contracts (excluding futures and forex 14 days or less)	93.48	95.70	94.46	95.63	94.20
One year or less	31.49	34.29	32.44	31.96	31.37
Over 1 year to 5 years	30.58	30.86	31.22	31.85	33.87
Over 5 years	27.96	31.85	28.71	29.43	32.03
Gross negative fair value (absolute value)	0.67	0.76	0.71	0.69	0.99
Gross positive fair value	0.88	0.78	0.83	0.71	1.13
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.05	0.06	0.06	0.06	0.09
Gross positive fair value (X)	0.05	0.06	0.06	0.06	0.10
Held for trading (X)	0.04	0.05	0.05	0.05	0.08
Non-traded (X)	0.01	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.03	0.03	0.04	0.04	0.06
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.42	0.46	0.52	0.53	0.82



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

**Allowance and Net Loan and Lease Losses**

 FR BHCPR  
 Page 9

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.15	0.14	0.14	0.16	0.17
Provision for loan and lease losses / Average loans and leases	0.24	0.24	0.24	0.28	0.31
Provision for loan and lease losses / Net loan and lease losses	164.93	120.09	134.68	143.18	141.39
Allowance for loan and lease losses / Total loans and leases not held for sale	0.88	0.96	0.90	0.98	1.07
Allowance for loan and lease losses / Total loans and leases	0.87	0.95	0.89	0.96	1.04
Allowance for loan and lease losses / Net loans and leases losses (X)	9.53	9.01	7.54	8.39	8.27
Allowance for loan and lease losses / Nonaccrual assets	195.14	185.95	214.03	178.03	167.13
ALLL / 90+ days past due + nonaccrual loans and leases	153.63	139.85	160.51	136.22	123.58
Gross loan and lease losses / Average loans and leases	0.25	0.30	0.30	0.33	0.37
Recoveries / Average loans and leases	0.07	0.09	0.09	0.09	0.11
Net losses / Average loans and leases	0.18	0.21	0.22	0.24	0.27
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	7.56	9.56	41.30	33.49	40.49
Earnings coverage of net loan and lease losses (X)	29.96	23.10	21.75	19.67	19.75
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.02	0.02	0.02	0.03
Real estate loans secured by 1-4 family	0.02	0.03	0.01	0.03	0.06
Revolving	0.02	0.06	0.03	0.09	0.13
Closed-end	0.01	0.02	0.01	0.02	0.04
Commercial real estate loans	0.02	0.01	0.01	0.01	0.00
Construction and land development	0.00	-0.03	-0.03	-0.02	-0.04
1-4 family	0.00	0.00	-0.01	0.00	-0.01
Other	-0.01	-0.02	-0.02	-0.01	-0.02
Multifamily	0.00	0.00	0.00	-0.01	0.00
Nonfarm nonresidential	0.02	0.02	0.02	0.03	0.01
Owner-occupied	0.01	0.01	0.01	0.01	0.01
Other	0.01	0.01	0.01	0.01	0.00
Real estate loans secured by farmland	0.00	-0.03	0.00	0.01	-0.02
Commercial and industrial loans	0.25	0.24	0.31	0.39	0.41
Loans to individuals	1.19	1.40	1.16	1.25	1.28
Credit card loans	3.02	3.31	2.92	2.92	2.67
Agricultural loans	0.04	0.13	0.15	0.18	0.11
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.14	0.10	0.14	0.15	0.14

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

**Past Due and Nonaccrual Assets**

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.42	0.45	0.44	0.47	0.51
90+ days past due loans and leases	0.15	0.18	0.17	0.20	0.23
Nonaccrual loans and leases	0.55	0.61	0.54	0.63	0.76
90+ days past due and nonaccrual loans and leases	0.74	0.84	0.75	0.88	1.06
30-89 days past due restructured	0.02	0.02	0.02	0.02	0.02
90+ days past due restructured	0.01	0.01	0.01	0.01	0.01
Nonaccrual restructured	0.15	0.18	0.16	0.20	0.23
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.01
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.43	0.46	0.44	0.47	0.51
90+ days past due assets	0.15	0.18	0.18	0.20	0.24
Nonaccrual assets	0.58	0.63	0.57	0.64	0.77
30+ days past due and nonaccrual assets	1.22	1.33	1.26	1.39	1.63
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.47	0.52	0.48	0.54	0.64
90+ past due and nonaccrual assets + other real estate owned	0.52	0.58	0.52	0.59	0.72
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.59	0.69	0.60	0.72	0.86
Allowance for loan and lease losses	119.54	127.98	118.28	129.01	139.29
Equity capital + allowance for loan and lease losses	4.70	5.57	4.79	5.78	7.07
Tier 1 capital + allowance for loan and lease losses	6.04	7.04	6.16	7.35	8.71
Loans and leases + other real estate owned	0.95	1.10	0.96	1.15	1.38

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2019

**Past Due and Nonaccrual Loans and Leases**

		03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.40	0.41	0.42	0.44	0.48
	90+ days past due	0.17	0.24	0.22	0.26	0.31
	Nonaccrual	0.55	0.67	0.57	0.69	0.81
Commercial and industrial	30-89 days past due	0.31	0.32	0.31	0.32	0.33
	90+ days past due	0.03	0.06	0.05	0.05	0.05
	Nonaccrual	0.84	0.88	0.77	0.93	1.19
Individuals	30-89 days past due	0.93	0.81	0.84	0.97	1.08
	90+ days past due	0.15	0.17	0.16	0.19	0.21
	Nonaccrual	0.21	0.27	0.23	0.24	0.22
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.01	0.00	0.05	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.22	0.35	0.17	0.17	0.20
	90+ days past due	0.00	0.02	0.00	0.00	0.03
	Nonaccrual	0.95	0.93	0.75	0.96	0.93
Foreign governments	30-89 days past due	0.00	0.00	0.01	0.00	0.54
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.06	0.06	0.06	0.03
Other loans and leases	30-89 days past due	0.16	0.20	0.16	0.20	0.16
	90+ days past due	0.01	0.02	0.01	0.02	0.02
	Nonaccrual	0.14	0.14	0.14	0.10	0.17

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 1  
Date: 03/31/2019

		03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.68	0.64	0.71	0.74	0.82
	90+ days past due	0.40	0.48	0.46	0.49	0.69
	Nonaccrual	0.81	0.97	0.86	0.97	1.19
Revolving	30-89 days past due	0.49	0.46	0.50	0.61	0.60
	90+ days past due	0.04	0.06	0.05	0.07	0.07
	Nonaccrual	1.03	1.31	1.17	1.17	1.30
Closed-End	30-89 days past due	0.72	0.68	0.75	0.79	0.91
	90+ days past due	0.45	0.55	0.53	0.57	0.79
	Nonaccrual	0.79	0.97	0.84	0.96	1.20
Junior Lien	30-89 days past due	0.03	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.06	0.07	0.06	0.07	0.09
Commercial real estate	30-89 days past due	0.18	0.19	0.17	0.18	0.16
	90+ days past due	0.03	0.03	0.03	0.04	0.05
	Nonaccrual	0.26	0.33	0.28	0.34	0.40
Construction and development	30-89 days past due	0.26	0.26	0.21	0.23	0.22
	90+ days past due	0.02	0.03	0.02	0.03	0.04
	Nonaccrual	0.22	0.21	0.19	0.24	0.34
1-4 family	30-89 days past due	0.06	0.04	0.06	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.02	0.03	0.02	0.03	0.03
Other	30-89 days past due	0.17	0.19	0.12	0.13	0.15
	90+ days past due	0.01	0.02	0.02	0.02	0.03
	Nonaccrual	0.18	0.16	0.15	0.18	0.27
Multifamily	30-89 days past due	0.08	0.07	0.10	0.07	0.07
	90+ days past due	0.00	0.00	0.01	0.01	0.02
	Nonaccrual	0.08	0.09	0.08	0.10	0.12
Nonfarm non-residential	30-89 days past due	0.17	0.19	0.17	0.17	0.16
	90+ days past due	0.03	0.04	0.03	0.04	0.06
	Nonaccrual	0.32	0.37	0.30	0.38	0.45
Owner occupied	30-89 days past due	0.08	0.08	0.09	0.07	0.08
	90+ days past due	0.01	0.02	0.01	0.02	0.02
	Nonaccrual	0.17	0.21	0.17	0.21	0.24
Other	30-89 days past due	0.08	0.09	0.07	0.09	0.07
	90+ days past due	0.01	0.02	0.01	0.02	0.03
	Nonaccrual	0.14	0.14	0.13	0.14	0.18
Farmland	30-89 days past due	0.35	0.32	0.25	0.27	0.14
	90+ days past due	0.01	0.08	0.01	0.06	0.05
	Nonaccrual	1.22	1.26	1.23	1.07	0.72
Credit card	30-89 days past due	1.09	1.31	1.23	1.08	1.21
	90+ days past due	0.77	0.71	0.73	0.75	0.75
	Nonaccrual	0.13	0.12	0.09	0.08	0.09

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2019

**Regulatory Capital Components and Ratios**

	03/31/2019			03/31/2018			12/31/2018			12/31/2017			12/31/2016		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.17			11.99			12.09			12.16			12.16		
Common equity tier 1 capital, column B	0.41			0.52			0.52			0.44			0.47		
Tier 1 capital, column A	12.89			12.85			12.86			12.95			12.92		
Tier 1 capital, column B	0.47			0.60			0.60			0.51			0.55		
Total capital, column A	14.46			14.54			14.45			14.63			14.65		
Total capital, column B	0.52			0.67			0.67			0.57			0.61		
Tier 1 leverage	9.82			9.62			9.71			9.53			9.40		

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

**Insurance and Broker-Dealer Activities**

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.01	0.02
Insurance underwriting assets (P/C) / Total insurance underwriting assets	55.87	53.94	56.12	52.23	49.62
Insurance underwriting assets (L/H) / Total insurance underwriting assets	44.13	46.06	43.88	47.77	50.38
Separate account assets (L/H) / Total life assets	8.64	2.50	8.53	2.52	2.15
Insurance activities revenue / Adjusted operating income	0.45	0.51	0.47	0.55	0.56
Premium income / Insurance activities revenue	4.11	3.52	4.86	4.64	4.87
Credit related premium income / Total premium income	39.77	44.51	44.54	43.04	52.96
Other premium income / Total premium income	60.23	55.49	55.46	56.96	47.04
Insurance underwriting net income / Consolidated net income	0.07	0.09	0.08	0.04	0.12
Insurance net income (P/C) / Equity (P/C)	19.15	15.15	15.64	5.74	5.19
Insurance net income (L/H) / Equity (L/H)	-16.49	-21.98	1.99	-2.99	4.69
Insurance benefits, losses, expenses / Insurance premiums	203.26	141.52	160.49	127.33	246.60
Reinsurance recovery (P/C) / Total assets (P/C)	0.23	0.39	0.17	0.48	0.41
Reinsurance recovery (L/H) / Total assets (L/H)	2.28	0.00	2.31	0.00	1.92
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.18	10.44	10.22	9.84	9.31
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	1.54	1.46	1.79	1.54	1.46

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2019

**Foreign Activities**

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Yield: Foreign loans	1.18	1.16	1.17	1.08	1.23
Cost: Interest-bearing deposits	1.23	0.66	0.97	0.51	0.36
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	15.80	29.22	27.29	67.99	67.21
Commercial and industrial loans	0.43	1.03	1.53	2.12	1.37
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	8.02	25.06	7.23	21.19	6.90
Total selected assets	5.16	40.68	3.19	21.86	12.63
Deposits	8.54	-0.04	5.00	-0.77	47.76

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

**Parent Company Analysis - Part 1**

 FR BHCPR  
 Page 16

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Profitability</b>					
Net income / Average equity capital	9.96	9.89	10.40	7.61	7.97
Bank net income / Average equity investment in banks	10.84	10.87	11.19	8.74	9.09
Nonbank net income / Average equity investment in nonbanks	7.83	7.80	7.10	4.73	5.53
Subsidiary HCs net income / Average equity investment in sub HCs	9.24	7.92	8.78	6.82	7.23
Bank net income / Parent net income	81.62	81.80	82.56	80.64	80.11
Nonbank net income / Parent net income	5.19	6.24	3.78	7.76	6.37
Subsidiary holding companies' net income / Parent net income	77.84	79.05	72.48	82.97	76.68
<b>Leverage</b>					
Total liabilities / Equity capital	19.96	21.14	20.88	19.94	21.58
Total debt / Equity capital	13.98	14.75	14.69	13.95	15.12
Total debt + notes payable to subs that issued TPS / Equity capital	16.27	17.41	17.10	16.10	17.51
Total debt + Loans guaranteed for affiliate / Equity capital	14.42	15.17	15.12	14.35	15.57
Total debt / Equity capital - excess over fair value	14.10	14.85	14.81	14.10	15.29
Long-term debt / Equity capital	12.85	12.92	13.43	12.69	13.44
Short-term debt / Equity capital	1.01	1.56	1.08	1.07	1.59
Current portion of long-term debt / Equity capital	0.11	0.31	0.14	0.27	0.39
Excess cost over fair value / Equity capital	0.09	0.12	0.12	0.17	0.20
Long-term debt / Consolidated long-term debt	26.64	27.21	28.69	26.93	28.31
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	103.04	103.12	103.10	102.10	101.56
Total investment in subs / Equity capital	111.39	112.10	112.48	111.30	110.99
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.36	0.42	0.35	0.52	0.28
Equity investment in subs - equity cap / Net income-div (X)	1.24	1.50	1.22	2.64	1.75
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	165.09	132.75	162.34	141.81	137.84
Cash from ops + noncash items + op expense / Op expense + dividend	191.84	150.59	174.91	148.20	144.09
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.24	108.21	103.19	92.33	128.25
Pretax operating income + interest expenses / Interest expense	1,686.82	1,399.90	2,898.75	1,909.25	2,107.38
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,396.04	893.69	1,369.37	1,547.94	1,414.32
Dividends + interest from subs / Interest expenses + dividends	210.76	146.47	188.90	172.51	157.78
Fees + other income from subs / Salary + other expenses	14.33	16.96	16.08	16.39	14.75
Net income / Current part of long-term debt + preferred dividends (X)	44.11	21.84	33.93	24.63	55.02
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	2.54	2.48	2.67	3.24	4.62
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.17	0.24	0.10	1.57
Nonaccrual	0.60	8.49	6.54	7.38	15.05
Total	0.84	8.67	6.78	7.48	16.62
<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	0.15	0.21	0.21	0.17	0.11
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.15	0.22	0.23	0.17	0.11
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	5.41	5.31	5.51	5.68	6.18
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.22	0.20	0.21	0.13	0.11



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2019

**Parent Company Analysis - Part 2**

 FR BHCPR  
 Page 17

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	62.46	64.01	57.26	68.72	78.25
Dividends paid / Net income	26.95	25.73	27.33	31.29	29.05
Net income - dividends / Average equity	6.91	7.08	7.33	5.03	5.34
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	175.73	118.04	157.73	130.71	116.31
Dividends from nonbank subsidiaries	3.11	2.98	7.13	12.57	11.99
Dividends from subsidiary holding companies	11.62	8.06	16.86	18.99	13.56
Dividends from all subsidiaries	235.74	158.21	215.26	196.35	190.88
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	56.90	39.96	60.71	59.00	44.62
Interest income from bank subsidiaries	0.69	0.46	0.52	0.76	0.54
Management and service fees from bank subsidiaries	1.62	2.21	1.88	2.98	2.35
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	65.94	46.02	63.43	62.82	53.32
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	46.16	38.37	51.40	102.35	61.37
Interest income from nonbank subsidiaries	22.42	15.66	18.56	8.11	6.68
Management and serv fees from nonbank subsidiaries	1.17	2.46	2.96	0.85	1.37
Other income from nonbank subsidiaries	0.52	0.43	0.15	0.81	0.73
Operating income from nonbank subsidiaries	107.93	75.14	99.33	165.35	98.61
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	41.27	35.98	48.56	59.89	39.67
Interest income from subsidiary holding companies	5.97	3.25	3.95	2.71	0.33
Management and service fees from subsidiary holding companies	0.31	0.39	0.43	0.56	0.58
Other income from subsidiary holding companies	0.02	0.00	0.01	0.00	0.00
Operating income from subsidiary holding companies	52.00	40.47	61.19	64.33	42.09
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	63.57	50.38	65.18	59.17	52.71
Interest income from bank subsidiaries	1.35	2.80	0.92	0.94	1.12
Management and service fees from bank subsidiaries	2.07	3.62	2.01	2.17	2.70
Other income from bank subsidiaries	0.05	0.03	0.02	0.09	0.03
Operating income from bank subsidiaries	78.28	67.45	74.20	69.23	63.24
Dividends from nonbank subsidiaries	1.06	3.60	2.57	2.65	3.92
Interest income from nonbank subsidiaries	1.98	4.90	2.32	2.79	3.92
Management and service fees from nonbank subsidiaries	0.02	0.04	0.03	0.07	0.06
Other income from nonbank subsidiaries	0.04	0.05	0.02	0.17	0.19
Operating income from nonbank subsidiaries	5.58	14.30	7.64	9.99	13.62
Dividends from subsidiary holding companies	3.44	4.60	5.15	5.49	6.07
Interest income from subsidiary holding companies	0.23	0.27	0.37	0.13	0.04
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	5.74	6.19	6.79	6.46	7.14
Loans and advances from subsidiaries / Short term debt	70.07	103.43	87.95	83.68	151.56
Loans and advances from subsidiaries / Total debt	26.47	27.51	26.53	39.18	30.35

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 1  
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									122
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.06	1.02	1.88	2.63	3.12	3.58	4.00	4.71	122
+ Non-interest income	1.27	0.25	0.37	0.66	1.03	1.67	2.94	4.02	122
- Overhead expense	2.64	1.55	1.80	2.21	2.56	3.01	3.94	4.21	122
- Provision for credit losses	0.15	0.00	0.00	0.04	0.11	0.23	0.37	0.69	122
+ Securities gains (losses)	0.00	-0.02	-0.01	0.00	0.00	0.00	0.03	0.05	122
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	122
= Pretax net operating income (tax equivalent)	1.58	0.82	1.02	1.30	1.54	1.86	2.15	2.56	122
Net operating income	1.21	0.49	0.73	1.00	1.19	1.42	1.65	1.89	122
Net income	1.21	0.49	0.73	1.00	1.19	1.42	1.65	1.89	122
Net income (sub-chapter S adjusted)	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.47	3.43	3.65	4.07	4.42	4.83	5.42	5.95	122
Interest expense	1.10	0.40	0.51	0.73	1.04	1.38	1.93	2.43	122
Net interest income (tax equivalent)	3.37	1.21	2.05	2.95	3.47	3.97	4.40	4.80	122
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.18	0.00	0.00	0.04	0.10	0.29	0.61	1.12	122
Earnings coverage of net loan and lease losses (X)	29.96	-28.57	2.57	6.96	17.32	39.67	100.41	170.54	118
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.88	0.33	0.38	0.63	0.86	1.06	1.51	2.08	122
Allowance for loan and lease losses / Total loans and leases	0.87	0.33	0.38	0.62	0.86	1.05	1.48	2.07	122
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.62	0.12	0.23	0.38	0.59	0.82	1.09	1.57	122
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.42	0.08	0.12	0.23	0.38	0.56	0.96	1.36	122
<b>Liquidity and Funding</b>									
Net noncore funding dependence	16.46	-7.21	-0.15	8.49	15.05	25.49	39.36	50.11	122
Net short-term noncore funding dependence	4.64	-35.05	-16.86	0.03	5.85	11.41	20.84	24.36	122
Net loans and leases / Total assets	63.89	18.87	35.63	57.37	68.12	72.95	77.72	81.82	122
<b>Capitalization</b>									
Tier 1 leverage ratio	9.82	7.50	8.36	9.02	9.71	10.58	11.64	13.22	122
Equity capital / Total assets	12.46	8.87	9.27	10.58	12.13	14.41	16.11	17.31	122
Equity capital + minority interest / Total assets	12.52	8.94	9.36	10.58	12.17	14.41	16.23	17.36	122
Tier 1 common equity capital / Total risk-weighted assets	12.19	9.33	9.64	10.52	11.88	13.22	16.74	18.40	121
Net loans and leases / Equity capital (X)	5.18	1.85	2.96	4.12	5.25	6.22	7.37	8.40	122
Cash dividends / Net income	26.94	0.00	0.00	16.64	30.30	41.94	48.74	63.23	121
Cash dividends / Net income (sub-chapter S adjusted)	-25.94	-25.94	-25.94	-25.94	-25.94	-25.94	-25.94	-25.94	1
Retained earnings / Average equity capital	6.92	1.55	2.96	4.95	6.82	8.67	11.98	14.47	122
<b>Growth Rates</b>									
Assets	7.09	-5.84	-1.45	1.90	5.60	10.17	20.27	35.52	118
Equity capital	9.81	-3.49	-1.31	3.09	7.20	12.09	31.42	59.91	118
Net loans and leases	7.45	-4.69	-0.28	2.81	5.78	10.46	20.03	36.90	118
Noncore funding	8.55	-25.93	-21.88	-4.27	6.62	21.05	44.17	63.64	118
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	1.01	0.00	0.00	0.00	0.00	0.02	5.85	23.58	122
Long-term debt / Equity capital	12.85	0.00	0.00	0.00	6.21	22.17	48.55	67.00	122
Equity investment in subs / Equity capital	103.04	91.24	95.42	99.16	101.77	106.98	114.40	119.28	122
Cash from ops + noncash items + op expense / Op expense + dividend	191.84	13.51	49.75	95.12	160.56	262.84	388.05	657.25	121

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2019

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	4.05	2.98	3.32	3.72	4.03	4.38	4.93	5.58	122
Less: Interest expense	1.01	0.37	0.48	0.66	0.95	1.28	1.83	2.27	122
Equals: Net interest income (tax equivalent)	3.06	1.02	1.88	2.63	3.12	3.58	4.00	4.71	122
Plus: Non-interest income	1.27	0.25	0.37	0.66	1.03	1.67	2.94	4.02	122
Equals: adjusted operating income (tax equivalent)	4.40	3.20	3.28	3.92	4.38	4.79	5.55	7.31	122
Less: Overhead expense	2.64	1.55	1.80	2.21	2.56	3.01	3.94	4.21	122
Less: Provision for credit losses	0.15	0.00	0.00	0.04	0.11	0.23	0.37	0.69	122
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	122
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.02	-0.01	0.00	0.00	0.00	0.03	0.05	122
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	122
Equals: Pretax net operating income (tax equivalent)	1.58	0.82	1.02	1.30	1.54	1.86	2.15	2.56	122
Less: Applicable income taxes (tax equivalent)	0.36	0.15	0.21	0.28	0.35	0.42	0.56	0.74	122
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	122
Equals: Net operating income	1.21	0.49	0.73	1.00	1.19	1.42	1.65	1.89	122
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Equals: Net income	1.21	0.49	0.73	1.00	1.19	1.42	1.65	1.89	122
Memo: Net income (last four quarters)	1.27	0.62	0.79	1.06	1.26	1.46	1.73	1.86	120
Net income-BHC and noncontrolling (minority) interest	1.22	0.57	0.73	1.01	1.21	1.42	1.65	1.89	122
<b>Margin Analysis</b>									
Average earning assets / Average assets	91.15	85.53	86.96	88.68	90.97	93.33	95.73	97.05	122
Average interest-bearing funds / Average assets	66.17	51.54	55.05	60.93	66.29	70.06	78.25	82.72	122
Interest income (tax equivalent) / Average earning assets	4.47	3.43	3.65	4.07	4.42	4.83	5.42	5.95	122
Interest expense / Average earning assets	1.10	0.40	0.51	0.73	1.04	1.38	1.93	2.43	122
Net interest income (tax equivalent) / Average earning assets	3.37	1.21	2.05	2.95	3.47	3.97	4.40	4.80	122
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.12	4.13	4.30	4.75	5.02	5.44	6.15	7.22	122
Interest-bearing bank balances	2.12	0.87	0.97	1.50	2.07	2.74	3.18	4.14	122
Fed funds sold and reverse repos	2.47	0.00	0.35	2.00	2.54	3.01	4.72	6.16	75
Trading assets	1.09	0.00	0.00	0.00	0.11	2.31	3.59	4.55	83
Total earning assets	4.43	3.41	3.65	4.02	4.39	4.79	5.30	5.90	122
Investment securities (tax equivalent)	2.85	2.27	2.38	2.54	2.82	3.11	3.49	3.62	121
US Treasury and agency securities (excluding mortgage-backed securities)	2.32	1.10	1.52	1.88	2.26	2.68	3.32	3.73	110
Mortgage-backed securities	2.71	2.16	2.33	2.50	2.66	2.92	3.18	3.37	120
All other securities	4.18	2.13	2.75	3.30	3.88	4.43	6.24	14.51	116
Interest-bearing deposits	1.09	0.36	0.55	0.78	1.01	1.37	1.86	2.10	121
Time deposits of \$250K or more	1.87	0.98	1.15	1.60	1.93	2.15	2.44	2.69	118
Time deposits < \$250K	1.66	0.61	0.86	1.33	1.70	2.09	2.32	2.46	119
Other domestic deposits	0.93	0.32	0.41	0.60	0.87	1.18	1.78	2.08	121
Foreign deposits	1.23	0.00	0.00	0.67	1.23	1.86	2.58	2.97	30
Fed funds purchased and repos	2.05	0.21	0.40	1.06	2.13	2.59	3.91	7.34	110
Other borrowed funds and trading liabilities	2.50	1.08	1.32	2.08	2.50	2.95	3.40	3.72	122
All interest-bearing funds	1.50	0.57	0.79	1.05	1.39	1.83	2.62	3.09	122

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2019

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.78	0.00	0.00	0.19	2.43	5.01	8.14	13.23	121
Overhead expenses / Net Interest Income + non-interest income	60.41	43.50	46.82	54.86	59.44	66.99	76.03	81.30	122
<b>Percent of Average Assets</b>									
Total overhead expense	2.64	1.55	1.80	2.21	2.56	3.01	3.94	4.21	122
Personnel expense	1.43	0.77	0.89	1.15	1.44	1.67	2.03	2.26	122
Net occupancy expense	0.28	0.12	0.15	0.22	0.27	0.35	0.41	0.46	122
Other operating expenses	0.90	0.49	0.54	0.66	0.83	1.03	1.68	1.94	122
Overhead less non-interest income	1.35	-0.10	0.47	1.01	1.40	1.74	2.05	2.37	122
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	59.90	42.73	46.79	53.39	58.89	66.46	75.24	81.09	122
Personnel expense	32.92	21.64	23.14	28.77	33.26	36.93	42.33	46.79	122
Net occupancy expense	6.53	2.56	3.70	5.23	6.58	7.76	9.12	10.12	122
Other operating expenses	19.95	12.77	13.36	16.00	19.29	23.34	30.48	37.53	122
Total non-interest income	27.91	6.19	10.19	15.84	24.41	37.06	54.31	78.15	122
Fiduciary activities income	1.97	0.00	0.00	0.00	1.49	3.34	6.40	10.96	122
Service charges on domestic deposit accounts	3.87	0.00	0.24	1.68	4.10	5.75	6.98	7.55	122
Trading revenue	1.31	-0.01	0.00	0.00	0.37	1.26	5.97	11.48	122
Investment banking fees and commissions	3.31	0.00	0.00	0.49	1.55	3.23	14.38	30.44	122
Insurance activities revenue	0.45	0.00	0.00	0.00	0.07	0.59	2.23	5.54	122
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.19	122
Net servicing fees	0.26	-1.08	-0.27	0.00	0.08	0.53	1.41	1.72	122
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	122
Net gain (loss) - sales of loans, OREO, and other assets	1.29	-0.42	-0.03	0.16	0.79	2.46	3.85	5.21	122
Other non-interest income	9.93	2.69	3.25	5.59	7.89	13.19	22.07	34.42	122
Overhead less non-interest income	31.48	-1.95	10.18	23.73	34.66	41.08	46.69	50.55	122
Applicable income taxes / Pretax net operating income (tax equivalent)	20.60	12.57	14.64	17.89	20.85	22.95	26.59	28.47	121
Applicable income tax + TE / Pretax net operating income + TE	23.05	16.01	17.84	20.88	23.14	25.12	28.51	31.29	121

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2019

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	37.57	2.66	6.21	23.71	42.02	53.16	59.56	65.38	122
Commercial and industrial loans	12.57	0.93	2.88	7.41	11.45	17.72	23.84	27.34	122
Loans to individuals	4.05	0.04	0.09	0.62	2.04	7.12	12.65	17.76	122
Loans to depository institutions and acceptances of other banks	0.05	0.00	0.00	0.00	0.00	0.02	0.32	0.77	122
Agricultural loans	0.25	0.00	0.00	0.00	0.04	0.33	1.16	2.67	122
Other loans and leases	4.96	0.48	0.67	1.80	4.06	7.90	11.17	13.09	122
Net loans and leases	63.89	18.87	35.63	57.37	68.12	72.95	77.72	81.82	122
Debt securities over 1 year	14.44	0.71	5.55	10.04	14.14	19.26	23.76	30.27	122
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.19	0.27	122
Subtotal	79.88	36.73	47.61	78.09	84.16	87.27	89.28	90.68	122
Interest-bearing bank balances	3.09	0.25	0.45	0.81	2.10	4.97	8.27	11.00	122
Federal funds sold and reverse repos	1.55	0.00	0.00	0.00	0.00	0.59	11.56	25.02	122
Debt securities 1 year or less	1.80	0.04	0.08	0.37	1.26	2.52	5.63	9.20	122
Trading assets	1.24	0.00	0.00	0.00	0.13	0.62	7.78	15.54	122
Total earning assets	89.52	80.24	85.41	87.27	89.65	91.85	93.86	94.48	122
Non-interest cash and due from depository institutions	1.09	0.27	0.53	0.78	1.06	1.39	1.69	1.95	122
Other real estate owned	0.04	0.00	0.00	0.01	0.02	0.06	0.10	0.17	122
All other assets	9.33	4.41	5.11	7.16	9.26	11.54	13.44	17.75	122
<b>Memoranda</b>									
Short-term investments	7.62	0.76	0.96	1.94	4.20	9.69	27.16	38.31	122
US Treasury securities	1.01	0.00	0.00	0.00	0.17	1.75	4.74	5.67	122
US agency securities (excluding mortgage-backed securities)	0.65	0.00	0.00	0.00	0.23	1.07	2.73	4.56	122
Municipal securities	1.50	0.00	0.00	0.07	0.97	2.65	5.37	6.43	122
Mortgage-backed securities	11.14	0.23	3.58	7.51	10.81	15.26	19.87	22.74	122
Asset-backed securities	0.26	0.00	0.00	0.00	0.00	0.37	1.41	2.93	122
Other debt securities	0.38	0.00	0.00	0.00	0.07	0.62	1.73	3.61	122
Loans held-for-sale	0.26	0.00	0.00	0.02	0.13	0.39	0.95	1.44	122
Loans not held-for-sale	63.97	18.94	35.80	56.47	67.92	73.18	78.26	82.28	122
Real estate loans secured by 1-4 family	13.34	0.20	2.05	6.45	13.12	19.30	25.02	33.81	122
Revolving	2.18	0.00	0.02	0.45	1.97	3.81	5.08	5.80	122
Closed-end, secured by first liens	10.51	0.12	1.43	5.05	10.23	14.48	22.51	30.73	122
Closed-end, secured by junior liens	0.31	0.00	0.01	0.05	0.23	0.48	0.78	1.70	122
Commercial real estate loans	21.80	0.19	1.25	9.75	22.56	32.87	39.92	47.73	122
Construction and land development	3.50	0.00	0.17	1.02	3.05	5.28	8.34	9.56	122
Multifamily	2.83	0.01	0.19	0.82	2.39	3.67	7.20	13.08	122
Nonfarm nonresidential	14.32	0.05	0.60	5.90	14.71	22.06	27.14	30.45	122
Real estate loans secured by farmland	0.40	0.00	0.00	0.00	0.08	0.61	1.92	2.42	122

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 1  
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	57.18	12.52	24.37	40.78	63.40	74.20	81.19	87.44	122
Real estate loans secured by 1-4 family	21.11	0.98	4.68	13.73	21.05	27.86	35.87	49.82	122
Revolving	3.36	0.00	0.03	0.77	3.34	5.29	7.33	8.26	122
Closed-end	17.42	0.98	3.75	10.27	17.10	23.73	32.05	44.06	122
Commercial real estate loans	32.62	0.24	6.62	16.80	34.26	47.83	55.73	61.93	122
Construction and land development	5.23	0.00	0.58	1.89	4.56	7.77	12.26	13.39	122
1-4 family	1.01	0.00	0.00	0.08	0.67	2.09	3.22	3.72	122
Other	4.09	0.00	0.58	1.58	3.65	6.19	9.26	10.04	122
Multifamily	4.30	0.02	0.75	1.37	3.62	5.87	10.52	17.61	122
Nonfarm nonresidential	21.38	0.13	4.02	10.07	22.19	31.85	37.36	42.05	122
Owner-occupied	7.87	0.00	0.19	2.95	7.35	11.85	16.42	18.65	122
Other	13.43	0.12	3.39	6.94	13.14	20.09	24.23	26.20	122
Real estate loans secured by farmland	0.61	0.00	0.00	0.00	0.13	0.94	2.68	4.36	122
Loans to depository institutions and acceptances of other banks	0.12	0.00	0.00	0.00	0.00	0.04	0.75	2.24	122
Commercial and industrial loans	20.21	1.72	7.59	12.30	18.64	27.77	39.53	43.74	122
Loans to individuals	6.87	0.06	0.29	1.10	3.57	11.42	21.20	41.93	122
Credit card loans	0.77	0.00	0.00	0.00	0.02	0.90	3.77	13.70	122
Agricultural loans	0.39	0.00	0.00	0.00	0.07	0.53	1.72	4.07	122
Other loans and leases	9.51	0.70	0.86	2.56	6.46	14.75	21.58	48.02	122
<b>Loans and Leases, Percent of Total Capital</b>									
Real estate loans	359.73	32.74	65.65	203.82	387.35	511.28	574.43	640.34	121
Real estate loans secured by 1-4 family	128.60	6.86	22.21	62.13	119.66	181.48	246.72	361.40	121
Revolving	20.88	0.01	0.21	4.11	18.11	36.54	49.21	60.43	121
Closed-end	105.58	6.71	20.45	54.09	96.45	143.72	211.63	313.97	121
Commercial real estate loans	208.04	4.73	17.35	91.90	208.72	308.29	369.67	441.11	121
Construction and land development	33.18	0.01	2.75	9.72	29.96	54.16	77.22	87.23	121
1-4 family	6.54	0.00	0.00	0.51	4.00	13.00	21.36	25.38	121
Other	25.58	0.01	2.25	8.75	24.55	42.16	56.53	61.73	121
Multifamily	26.96	0.19	2.18	7.67	23.33	34.59	69.39	133.95	121
Nonfarm nonresidential	136.58	2.00	8.10	61.69	139.90	215.84	255.89	286.53	121
Owner-occupied	50.11	0.00	0.45	18.02	45.78	79.52	108.99	134.97	121
Other	85.38	1.06	7.66	32.89	79.20	140.10	166.71	193.88	121
Real estate loans secured by farmland	3.68	0.00	0.00	0.03	0.82	5.80	17.44	23.94	121
Loans to depository institutions and acceptances of other banks	0.43	0.00	0.00	0.00	0.00	0.21	3.48	6.18	121
Commercial and industrial loans	117.65	9.83	26.64	63.69	108.77	171.33	220.38	242.16	121
Loans to individuals	38.09	0.38	1.06	5.96	20.19	73.06	110.72	166.03	121
Credit card loans	3.89	0.00	0.00	0.00	0.08	4.03	18.40	56.35	121
Agricultural loans	2.14	0.00	0.00	0.01	0.37	2.79	10.47	23.28	121
Other loans and leases	47.45	4.36	6.47	18.55	38.23	73.45	109.23	131.71	121
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	25.29	0.61	6.49	15.23	24.72	35.37	44.45	48.52	122
Non-owner occupied CRE loans / Total capital	159.52	4.27	18.33	80.22	165.47	239.30	289.18	348.43	121
Construction and land development loans / Total capital	33.18	0.01	2.75	9.72	29.96	54.16	77.22	87.23	121
Total CRE loans / Total capital	213.66	5.05	19.52	103.58	223.34	315.52	382.36	441.11	121

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2019

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.62	0.76	0.96	1.94	4.20	9.69	27.16	38.31	122
Liquid assets	22.48	8.38	10.47	14.29	19.30	26.62	48.17	63.49	122
Investment securities	16.86	2.05	6.78	11.23	16.00	21.90	28.55	34.44	122
Net loans and leases	63.89	18.87	35.63	57.37	68.12	72.95	77.72	81.82	122
Net loans, leases and standby letters of credit	64.96	19.33	40.27	57.92	68.70	73.73	78.61	82.21	122
Core deposits	62.36	15.49	26.04	56.32	66.49	73.74	78.61	81.69	122
Noncore funding	20.82	4.76	6.72	11.31	17.00	29.30	46.85	55.28	122
Time deposits of \$250K or more	2.94	0.05	0.68	1.37	2.79	4.29	6.36	7.65	122
Foreign deposits	0.43	0.00	0.00	0.00	0.00	0.00	3.17	7.07	122
Federal funds purchased and repos	1.99	0.00	0.00	0.13	1.05	3.17	7.90	11.76	122
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Net federal funds purchased (sold)	0.60	-8.08	-2.41	0.00	0.51	1.66	3.16	4.09	122
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.71	122
Other borrowings w/remaining maturity of 1 year or less	3.20	0.00	0.04	0.46	2.50	5.35	8.91	11.78	122
Earning assets that reprice within 1 year	39.59	17.33	23.46	31.73	39.92	47.42	57.03	66.74	122
Interest-bearing liabilities that reprice within 1 year	10.04	2.14	3.25	5.71	8.73	13.08	19.94	32.08	122
Long-term debt that reprices within 1 year	1.17	0.00	0.00	0.00	0.00	1.86	5.15	11.75	122
Net assets that reprice within 1 year	26.70	-2.31	8.86	16.32	27.45	35.65	44.03	51.20	122
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	16.46	-7.21	-0.15	8.49	15.05	25.49	39.36	50.11	122
Net short-term noncore funding dependence	4.64	-35.05	-16.86	0.03	5.85	11.41	20.84	24.36	122
Short-term investment / Short-term noncore funding	69.10	6.21	7.46	17.23	47.64	99.81	206.00	304.41	122
Liquid assets - short-term noncore funding / Nonliquid assets	16.37	-13.81	-6.91	2.02	11.68	23.60	62.71	82.98	122
Net loans and leases / Total deposits	90.02	54.43	64.28	81.06	90.12	97.58	117.16	129.89	121
Net loans and leases / Core deposits	104.84	63.50	77.69	89.05	101.46	114.74	149.38	169.17	121
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.10	-1.67	-1.16	-0.43	0.00	0.26	0.81	1.16	91
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.35	-1.82	-1.55	-0.99	-0.41	0.17	1.18	1.70	120
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.17	-0.13	-0.01	0.00	0.00	0.02	0.10	23
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	15.01	0.00	0.00	0.02	8.87	32.09	44.10	51.77	121
Available-for-sale securities	82.89	47.92	55.43	66.94	90.21	98.84	99.98	100.00	121
US Treasury securities	6.51	0.00	0.00	0.00	1.46	13.61	26.40	40.89	121
US agency securities (excluding mortgage-backed securities)	3.91	0.00	0.00	0.01	1.22	6.57	16.49	24.84	121
Municipal securities	8.66	0.00	0.00	0.72	5.43	15.56	29.64	37.89	121
Mortgage-backed securities	65.78	14.49	27.25	51.11	67.89	82.04	92.64	96.26	121
Asset-backed securities	1.60	0.00	0.00	0.00	0.00	1.91	7.76	15.31	121
Other debt securities	2.84	0.00	0.00	0.03	0.70	4.55	11.95	23.43	121
Mutual funds and equity securities	0.35	0.00	0.00	0.00	0.11	0.68	1.37	1.77	121
Debt securities 1 year or less	11.81	0.44	1.07	3.62	7.34	16.60	33.72	64.53	121
Debt securities 1 to 5 years	18.35	0.59	1.04	3.82	13.98	30.19	52.33	66.23	121
Debt securities over 5 years	65.01	14.85	22.82	40.72	72.08	84.21	93.49	96.72	121
Pledged securities	32.31	0.39	3.38	14.79	30.96	51.12	65.76	73.64	121
Structured notes, fair value	0.06	0.00	0.00	0.00	0.00	0.00	0.39	1.25	121
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	7.71	-55.14	-42.32	-19.55	2.45	31.13	64.56	102.21	118
Investment securities									
Core deposits	7.67	-6.66	-2.16	1.05	5.00	13.79	24.73	38.67	117
Noncore funding	8.55	-25.93	-21.88	-4.27	6.62	21.05	44.17	63.64	118





**BHCPR PERCENTILE DISTRIBUTION REPORT**
**Derivatives Analysis**

 Peer Group: 1  
 Date:03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	93.96	50.97	75.41	86.88	99.28	100.00	100.00	100.00	121
Foreign exchange contracts	2.91	0.00	0.00	0.00	0.21	3.84	16.34	23.01	121
Equity, commodity, and other contracts	1.71	0.00	0.00	0.00	0.00	2.71	10.30	17.45	121
<b>Futures and forwards</b>	12.48	0.00	0.00	1.09	7.07	20.33	47.21	72.86	121
Written options	7.19	0.00	0.00	0.97	4.41	11.48	25.01	39.88	121
Exchange-traded	0.20	0.00	0.00	0.00	0.00	0.00	1.91	4.73	121
Over-the-counter	6.14	0.00	0.00	0.75	3.41	9.74	20.45	39.88	121
Purchased options	4.13	0.00	0.00	0.00	0.83	8.86	17.36	25.01	121
Exchange-traded	0.31	0.00	0.00	0.00	0.00	0.00	2.20	4.93	121
Over-the-counter	2.94	0.00	0.00	0.00	0.14	5.63	11.58	20.92	121
Swaps	69.24	0.53	13.57	49.81	79.49	96.24	99.76	100.00	121
<b>Held for trading</b>	43.41	0.00	0.00	0.00	55.20	88.40	98.20	99.77	121
Interest rate contracts	35.98	0.00	0.00	0.00	30.21	76.57	91.57	95.14	121
Foreign exchange contracts	1.55	0.00	0.00	0.00	0.00	0.91	9.15	18.96	121
Equity, commodity, and other contracts	0.97	0.00	0.00	0.00	0.00	0.01	6.26	12.55	121
<b>Non-traded</b>	56.59	0.23	1.80	11.60	44.80	100.00	100.00	100.00	121
Interest rate contracts	53.73	0.07	0.99	11.60	40.55	99.99	100.00	100.00	121
Foreign exchange contracts	0.39	0.00	0.00	0.00	0.00	0.14	1.59	12.46	121
Equity, commodity, and other contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.73	3.06	121
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>	93.48	46.86	61.80	88.42	97.00	100.00	105.36	143.27	121
One year or less	31.49	0.00	1.31	6.28	20.26	54.21	91.00	99.44	121
Over 1 year to 5 years	30.58	0.00	1.46	12.42	29.02	44.93	55.25	78.13	121
Over 5 years	27.96	0.00	0.00	7.04	23.36	53.29	71.34	80.84	121
Gross negative fair value (absolute value)	0.67	0.04	0.16	0.32	0.61	0.93	1.43	1.83	121
Gross positive fair value	0.88	0.06	0.28	0.49	0.84	1.21	1.65	2.61	121
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.01	0.03	0.17	1.53	121
Gross positive fair value (X)	0.05	0.00	0.00	0.00	0.02	0.04	0.18	1.52	121
Held for trading (X)	0.04	0.00	0.00	0.00	0.01	0.03	0.17	1.44	121
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	121
Current credit exposure (X)	0.03	0.00	0.00	0.00	0.01	0.03	0.11	0.32	121
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.42	0.00	0.00	0.02	0.15	0.37	1.82	4.84	121

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 03/31/2019

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.15	0.00	0.00	0.04	0.11	0.23	0.37	0.69	122
Provision for loan and lease losses / Average loans and leases	0.24	-0.01	0.01	0.07	0.17	0.36	0.64	1.12	122
Provision for loan and lease losses / Net loan and lease losses	164.93	-5.25	48.67	93.54	110.10	174.79	427.70	924.59	118
Allowance for loan and lease losses / Total loans and leases not held for sale	0.88	0.33	0.38	0.63	0.86	1.06	1.51	2.08	122
Allowance for loan and lease losses / Total loans and leases	0.87	0.33	0.38	0.62	0.86	1.05	1.48	2.07	122
Allowance for loan and lease losses / Net loans and leases losses (X)	9.53	1.41	1.88	2.75	5.79	14.30	24.41	44.94	110
Allowance for loan and lease losses / Nonaccrual assets	195.14	40.83	64.51	99.91	155.42	252.44	415.13	970.69	121
ALLL / 90+ days past due + nonaccrual loans and leases	153.63	31.08	51.59	80.00	128.43	218.07	303.52	508.45	122
Gross loan and lease losses / Average loans and leases	0.25	0.01	0.03	0.07	0.16	0.38	0.66	1.35	122
Recoveries / Average loans and leases	0.07	0.00	0.01	0.03	0.06	0.10	0.20	0.38	122
Net losses / Average loans and leases	0.18	0.00	0.00	0.04	0.10	0.29	0.61	1.12	122
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	0.01	122
Recoveries / Prior year-end losses	7.56	0.54	1.83	4.27	6.43	10.05	15.03	32.06	121
Earnings coverage of net loan and lease losses (X)	29.96	-28.57	2.57	6.96	17.32	39.67	100.41	170.54	118
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.05	-0.03	0.00	0.01	0.04	0.10	0.13	120
Real estate loans secured by 1-4 family	0.02	-0.06	-0.04	0.00	0.00	0.04	0.09	0.12	118
Revolving	0.02	-0.19	-0.09	-0.01	0.00	0.07	0.16	0.26	115
Closed-end	0.01	-0.06	-0.04	-0.01	0.00	0.04	0.06	0.12	118
Commercial real estate loans	0.02	-0.04	-0.02	0.00	0.00	0.03	0.12	0.19	119
Construction and land development	0.00	-0.14	-0.06	-0.01	0.00	0.00	0.09	0.24	115
1-4 family	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.04	115
Other	-0.01	-0.13	-0.05	-0.01	0.00	0.00	0.01	0.14	115
Multifamily	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.03	117
Nonfarm nonresidential	0.02	-0.04	-0.01	0.00	0.00	0.03	0.13	0.25	117
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.00	0.03	0.18	117
Other	0.01	-0.01	0.00	0.00	0.00	0.01	0.05	0.12	117
Real estate loans secured by farmland	0.00	-0.06	-0.01	0.00	0.00	0.00	0.01	0.13	100
Commercial and industrial loans	0.25	-0.03	-0.01	0.04	0.16	0.39	0.73	1.92	120
Loans to individuals	1.19	0.03	0.14	0.35	0.88	1.97	3.29	4.05	107
Credit card loans	3.02	0.00	0.00	1.57	3.24	4.26	6.08	7.28	72
Agricultural loans	0.04	-0.06	0.00	0.00	0.00	0.01	0.27	0.58	95
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Other loans and leases	0.14	-0.02	-0.01	0.00	0.01	0.21	0.66	0.90	121

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 03/31/2019

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.42	0.08	0.12	0.23	0.38	0.56	0.96	1.36	122
90+ days past due loans and leases	0.15	0.00	0.00	0.01	0.04	0.19	0.81	1.06	122
Nonaccrual loans and leases	0.55	0.09	0.21	0.34	0.53	0.72	1.04	1.24	122
90+ days past due and nonaccrual loans and leases	0.74	0.15	0.23	0.42	0.70	1.00	1.43	2.10	122
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.12	122
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	122
Nonaccrual restructured	0.15	0.00	0.01	0.05	0.13	0.24	0.37	0.50	122
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	122
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	122
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	122
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.43	0.08	0.12	0.23	0.38	0.56	0.96	1.52	122
90+ days past due assets	0.15	0.00	0.00	0.01	0.05	0.19	0.81	1.06	122
Nonaccrual assets	0.58	0.14	0.21	0.34	0.54	0.76	1.11	1.68	122
30+ days past due and nonaccrual assets	1.22	0.36	0.52	0.73	1.06	1.57	2.45	3.51	122
Total assets	0.59	0.11	0.18	0.35	0.55	0.86	1.09	1.33	122
Allowance for loan and lease losses	119.54	30.86	38.20	66.78	109.98	163.93	232.26	358.72	122
Equity capital + allowance for loan and lease losses	4.70	0.67	1.13	2.64	4.43	6.45	8.88	11.12	122
Tier 1 capital + allowance for loan and lease losses	6.04	1.10	1.75	3.18	5.59	8.45	11.07	13.92	122
Loans and leases + other real estate owned	0.95	0.23	0.38	0.57	0.91	1.29	1.68	2.60	122

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2019

**Past Due and Nonaccrual Loans and Leases**

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.40	0.03	0.10	0.19	0.36	0.56	0.94	1.38	120
	90+ days past due	0.17	0.00	0.00	0.00	0.03	0.19	0.86	1.68	120
	Nonaccrual	0.55	0.05	0.11	0.26	0.48	0.77	1.20	1.79	120
Commercial and industrial	30-89 days past due	0.31	0.00	0.03	0.10	0.28	0.45	0.74	0.93	120
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.14	0.28	120
	Nonaccrual	0.84	0.00	0.04	0.29	0.74	1.16	1.98	2.99	120
Individuals	30-89 days past due	0.93	0.00	0.01	0.37	0.77	1.19	2.39	3.24	122
	90+ days past due	0.15	0.00	0.00	0.00	0.05	0.22	0.68	1.18	122
	Nonaccrual	0.21	0.00	0.00	0.03	0.14	0.37	0.78	0.97	122
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	53
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Agricultural	30-89 days past due	0.22	0.00	0.00	0.00	0.00	0.42	1.18	1.53	95
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.15	95
	Nonaccrual	0.95	0.00	0.00	0.00	0.07	1.22	4.17	7.77	95
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	16
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.03	0.19	16
Other loans and leases	30-89 days past due	0.16	0.00	0.00	0.00	0.06	0.28	0.69	1.25	121
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.18	121
	Nonaccrual	0.14	0.00	0.00	0.00	0.04	0.23	0.61	1.27	121

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 1  
Date: 03/31/2019

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.68	0.09	0.16	0.31	0.51	0.90	1.63	2.56	118
	90+ days past due	0.40	0.00	0.00	0.00	0.06	0.29	2.11	4.57	118
	Nonaccrual	0.81	0.10	0.14	0.36	0.65	1.16	1.92	2.75	118
Revolving	30-89 days past due	0.49	0.00	0.03	0.25	0.44	0.73	1.18	1.71	115
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.08	0.19	0.42	115
	Nonaccrual	1.03	0.00	0.02	0.27	0.64	1.21	3.51	4.43	115
Closed-End	30-89 days past due	0.72	0.04	0.12	0.28	0.52	0.94	1.73	3.09	118
	90+ days past due	0.45	0.00	0.00	0.00	0.05	0.34	2.54	4.91	118
	Nonaccrual	0.79	0.08	0.13	0.33	0.67	1.14	1.89	2.64	118
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.02	0.05	0.08	0.12	118
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	118
	Nonaccrual	0.06	0.00	0.00	0.01	0.04	0.09	0.19	0.27	118
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.06	0.15	0.31	0.45	0.54	119
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.03	0.15	0.19	119
	Nonaccrual	0.26	0.00	0.00	0.10	0.24	0.47	0.68	0.76	119
Construction and development	30-89 days past due	0.26	0.00	0.00	0.01	0.14	0.44	0.89	1.28	115
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.22	115
	Nonaccrual	0.22	0.00	0.00	0.00	0.09	0.29	0.98	1.70	115
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.11	0.28	0.37	115
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	115
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.04	0.12	0.17	115
Other	30-89 days past due	0.17	0.00	0.00	0.00	0.08	0.25	0.62	1.15	115
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.15	115
	Nonaccrual	0.18	0.00	0.00	0.00	0.06	0.23	0.76	1.48	115
Multifamily	30-89 days past due	0.08	0.00	0.00	0.00	0.02	0.10	0.41	0.59	117
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	117
	Nonaccrual	0.08	0.00	0.00	0.00	0.01	0.12	0.34	0.46	117
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.07	0.14	0.26	0.46	0.60	117
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.21	117
	Nonaccrual	0.32	0.00	0.00	0.09	0.28	0.57	0.82	1.04	117
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.02	0.08	0.13	0.20	0.24	117
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.08	117
	Nonaccrual	0.17	0.00	0.00	0.05	0.14	0.31	0.45	0.64	117
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.13	0.33	0.52	117
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.13	117
	Nonaccrual	0.14	0.00	0.00	0.01	0.06	0.25	0.48	0.62	117
Farmland	30-89 days past due	0.35	0.00	0.00	0.00	0.05	0.67	1.64	2.60	100
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.32	100
	Nonaccrual	1.22	0.00	0.00	0.00	0.25	1.47	6.31	9.55	100
Credit card	30-89 days past due	1.09	0.00	0.01	0.89	1.16	1.48	2.01	2.98	72
	90+ days past due	0.77	0.00	0.00	0.00	0.76	1.36	1.71	2.29	72
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.07	0.59	1.30	72

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 1  
Date: 03/31/2019**Regulatory Capital Components and Ratios**FR BHCPR  
Page 13

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.17	9.30	9.62	10.52	11.87	13.18	16.73	18.37	122
Common equity tier 1 capital, column B	0.41	0.00	0.00	0.00	0.00	0.00	0.00	12.13	122
Tier 1 capital, column A	12.89	9.79	10.47	11.26	12.50	14.13	17.17	19.03	122
Tier 1 capital, column B	0.47	0.00	0.00	0.00	0.00	0.00	0.00	14.14	122
Total capital, column A	14.46	11.78	12.16	12.91	13.85	15.45	18.49	21.54	122
Total capital, column B	0.52	0.00	0.00	0.00	0.00	0.00	0.00	16.13	122
Tier 1 leverage	9.82	7.50	8.36	9.02	9.71	10.58	11.64	13.22	122

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2019

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.21	122
Insurance underwriting assets (P/C) / Total insurance underwriting assets	55.87	0.00	0.00	0.00	96.97	100.00	100.00	100.00	31
Insurance underwriting assets (L/H) / Total insurance underwriting assets	44.13	0.00	0.00	0.00	3.03	100.00	100.00	100.00	31
Separate account assets (L/H) / Total life assets	8.64	0.00	0.00	0.00	0.00	0.00	16.74	62.40	18
Insurance activities revenue / Adjusted operating income	0.45	0.00	0.00	0.00	0.07	0.59	2.23	5.54	122
Premium income / Insurance activities revenue	4.11	0.00	0.00	0.00	0.00	0.00	24.41	68.21	93
Credit related premium income / Total premium income	39.77	0.00	0.00	0.00	0.00	100.00	100.00	100.00	23
Other premium income / Total premium income	60.23	0.00	0.00	0.00	100.00	100.00	100.00	100.00	23
Insurance underwriting net income / Consolidated net income	0.07	0.00	0.00	0.00	0.00	0.00	0.37	1.97	122
Insurance net income (P/C) / Equity (P/C)	19.15	-0.40	-0.16	0.70	9.98	22.07	77.14	87.42	22
Insurance net income (L/H) / Equity (L/H)	-16.49	-150.00	-76.67	-0.43	2.38	7.06	13.24	19.31	16
Insurance benefits, losses, expenses / Insurance premiums	203.26	0.00	0.54	24.82	75.00	147.44	425.32	2114.29	23
Reinsurance recovery (P/C) / Total assets (P/C)	0.23	0.00	0.00	0.00	0.00	0.00	1.52	1.81	22
Reinsurance recovery (L/H) / Total assets (L/H)	2.28	0.00	0.00	0.00	0.00	0.00	0.00	6.16	18
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	122
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.18	0.00	0.03	4.04	10.03	17.25	22.22	24.09	122
<b>Broker-Dealer Activities</b>									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.06	14.41	25.12	122

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	1.18	0.00	0.00	0.00	0.00	2.80	5.33	6.70	87
Cost: Interest-bearing deposits	1.23	0.00	0.00	0.67	1.23	1.86	2.58	2.97	30
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	15.80	0.03	0.04	0.06	0.29	16.03	43.99	53.30	4
Commercial and industrial loans	0.43	0.02	0.02	0.03	0.14	0.20	1.30	1.75	9
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
<b>Growth Rates</b>									
Net loans and leases	8.02	-65.94	-44.31	-9.90	2.64	24.31	62.87	104.30	83
Total selected assets	5.16	-64.17	-39.54	-10.83	1.01	21.10	52.41	84.43	90
Deposits	8.54	-87.74	-31.45	-12.92	2.59	21.60	63.55	90.02	30



**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 03/31/2019

**Parent Company Analysis - Part 1**

 FR BHCPR  
 Page 16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	9.96	4.14	6.29	8.09	9.70	12.02	14.24	17.82	122
Bank net income / Average equity investment in banks	10.84	4.26	6.36	8.34	10.11	13.01	17.89	20.65	105
Nonbank net income / Average equity investment in nonbanks	7.83	-3.67	-0.45	0.83	4.54	12.83	25.93	48.04	104
Subsidiary HCs net income / Average equity investment in sub HCs	9.24	0.53	1.86	5.26	9.76	12.11	16.79	19.18	28
Bank net income / Parent net income	81.62	0.00	0.00	80.66	102.04	106.45	113.84	116.79	121
Nonbank net income / Parent net income	5.19	0.00	0.00	0.02	0.62	6.41	27.27	57.09	106
Subsidiary holding companies' net income / Parent net income	77.84	3.44	15.21	57.64	96.44	103.20	111.67	120.48	26
<b>Leverage</b>									
Total liabilities / Equity capital	19.96	0.02	0.82	5.61	11.27	30.99	72.06	100.09	122
Total debt / Equity capital	13.98	0.00	0.00	0.00	6.36	24.40	63.10	85.79	122
Total debt + notes payable to subs that issued TPS / Equity capital	16.27	0.00	0.00	4.63	9.25	24.86	63.10	96.10	122
Total debt + Loans guaranteed for affiliate / Equity capital	14.42	0.00	0.00	0.00	6.44	24.40	63.10	92.37	122
Total debt / Equity capital - excess over fair value	14.10	0.00	0.00	0.00	6.36	24.73	65.14	85.79	122
Long-term debt / Equity capital	12.85	0.00	0.00	0.00	6.21	22.17	48.55	67.00	122
Short-term debt / Equity capital	1.01	0.00	0.00	0.00	0.00	0.02	5.85	23.58	122
Current portion of long-term debt / Equity capital	0.11	0.00	0.00	0.00	0.00	0.00	0.56	3.02	122
Excess cost over fair value / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.48	2.98	122
Long-term debt / Consolidated long-term debt	26.64	0.00	0.00	0.00	23.29	50.03	76.40	83.54	121
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	103.04	91.24	95.42	99.16	101.77	106.98	114.40	119.28	122
Total investment in subs / Equity capital	111.39	95.94	98.57	100.04	105.50	114.75	152.56	177.49	122
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
<b>Double Leverage Payback</b>									
Equity investment in subs - equity cap / Net income (X)	0.36	-1.09	-0.46	-0.09	0.18	0.81	1.61	2.24	121
Equity investment in subs - equity cap / Net income-div (X)	1.24	0.06	0.13	0.26	0.94	1.64	2.97	4.95	77
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	165.09	28.38	52.93	94.62	134.05	217.35	346.67	499.29	121
Cash from ops + noncash items + op expense / Op expense + dividend	191.84	13.51	49.75	95.12	160.56	262.84	388.05	657.25	121
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.24	-335.71	-40.71	52.96	106.08	173.66	219.29	333.19	121
Pretax operating income + interest expenses / Interest expense	1686.82	-65.24	19.77	212.08	1042.40	1957.33	5681.01	12714.91	89
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1396.04	-32.98	48.91	303.35	978.29	1979.39	4288.87	9150.95	108
Dividends + interest from subs / Interest expenses + dividends	210.76	11.03	54.41	101.99	172.60	273.22	493.11	719.78	118
Fees + other income from subs / Salary + other expenses	14.33	0.00	0.00	0.00	0.00	27.42	72.77	93.83	121
Net income / Current part of long-term debt + preferred dividends (X)	44.11	0.23	0.64	4.90	24.58	41.31	64.79	507.48	58
<b>Other Ratios</b>									
Net assets that reprice within 1 year / Total assets	2.54	-8.24	-5.15	-0.16	1.02	5.50	12.59	16.89	122
<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	0.00	0.00	0.42	19
Nonaccrual	0.60	0.00	0.00	0.00	0.00	0.00	3.25	17.25	19
Total	0.84	0.00	0.00	0.00	0.00	0.37	4.99	17.25	19
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
To nonbank subsidiaries	0.15	0.00	0.00	0.00	0.00	0.00	0.00	6.18	122
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Total	0.15	0.00	0.00	0.00	0.00	0.00	0.00	6.18	122
<b>As a Percent of Consolidated BHC Assets</b>									
Nonbank assets of nonbank subsidiaries	5.41	0.00	0.00	0.00	0.20	2.96	29.33	66.08	122
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Combined foreign nonbank subsidiary assets	0.22	0.00	0.00	0.00	0.00	0.02	0.57	6.09	122

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	62.46	0.42	15.12	30.91	48.94	94.15	135.08	250.03	103
Dividends paid / Net income	26.95	0.00	0.00	16.64	30.30	41.94	48.74	63.23	121
Net income - dividends / Average equity	6.91	1.55	2.96	4.95	6.82	8.67	11.78	14.47	122
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	175.73	0.00	0.00	64.78	139.95	278.29	467.11	728.26	108
Dividends from nonbank subsidiaries	3.11	0.00	0.00	0.00	0.00	0.24	22.16	65.00	108
Dividends from subsidiary holding companies	11.62	0.00	0.00	0.00	0.00	0.00	45.19	238.20	108
Dividends from all subsidiaries	235.74	0.02	34.84	108.46	196.69	327.60	601.91	734.90	108
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	56.90	0.00	0.00	25.44	56.44	91.35	125.54	152.25	102
Interest income from bank subsidiaries	0.69	0.00	0.00	0.00	0.02	0.84	3.26	8.44	102
Management and service fees from bank subsidiaries	1.62	0.00	0.00	0.00	0.00	0.61	11.06	17.86	102
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	102
Operating income from bank subsidiaries	65.94	0.04	4.65	31.79	62.45	98.57	141.06	160.07	102
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	46.16	0.00	0.00	0.00	0.85	100.00	192.90	322.34	83
Interest income from nonbank subsidiaries	22.42	0.00	0.00	0.00	0.00	35.34	112.80	193.80	83
Management and serv fees from nonbank subsidiaries	1.17	0.00	0.00	0.00	0.00	0.00	9.16	22.99	83
Other income from nonbank subsidiaries	0.52	0.00	0.00	0.00	0.00	0.00	1.84	14.15	83
Operating income from nonbank subsidiaries	107.93	0.00	0.00	8.99	89.89	153.47	381.27	552.68	83
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	41.27	0.00	0.00	0.00	0.00	88.09	107.47	181.52	26
Interest income from subsidiary holding companies	5.97	0.00	0.00	0.00	0.00	12.23	28.14	31.16	26
Management and service fees from subsidiary holding companies	0.31	0.00	0.00	0.00	0.00	0.00	0.00	5.87	26
Other income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.45	26
Operating income from subsidiary holding companies	52.00	0.00	0.00	0.05	32.87	96.16	123.06	209.05	26
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	63.57	0.00	0.00	0.00	90.54	99.24	99.95	100.00	119
Interest income from bank subsidiaries	1.35	0.00	0.00	0.00	0.04	1.09	4.99	30.65	119
Management and service fees from bank subsidiaries	2.07	0.00	0.00	0.00	0.00	0.12	15.29	28.19	119
Other income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.02	2.30	119
Operating income from bank subsidiaries	78.28	0.00	0.58	73.65	98.39	99.82	99.99	100.00	119
Dividends from nonbank subsidiaries	1.06	0.00	0.00	0.00	0.00	0.14	8.23	19.97	119
Interest income from nonbank subsidiaries	1.98	0.00	0.00	0.00	0.00	0.60	10.33	46.21	119
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.92	119
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.03	2.61	119
Operating income from nonbank subsidiaries	5.58	0.00	0.00	0.00	0.18	3.29	32.01	85.64	119
Dividends from subsidiary holding companies	3.44	0.00	0.00	0.00	0.00	0.00	4.14	87.20	119
Interest income from subsidiary holding companies	0.23	0.00	0.00	0.00	0.00	0.00	0.22	10.45	119
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Operating income from subsidiary holding companies	5.74	0.00	0.00	0.00	0.00	0.00	47.37	95.85	119
Loans and advances from subsidiaries / Short term debt	70.07	0.00	0.00	0.00	24.56	106.15	244.81	392.96	34
Loans and advances from subsidiaries / Total debt	26.47	0.00	0.00	0.02	12.18	45.99	99.14	132.40	88

# BHCPR Reporters for Quarter Ending 03/31/2019

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2018 and Other Notes</u>
1562859	180,117,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	11,656,275	AMERIS BANCORP	MOULTRIE, GA	
3446412	14,335,163	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	19,174,539	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	33,700,866	ASSOCIATED BANC-CORP	GREEN BAY, WI	
3814310	10,875,561	AXOS FINANCIAL, INC.	SAN DIEGO, CA	Moved from Peer 2
1073757	2,377,362,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	17,446,413	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	346,205,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	32,702,976	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	11,740,285	BANNER CORPORATION	WALLA WALLA, WA	
5006575	155,685,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	227,683,000	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	93,842,586	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
3762457	14,790,073	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,177,391	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	157,042,743	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	120,526,276	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	40,022,893	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	12,623,882	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	17,452,911	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	373,191,353	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	17,119,092	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
2868129	12,587,637	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1094314	13,410,897	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	21,800,313	CHEMICAL FINANCIAL CORPORATION	DETROIT, MI	
5014141	42,533,687	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	50,781,535	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,958,413,000	CITIGROUP INC.	NEW YORK, NY	
1132449	161,724,204	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	13,064,436	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	70,796,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,050,001	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	10,916,467	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	125,613,845	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	31,717,729	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	10,144,014	CUSTOMERS BANCORP, INC	WYOMISSING, PA	Moved from Peer 2
1029222	11,304,957	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	133,145,000	DB USA CORPORATION	NEW YORK, NY	
3846375	110,720,477	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	67,517,898	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	42,091,433	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	11,332,739	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	33,720,778	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	167,853,328	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,376,780	FIRST BANCORP	SAN JUAN, PR	
1075612	35,961,670	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071276	14,074,263	FIRST FINANCIAL BANCORP	CINCINNATI, OH	

1025608	20,441,136	FIRST HAWAIIAN, INC.	HONOLULU, HI	New Y-9C/BHCPR reporter
1094640	41,100,448	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	13,493,568	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	10,214,189	FIRST MERCHANTS CORPORATION	MUNCIE, IN	Moved from Peer 2
1208184	15,817,769	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	21,724,095	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	19,104,821	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	19,444,871	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	20,925,776	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	12,073,779	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	925,362,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	12,830,162	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	28,499,484	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	11,312,495	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	13,549,370	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	15,179,501	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	15,398,789	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	279,310,185	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	108,203,287	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	31,260,189	IBERIABANK CORPORATION	LAFAYETTE, LA	
3140288	14,145,383	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	Moved from Peer 2
1104231	12,027,705	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	26,614,380	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	38,451,498	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,737,188,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	141,953,655	KEYCORP	CLEVELAND, OH	
1037003	120,025,205	M&T BANK CORPORATION	BUFFALO, NY	
2568278	19,356,953	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	875,964,000	MORGAN STANLEY	NEW YORK, NY	
1378434	170,708,224	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	52,131,045	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	121,869,424	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	10,415,970	NORTHWEST BANCSHARES INC	WARREN, PA	Moved from Peer 2
1098303	20,084,448	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	11,580,495	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	26,324,138	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	48,095,076	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	11,278,499	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	25,557,858	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	392,853,923	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	48,681,000	POPULAR, INC.	SAN JUAN, PR	
1109599	22,362,841	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
5280254	123,887,270	RBC US GROUP HOLDINGS LLC	TORONTO, O	
3242838	129,089,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	12,862,395	RENASANT CORPORATION	TUPELO, MS	
3981856	138,959,382	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1094828	16,096,427	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2170804	22,832,917	SMBC AMERICAS HOLDINGS, INC.	NEW YORK, NY	New Y-9C/BHCPR reporter
1133437	15,406,887	SOUTH STATE CORPORATION	COLUMBIA, SC	
1111435	228,332,000	STATE STREET CORPORATION	BOSTON, MA	
3083291	30,026,755	STERLING BANCORP	MONTEBELLO, NY	
1131787	220,666,913	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	60,269,321	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	105,384,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
2389941	24,433,780	TCF FINANCIAL CORPORATION	WAYZATA, MN	

3606542	384,066,907	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	28,383,179	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	14,206,575	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1079562	13,478,017	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	475,775,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	140,371,683	UBS AMERICAS HOLDING LLC	NEW YORK, NY	
1049828	23,556,760	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	27,355,625	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	16,904,096	UNION BANKSHARES CORPORATION	RICHMOND, VA	
1076217	19,645,133	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	12,508,442	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	32,476,991	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	16,435,208	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	28,256,431	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,887,792,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	12,607,887	WESBANCO, INC.	WHEELING, WV	
2349815	23,792,846	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	32,348,753	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	12,184,417	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	Moved from Peer 2

Note: Peer Group 1 has 122 bank holding companies.