

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2019

Summary Ratios

PRELIMINARY

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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.07	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
Percent of Average Earning Assets					
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
Losses, Allowance, and Past Due + Nonaccrual					
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)	27.79	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
Liquidity and Funding					
Net noncore funding dependence	16.52	16.04	16.61	17.02	18.62
Net short-term noncore funding dependence	4.71	3.90	4.64	4.82	5.92
Net loans and leases / Total assets	64.00	63.62	63.98	62.73	61.97
Capitalization					
Tier 1 leverage ratio	9.81	9.62	9.71	9.53	9.40
Equity capital / Total assets	12.44	11.91	12.22	11.94	11.52
Equity capital + minority interest / Total assets	12.49	12.00	12.27	12.01	11.60
Tier 1 common equity capital / Total risk-weighted assets	12.18	12.02	12.12	12.19	12.16
Net Loans and leases / Equity capital (X)	5.20	5.36	5.29	5.27	5.37
Cash dividends / Net income	27.06	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	6.91	7.07	7.33	5.03	5.34
Growth Rates					
Assets	7.09	8.43	7.00	8.28	8.31
Equity capital	9.72	9.13	7.89	10.18	7.99
Net loans and leases	7.45	10.69	7.89	9.38	8.51
Noncore funding	8.85	15.02	10.67	5.57	9.36
Parent Company Ratios					
Short-term debt / Equity capital	1.22	1.56	1.08	1.07	1.59
Long-term debt / Equity capital	12.54	12.92	13.43	12.69	13.44
Equity investment in subs / Equity capital	103.11	103.12	103.10	102.10	101.56
Cash FR op + noncash + op expenses / Op expenses + dividends	192.28	150.59	174.91	148.20	144.09

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	4.06	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)	3.07	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)	4.39	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	1.21	1.18	1.25	0.91	0.91
Margin Analysis					
Average earning assets / Average assets	91.17	91.55	91.48	91.61	91.56
Average interest-bearing funds / Average assets	66.11	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
Yield or Cost					
Total loans and leases (tax equivalent)	5.12	4.69	4.95	4.52	4.31
Interest-bearing bank balances	2.12	1.37	1.64	1.05	0.52
Fed funds sold and reverse repos	2.48	1.63	2.17	1.41	0.71
Trading assets	1.07	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)	2.86	2.57	2.68	2.47	2.42
US Treasury and agency securities (excluding Mortgage-backed securities)	2.35	1.84		1.62	1.51
Mortgage-backed securities	2.70	2.40	2.50	2.23	2.13
All other securities	4.21	4.04		3.65	3.70
Interest-bearing deposits	1.09	0.61	0.81	0.49	0.39
Time deposits of \$250K or more	1.89	1.89	1.89	1.89	1.89
Time deposits < \$250K	1.66	1.66	1.66	1.66	1.66
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	2.03	1.25	1.51	0.94	0.65
Other borrowed funds and trading liabilities	2.48	1.99	2.28	1.77	1.55
All interest-bearing funds	1.50	0.97	1.19	0.82	0.69

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Non-interest Income & Expenses

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Analysis Ratios					
Mutual fund fee income / Non-interest income	2.79	3.03	3.08	2.85	2.86
Overhead expenses / Net Interest Income + non-interest income	60.42	61.96	60.88	63.61	64.64
Percent of Average Assets					
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
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	59.91	61.41	60.37	62.73	63.78
Personnel expense	32.89	33.71	32.51	32.93	33.57
Net occupancy expense	6.54	6.62	6.51	6.70	6.99
Other operating expenses	19.99	20.56	20.88	22.41	22.41
Total non-interest income	27.81	29.13	28.50	31.08	32.47
Fiduciary activities income	1.98	2.15	2.15	2.39	2.27
Service charges on domestic deposit accounts	3.90	4.13	4.15	4.28	4.37
Trading revenue	1.32	0.99	0.93	0.90	0.98
Investment banking fees and commissions	3.29	3.34	3.41	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	1.28	1.30	1.61	1.67	2.20
Other non-interest income	9.86	10.09	9.80	10.77	10.83
Overhead less non-interest income	31.60	32.21	31.46	31.19	31.53
Applicable income taxes / Pretax net operating income (tax equivalent)	20.64	19.61	19.04	32.99	29.45
Applicable income tax + TE / Pretax net operating income + TE	23.07	22.23	21.56	37.95	33.84

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Percent Composition of Assets

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Real estate loans	37.71	37.21	37.20	35.54	34.32
Commercial and industrial loans	12.61	12.58	12.83	12.62	12.69
Loans to individuals	4.06	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	4.92	5.00	5.01	5.10	5.14
Net loans and leases	64.00	63.62	63.98	62.73	61.97
Debt securities over 1 year	14.43	14.87	14.63	14.83	14.77
Mutual funds and equity securities	0.05	0.07	0.06	0.06	0.06
Subtotal	79.97	80.07	79.97	79.31	78.74
Interest-bearing bank balances	3.07	3.55	3.04	3.46	3.68
Federal funds sold and reverse repos	1.54	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	1.23	1.27	1.33	1.34	1.43
Total earning assets	89.55	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	9.30	8.93	8.98	8.86	8.83
Memoranda					
Short-term investments	7.57	8.16	7.80	8.69	9.05
US Treasury securities	1.00	1.01	1.04	1.02	1.14
US agency securities (excluding Mortgage-backed securities)	0.64	0.76	0.69	0.75	0.70
Municipal securities	1.49	1.72	1.62	1.60	1.48
Mortgage-backed securities	11.16	10.97	11.13	11.06	10.88
Asset-backed securities	0.27	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	64.08	63.45	63.93	62.63	61.73
Real estate loans secured by 1-4 family	13.37	13.54	13.46	13.44	13.46
Revolving	2.19	2.43	2.27	2.40	2.53
Closed-end, secured by first liens	10.53	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	21.94	21.47	21.58	19.88	18.43
Construction and land development	3.52	3.55	3.51	3.25	2.77
Multifamily	2.83	2.67	2.72	2.54	2.59
Nonfarm nonresidential	14.44	14.25	14.45	13.30	12.08
Real estate loans secured by farmland	0.40	0.38	0.41	0.32	0.27

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Loan Mix and Analysis of Concentrations of Credit

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Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	57.29	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	3.37	3.76	3.50	3.77	4.07
Closed-end	17.42	17.33	17.39	17.41	17.66
Commercial real estate loans	32.75	32.10	32.15	29.99	28.06
Construction and land development	5.25	5.29	5.20	4.90	4.31
1-4 family	1.01	0.99	1.02	0.89	0.75
Other	4.11	4.18	4.05	3.90	3.45
Multifamily	4.30	4.02	4.10	3.84	3.95
Nonfarm nonresidential	21.51	21.20	21.41	20.03	18.36
Owner-occupied	7.91	7.98	8.04	7.57	6.94
Other	13.53	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	20.24	19.96	20.30	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	9.43	9.67	9.67	10.32	10.46
Loans and Leases, Percent of Total Capital					
Real estate loans	361.14	358.18	358.60	345.84	327.20
Real estate loans secured by 1-4 family	128.88	129.94	129.78	130.27	128.66
Revolving	20.99	23.47	21.87	23.45	24.62
Closed-end	105.77	104.79	106.38	105.19	102.17
Commercial real estate loans	209.35	205.37	207.22	193.09	174.92
Construction and land development	33.38	33.59	33.39	31.13	26.34
1-4 family	6.56	6.43	6.62	5.78	4.77
Other	25.77	26.32	25.75	24.57	20.96
Multifamily	26.94	25.99	26.09	24.35	24.97
Nonfarm nonresidential	137.81	136.59	138.47	129.62	115.12
Owner-occupied	50.46	50.97	51.67	48.40	43.08
Other	86.27	83.42	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	118.13	116.96	120.10	118.09	116.35
Loans to individuals	38.16	40.04	39.95	41.90	41.12
Credit card loans	3.88	4.68	4.89	5.29	5.49
Agricultural loans	2.13	1.99	2.55	1.74	1.39
Other loans and leases	47.07	48.47	48.55	49.48	49.56
Supplemental					
Non-owner occupied CRE loans / Gross loans	25.39	24.59	24.80	23.09	21.76
Non-owner occupied CRE loans / Total capital	160.50	155.75	158.15	146.67	133.88
Construction and land development loans / Total capital	33.38	33.59	33.39	31.13	26.34
Total CRE loans / Total capital	214.96	210.86	213.01	198.70	180.59

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Liquidity and Funding

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Short-term investments	7.57	8.16	7.80	8.69	9.05
Liquid assets	22.42	22.94	22.72	24.04	24.62
Investment securities	16.84	17.37	17.27	17.35	17.40
Net loans and leases	64.00	63.62	63.98	62.73	61.97
Net loans, leases and standby letters of credit	65.06	64.72	65.07	63.89	63.32
Core deposits	62.42	62.29	62.13	61.26	59.19
Noncore funding	20.84	21.28	21.33	22.31	24.21
Time deposits of \$250K or more	0.00	0.03	0.02	0.40	0.47
Foreign deposits	0.43	0.46	0.47	0.54	0.60
Federal funds purchased and repos	1.98	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	3.19	4.03	3.67	3.96	3.70
Earning assets that reprice within 1 year	39.68	40.89	40.29	41.61	42.17
Interest-bearing liabilities that reprice within 1 year	10.21	9.02	10.01	8.46	8.17
Long-term debt that reprices within 1 year	1.19	1.47	1.34	1.58	1.62
Net assets that reprice within 1 year	26.60	28.72	27.38	29.77	30.76
Other Liquidity and Funding Ratios					
Net noncore funding dependence	16.52	16.04	16.61	17.02	18.62
Net ST noncore funding dependence	4.71	3.90	4.64	4.82	5.92
Short-term investment / ST noncore funding	68.66	78.88	66.48	74.88	69.34
Liquid assets - short-term noncore funding / Nonliquid assets	16.25	17.03	16.06	18.17	18.46
Net loans and leases / Total deposits	90.04	90.00	90.08	90.14	88.81
Net loans and leases / Core deposits	104.89	104.96	104.98	105.64	107.37
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.10	-0.95	-0.82	-0.31	-0.33
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.34	-2.58	-1.98	-0.77	-1.03
Structured notes appreciation (depreciation) / T1 cap	-0.01	-0.09	-0.05	-0.08	-0.13
Percent of Investment Securities					
Held-to-maturity securities	14.88	15.35	16.19	15.76	18.12
Available-for-sale securities	83.05	81.93	81.88	84.24	81.88
US Treasury securities	6.46	6.95	7.00	6.96	7.82
US agency securities (excluding Mortgage-backed securities)	3.89	4.29	4.02	4.42	4.36
Municipal securities	8.58	10.20	9.17	9.31	8.50
Mortgage-backed securities	65.99	65.20	65.46	65.34	64.90
Asset-backed securities	1.66	1.84	2.05	1.74	2.21
Other debt securities	2.83	2.60	2.79	2.57	2.56
Mutual funds and equity securities	0.34	0.51	0.41	0.51	0.70
Debt securities 1 year or less	11.79	11.14	11.91	11.79	12.00
Debt securities 1 to 5 years	18.21	18.72	19.18	18.80	19.22
Debt securities over 5 years	65.21	66.26	64.73	64.73	63.79
Pledged securities	32.26	35.18	33.30	34.58	34.59
Structured notes, fair value	0.06	0.04	0.04	0.03	0.08
Percent Change from Prior Like Quarter					
Short-term investments	7.06	9.54	6.77	19.19	14.53
Investment securities		7.83	9.41	8.45	12.21
Core deposits	7.94	8.29	7.29	12.21	10.24
Noncore funding	8.85	15.02	10.67	5.57	9.36

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Derivatives and Off-Balance-Sheet Transactions

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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)		24.13	24.05	24.03	24.41
Standby letters of credit	0.85	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	0.39	0.85	0.62	0.75	0.56
Credit derivatives - notional amount (BHC as guarantor)	0.36	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	0.54	0.78	0.69	0.59	0.94
Derivative contracts	70.92	68.37	65.26	75.35	70.49
Interest rate contracts	48.22	46.92	43.29	53.66	50.41
Interest rate futures and forward contracts	14.17	14.35	10.87	13.82	15.96
Written options contracts (interest rate)	2.42	2.27	2.17	2.60	2.56
Purchased options contracts (interest rate)	2.48	1.89	2.32	2.37	2.12
Interest rate swaps	28.07	25.28	26.74	25.60	27.06
Foreign exchange contracts	11.31	11.56	10.92	9.40	9.39
Futures and forward foreign exchange contracts	5.24	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	2.15	2.14	2.17	2.34	1.53
Equity, commodity, and other derivative contracts	3.31	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)	1.13	1.08	1.46	1.21	1.13
Purchased options contracts (commodity and other)	1.00	0.97	1.31	1.12	0.97
Commodity and other swaps	0.30	0.42	0.40	0.29	0.23
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)		44.05	44.93	46.60	47.84

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	94.01	92.90	92.87	92.20	91.70
Foreign exchange contracts	2.89	3.40	3.39	3.53	4.36
Equity, commodity, and other contracts	1.70	1.72	1.92	1.94	1.91
Futures and forwards	12.39	13.94	12.68	13.23	17.53
Written options	7.14	7.10	6.62	6.68	7.63
Exchange-traded	0.20	0.25	0.23	0.27	0.22
Over-the-counter	6.10	6.03	5.48	5.27	6.55
Purchased options	4.01	3.81	4.23	4.73	4.69
Exchange-traded	0.31	0.32	0.32	0.33	0.49
Over-the-counter	2.83	2.86	3.21	3.32	3.43
Swaps	69.59	69.15	70.39	68.94	62.99
Held for trading	43.87	46.30	46.18	46.32	43.54
Interest rate contracts	36.49	38.48	38.27	37.84	35.09
Foreign exchange contracts	1.54	2.07	1.86	2.10	2.42
Equity, commodity, and other contracts	0.96	1.03	1.14	1.01	0.86
Non-traded	56.13	53.70	53.82	53.68	56.46
Interest rate contracts	53.30	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 FX 14 days or less)	93.54	95.70	94.46	95.63	94.20
One year or less	31.25	34.29	32.44	31.96	31.37
Over 1 year to 5 years	30.73	30.86	31.22	31.85	33.87
Over 5 years	28.13	31.85	28.71	29.43	32.03
Gross negative fair value (absolute value)	0.66	0.76	0.71	0.69	0.99
Gross positive fair value	0.88	0.78	0.83	0.71	1.13
Percent of Tier 1 Capital					
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
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.42	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

PRELIMINARY FR BHCPR
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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
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	155.44	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)	9.48	9.01	7.54	8.39	8.27
Allowance for loan and lease losses / Nonaccrual assets	194.99	186.25	214.03	178.31	167.13
ALLL/90+ days past due + nonaccrual loans and leases	153.80	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	7.54	9.56	41.30	33.49	40.49
Earnings coverage of net loan and lease losses (X)	27.79	23.10	21.75	19.67	19.75
Net Loan and Lease Losses By Type					
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	1.18	1.40	1.16	1.25	1.28
Credit card loans	3.03	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

 PRELIMINARY FR BHCPR
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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Loans and Leases					
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	0.14	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
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.42	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	0.57	0.63	0.57	0.64	0.77
30+ days past due and nonaccrual assets	1.21	1.33	1.26	1.39	1.63
Percent of Total Assets					
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	0.51	0.58	0.52	0.59	0.72
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.59	0.69	0.60	0.72	0.86
Allowance for loan and leases losses	119.40	127.98	118.28	129.01	139.29
Equity cap + allowance for loan and lease losses	4.71	5.57	4.79	5.78	7.07
Tier 1 cap + 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

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

Past Due and Nonaccrual Loans and Leases

		03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	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
Memoranda						
1-4 Family	30-89 days past due	0.66	0.64	0.71	0.74	0.82
	90+ days past due	0.35	0.48	0.46	0.49	0.69
	Nonaccrual	0.79	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	1.02	1.31	1.17	1.17	1.30
Closed-End	30-89 days past due	0.69	0.68	0.75	0.79	0.91
	90+ days past due	0.40	0.55	0.53	0.57	0.79
	Nonaccrual	0.77	0.97	0.84	0.96	1.20
Junior Lien	30-89 days past due	0.02	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.05	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	1.23	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	0.78	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 DATAPeer Group: 1
Date: 03/31/2019**Regulatory Capital Components and Ratios**PRELIMINARY FR BHCPR
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	03/31/2019		03/31/2018		12/31/2018		12/31/2017		12/31/2016	
Capital Ratios										
Common equity tier 1 capital, column A		12.15		11.99		12.10		12.16		12.16
Common equity tier 1 capital, column B		0.40		0.52		0.52		0.44		0.47
Tier 1 capital, column A		12.87		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		14.45		14.55		14.46		14.63		14.65
Total capital, column B		0.52		0.67		0.67		0.57		0.61
Tier 1 leverage		9.81		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
Analysis Ratios					
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	4.07	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	0.06	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	10.24	10.44	10.22	9.84	9.31
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	1.53	1.46	1.79	1.54	1.46

BHCPR PEER GROUP DATAPeer Group: 1
Date: 03/31/2019**Foreign Activities**

PRELIMINARY

FR BHCPR
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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Yield: Foreign loans	1.17	1.16	1.17	1.08	1.23
Cost: Interest-bearing deposits	1.23	0.66	0.97	0.51	0.36
Net Losses as a Percent of Foreign Loans by Type					
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
Growth Rates					
Net loans and leases	7.68	25.06	7.23	21.19	6.90
Total selected assets	4.89	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

 PRELIMINARY FR BHCPR
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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Profitability					
Net income / Average equity capital	9.96	9.89	10.40	7.61	7.97
Bank net income / Average equity investment in banks	10.85	10.87	11.19	8.74	9.09
Nonbank net income / Average equity investment in nonbanks	7.84	7.80	7.10	4.73	5.53
Sub BHCs net income / Average equity investment in sub BHCs	9.24	7.92	8.78	6.82	7.23
Bank net income / Parent net income	81.83	81.80	82.56	80.64	80.11
Nonbank net income / Parent net income	5.14	6.24	3.78	7.76	6.37
Sub BHCs net income / Parent net income	77.84	79.05	72.48	82.97	76.68
Leverage					
Total liabilities / Equity capital	19.96	21.14	20.88	19.94	21.58
Total debt / Equity capital	14.01	14.75	14.69	13.95	15.12
Total debt + NP to subs that issued trust preferred / Equity capital	16.29	17.41	17.10	16.10	17.51
Total debt + Loans guaranteed for affiliate / Equity capital	14.45	15.17	15.12	14.35	15.57
Total debt / Equity capital - excess over fair value	14.14	14.85	14.81	14.10	15.29
Long-term debt / Equity capital	12.54	12.92	13.43	12.69	13.44
Short-term debt / Equity capital	1.22	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	26.32	27.21	28.69	26.93	28.31
Double Leverage					
Equity investment in subs / Equity capital	103.11	103.12	103.10	102.10	101.56
Total investment in subs / Equity capital	111.38	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					
Double Leverage Payback					
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)	1.25	1.50	1.22	2.64	1.75
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	165.10	132.75	162.34	141.81	137.84
Cash flow from operations + noncash + op exchange / Op exchange + div	192.28	150.59	174.91	148.20	144.09
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.58	108.21	103.19	92.33	128.25
Pretax operating income + interest expenses / Interest expense	1,679.77	1,399.90	2,898.75	1,909.25	2,107.38
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,393.00	893.69	1,369.37	1,547.94	1,414.32
Dividends + interest from subs / Interest expenses + dividends	202.43	146.47	188.90	172.51	157.78
Fees + other income from subs / Salary + other expenses	14.21	16.96	16.08	16.39	14.75
Net income / Current part of long-term debt + preferred dividends (X)	35.07	21.84	33.93	24.63	55.02
Other Ratios					
Net assets repriceable in 1 year / Total assets	2.57	2.48	2.67	3.24	4.62
Past Due and Nonaccrual as a Percent of Loans and Leases					
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
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.15	0.21	0.21	0.17	0.11
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.15	0.22	0.23	0.17	0.11
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	5.37	5.31	5.51	5.68	6.18
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub 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

PRELIMINARY FR BHCPR
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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	62.37	64.01	57.26	68.72	78.25
Dividends paid / Net income	27.08	25.73	27.33	31.29	29.05
Net income - dividends / Average equity	6.90	7.08	7.33	5.03	5.34
Percent of Dividends Paid					
Dividends from bank subsidiaries	175.95	118.04	157.73	130.71	116.31
Dividends from nonbank subsidiaries	3.08	2.98	7.13	12.57	11.99
Dividends from subsidiary BHCs	11.51	8.06	16.86	18.99	13.56
Dividends from all subsidiaries	235.36	158.21	215.26	196.35	190.88
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	57.12	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	1.61	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	66.09	46.02	63.43	62.82	53.32
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	45.58	38.37	51.40	102.35	61.37
Interest income from nonbank subsidiaries	22.14	15.66	18.56	8.11	6.68
Management and serv fees from nonbank subsidiaries	1.16	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	106.56	75.14	99.33	165.35	98.61
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	41.27	35.98	48.56	59.89	39.67
Interest income from subsidiary BHCs	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 BHCs	0.02	0.00	0.01	0.00	0.00
Operating income from subsidiary BHCs	52.00	40.47	61.19	64.33	42.09
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	63.87	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	2.05	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	78.45	67.45	74.20	69.23	63.24
Dividends from nonbank subsidiaries	1.05	3.60	2.57	2.65	3.92
Interest income from nonbank subsidiaries	1.96	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	5.53	14.30	7.64	9.99	13.62
Dividends from subsidiary BHCs	3.41	4.60	5.15	5.49	6.07
Interest income from subsidiary BHCs	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 BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	5.69	6.19	6.79	6.46	7.14
Loans and advances from subsidiaries / Short term debt	68.01	103.43	87.95	83.68	151.56
Loans and advances from subsidiaries / Total debt	26.17	27.51	26.53	39.18	30.35

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 1

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Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									123
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.07	1.04	1.88	2.65	3.12	3.58	3.99	4.69	123
+ Non-interest income	1.27	0.25	0.38	0.67	1.03	1.66	2.93	4.00	123
- Overhead expense	2.64	1.55	1.80	2.21	2.55	3.00	3.92	4.20	123
- Provision for credit losses	0.15	0.00	0.00	0.04	0.11	0.23	0.37	0.69	123
+ Securities gains (losses)	0.00	-0.02	-0.01	0.00	0.00	0.00	0.03	0.04	123
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	123
= Pretax net operating income (tax equivalent)	1.58	0.82	1.02	1.30	1.54	1.86	2.15	2.55	123
Net operating income	1.21	0.50	0.73	1.00	1.19	1.42	1.65	1.88	123
Net income	1.21	0.50	0.73	1.00	1.19	1.42	1.65	1.88	123
Net income (sub-chapter S adjusted)	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.47	3.43	3.67	4.07	4.42	4.82	5.41	5.95	123
Interest expense	1.10	0.40	0.51	0.74	1.04	1.38	1.92	2.42	123
Net interest income (tax equivalent)	3.37	1.23	2.05	2.95	3.47	3.96	4.40	4.79	123
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.18	0.00	0.00	0.04	0.10	0.29	0.61	1.11	123
Earnings coverage of net loan and lease losses (X)	27.79	-27.30	2.59	7.11	17.19	39.54	100.14	166.13	119
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	1.50	2.07	123
Allowance for loan and lease losses / Total loans and leases	0.87	0.33	0.38	0.63	0.86	1.04	1.48	2.07	123
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.62	0.12	0.24	0.38	0.58	0.82	1.09	1.57	123
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	0.37	0.56	0.96	1.35	123
Liquidity and Funding									
Net noncore funding dependence	16.52	-6.40	-0.04	8.57	15.08	25.28	39.08	49.93	123
Net short-term noncore funding dependence	4.71	-34.68	-16.65	0.08	5.99	11.52	20.67	24.34	123
Net loans and leases / Total assets	64.00	19.14	36.06	57.79	68.13	73.20	77.71	81.77	123
Capitalization									
Tier 1 leverage ratio	9.81	7.51	8.36	9.00	9.67	10.57	11.61	13.22	123
Equity capital / Total assets	12.44	8.87	9.29	10.53	12.13	14.38	16.11	17.30	123
Equity capital + minority interest / Total assets	12.49	8.94	9.38	10.55	12.15	14.38	16.22	17.36	123
Tier 1 common equity capital / Total risk-weighted assets	12.18	9.33	9.61	10.53	11.87	13.18	16.73	18.37	122
Net Loans and leases / Equity capital (X)	5.20	1.86	2.97	4.12	5.25	6.25	7.56	8.39	123
Cash dividends / Net income	27.06	0.00	0.02	16.64	30.63	41.93	48.59	63.21	122
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	6.91	1.57	2.96	4.97	6.81	8.67	11.92	14.44	123
Growth Rates									
Assets	7.09	-5.83	-1.45	1.91	5.62	10.25	21.91	37.47	119
Equity capital	9.72	-3.49	-1.28	3.17	7.22	12.27	33.73	59.63	119
Net loans and leases	7.45	-4.66	-0.28	2.84	5.81	10.64	21.32	39.41	119
Noncore funding	8.85	-25.92	-21.78	-4.17	6.74	21.70	46.02	64.96	119
Parent Company Ratios									
Short-term debt / Equity capital	1.22	0.00	0.00	0.00	0.00	0.03	6.54	25.32	123
Long-term debt / Equity capital	12.54	0.00	0.00	0.00	6.08	19.18	48.35	66.98	123
Equity investment in subs / Equity capital	103.11	91.25	95.47	99.17	101.79	107.08	114.26	119.17	123
Cash FR op + noncash + op expenses / Op expenses + dividends	192.28	13.83	50.11	96.81	161.11	260.17	386.44	656.95	122

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 03/31/2019

Relative Income Statement and Margin Analysis

 PRELIMINARY
 FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	4.06	2.99	3.32	3.73	4.03	4.39	4.92	5.57	123
Less: Interest expense	1.01	0.37	0.48	0.66	0.95	1.27	1.83	2.27	123
Equals: Net interest income (tax equivalent)	3.07	1.04	1.88	2.65	3.12	3.58	3.99	4.69	123
Plus: Non-interest income	1.27	0.25	0.38	0.67	1.03	1.66	2.93	4.00	123
Equals: adjusted operating income (tax equivalent)	4.39	3.20	3.29	3.92	4.37	4.78	5.54	7.26	123
Less: Overhead Expense	2.64	1.55	1.80	2.21	2.55	3.00	3.92	4.20	123
Less: Provision for credit losses	0.15	0.00	0.00	0.04	0.11	0.23	0.37	0.69	123
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	123
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.02	-0.01	0.00	0.00	0.00	0.03	0.04	123
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	123
Equals: Pretax net operating income (tax equivalent)	1.58	0.82	1.02	1.30	1.54	1.86	2.15	2.55	123
Less: Applicable income taxes (tax equivalent)	0.36	0.15	0.21	0.28	0.35	0.42	0.56	0.74	123
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	123
Equals: Net operating income	1.21	0.50	0.73	1.00	1.19	1.42	1.65	1.88	123
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Equals: Net income	1.21	0.50	0.73	1.00	1.19	1.42	1.65	1.88	123
Memo: Net income (last four quarters)	1.27	0.62	0.79	1.06	1.26	1.46	1.72	1.86	121
Net income-BHC and noncontrolling (minority) interest	1.21	0.57	0.73	1.01	1.20	1.42	1.65	1.88	123
Margin Analysis									
Average earning assets / Average assets	91.17	85.55	86.98	88.75	90.97	93.36	95.70	97.04	123
Average interest-bearing funds / Average assets	66.11	51.56	55.06	60.65	66.26	69.98	78.22	82.70	123
Interest income (tax equivalent) / Average earning assets	4.47	3.43	3.67	4.07	4.42	4.82	5.41	5.95	123
Interest expense / Average earning assets	1.10	0.40	0.51	0.74	1.04	1.38	1.92	2.42	123
Net interest income (tax equivalent) / Average earning assets	3.37	1.23	2.05	2.95	3.47	3.96	4.40	4.79	123
Yield or Cost									
Total loans and leases (tax equivalent)	5.12	4.13	4.30	4.75	5.03	5.43	6.15	7.22	123
Interest-bearing bank balances	2.12	0.87	0.97	1.51	2.07	2.74	3.18	4.12	123
Fed funds sold and reverse repos	2.48	0.00	0.43	2.03	2.56	3.03	4.62	6.13	76
Trading assets	1.07	0.00	0.00	0.00	0.10	2.30	3.59	4.51	84
Total earning assets	4.43	3.41	3.66	4.02	4.39	4.79	5.28	5.90	123
Investment securities (tax equivalent)	2.86	2.27	2.39	2.54	2.83	3.10	3.48	3.62	122
US Treasury and agency securities (excluding Mortgage-backed securities)	2.35	1.10	1.52	1.88	2.26	2.71	3.35	4.46	111
Mortgage-backed securities	2.70	2.16	2.33	2.49	2.66	2.92	3.18	3.37	121
All other securities	4.21	2.21	2.77	3.31	3.89	4.44	6.53	14.49	117
Interest-bearing deposits	1.09	0.36	0.56	0.78	1.02	1.37	1.84	2.09	122
Time deposits of \$250K or more	1.89	0.98	1.15	1.61	1.96	2.17	2.51	2.70	119
Time deposits < \$250K	1.66	0.61	0.83	1.33	1.71	2.09	2.32	2.45	120
Other domestic deposits	0.93	0.32	0.41	0.60	0.88	1.18	1.75	1.99	122
Foreign deposits	1.23	0.00	0.00	0.67	1.23	1.86	2.58	2.97	30
Fed funds purchased and repos	2.03	0.21	0.34	0.99	2.12	2.59	3.90	7.32	111
Other borrowed funds and trading liabilities	2.48	0.98	1.29	2.06	2.48	2.94	3.40	3.72	123
All interest-bearing funds	1.50	0.57	0.79	1.05	1.39	1.83	2.62	3.08	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.79	0.00	0.00	0.20	2.45	4.94	8.09	13.08	122
Overhead expenses / Net Interest Income + non-interest income	60.42	43.55	46.82	54.93	59.46	66.89	75.60	81.29	123
Percent of Average Assets									
Total overhead expense	2.64	1.55	1.80	2.21	2.55	3.00	3.92	4.20	123
Personnel expense	1.43	0.77	0.90	1.15	1.43	1.67	2.02	2.26	123
Net occupancy expense	0.28	0.12	0.15	0.23	0.27	0.35	0.41	0.46	123
Other operating expenses	0.90	0.49	0.54	0.66	0.83	1.03	1.67	1.94	123
Overhead less non-interest income	1.35	-0.09	0.47	1.03	1.40	1.74	2.05	2.36	123
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	59.91	42.79	46.79	53.42	58.96	66.34	74.79	81.09	123
Personnel expense	32.89	21.66	23.18	28.85	33.01	36.92	42.30	46.70	123
Net occupancy expense	6.54	2.58	3.72	5.23	6.60	7.77	9.12	9.94	123
Other operating expenses	19.99	12.78	13.38	16.00	19.34	23.45	30.27	37.34	123
Total non-interest income	27.81	6.22	10.34	15.88	24.39	36.93	54.12	78.01	123
Fiduciary activities income	1.98	0.00	0.00	0.00	1.55	3.33	6.34	10.89	123
Service charges on domestic deposit accounts	3.90	0.00	0.24	1.70	4.18	5.80	7.04	7.70	123
Trading revenue	1.32	-0.01	0.00	0.00	0.39	1.20	6.52	11.45	123
Investment banking fees and commissions	3.29	0.00	0.00	0.50	1.46	3.21	14.31	30.33	123
Insurance activities revenue	0.45	0.00	0.00	0.00	0.07	0.58	2.22	5.52	123
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.19	123
Net servicing fees	0.26	-1.07	-0.26	0.00	0.08	0.52	1.40	1.71	123
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	123
Net gain (loss) - sales of loans, OREO, and other assets	1.28	-0.40	-0.02	0.16	0.82	2.46	3.84	5.20	123
Other non-interest income	9.86	2.70	3.41	5.34	7.79	13.14	22.03	34.21	123
Overhead less non-interest income	31.60	-1.81	10.23	23.80	34.72	41.14	46.68	50.51	123
Applicable income taxes / Pretax net operating income (tax equivalent)	20.64	12.59	14.65	17.91	20.87	23.00	26.53	28.45	122
Applicable income tax + TE / Pretax net operating income + TE	23.07	16.03	17.86	20.90	23.15	25.27	28.50	31.20	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	37.71	2.66	6.42	23.96	42.03	53.21	59.49	65.36	123
Commercial and industrial loans	12.61	0.94	2.93	7.45	11.54	17.68	23.76	27.31	123
Loans to individuals	4.06	0.04	0.09	0.64	2.06	7.08	12.58	17.71	123
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	123
Agricultural loans	0.25	0.00	0.00	0.00	0.04	0.32	1.16	2.67	123
Other loans and leases	4.92	0.48	0.67	1.73	4.04	7.84	11.17	13.08	123
Net loans and leases	64.00	19.14	36.06	57.79	68.13	73.20	77.71	81.77	123
Debt securities over 1 year	14.43	0.75	5.63	10.08	14.01	19.26	23.70	30.19	123
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.19	0.27	123
Subtotal	79.97	36.91	48.06	78.40	84.16	87.30	89.28	90.66	123
Interest-bearing bank balances	3.07	0.25	0.45	0.82	2.09	4.96	8.25	10.98	123
Federal funds sold and reverse repos	1.54	0.00	0.00	0.00	0.00	0.56	11.53	24.87	123
Debt securities 1 year or less	1.80	0.04	0.08	0.37	1.27	2.51	5.54	9.19	123
Trading assets	1.23	0.00	0.00	0.00	0.14	0.59	7.74	15.49	123
Total earning assets	89.55	80.33	85.43	87.28	89.66	92.05	93.86	94.48	123
Non-interest cash and due from depository institutions	1.09	0.28	0.53	0.79	1.06	1.38	1.69	1.95	123
Other real estate owned	0.04	0.00	0.00	0.01	0.02	0.06	0.10	0.17	123
All other assets	9.30	4.41	5.12	7.14	9.23	11.50	13.42	17.73	123
Memoranda									
Short-term investments	7.57	0.76	0.96	1.95	4.09	9.56	26.94	38.17	123
US Treasury securities	1.00	0.00	0.00	0.00	0.16	1.74	4.69	5.64	123
US agency securities (excluding Mortgage-backed securities)	0.64	0.00	0.00	0.00	0.22	1.06	2.73	4.53	123
Municipal securities	1.49	0.00	0.00	0.05	0.92	2.64	5.34	6.43	123
Mortgage-backed securities	11.16	0.25	3.58	7.52	10.87	15.20	19.75	22.73	123
Asset-backed securities	0.27	0.00	0.00	0.00	0.00	0.39	1.41	2.89	123
Other debt securities	0.38	0.00	0.00	0.00	0.07	0.61	1.72	3.56	123
Loans held-for-sale	0.26	0.00	0.00	0.02	0.13	0.39	0.94	1.44	123
Loans not held-for-sale	64.08	19.22	36.22	56.56	67.94	73.34	78.24	82.25	123
Real estate loans secured by 1-4 family	13.37	0.23	2.12	6.48	13.42	19.28	24.97	33.65	123
Revolving	2.19	0.00	0.02	0.47	2.02	3.79	5.07	5.79	123
Closed-end, secured by first liens	10.53	0.12	1.43	5.24	10.32	14.46	22.46	30.51	123
Closed-end, secured by junior liens	0.31	0.00	0.01	0.05	0.23	0.48	0.78	1.69	123
Commercial real estate loans	21.94	0.21	1.31	9.90	22.70	32.99	39.80	47.58	123
Construction and land development	3.52	0.00	0.18	1.04	3.12	5.30	8.33	9.55	123
Multifamily	2.83	0.01	0.19	0.83	2.41	3.66	7.16	13.04	123
Nonfarm nonresidential	14.44	0.06	0.62	5.93	14.85	22.13	27.23	30.45	123
Real estate loans secured by farmland	0.40	0.00	0.00	0.00	0.09	0.60	1.90	2.42	123

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
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	57.29	12.52	24.38	40.86	63.42	74.13	81.18	87.24	123
Real estate loans secured by 1-4 family	21.11	0.99	4.96	13.86	21.17	27.86	35.76	49.72	123
Revolving	3.37	0.00	0.03	0.77	3.35	5.29	7.32	8.25	123
Closed-end	17.42	0.98	3.81	10.28	17.08	23.71	32.04	44.05	123
Commercial real estate loans	32.75	0.28	6.63	16.99	34.51	47.73	55.71	61.83	123
Construction and land development	5.25	0.00	0.61	1.89	4.59	7.69	12.19	13.38	123
1-4 family	1.01	0.00	0.00	0.09	0.69	2.06	3.22	3.72	123
Other	4.11	0.00	0.60	1.62	3.68	6.25	9.22	10.04	123
Multifamily	4.30	0.02	0.75	1.38	3.58	5.85	10.45	17.59	123
Nonfarm nonresidential	21.51	0.15	4.03	10.07	22.79	32.07	37.35	41.98	123
Owner-occupied	7.91	0.00	0.19	2.95	7.41	11.93	16.42	18.64	123
Other	13.53	0.12	3.44	7.01	13.38	20.18	24.41	26.20	123
Real estate loans secured by farmland	0.61	0.00	0.00	0.01	0.13	0.94	2.66	4.32	123
Loans to depository institutions and acceptances of other banks	0.12	0.00	0.00	0.00	0.00	0.04	0.75	2.22	123
Commercial and industrial loans	20.24	1.81	7.61	12.36	18.75	27.58	39.51	43.70	123
Loans to individuals	6.87	0.06	0.29	1.10	3.60	11.32	21.17	41.66	123
Credit card loans	0.77	0.00	0.00	0.00	0.02	0.89	3.68	13.48	123
Agricultural loans	0.39	0.00	0.00	0.00	0.07	0.53	1.70	4.07	123
Other loans and leases	9.43	0.70	0.87	2.47	6.21	14.68	21.55	47.99	123
Loans and Leases, Percent of Total Capital									
Real estate loans	361.14	32.97	67.28	205.14	389.44	511.65	574.26	639.42	122
Real estate loans secured by 1-4 family	128.88	6.94	23.07	62.69	120.69	181.15	246.32	359.77	122
Revolving	20.99	0.01	0.21	4.35	18.39	36.52	49.14	60.17	122
Closed-end	105.77	6.72	20.84	54.33	97.53	143.69	211.02	313.85	122
Commercial real estate loans	209.35	4.75	17.47	91.95	215.99	315.02	369.40	440.52	122
Construction and land development	33.38	0.01	2.77	9.75	30.07	55.29	77.18	87.22	122
1-4 family	6.56	0.00	0.00	0.52	4.19	12.93	21.23	25.35	122
Other	25.77	0.01	2.30	8.75	24.89	42.47	56.44	61.68	122
Multifamily	26.94	0.19	2.29	7.70	23.60	34.55	68.71	133.24	122
Nonfarm nonresidential	137.81	2.12	8.91	61.77	140.56	216.16	256.77	286.37	122
Owner-occupied	50.46	0.00	0.48	18.32	45.80	79.82	108.79	134.52	122
Other	86.27	1.17	7.70	33.69	79.96	140.52	167.03	193.34	122
Real estate loans secured by farmland	3.68	0.00	0.00	0.03	0.84	5.70	17.30	23.82	122
Loans to depository institutions and acceptances of other banks	0.43	0.00	0.00	0.00	0.00	0.22	3.47	6.14	122
Commercial and industrial loans	118.13	9.84	27.46	63.77	110.40	170.50	219.86	240.13	122
Loans to individuals	38.16	0.38	1.07	6.06	20.43	72.46	110.29	165.34	122
Credit card loans	3.88	0.00	0.00	0.00	0.11	4.03	17.83	55.79	122
Agricultural loans	2.13	0.00	0.00	0.01	0.37	2.77	10.42	23.01	122
Other loans and leases	47.07	4.39	6.54	18.46	37.64	73.40	108.93	131.59	122
Supplemental									
Non-owner occupied CRE loans / Gross loans	25.39	0.62	6.70	15.25	24.75	35.63	44.38	48.51	123
Non-owner occupied CRE loans / Total capital	160.50	4.29	18.41	80.54	166.01	241.54	288.49	348.31	122
Construction and land development loans / Total capital	33.38	0.01	2.77	9.75	30.07	55.29	77.18	87.22	122
Total CRE loans / Total capital	214.96	5.09	19.73	103.78	223.89	316.82	381.09	440.53	122

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
Percent of Total Assets									
Short-term investments	7.57	0.76	0.96	1.95	4.09	9.56	26.94	38.17	123
Liquid assets	22.42	8.41	10.50	14.32	19.23	26.61	48.11	63.39	123
Investment securities	16.84	2.08	6.87	11.28	15.76	21.85	28.54	34.43	123
Net loans and leases	64.00	19.14	36.06	57.79	68.13	73.20	77.71	81.77	123
Net loans, leases and standby letters of credit	65.06	19.63	40.30	58.56	68.91	73.80	78.60	82.16	123
Core deposits	62.42	15.53	26.42	56.42	66.51	73.70	78.58	81.67	123
Noncore funding	20.84	4.76	6.72	11.44	17.15	29.21	46.76	55.26	123
Time deposits of \$250K or more	0.00	0.06	0.68	1.39	2.79	4.34	6.39	7.64	123
Foreign deposits	0.43	0.00	0.00	0.00	0.00	0.00	3.10	7.04	123
Federal funds purchased and repos	1.98	0.00	0.00	0.13	1.04	3.17	7.88	11.73	123
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Net federal funds purchased (sold)	0.60	-8.04	-2.41	0.00	0.53	1.65	3.15	4.09	123
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.70	123
Other borrowings w/remaining maturity of 1 year or less	3.19	0.00	0.04	0.46	2.37	5.32	8.86	11.78	123
Earning assets that reprice within 1 year	39.68	17.39	23.47	31.75	39.94	47.44	56.85	66.58	123
Interest-bearing liabilities that reprice within 1 year	10.21	2.14	3.27	5.84	8.82	13.26	20.07	31.84	123
Long-term debt that reprices within 1 year	1.19	0.00	0.00	0.00	0.00	1.97	5.13	11.70	123
Net assets that reprice within 1 year	26.60	-2.29	7.95	16.33	27.78	35.64	44.03	51.18	123
Other Liquidity and Funding Ratios									
Net noncore funding dependence	16.52	-6.40	-0.04	8.57	15.08	25.28	39.08	49.93	123
Net ST noncore funding dependence	4.71	-34.68	-16.65	0.08	5.99	11.52	20.67	24.34	123
Short-term investment / ST noncore funding	68.66	6.22	7.52	17.36	46.81	99.51	204.76	303.04	123
Liquid assets - short-term noncore funding / Nonliquid assets	16.25	-13.66	-6.88	2.15	11.58	23.49	62.33	82.87	123
Net loans and leases / Total deposits	90.04	54.62	64.30	81.07	90.21	97.57	116.82	129.78	122
Net loans and leases / Core deposits	104.89	63.69	77.95	89.12	101.62	114.68	149.38	169.17	122
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.10	-1.67	-1.16	-0.43	0.00	0.26	0.81	1.16	91
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.34	-1.82	-1.54	-0.99	-0.41	0.21	1.16	1.69	121
Structured notes appreciation (depreciation) / T1 cap	-0.01	-0.17	-0.13	-0.01	0.00	0.00	0.02	0.10	23
Percent of Investment Securities									
Held-to-maturity securities	14.88	0.00	0.00	0.00	8.66	32.07	44.06	51.69	122
Available-for-sale securities	83.05	48.02	55.50	66.95	90.25	98.92	99.98	100.00	122
US Treasury securities	6.46	0.00	0.00	0.00	1.43	13.54	26.18	40.70	122
US agency securities (excluding Mortgage-backed securities)	3.89	0.00	0.00	0.02	1.23	6.56	16.44	24.75	122
Municipal securities	8.58	0.00	0.00	0.68	5.36	15.54	29.55	37.75	122
Mortgage-backed securities	65.99	14.54	27.60	51.28	68.34	82.07	92.61	96.24	122
Asset-backed securities	1.66	0.00	0.00	0.00	0.00	1.92	7.73	15.30	122
Other debt securities	2.83	0.00	0.00	0.03	0.70	4.53	11.94	23.18	122
Mutual funds and equity securities	0.34	0.00	0.00	0.00	0.12	0.68	1.37	1.77	122
Debt securities 1 year or less	11.79	0.45	1.08	3.63	7.36	16.57	33.41	64.15	122
Debt securities 1 to 5 years	18.21	0.60	1.05	3.56	13.39	30.09	52.06	66.02	122
Debt securities over 5 years	65.21	15.08	22.86	41.28	72.19	85.85	93.49	96.65	122
Pledged securities	32.26	0.41	3.41	14.82	30.25	50.86	65.64	73.49	122
Structured notes, fair value	0.06	0.00	0.00	0.00	0.00	0.00	0.38	1.24	122
Percent Change from Prior Like Quarter									
Short-term investments	7.06	-55.11	-42.26	-19.01	3.50	32.11	64.45	101.04	119
Investment securities									
Core deposits	7.94	-6.60	-2.14	1.07	5.11	14.04	26.20	38.57	118
Noncore funding	8.85	-25.92	-21.78	-4.17	6.74	21.70	46.02	64.96	119

BHCPR PERCENTILE DISTRIBUTION REPORT
Derivatives Analysis

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	94.01	51.65	75.43	87.05	99.30	100.00	100.00	100.00	122
Foreign exchange contracts	2.89	0.00	0.00	0.00	0.25	3.81	16.24	22.99	122
Equity, commodity, and other contracts	1.70	0.00	0.00	0.00	0.00	2.49	10.13	17.35	122
Futures and forwards	12.39	0.00	0.00	1.10	6.99	20.27	47.15	72.25	122
Written options	7.14	0.00	0.00	1.01	4.38	11.34	24.96	39.84	122
Exchange-traded	0.20	0.00	0.00	0.00	0.00	0.00	1.87	4.63	122
Over-the-counter	6.10	0.00	0.00	0.77	3.24	9.72	20.35	39.84	122
Purchased options	4.01	0.00	0.00	0.00	0.75	8.31	17.31	24.89	122
Exchange-traded	0.31	0.00	0.00	0.00	0.00	0.00	2.17	4.92	122
Over-the-counter	2.83	0.00	0.00	0.00	0.12	5.59	11.56	20.75	122
Swaps	69.59	0.66	13.67	50.21	80.96	96.22	99.72	100.00	122
Held for trading	43.87	0.00	0.00	0.00	57.33	91.22	98.20	99.76	122
Interest rate contracts	36.49	0.00	0.00	0.00	34.45	76.98	92.46	95.26	122
Foreign exchange contracts	1.54	0.00	0.00	0.00	0.00	0.91	8.99	18.82	122
Equity, commodity, and other contracts	0.96	0.00	0.00	0.00	0.00	0.01	6.24	12.51	122
Non-traded	56.13	0.24	1.80	8.78	42.67	100.00	100.00	100.00	122
Interest rate contracts	53.30	0.08	1.00	8.68	39.99	99.95	100.00	100.00	122
Foreign exchange contracts	0.39	0.00	0.00	0.00	0.00	0.13	1.58	12.08	122
Equity, commodity, and other contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.71	3.03	122
Derivative contracts (excluding futures and FX 14 days or less)	93.54	46.92	62.40	88.47	97.04	100.00	105.36	143.20	122
One year or less	31.25	0.00	1.35	5.80	20.17	53.42	90.63	99.43	122
Over 1 year to 5 years	30.73	0.00	1.53	12.55	29.03	46.12	55.23	77.90	122
Over 5 years	28.13	0.00	0.00	7.14	23.48	52.99	71.29	80.82	122
Gross negative fair value (absolute value)	0.66	0.04	0.16	0.32	0.59	0.93	1.43	1.82	122
Gross positive fair value	0.88	0.06	0.28	0.49	0.84	1.22	1.65	2.59	122
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.01	0.03	0.16	1.49	122
Gross positive fair value (X)	0.05	0.00	0.00	0.00	0.02	0.04	0.18	1.48	122
Held for trading (X)	0.04	0.00	0.00	0.00	0.01	0.03	0.17	1.40	122
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	122
Current credit exposure (X)	0.03	0.00	0.00	0.00	0.01	0.03	0.11	0.32	122
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Other Ratios									
Current credit exposure / Risk-weighted assets	0.42	0.00	0.00	0.02	0.15	0.37	1.78	4.82	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.15	0.00	0.00	0.04	0.11	0.23	0.37	0.69	123
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	123
Provision for loan and lease losses / Net loan and lease losses	155.44	-3.50	49.15	93.60	110.37	173.86	424.55	910.54	119
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	1.50	2.07	123
Allowance for loan and lease losses / Total loans and leases	0.87	0.33	0.38	0.63	0.86	1.04	1.48	2.07	123
Allowance for loan and lease losses / Net loans and leases losses (X)	9.48	1.41	1.88	2.76	5.53	14.29	23.79	44.63	111
Allowance for loan and lease losses / Nonaccrual assets	194.99	40.89	64.91	99.95	155.72	250.84	411.99	958.22	122
ALLL/90+ days past due + nonaccrual loans and leases	153.80	31.52	51.64	80.37	128.69	217.45	303.23	507.59	123
Gross loan and lease losses / Average loans and leases	0.25	0.01	0.03	0.07	0.16	0.38	0.66	1.34	123
Recoveries / Average loans and leases	0.07	0.00	0.01	0.03	0.06	0.10	0.19	0.37	123
Net losses / Average loans and leases	0.18	0.00	0.00	0.04	0.10	0.29	0.61	1.11	123
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	123
Recoveries / Prior year-end losses	7.54	0.54	1.86	4.28	6.42	10.03	14.84	31.70	122
Earnings coverage of net loan and lease losses (X)	27.79	-27.30	2.59	7.11	17.19	39.54	100.14	166.13	119
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.05	-0.03	0.00	0.01	0.04	0.09	0.13	121
Real estate loans secured by 1-4 family	0.02	-0.05	-0.04	0.00	0.00	0.04	0.09	0.12	119
Revolving	0.02	-0.19	-0.09	-0.01	0.00	0.06	0.16	0.26	116
Closed-end	0.01	-0.06	-0.04	-0.01	0.00	0.03	0.06	0.12	119
Commercial real estate loans	0.02	-0.04	-0.02	0.00	0.00	0.03	0.12	0.19	120
Construction and land development	0.00	-0.14	-0.06	-0.01	0.00	0.00	0.09	0.24	116
1-4 family	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.04	116
Other	-0.01	-0.13	-0.05	-0.01	0.00	0.00	0.02	0.13	116
Multifamily	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.07	118
Nonfarm nonresidential	0.02	-0.04	-0.01	0.00	0.00	0.03	0.13	0.25	118
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.00	0.04	0.18	118
Other	0.01	-0.01	0.00	0.00	0.00	0.01	0.05	0.12	118
Real estate loans secured by farmland	0.00	-0.06	-0.01	0.00	0.00	0.00	0.01	0.11	101
Commercial and industrial loans	0.25	-0.03	-0.01	0.05	0.16	0.39	0.72	1.91	121
Loans to individuals	1.18	0.03	0.15	0.36	0.87	1.97	3.28	4.04	108
Credit card loans	3.03	0.00	0.00	1.58	3.28	4.14	6.01	7.27	73
Agricultural loans	0.04	-0.06	0.00	0.00	0.00	0.00	0.26	0.58	96
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	0.70	0.90	122

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
Percent of Loans and Leases									
30-89 days past due loans and leases	0.42	0.08	0.12	0.23	0.37	0.56	0.96	1.35	123
90+ days past due loans and leases	0.14	0.00	0.00	0.01	0.04	0.19	0.80	1.05	123
Nonaccrual loans and leases	0.55	0.09	0.21	0.34	0.53	0.72	1.03	1.24	123
90+ days past due and nonaccrual loans and leases	0.74	0.15	0.23	0.42	0.68	0.99	1.42	2.08	123
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.11	123
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	123
Nonaccrual restructured	0.15	0.00	0.01	0.05	0.13	0.25	0.37	0.50	123
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	123
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	123
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	123
Percent of Total Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.42	0.08	0.13	0.23	0.37	0.56	0.96	1.51	123
90+ days past due assets	0.15	0.00	0.00	0.01	0.05	0.19	0.81	1.05	123
Nonaccrual assets	0.57	0.14	0.21	0.34	0.54	0.76	1.11	1.68	123
30+ days past due and nonaccrual assets	1.21	0.36	0.52	0.73	1.05	1.57	2.45	3.49	123
Restruktured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total Assets	0.59	0.11	0.18	0.35	0.56	0.85	1.08	1.33	123
Allowance for loan and leases losses	119.40	30.93	38.76	67.66	109.67	161.06	230.59	358.35	123
Equity cap + allowance for loan and lease losses	4.71	0.68	1.14	2.66	4.46	6.42	8.83	11.09	123
Tier 1 cap + allowance for loan and lease losses	6.04	1.10	1.75	3.20	5.61	8.39	11.04	13.90	123
Loans and Leases + other real estate owned	0.95	0.23	0.38	0.58	0.90	1.29	1.68	2.57	123

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	0.35	0.56	0.93	1.37	121
	90+ days past due	0.17	0.00	0.00	0.00	0.03	0.19	0.86	1.68	121
	Nonaccrual	0.55	0.05	0.11	0.26	0.48	0.76	1.20	1.77	121
Commercial and industrial	30-89 days past due	0.31	0.00	0.03	0.10	0.28	0.45	0.74	0.92	121
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.14	0.27	121
	Nonaccrual	0.84	0.00	0.04	0.29	0.74	1.16	1.97	2.99	121
Individuals	30-89 days past due	0.93	0.00	0.01	0.37	0.78	1.19	2.38	3.23	123
	90+ days past due	0.15	0.00	0.00	0.00	0.05	0.21	0.67	1.17	123
	Nonaccrual	0.21	0.00	0.00	0.03	0.14	0.37	0.77	0.97	123
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	54
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Agricultural	30-89 days past due	0.22	0.00	0.00	0.00	0.00	0.41	1.17	1.52	96
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.15	96
	Nonaccrual	0.95	0.00	0.00	0.00	0.09	1.20	4.16	7.64	96
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	1.23	122
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.18	122
	Nonaccrual	0.14	0.00	0.00	0.00	0.04	0.23	0.66	1.27	122

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

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		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.66	0.10	0.16	0.32	0.50	0.89	1.63	2.53	119
	90+ days past due	0.35	0.00	0.00	0.00	0.05	0.28	2.10	4.55	119
	Nonaccrual	0.79	0.10	0.14	0.36	0.64	1.16	1.89	2.74	119
Revolving	30-89 days past due	0.49	0.00	0.03	0.27	0.43	0.72	1.18	1.70	116
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.08	0.19	0.42	116
	Nonaccrual	1.02	0.00	0.02	0.28	0.64	1.19	3.45	4.42	116
Closed-End	30-89 days past due	0.69	0.04	0.12	0.28	0.51	0.94	1.72	3.06	119
	90+ days past due	0.40	0.00	0.00	0.00	0.05	0.33	2.54	4.91	119
	Nonaccrual	0.77	0.08	0.13	0.32	0.66	1.14	1.88	2.62	119
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.02	0.05	0.08	0.12	119
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	119
	Nonaccrual	0.05	0.00	0.00	0.01	0.04	0.09	0.19	0.27	119
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.06	0.14	0.30	0.45	0.54	120
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.03	0.15	0.18	120
	Nonaccrual	0.26	0.00	0.00	0.10	0.24	0.47	0.68	0.75	120
Construction and development	30-89 days past due	0.26	0.00	0.00	0.01	0.14	0.44	0.89	1.27	116
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.21	116
	Nonaccrual	0.22	0.00	0.00	0.00	0.10	0.29	0.96	1.70	116
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.01	0.11	0.28	0.37	116
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	116
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.04	0.12	0.17	116
Other	30-89 days past due	0.17	0.00	0.00	0.00	0.08	0.24	0.61	1.15	116
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.15	116
	Nonaccrual	0.18	0.00	0.00	0.00	0.06	0.23	0.76	1.46	116
Multifamily	30-89 days past due	0.08	0.00	0.00	0.00	0.02	0.10	0.40	0.58	118
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	118
	Nonaccrual	0.08	0.00	0.00	0.00	0.01	0.13	0.34	0.46	118
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.07	0.14	0.26	0.46	0.60	118
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.20	118
	Nonaccrual	0.32	0.00	0.00	0.09	0.28	0.57	0.82	1.03	118
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.02	0.07	0.12	0.20	0.23	118
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.08	118
	Nonaccrual	0.17	0.00	0.00	0.05	0.14	0.31	0.45	0.64	118
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.13	0.33	0.52	118
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.13	118
	Nonaccrual	0.14	0.00	0.00	0.01	0.06	0.25	0.47	0.62	118
Farmland	30-89 days past due	0.35	0.00	0.00	0.00	0.05	0.67	1.62	2.59	101
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.30	101
	Nonaccrual	1.23	0.00	0.00	0.00	0.29	1.50	6.13	9.50	101
Credit card	30-89 days past due	1.09	0.00	0.02	0.89	1.16	1.48	2.00	2.98	73
	90+ days past due	0.78	0.00	0.00	0.00	0.76	1.36	1.71	2.28	73
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.04	0.59	1.29	73

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.15	9.30	9.60	10.52	11.86	13.13	16.71	18.35	123
Common equity tier 1 capital, column B	0.40	0.00	0.00	0.00	0.00	0.00	0.00	12.13	123
Tier 1 capital, column A	12.87	9.80	10.44	11.25	12.50	14.11	17.13	19.03	123
Tier 1 capital, column B	0.47	0.00	0.00	0.00	0.00	0.00	0.00	14.14	123
Total capital, column A	14.45	11.79	12.08	12.86	13.85	15.45	18.48	21.53	123
Total capital, column B	0.52	0.00	0.00	0.00	0.00	0.00	0.00	16.09	123
Tier 1 leverage	9.81	7.51	8.36	9.00	9.67	10.57	11.61	13.22	123

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
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.20	123
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	0.58	2.22	5.52	123
Premium income / Insurance activities revenue	4.07	0.00	0.00	0.00	0.00	0.00	24.12	67.12	94
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	0.06	0.00	0.00	0.00	0.00	0.00	0.36	1.92	123
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	123
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.24	0.00	0.03	4.09	10.14	17.31	22.22	24.07	123
Broker-dealer Activities									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.06	14.25	24.98	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

PRELIMINARY

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Peer Group: 1
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	1.17	0.00	0.00	0.00	0.00	2.78	5.29	6.68	88
Cost: Interest-bearing deposits	1.23	0.00	0.00	0.67	1.23	1.86	2.58	2.97	30
Net Losses as a Percent of Foreign Loans by Type									
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
Growth Rates									
Net loans and leases	7.68	-65.36	-44.17	-10.49	2.60	23.48	61.52	103.82	84
Total selected assets	4.89	-63.84	-39.14	-11.16	0.70	20.94	52.09	83.19	91
Deposits	8.54	-87.74	-31.45	-12.92	2.59	21.60	63.55	90.02	30

BHCPR PERCENTILE DISTRIBUTION REPORT
Parent Company Analysis - Part 1

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Peer Group: 1

Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	9.96	4.15	6.30	8.13	9.72	12.01	14.22	17.80	123
Bank net income / Average equity investment in banks	10.85	4.30	6.39	8.35	10.14	12.96	17.82	20.58	106
Nonbank net income / Average equity investment in nonbanks	7.84	-3.65	-0.43	0.95	4.56	12.75	25.90	47.76	105
Sub BHCs net income / Average equity investment in sub BHCs	9.24	0.53	1.86	5.26	9.76	12.11	16.79	19.18	28
Bank net income / Parent net income	81.83	0.00	0.00	81.11	102.13	106.45	113.78	116.77	122
Nonbank net income / Parent net income	5.14	0.00	0.00	0.03	0.67	6.37	26.91	56.42	107
Sub BHCs net income / Parent net income	77.84	3.44	15.21	57.64	96.44	103.20	111.67	120.48	26
Leverage									
Total liabilities / Equity capital	19.96	0.02	0.85	5.65	11.53	30.87	70.84	99.57	123
Total debt / Equity capital	14.01	0.00	0.00	0.00	6.39	24.07	61.99	85.25	123
Total debt + NP to subs that issued trust preferred / Equity capital	16.29	0.00	0.00	4.70	9.26	24.82	61.99	95.06	123
Total debt + Loans guaranteed for affiliate / Equity capital	14.45	0.00	0.00	0.00	6.50	24.07	61.99	92.17	123
Total debt / Equity capital - excess over fair value	14.14	0.00	0.00	0.00	6.39	24.56	64.04	85.25	123
Long-term debt / Equity capital	12.54	0.00	0.00	0.00	6.08	19.18	48.35	66.98	123
Short-term debt / Equity capital	1.22	0.00	0.00	0.00	0.00	0.03	6.54	25.32	123
Current portion of long-term debt / Equity capital	0.11	0.00	0.00	0.00	0.00	0.00	0.55	3.00	123
Excess cost over fair value / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.47	2.88	123
Long-term debt / Consolidated long-term debt	26.32	0.00	0.00	0.00	23.53	47.68	76.39	83.50	122
Double Leverage									
Equity investment in subs / Equity capital	103.11	91.25	95.47	99.17	101.79	107.08	114.26	119.17	123
Total investment in subs / Equity capital	111.38	95.97	98.60	100.05	105.61	114.68	151.97	177.43	123
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.36	-1.08	-0.46	-0.08	0.18	0.81	1.61	2.23	122
Equity investment in subs - equity cap / Net income-div (X)	1.25	0.06	0.13	0.28	0.94	1.70	2.95	4.81	78
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	165.10	28.47	53.15	94.79	136.12	216.84	346.55	497.89	122
Cash flow from operations + noncash + op exchange / Op exchange + div	192.28	13.83	50.11	96.81	161.11	260.17	386.44	656.95	122
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.58	-328.10	-39.89	56.64	107.56	173.88	228.67	358.91	122
Pretax operating income + interest expenses / Interest expense	1679.77	-65.07	24.17	220.94	1074.31	1952.80	5627.58	12710.05	90
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1393.00	-32.51	51.82	307.98	978.77	1939.20	4240.60	9028.42	109
Dividends + interest from subs / Interest expenses + dividends	202.43	11.19	54.99	102.05	172.59	272.91	484.49	699.15	119
Fees + other income from subs / Salary + other expenses	14.21	0.00	0.00	0.00	0.00	27.24	72.44	93.71	122
Net income / Current part of long-term debt + preferred dividends (X)	35.07	0.23	0.67	5.46	24.63	40.66	64.77	506.37	59
Other Ratios									
Net assets repriceable in 1 year / Total assets	2.57	-8.18	-5.07	-0.16	1.08	5.69	12.49	16.84	123
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.00	0.00	0.00	0.00	0.00	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
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
To nonbank subsidiaries	0.15	0.00	0.00	0.00	0.00	0.00	0.00	6.12	123
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Total	0.15	0.00	0.00	0.00	0.00	0.00	0.00	6.12	123
As a Percent of Consolidated BHC Assets									
Nonbank assets of nonbank subsidiaries	5.37	0.00	0.00	0.00	0.20	2.89	29.08	65.87	123
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Combined foreign nonbank sub assets	0.22	0.00	0.00	0.00	0.00	0.01	0.55	6.08	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

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Peer Group: 1
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	62.37	0.48	15.17	31.04	48.98	93.95	134.87	248.11	104
Dividends paid / Net income	27.08	0.00	0.02	16.64	30.67	41.93	48.59	63.21	122
Net income - dividends / Average equity	6.90	1.57	2.96	4.97	6.81	8.67	11.74	14.44	123
Percent of Dividends Paid									
Dividends from bank subsidiaries	175.95	0.00	0.00	67.71	141.88	277.38	463.31	723.52	109
Dividends from nonbank subsidiaries	3.08	0.00	0.00	0.00	0.00	0.23	21.94	64.72	109
Dividends from subsidiary BHCs	11.51	0.00	0.00	0.00	0.00	0.00	30.13	237.60	109
Dividends from all subsidiaries	235.36	0.03	36.43	108.51	198.36	321.88	601.27	731.11	109
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	57.12	0.00	0.00	25.88	57.05	91.24	125.22	152.23	103
Interest income from bank subsidiaries	0.69	0.00	0.00	0.00	0.02	0.83	3.20	8.31	103
Management and service fees from bank subsidiaries	1.61	0.00	0.00	0.00	0.00	0.52	10.97	17.74	103
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	103
Operating income from bank subsidiaries	66.09	0.08	4.75	31.79	63.44	97.97	139.63	159.85	103
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	45.58	0.00	0.00	0.00	0.68	100.00	189.65	319.20	84
Interest income from nonbank subsidiaries	22.14	0.00	0.00	0.00	0.00	30.05	110.71	191.75	84
Management and serv fees from nonbank subsidiaries	1.16	0.00	0.00	0.00	0.00	0.00	9.13	22.64	84
Other income from nonbank subsidiaries	0.52	0.00	0.00	0.00	0.00	0.00	1.69	13.85	84
Operating income from nonbank subsidiaries	106.56	0.00	0.00	7.83	88.95	151.74	381.07	551.83	84
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	41.27	0.00	0.00	0.00	0.00	88.09	107.47	181.52	26
Interest income from subsidiary BHCs	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 BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.45	26
Operating income from subsidiary BHCs	52.00	0.00	0.00	0.05	32.87	96.16	123.06	209.05	26
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	63.87	0.00	0.00	0.00	90.60	99.22	99.95	100.00	120
Interest income from bank subsidiaries	1.35	0.00	0.00	0.00	0.04	1.05	4.87	30.36	120
Management and service fees from bank subsidiaries	2.05	0.00	0.00	0.00	0.00	0.08	15.26	27.93	120
Other income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.02	2.27	120
Operating income from bank subsidiaries	78.45	0.00	0.61	73.71	98.46	99.82	99.99	100.00	120
Dividends from nonbank subsidiaries	1.05	0.00	0.00	0.00	0.00	0.13	8.18	19.93	120
Interest income from nonbank subsidiaries	1.96	0.00	0.00	0.00	0.00	0.60	10.16	45.92	120
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.87	120
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.03	2.53	120
Operating income from nonbank subsidiaries	5.53	0.00	0.00	0.00	0.17	3.22	31.19	85.09	120
Dividends from subsidiary BHCs	3.41	0.00	0.00	0.00	0.00	0.00	2.07	87.09	120
Interest income from subsidiary BHCs	0.23	0.00	0.00	0.00	0.00	0.00	0.18	10.19	120
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Operating income from subsidiary BHCs	5.69	0.00	0.00	0.00	0.00	0.00	44.22	95.71	120
Loans and advances from subsidiaries / Short term debt	68.01	0.00	0.00	0.00	21.63	99.17	235.43	390.08	35
Loans and advances from subsidiaries / Total debt	26.17	0.00	0.00	0.02	12.04	43.92	99.02	131.61	89

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	22,878,142	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	
1078846	46,630,026	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	

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 123 bank holding companies.