

BHCPR PEER GROUP DATA

Peer Group: 2
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)	3.29	3.29	3.33	3.29	3.22
+ Non-interest income	0.79	0.92	0.90	0.93	0.97
- Overhead expense	2.58	2.60	2.58	2.60	2.68
- Provision for credit losses	0.10	0.11	0.12	0.11	0.12
+ Securities gains (losses)	0.00	0.00	0.00	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.46	1.54	1.55	1.55	1.47
Net operating income	1.13	1.20	1.22	0.95	1.00
Net income	1.13	1.20	1.22	0.95	1.00
Net income (sub-chapter S adjusted)	1.13	1.33	1.41	1.11	1.06
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.54	4.18	4.38	4.06	3.93
Interest expense	1.02	0.65	0.81	0.54	0.44
Net interest income (tax equivalent)	3.54	3.53	3.58	3.54	3.48
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.07	0.06	0.09	0.10	0.11
Earnings coverage of net loan and lease losses (X)	26.46	-1.61	29.23	0.97	9.22
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.96	0.97	0.94	0.95	1.00
Allowance for loan and lease losses / Total loans and leases	0.95	0.96	0.93	0.94	0.99
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.57	0.60	0.57	0.57	0.71
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.33	0.29	0.32	0.32	0.30
Liquidity and Funding					
Net noncore funding dependence	12.49	13.58	13.54	13.97	16.29
Net short-term noncore funding dependence	7.33	8.78	8.57	9.65	9.53
Net loans and leases / Total assets	72.67	72.47	73.30	72.64	71.18
Capitalization					
Tier 1 leverage ratio	10.34	10.11	10.37	10.04	9.84
Equity capital / Total assets	11.23	10.90	11.21	10.84	10.58
Equity capital + minority interest / Total assets	11.32	10.95	11.30	10.89	10.62
Tier 1 common equity capital / Total risk-weighted assets	12.44	12.16	12.41	11.90	11.79
Net Loans and leases / Equity capital (X)	6.62	6.81	6.70	6.82	6.80
Cash dividends / Net income	26.38	26.00	24.01	32.32	29.36
Cash dividends / Net income (sub-chapter S adjusted)	-39.89	33.98	35.12	19.39	21.80
Retained earnings / Average equity capital	7.24	8.08	8.14	5.73	6.26
Growth Rates					
Assets	9.80	11.22	9.35	9.89	12.34
Equity capital	14.87	14.27	12.50	13.71	11.77
Net loans and leases	10.19	13.98	10.51	12.54	14.27
Noncore funding	5.21	20.41	6.76	-3.35	12.03
Parent Company Ratios					
Short-term debt / Equity capital	0.01	0.00	0.03	0.02	0.03
Long-term debt / Equity capital	3.73	4.20	3.76	4.39	3.78
Equity investment in subs / Equity capital	104.51	104.77	104.10	105.17	105.23
Cash FR op + noncash + op expenses / Op expenses + dividends	138.75	98.84	123.75	100.80	111.02

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	4.23	3.89	4.08	3.78	3.64
Less: Interest expense	0.95	0.61	0.75	0.50	0.41
Equals: Net interest income (tax equivalent)	3.29	3.29	3.33	3.29	3.22
Plus: Non-interest income	0.79	0.92	0.90	0.93	0.97
Equals: adjusted operating income (tax equivalent)	4.12	4.27	4.27	4.26	4.24
Less: Overhead Expense	2.58	2.60	2.58	2.60	2.68
Less: Provision for credit losses	0.10	0.11	0.12	0.11	0.12
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	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.46	1.54	1.55	1.55	1.47
Less: Applicable income taxes (tax equivalent)	0.31	0.33	0.32	0.59	0.48
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.13	1.20	1.22	0.95	1.00
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.13	1.20	1.22	0.95	1.00
Memo: Net income (last four quarters)	1.19	1.00	1.22	0.95	1.00
Net income-BHC and noncontrolling (minority) interest	1.14	1.21	1.22	0.95	1.00
Margin Analysis					
Average earning assets / Average assets	93.23	93.28	93.23	93.19	92.80
Average interest-bearing funds / Average assets	70.92	70.37	70.72	70.06	70.45
Interest income (tax equivalent) / Average earning assets	4.54	4.18	4.38	4.06	3.93
Interest expense / Average earning assets	1.02	0.65	0.81	0.54	0.44
Net interest income (tax equivalent) / Average earning assets	3.54	3.53	3.58	3.54	3.48
Yield or Cost					
Total loans and leases (tax equivalent)	5.00	4.62	4.85	4.52	4.41
Interest-bearing bank balances	2.47	1.46	1.88	1.13	0.54
Fed funds sold and reverse repos	1.93	1.33	1.50	0.83	0.51
Trading assets	0.68	0.46	0.70	0.48	0.65
Total earning assets	4.49	4.13	4.33	3.98	3.84
Investment securities (tax equivalent)	2.86	2.59	2.69	2.61	2.51
US Treasury and agency securities (excluding Mortgage-backed securities)	2.49	1.84		1.66	1.70
Mortgage-backed securities	2.60	2.32	2.44	2.19	2.07
All other securities	3.95	3.58		3.85	3.69
Interest-bearing deposits	1.11	0.65	0.85	0.52	0.42
Time deposits of \$250K or more	1.99	1.99	1.99	1.99	1.99
Time deposits < \$250K	1.79	1.79	1.79	1.79	1.79
Other domestic deposits	0.86	0.48	0.64		0.27
Foreign deposits	2.27	1.27	1.85	0.84	0.40
Fed funds purchased and repos	1.19	0.66	1.03	0.68	0.59
Other borrowed funds and trading liabilities	2.29	1.73	2.10	1.48	1.27
All interest-bearing funds	1.34	0.86	1.06	0.71	0.58

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Non-interest Income & Expenses

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Analysis Ratios					
Mutual fund fee income / Non-interest income	1.86	1.65	1.69	1.89	2.10
Overhead expenses / Net Interest Income + non-interest income	62.65	61.57	61.22	62.21	64.03
Percent of Average Assets					
Total overhead expense	2.58	2.60	2.58	2.60	2.68
Personnel expense	1.51	1.50	1.46	1.47	1.48
Net occupancy expense	0.31	0.32	0.31	0.32	0.33
Other operating expenses	0.75	0.76	0.79	0.79	0.84
Overhead less non-interest income	1.70	1.65	1.65	1.65	1.64
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.86	60.86	60.51	61.01	62.83
Personnel expense	36.18	35.29	34.42	34.72	35.07
Net occupancy expense	7.54	7.59	7.33	7.51	7.80
Other operating expenses	17.86	17.40	18.28	18.30	19.30
Total non-interest income	18.48	20.61	20.30	21.24	22.44
Fiduciary activities income	1.89	2.02	1.95	1.95	1.96
Service charges on domestic deposit accounts	3.47	3.48	3.58	3.83	4.14
Trading revenue	0.08	0.03	0.03	0.07	0.10
Investment banking fees and commissions	0.77	0.88	0.85	0.92	0.95
Insurance activities revenue	0.44	0.48	0.46	0.44	0.54
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.31	0.62	0.52	0.40	0.37
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.54	1.63	1.98	2.38	2.88
Other non-interest income	6.85	7.06	7.05	7.34	7.65
Overhead less non-interest income	42.67	39.86	39.75	39.09	39.46
Applicable income taxes / Pretax net operating income (tax equivalent)	19.06	18.90	18.35	33.75	27.97
Applicable income tax + TE / Pretax net operating income + TE	22.03	22.15	21.35	38.57	33.62

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Percent Composition of Assets

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Percent of Total Assets					
Real estate loans	53.10	53.47	53.63	53.41	52.89
Commercial and industrial loans	11.37	11.23	11.42	10.82	10.48
Loans to individuals	2.69	2.27	2.65	2.58	2.57
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.46	0.44	0.47	0.51	0.40
Other loans and leases	2.55	2.43	2.63	2.62	2.31
Net loans and leases	72.67	72.47	73.30	72.64	71.18
Debt securities over 1 year	13.42	13.73	13.20	13.96	14.93
Mutual funds and equity securities	0.05	0.06	0.05	0.07	0.09
Subtotal	86.80	86.89	87.24	87.26	86.78
Interest-bearing bank balances	2.68	2.88	2.30	2.34	2.44
Federal funds sold and reverse repos	0.01	0.02	0.01	0.02	0.03
Debt securities 1 year or less	2.26	1.97	2.14	1.92	1.97
Trading assets	0.02	0.02	0.02	0.02	0.03
Total earning assets	92.24	92.41	92.24	92.22	91.95
Non-interest cash and due from depository institutions	1.11	1.05	1.25	1.26	1.26
Other real estate owned	0.05	0.06	0.04	0.06	0.09
All other assets	6.56	6.46	6.40	6.45	6.70
Memoranda					
Short-term investments	5.21	5.27	4.70	4.63	4.89
US Treasury securities	0.34	0.22	0.37	0.22	0.20
US agency securities (excluding Mortgage-backed securities)	1.71	1.53	1.67	1.50	1.53
Municipal securities	2.63	2.79	2.66	2.97	3.28
Mortgage-backed securities	8.91	9.18	8.73	9.19	9.71
Asset-backed securities	0.32	0.22	0.26	0.23	0.25
Other debt securities	0.51	0.49	0.52	0.48	0.57
Loans held-for-sale	0.25	0.32	0.29	0.32	0.48
Loans not held-for-sale	72.63	72.27	73.24	72.42	70.85
Real estate loans secured by 1-4 family	16.44	16.38	16.83	16.44	16.69
Revolving	2.42	2.53	2.43	2.71	2.89
Closed-end, secured by first liens	13.26	13.09	13.60	13.03	13.05
Closed-end, secured by junior liens	0.40	0.38	0.41	0.39	0.45
Commercial real estate loans	33.19	33.75	33.40	33.79	33.44
Construction and land development	4.80	4.69	4.78	4.55	4.74
Multifamily	4.97	5.30	5.11	5.32	4.89
Nonfarm nonresidential	21.71	22.13	21.86	22.30	22.24
Real estate loans secured by farmland	0.88	0.82	0.88	0.81	0.63

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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	72.90	73.60	72.88	73.20	74.05
Real estate loans secured by 1-4 family	22.87	22.82	23.12	22.92	23.78
Revolving	3.35	3.51	3.34	3.76	4.05
Closed-end	19.04	18.79	19.32	18.68	19.29
Commercial real estate loans	45.70	46.64	45.58	46.38	46.86
Construction and land development	6.63	6.49	6.53	6.35	6.66
1-4 family	1.58	1.54	1.52	1.50	1.64
Other	4.95	4.86	4.90	4.76	4.97
Multifamily	6.64	7.11	6.76	7.13	6.67
Nonfarm nonresidential	30.18	30.74	30.17	30.84	31.41
Owner-occupied	10.45	10.46	10.32	10.55	11.41
Other	19.22	19.83	19.35	19.91	19.60
Real estate loans secured by farmland	1.29	1.19	1.26	1.19	0.97
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	16.24	16.09	16.22	15.52	15.29
Loans to individuals	3.98	3.39	3.89	3.90	4.01
Credit card loans	0.03	0.03	0.04	0.03	0.03
Agricultural loans	0.68	0.64	0.69	0.76	0.61
Other loans and leases	3.65	3.46	3.74	3.75	3.44
Loans and Leases, Percent of Total Capital					
Real estate loans	477.75	490.32	483.08	492.96	493.51
Real estate loans secured by 1-4 family	151.25	152.96	154.90	153.45	158.33
Revolving	22.46	24.03	22.57	25.65	27.64
Closed-end	126.00	125.64	129.36	124.91	128.16
Commercial real estate loans	299.26	308.80	301.60	312.02	312.00
Construction and land development	43.46	43.32	43.12	42.49	43.49
1-4 family	10.02	10.04	9.75	9.95	10.67
Other	32.51	32.49	32.41	31.92	32.30
Multifamily	44.81	48.18	45.91	48.81	44.34
Nonfarm nonresidential	197.47	204.30	199.34	207.33	208.50
Owner-occupied	67.70	68.88	67.58	70.06	74.92
Other	126.00	131.13	128.02	133.42	130.66
Real estate loans secured by farmland	7.88	7.40	7.87	7.39	6.01
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.01	0.01	0.01
Commercial and industrial loans	101.74	103.02	102.68	100.29	97.82
Loans to individuals	24.24	20.31	23.73	23.15	24.08
Credit card loans	0.22	0.19	0.23	0.18	0.20
Agricultural loans	4.22	4.08	4.39	4.71	3.78
Other loans and leases	23.36	22.65	24.34	24.61	22.36
Supplemental					
Non-owner occupied CRE loans / Gross loans	35.05	35.94	35.10	35.69	35.33
Non-owner occupied CRE loans / Total capital	229.65	238.21	232.18	240.42	234.59
Construction and land development loans / Total capital	43.46	43.32	43.12	42.49	43.49
Total CRE loans / Total capital	302.22	311.57	304.36	314.87	314.88

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Liquidity and Funding

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Percent of Total Assets					
Short-term investments	5.21	5.27	4.70	4.63	4.89
Liquid assets	15.95	16.28	15.56	15.94	16.73
Investment securities	16.36	16.37	16.02	16.65	17.49
Net loans and leases	72.67	72.47	73.30	72.64	71.18
Net loans, leases and standby letters of credit	73.07	72.89	73.71	73.08	71.65
Core deposits	70.48	69.73	69.97	69.79	67.98
Noncore funding	16.03	17.21	16.58	17.09	19.16
Time deposits of \$250K or more	0.00	0.22	0.18	0.28	0.49
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.81	1.06	0.96	1.20	1.51
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.82	1.06	0.97	1.21	1.52
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.93	3.94	3.63	4.47	3.78
Earning assets that reprice within 1 year	32.59	33.49	32.35	33.41	32.07
Interest-bearing liabilities that reprice within 1 year	18.19	17.63	18.52	16.67	15.64
Long-term debt that reprices within 1 year	0.13	0.16	0.16	0.19	0.25
Net assets that reprice within 1 year	13.28	14.85	12.66	15.65	15.31
Other Liquidity and Funding Ratios					
Net noncore funding dependence	12.49	13.58	13.54	13.97	16.29
Net ST noncore funding dependence	7.33	8.78	8.57	9.65	9.53
Short-term investment / ST noncore funding	72.58	54.53	62.28	46.67	43.28
Liquid assets - short-term noncore funding / Nonliquid assets	5.59	4.08	4.17	3.68	4.33
Net loans and leases / Total deposits	91.22	91.94	92.88	92.86	90.82
Net loans and leases / Core deposits	104.89	105.47	106.50	105.03	106.19
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.04	-0.60	-0.47	-0.05	-0.12
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.45	-2.30	-1.95	-0.62	-1.01
Structured notes appreciation (depreciation) / T1 cap	-0.02	-0.06	-0.04	-0.02	-0.02
Percent of Investment Securities					
Held-to-maturity securities	9.07	11.98	10.76	13.07	13.87
Available-for-sale securities	89.81	87.37	88.32	86.93	86.13
US Treasury securities	1.93	1.40	2.08	1.33	1.24
US agency securities (excluding Mortgage-backed securities)	11.08	10.62	11.00	10.16	9.66
Municipal securities	15.55	16.94	16.63	17.86	18.74
Mortgage-backed securities	55.15	55.66	54.50	55.76	55.93
Asset-backed securities	1.89	1.32	1.54	1.31	1.48
Other debt securities	3.66	3.38	3.76	3.25	3.88
Mutual funds and equity securities	0.37	0.50	0.41	0.58	0.67
Debt securities 1 year or less	13.78	13.01	13.91	11.90	12.22
Debt securities 1 to 5 years	23.54	23.31	23.42	23.53	21.73
Debt securities over 5 years	58.65	59.70	58.36	60.73	62.51
Pledged securities	42.71	45.53	42.20	46.78	47.79
Structured notes, fair value	0.12	0.10	0.15	0.08	0.25
Percent Change from Prior Like Quarter					
Short-term investments	20.11	8.63	16.28	6.96	26.60
Investment securities		6.67	8.02	4.99	5.15
Core deposits	11.18	9.76	10.40	13.94	13.61
Noncore funding	5.21	20.41	6.76	-3.35	12.03

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Derivatives and Off-Balance-Sheet Transactions

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Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)		17.52	17.31	17.28	17.08
Standby letters of credit	0.34	0.36	0.35	0.40	0.42
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.02	0.01	0.02	0.01	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.01	0.00	0.01	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.01	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	6.92	6.38	6.51	6.82	6.88
Interest rate contracts	6.82	6.25	6.40	6.72	6.74
Interest rate futures and forward contracts	0.33	0.32	0.25	0.28	0.37
Written options contracts (interest rate)	0.37	0.36	0.26	0.28	0.38
Purchased options contracts (interest rate)	0.07	0.07	0.07	0.08	0.06
Interest rate swaps	5.24	4.86	5.18	5.41	5.11
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)		24.64	25.18	25.74	26.08

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	99.94	99.90	99.91	99.91	99.94
Foreign exchange contracts	0.01	0.02	0.00	0.04	0.02
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	10.85	13.28	11.75	12.76	15.26
Written options	11.91	11.51	11.14	9.73	11.61
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	11.46	11.39	10.65	9.46	11.28
Purchased options	1.58	1.18	1.29	1.44	1.00
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.51	1.11	1.22	1.27	0.67
Swaps	64.97	63.54	65.42	66.04	62.69
Held for trading	13.25	13.76	13.60	16.18	15.21
Interest rate contracts	11.88	13.68	12.87	16.40	15.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	86.75	86.24	86.40	83.82	84.79
Interest rate contracts	86.50	85.52	85.51	83.04	84.33
Foreign exchange contracts	0.00	0.00	0.00	0.01	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and FX 14 days or less)	81.41	84.84	82.85	87.47	84.94
One year or less	12.16	16.39	12.75	15.62	16.56
Over 1 year to 5 years	21.92	20.39	22.66	21.68	20.66
Over 5 years	35.85	35.28	36.28	37.90	35.04
Gross negative fair value (absolute value)	0.82	0.54	0.66	0.50	0.73
Gross positive fair value	1.11	1.38	1.10	0.92	1.08
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.00	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.01	0.00	0.01
Current credit exposure (X)	0.01	0.01	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (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	0.07	0.07	0.06	0.05	0.05

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.10	0.11	0.12	0.11	0.12
Provision for loan and lease losses / Average loans and leases	0.13	0.15	0.16	0.16	0.17
Provision for loan and lease losses / Net loan and lease losses	180.76	159.02	182.69	110.75	158.54
Allowance for loan and lease losses / Total loans and leases not held for sale	0.96	0.97	0.94	0.95	1.00
Allowance for loan and lease losses / Total loans and leases	0.95	0.96	0.93	0.94	0.99
Allowance for loan and lease losses / Net loans and leases losses (X)	25.61	26.16	21.35	16.23	16.56
Allowance for loan and lease losses / Nonaccrual assets	265.96	292.38	285.36	270.69	249.57
ALLL/90+ days past due + nonaccrual loans and leases	236.50	245.50	259.30	232.03	210.63
Gross loan and lease losses / Average loans and leases	0.12	0.11	0.15	0.16	0.19
Recoveries / Average loans and leases	0.04	0.05	0.05	0.06	0.07
Net losses / Average loans and leases	0.07	0.06	0.09	0.10	0.11
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	9.64	11.49	51.25	50.41	56.70
Earnings coverage of net loan and lease losses (X)	26.46	-1.61	29.23	0.97	9.22
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.00	0.01	0.02	0.02
Real estate loans secured by 1-4 family	0.01	0.01	0.01	0.03	0.04
Revolving	0.00	0.02	0.02	0.03	0.05
Closed-end	0.02	0.01	0.01	0.02	0.04
Commercial real estate loans	0.01	0.00	0.01	0.01	0.01
Construction and land development	-0.01	-0.03	-0.02	-0.04	-0.06
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.02	-0.02	-0.04	-0.05
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.01	0.01	0.02	0.02	0.03
Owner-occupied	0.00	0.00	0.01	0.01	0.01
Other	0.00	0.00	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	-0.01
Commercial and industrial loans	0.10	0.13	0.18	0.18	0.26
Loans to individuals	0.81	0.83	0.71	0.78	0.71
Credit card loans	2.60	2.12	1.65	1.60	1.25
Agricultural loans	0.01	0.01	0.03	0.06	0.05
Loans to foreign governments and institutions					0.00
Other loans and leases	0.24	0.23	0.28	0.27	0.32

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.33	0.29	0.32	0.32	0.30
90+ days past due loans and leases	0.04	0.04	0.03	0.04	0.06
Nonaccrual loans and leases	0.49	0.48	0.49	0.46	0.55
90+ days past due and nonaccrual loans and leases	0.54	0.54	0.54	0.55	0.64
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.10	0.10	0.10	0.10	0.13
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.33	0.29	0.32	0.32	0.30
90+ days past due assets	0.04	0.04	0.03	0.04	0.06
Nonaccrual assets	0.49	0.48	0.49	0.47	0.55
30+ days past due and nonaccrual assets	0.90	0.85	0.88	0.89	0.95
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.39	0.39	0.40	0.45
90+ past due and nonaccrual assets + other real estate owned	0.45	0.47	0.45	0.48	0.57
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.60	0.61	0.59	0.63	0.74
Allowance for loan and leases losses	96.47	97.24	95.81	100.14	117.25
Equity cap + allowance for loan and lease losses	5.20	5.44	5.09	5.57	6.57
Tier 1 cap + allowance for loan and lease losses	5.72	5.94	5.64	6.11	7.32
Loans and Leases + other real estate owned	0.84	0.85	0.82	0.86	1.05

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

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.30	0.27	0.29	0.29	0.27
	90+ days past due	0.03	0.04	0.03	0.05	0.06
	Nonaccrual	0.48	0.44	0.48	0.43	0.50
Commercial and industrial	30-89 days past due	0.30	0.24	0.23	0.27	0.22
	90+ days past due	0.02	0.01	0.02	0.01	0.02
	Nonaccrual	0.60	0.70	0.61	0.60	0.79
Individuals	30-89 days past due	0.46	0.50	0.68	0.69	0.69
	90+ days past due	0.02	0.04	0.03	0.03	0.05
	Nonaccrual	0.14	0.18	0.15	0.21	0.18
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.27
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.26	0.18	0.11	0.15	0.09
	90+ days past due	0.01	0.00	0.01	0.00	0.01
	Nonaccrual	0.59	0.50	0.46	0.31	0.27
Foreign governments	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Other loans and leases	30-89 days past due	0.11	0.22	0.18	0.12	0.14
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.04	0.05	0.04	0.06	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
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	0.49	0.43	0.52	0.56	0.49
	90+ days past due	0.03	0.04	0.04	0.06	0.07
	Nonaccrual	0.61	0.61	0.61	0.65	0.73
Revolving	30-89 days past due	0.28	0.26	0.36	0.29	0.33
	90+ days past due	0.02	0.02	0.02	0.02	0.03
	Nonaccrual	0.38	0.38	0.35	0.42	0.52
Closed-End	30-89 days past due	0.52	0.46	0.54	0.63	0.52
	90+ days past due	0.03	0.04	0.05	0.06	0.08
	Nonaccrual	0.63	0.64	0.64	0.68	0.78
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.03	0.04	0.05
Commercial real estate	30-89 days past due	0.18	0.16	0.16	0.15	0.14
	90+ days past due	0.02	0.02	0.02	0.02	0.04
	Nonaccrual	0.41	0.35	0.41	0.33	0.40
Construction and development	30-89 days past due	0.20	0.15	0.17	0.18	0.15
	90+ days past due	0.01	0.00	0.00	0.01	0.03
	Nonaccrual	0.19	0.17	0.18	0.21	0.35
1-4 family	30-89 days past due	0.05	0.03	0.07	0.05	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.03	0.04	0.04	0.05
Other	30-89 days past due	0.13	0.08	0.06	0.08	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.10	0.11	0.10	0.12	0.24
Multifamily	30-89 days past due	0.06	0.03	0.03	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.04	0.05	0.14
Nonfarm non-residential	30-89 days past due	0.17	0.17	0.17	0.14	0.14
	90+ days past due	0.03	0.02	0.02	0.02	0.04
	Nonaccrual	0.52	0.39	0.52	0.40	0.46
Owner occupied	30-89 days past due	0.09	0.08	0.08	0.06	0.07
	90+ days past due	0.00	0.01	0.00	0.01	0.02
	Nonaccrual	0.21	0.17	0.20	0.16	0.22
Other	30-89 days past due	0.06	0.06	0.07	0.06	0.05
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.22	0.18	0.22	0.16	0.18
Farmland	30-89 days past due	0.30	0.17	0.09	0.10	0.13
	90+ days past due	0.01	0.01	0.00	0.00	0.04
	Nonaccrual	0.69	0.47	0.49	0.44	0.55
Credit card	30-89 days past due	0.68	0.56	1.03	0.83	0.77
	90+ days past due	0.26	0.26	0.26	0.22	0.29
	Nonaccrual	0.02	0.04	0.07	0.08	0.03

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

BHCPR PEER GROUP DATAPeer Group: 2
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		12.44		12.16		12.41		11.95		11.79
Common equity tier 1 capital, column B		0.00		0.00		0.00		0.00		0.00
Tier 1 capital, column A		13.17		12.88		13.08		12.68		12.62
Tier 1 capital, column B		0.00		0.00		0.00		0.00		0.00
Total capital, column A		14.63		14.37		14.53		14.15		14.04
Total capital, column B		0.00		0.00		0.00		0.00		0.00
Tier 1 leverage		10.34		10.11		10.37		10.04		9.84

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	66.67	66.67	66.67	75.00	71.43
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.33	33.33	33.33	25.00	28.57
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.44	0.48	0.46	0.44	0.54
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.01	0.00
Credit related premium income / Total premium income	50.00	50.00	50.00	60.00	60.00
Other premium income / Total premium income	50.00	50.00	50.00	40.00	40.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	47.64	58.36	72.25	31.81	17.03
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	274.14	115.20	116.87	136.34	131.29
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net 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	12.23	12.80	13.70	14.86	14.28
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2019

Foreign Activities

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	2.27	1.27	1.85	0.84	0.40
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans	12.37		3.83	4.38	6.49
Foreign governments and institutions					0.00
Growth Rates					
Net loans and leases	-14.97	193.62	-27.26	22.03	-11.24
Total selected assets	6.18	1.93	5.03	-5.54	-0.84
Deposits	1.52	-56.79	-2.42	-22.72	34.84

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	10.21	11.08	11.03	8.67	9.16
Bank net income / Average equity investment in banks	10.65	11.45	11.56	9.11	9.71
Nonbank net income / Average equity investment in nonbanks	11.35	13.51	10.83	9.81	8.84
Sub BHCs net income / Average equity investment in sub BHCs	73.68	10.12	9.28	8.81	5.87
Bank net income / Parent net income	103.40	104.64	104.73	104.64	103.55
Nonbank net income / Parent net income	1.00	1.12	0.99	1.13	0.96
Sub BHCs net income / Parent net income	88.98	107.00	90.39	90.33	104.04
Leverage					
Total liabilities / Equity capital	9.49	10.64	9.50	11.14	11.55
Total debt / Equity capital	3.88	4.38	3.94	4.62	3.97
Total debt + NP to subs that issued trust preferred / Equity capital	7.92	8.87	7.94	9.36	9.56
Total debt + Loans guaranteed for affiliate / Equity capital	3.89	4.41	3.98	4.64	4.04
Total debt / Equity capital - excess over fair value	3.88	4.38	3.94	4.62	3.97
Long-term debt / Equity capital	3.73	4.20	3.76	4.39	3.78
Short-term debt / Equity capital	0.01	0.00	0.03	0.02	0.03
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	14.69	17.76	15.49	17.83	12.90
Double Leverage					
Equity investment in subs / Equity capital	104.51	104.77	104.10	105.17	105.23
Total investment in subs / Equity capital	104.80	105.24	104.38	105.55	105.68
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)	0.42	0.42	0.36	0.56	0.54
Equity investment in subs - equity cap / Net income-div (X)	1.40	1.39	1.18	1.91	1.68
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	114.33	81.02	113.62	96.31	103.72
Cash flow from operations + noncash + op exchange / Op exchange + div	138.75	98.84	123.75	100.80	111.02
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.57	84.45	108.88	101.42	107.09
Pretax operating income + interest expenses / Interest expense	3,696.74	766.31	1,631.73	1,955.22	4,206.40
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,179.18	662.47	1,015.91	1,082.59	1,091.94
Dividends + interest from subs / Interest expenses + dividends	130.51	95.92	140.89	107.07	124.92
Fees + other income from subs / Salary + other expenses	3.47	3.99	3.76	6.15	7.65
Net income / Current part of long-term debt + preferred dividends (X)	67.29	67.49	106.04	71.32	455.19
Other Ratios					
Net assets repriceable in 1 year / Total assets	1.64	1.79	1.59	1.68	1.65
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	8.11	0.49	0.70	0.46	0.00
Total	8.11	0.49	0.70	0.46	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.13	0.17	0.14	0.15	0.18
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
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	73.22	451.77	87.14	100.86	108.30
Dividends paid / Net income	26.39	26.06	24.06	32.32	29.36
Net income - dividends / Average equity	7.25	8.06	8.13	5.74	6.26
Percent of Dividends Paid					
Dividends from bank subsidiaries	129.16	92.53	131.90	106.72	121.16
Dividends from nonbank subsidiaries	0.80	1.52	2.87	2.37	1.56
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	142.91	98.35	144.51	114.69	141.52
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	34.59	21.96	33.37	35.18	36.16
Interest income from bank subsidiaries	0.11	0.12	0.11	0.14	0.13
Management and service fees from bank subsidiaries	0.44	0.43	0.32	0.94	0.78
Other income from bank subsidiaries	0.00	0.00	0.01	0.00	0.00
Operating income from bank subsidiaries	37.27	24.70	35.67	41.35	40.03
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	48.51	52.15	80.47	129.02	63.59
Interest income from nonbank subsidiaries	0.89	0.17	0.31	0.63	0.02
Management and serv fees from nonbank subsidiaries	0.02	0.39	0.17	0.60	0.28
Other income from nonbank subsidiaries	0.01	0.06	0.06	0.08	0.63
Operating income from nonbank subsidiaries	56.50	62.37	96.62	153.75	79.69
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	16.15	79.68	43.51	58.43	27.16
Interest income from subsidiary BHCs	0.00	0.01	0.00	0.07	0.02
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	-0.14	-0.02
Other income from subsidiary BHCs	0.00	0.00	0.15	0.00	0.00
Operating income from subsidiary BHCs	16.16	79.69	43.66	58.36	27.16
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	65.60	55.80	72.95	67.33	68.94
Interest income from bank subsidiaries	3.05	6.45	0.55	1.07	2.07
Management and service fees from bank subsidiaries	1.35	2.27	0.59	2.14	1.63
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.03
Operating income from bank subsidiaries	79.97	74.92	89.39	79.76	91.67
Dividends from nonbank subsidiaries	1.66	4.11	2.65	1.78	1.01
Interest income from nonbank subsidiaries	0.01	0.01	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	3.12	5.67	3.33	3.09	1.67
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	684.36	1,035.54	854.19	886.47	574.10
Loans and advances from subsidiaries / Total debt	69.19	74.61	81.26	74.60	78.25

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

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Peer Group: 2

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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									148
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.29	2.10	2.46	2.94	3.35	3.64	4.01	4.17	148
+ Non-interest income	0.79	0.17	0.24	0.42	0.75	1.11	1.55	2.04	148
- Overhead expense	2.58	1.40	1.72	2.08	2.58	2.96	3.80	4.29	148
- Provision for credit losses	0.10	-0.07	-0.01	0.02	0.08	0.16	0.30	0.44	148
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.04	148
+ Other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	148
= Pretax net operating income (tax equivalent)	1.46	0.37	0.70	1.11	1.54	1.80	2.14	2.36	148
Net operating income	1.13	0.27	0.46	0.88	1.16	1.40	1.68	1.93	148
Net income	1.13	0.26	0.46	0.88	1.16	1.40	1.68	1.93	148
Net income (sub-chapter S adjusted)	1.13	-0.65	-0.09	0.86	1.14	1.39	2.53	2.81	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.54	3.71	3.92	4.22	4.54	4.79	5.23	5.62	148
Interest expense	1.02	0.34	0.45	0.79	1.05	1.27	1.55	1.74	148
Net interest income (tax equivalent)	3.54	2.16	2.63	3.16	3.60	3.95	4.33	4.54	148
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.07	-0.07	-0.01	0.01	0.04	0.13	0.24	0.34	148
Earnings coverage of net loan and lease losses (X)	26.46	-443.44	-90.78	6.23	18.69	70.91	150.11	269.77	145
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.96	0.40	0.56	0.74	0.93	1.15	1.51	1.74	148
Allowance for loan and lease losses / Total loans and leases	0.95	0.39	0.50	0.74	0.93	1.15	1.49	1.72	148
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.57	0.07	0.15	0.32	0.50	0.78	1.17	1.71	148
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.33	0.03	0.07	0.16	0.26	0.48	0.72	0.92	148
Liquidity and Funding									
Net noncore funding dependence	12.49	-11.45	-3.98	3.64	13.03	20.01	28.29	34.26	148
Net short-term noncore funding dependence	7.33	-13.41	-6.26	-0.06	8.09	14.38	19.04	21.44	148
Net loans and leases / Total assets	72.67	50.80	58.69	67.56	73.51	78.94	82.93	84.95	148
Capitalization									
Tier 1 leverage ratio	10.34	7.92	8.35	9.14	10.29	11.27	12.95	14.39	148
Equity capital / Total assets	11.23	7.51	8.38	9.70	11.27	12.69	14.22	15.26	148
Equity capital + minority interest / Total assets	11.32	7.51	8.41	9.73	11.32	12.87	14.48	15.26	148
Tier 1 common equity capital / Total risk-weighted assets	12.44	9.23	9.85	10.78	11.81	13.82	16.86	19.40	148
Net Loans and leases / Equity capital (X)	6.62	4.07	4.70	5.47	6.59	7.65	8.84	9.82	148
Cash dividends / Net income	26.38	0.00	0.00	4.86	29.07	42.59	62.80	85.12	142
Cash dividends / Net income (sub-chapter S adjusted)	-39.89	-389.50	-32.03	-2.72	18.33	33.03	60.01	119.42	13
Retained earnings / Average equity capital	7.24	-0.51	1.67	4.78	7.22	9.58	13.12	15.92	148
Growth Rates									
Assets	9.80	-1.57	0.38	3.48	6.56	14.09	29.34	36.79	147
Equity capital	14.87	0.43	4.51	7.40	11.88	17.39	36.39	66.33	147
Net loans and leases	10.19	-1.16	0.81	4.02	8.43	14.77	27.39	37.03	147
Noncore funding	5.21	-43.56	-26.28	-13.42	3.83	19.79	45.62	59.65	146
Parent Company Ratios									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.58	148
Long-term debt / Equity capital	3.73	0.00	0.00	0.00	0.00	8.95	15.51	17.85	148
Equity investment in subs / Equity capital	104.51	91.28	93.35	99.25	103.59	110.60	116.98	120.90	148
Cash FR op + noncash + op expenses / Op expenses + dividends	138.75	-14.73	5.18	53.28	109.18	165.72	355.01	956.88	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2019

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	4.23	3.53	3.72	3.94	4.20	4.48	4.90	5.22	148
Less: Interest expense	0.95	0.31	0.42	0.72	0.95	1.19	1.44	1.65	148
Equals: Net interest income (tax equivalent)	3.29	2.10	2.46	2.94	3.35	3.64	4.01	4.17	148
Plus: Non-interest income	0.79	0.17	0.24	0.42	0.75	1.11	1.55	2.04	148
Equals: adjusted operating income (tax equivalent)	4.12	2.50	2.84	3.59	4.13	4.68	5.23	6.11	148
Less: Overhead Expense	2.58	1.40	1.72	2.08	2.58	2.96	3.80	4.29	148
Less: Provision for credit losses	0.10	-0.07	-0.01	0.02	0.08	0.16	0.30	0.44	148
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	148
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.04	148
Plus: other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	148
Equals: Pretax net operating income (tax equivalent)	1.46	0.37	0.70	1.11	1.54	1.80	2.14	2.36	148
Less: Applicable income taxes (tax equivalent)	0.31	0.01	0.07	0.22	0.32	0.42	0.51	0.58	148
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	148
Equals: Net operating income	1.13	0.27	0.46	0.88	1.16	1.40	1.68	1.93	148
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Equals: Net income	1.13	0.26	0.46	0.88	1.16	1.40	1.68	1.93	148
Memo: Net income (last four quarters)	1.19	0.61	0.73	0.92	1.21	1.41	1.71	1.97	146
Net income-BHC and noncontrolling (minority) interest	1.14	0.26	0.49	0.89	1.16	1.40	1.68	1.95	148
Margin Analysis									
Average earning assets / Average assets	93.23	88.58	89.76	91.04	93.34	95.23	96.69	97.48	148
Average interest-bearing funds / Average assets	70.92	53.10	58.50	64.59	70.30	78.16	83.92	86.47	148
Interest income (tax equivalent) / Average earning assets	4.54	3.71	3.92	4.22	4.54	4.79	5.23	5.62	148
Interest expense / Average earning assets	1.02	0.34	0.45	0.79	1.05	1.27	1.55	1.74	148
Net interest income (tax equivalent) / Average earning assets	3.54	2.16	2.63	3.16	3.60	3.95	4.33	4.54	148
Yield or Cost									
Total loans and leases (tax equivalent)	5.00	4.09	4.26	4.61	5.01	5.38	5.74	6.10	148
Interest-bearing bank balances	2.47	0.88	1.22	1.81	2.26	2.78	4.68	6.69	148
Fed funds sold and reverse repos	1.93	0.00	0.00	0.00	2.16	2.68	3.23	8.99	53
Trading assets	0.68	0.00	0.00	0.00	0.00	1.26	2.60	4.45	37
Total earning assets	4.49	3.66	3.87	4.17	4.52	4.73	5.14	5.58	148
Investment securities (tax equivalent)	2.86	2.21	2.37	2.60	2.85	3.09	3.39	3.72	148
US Treasury and agency securities (excluding Mortgage-backed securities)	2.49	1.28	1.63	1.93	2.37	2.93	3.71	4.79	131
Mortgage-backed securities	2.60	2.05	2.19	2.39	2.59	2.81	3.05	3.19	145
All other securities	3.95	2.15	2.51	3.12	3.77	4.42	6.11	8.62	146
Interest-bearing deposits	1.11	0.36	0.54	0.79	1.05	1.40	1.77	2.07	148
Time deposits of \$250K or more	1.99	1.09	1.49	1.76	2.01	2.26	2.44	2.51	146
Time deposits < \$250K	1.79	0.73	1.04	1.54	1.84	2.07	2.26	2.36	146
Other domestic deposits	0.86	0.24	0.39	0.55	0.79	1.22	1.50	1.85	148
Foreign deposits	2.27	1.98	2.01	2.11	2.27	2.43	2.53	2.56	2
Fed funds purchased and repos	1.19	0.00	0.06	0.46	1.00	1.82	2.55	2.90	111
Other borrowed funds and trading liabilities	2.29	0.05	1.39	1.99	2.40	2.65	2.95	3.30	146
All interest-bearing funds	1.34	0.58	0.68	1.02	1.34	1.63	1.92	2.21	148

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 2
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.86	0.00	0.00	0.00	0.80	3.61	7.32	8.22	147
Overhead expenses / Net Interest Income + non-interest income	62.65	46.34	50.45	55.97	62.18	68.97	76.37	84.75	148
Percent of Average Assets									
Total overhead expense	2.58	1.40	1.72	2.08	2.58	2.96	3.80	4.29	148
Personnel expense	1.51	0.83	0.93	1.19	1.46	1.77	2.23	2.54	148
Net occupancy expense	0.31	0.12	0.19	0.24	0.31	0.39	0.46	0.49	148
Other operating expenses	0.75	0.40	0.44	0.55	0.72	0.94	1.14	1.35	148
Overhead less non-interest income	1.70	0.89	0.99	1.41	1.72	2.02	2.31	2.65	148
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.86	45.79	49.10	55.55	61.12	68.15	76.16	84.09	148
Personnel expense	36.18	24.94	27.24	31.67	35.74	40.32	46.89	51.36	148
Net occupancy expense	7.54	3.47	4.68	6.10	7.53	9.31	10.08	10.66	148
Other operating expenses	17.86	10.62	12.44	15.06	17.32	20.81	25.07	27.40	148
Total non-interest income	18.48	5.81	7.44	11.19	18.15	24.67	30.66	38.14	148
Fiduciary activities income	1.89	0.00	0.00	0.00	0.88	3.27	7.33	9.82	148
Service charges on domestic deposit accounts	3.47	0.24	0.69	2.03	3.41	4.53	7.04	9.14	148
Trading revenue	0.08	0.00	0.00	0.00	0.00	0.00	0.65	1.57	148
Investment banking fees and commissions	0.77	0.00	0.00	0.00	0.46	1.20	2.79	5.40	148
Insurance activities revenue	0.44	0.00	0.00	0.00	0.01	0.21	2.38	6.83	148
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Net servicing fees	0.31	-0.30	0.00	0.00	0.10	0.47	1.36	2.19	148
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Net gain (loss) - sales of loans, OREO, and other assets	1.54	-0.02	0.00	0.17	0.83	2.35	4.97	10.37	148
Other non-interest income	6.85	1.95	2.84	4.26	6.55	8.77	12.15	17.10	148
Overhead less non-interest income	42.67	23.29	26.89	34.86	41.67	51.00	59.17	65.96	148
Applicable income taxes / Pretax net operating income (tax equivalent)	19.06	0.04	3.89	15.95	20.42	23.59	27.40	28.81	144
Applicable income tax + TE / Pretax net operating income + TE	22.03	4.01	11.10	19.57	22.42	25.94	28.84	30.09	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	53.10	21.27	33.47	42.93	54.04	63.50	71.45	77.18	148
Commercial and industrial loans	11.37	1.37	3.94	6.49	9.67	15.21	23.17	27.92	148
Loans to individuals	2.69	0.02	0.07	0.31	0.91	3.60	12.03	16.56	148
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	148
Agricultural loans	0.46	0.00	0.00	0.00	0.06	0.68	2.49	3.22	148
Other loans and leases	2.55	0.00	0.04	0.36	1.66	3.85	8.34	9.73	148
Net loans and leases	72.67	50.80	58.69	67.56	73.51	78.94	82.93	84.95	148
Debt securities over 1 year	13.42	3.04	5.18	8.62	12.62	18.53	21.88	30.96	148
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.01	0.07	0.23	0.31	148
Subtotal	86.80	73.79	80.29	84.12	87.55	90.05	92.33	92.88	148
Interest-bearing bank balances	2.68	0.11	0.35	0.79	2.06	4.27	6.85	9.69	148
Federal funds sold and reverse repos	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.18	148
Debt securities 1 year or less	2.26	0.00	0.11	0.37	1.32	3.90	7.28	10.58	148
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.24	148
Total earning assets	92.24	88.18	89.22	90.39	92.35	94.30	95.35	96.08	148
Non-interest cash and due from depository institutions	1.11	0.25	0.33	0.75	1.11	1.46	1.82	2.44	148
Other real estate owned	0.05	0.00	0.00	0.00	0.02	0.06	0.18	0.39	148
All other assets	6.56	3.15	3.76	4.75	6.42	8.25	9.59	10.66	148
Memoranda									
Short-term investments	5.21	0.94	1.21	2.15	4.11	7.81	11.97	16.82	148
US Treasury securities	0.34	0.00	0.00	0.00	0.00	0.36	1.68	4.68	148
US agency securities (excluding Mortgage-backed securities)	1.71	0.00	0.00	0.09	0.94	2.87	6.32	9.63	148
Municipal securities	2.63	0.00	0.01	0.54	1.72	3.76	7.59	9.83	148
Mortgage-backed securities	8.91	0.79	1.39	4.84	8.09	13.47	18.02	20.66	148
Asset-backed securities	0.32	0.00	0.00	0.00	0.00	0.07	1.90	5.54	148
Other debt securities	0.51	0.00	0.00	0.00	0.21	0.91	2.02	3.25	148
Loans held-for-sale	0.25	0.00	0.00	0.01	0.07	0.26	1.04	4.93	148
Loans not held-for-sale	72.63	49.65	56.79	67.97	72.97	78.78	83.62	85.65	148
Real estate loans secured by 1-4 family	16.44	1.70	5.37	8.96	15.05	22.43	32.96	41.00	148
Revolving	2.42	0.03	0.15	0.87	2.02	3.83	5.54	7.39	148
Closed-end, secured by first liens	13.26	1.51	3.34	7.08	11.50	18.28	28.77	36.53	148
Closed-end, secured by junior liens	0.40	0.01	0.04	0.13	0.30	0.62	0.96	1.45	148
Commercial real estate loans	33.19	12.58	16.73	25.52	32.73	41.35	50.02	59.72	148
Construction and land development	4.80	0.32	1.02	2.52	4.29	6.70	9.91	12.30	148
Multifamily	4.97	0.26	0.65	1.70	3.60	5.96	13.90	25.34	148
Nonfarm nonresidential	21.71	5.65	10.80	16.30	21.82	25.99	33.26	35.30	148
Real estate loans secured by farmland	0.88	0.00	0.00	0.01	0.23	1.52	4.05	5.98	148

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

PRELIMINARY

FR BHCPR
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Peer Group: 2
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	72.90	42.27	51.25	61.18	73.54	84.66	91.97	97.67	148
Real estate loans secured by 1-4 family	22.87	4.20	7.01	12.58	21.17	29.96	45.31	55.09	148
Revolving	3.35	0.04	0.21	1.16	2.81	5.11	8.07	10.08	148
Closed-end	19.04	3.36	4.81	11.01	16.95	26.51	37.83	49.34	148
Commercial real estate loans	45.70	20.69	27.06	35.98	44.14	54.49	67.00	73.08	148
Construction and land development	6.63	0.60	1.22	3.48	5.92	9.36	13.56	15.67	148
1-4 family	1.58	0.00	0.03	0.43	1.06	2.33	4.19	5.17	148
Other	4.95	0.42	0.97	2.44	4.69	6.94	10.04	11.53	148
Multifamily	6.64	0.43	1.05	2.48	4.90	8.18	18.45	31.51	148
Nonfarm nonresidential	30.18	10.16	16.47	23.56	30.63	36.26	42.93	48.36	148
Owner-occupied	10.45	1.25	2.55	6.58	10.69	13.99	18.39	21.51	148
Other	19.22	5.56	8.94	13.59	19.07	23.77	31.76	35.67	148
Real estate loans secured by farmland	1.29	0.00	0.00	0.01	0.33	2.07	5.59	8.90	148
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	148
Commercial and industrial loans	16.24	1.72	5.72	9.04	14.32	21.84	32.02	40.06	148
Loans to individuals	3.98	0.02	0.10	0.41	1.21	5.99	17.82	25.27	148
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.02	0.20	0.39	148
Agricultural loans	0.68	0.00	0.00	0.00	0.08	0.94	3.58	5.57	148
Other loans and leases	3.65	0.00	0.06	0.50	2.24	5.36	11.61	16.35	148
Loans and Leases, Percent of Total Capital									
Real estate loans	477.75	197.78	278.55	381.57	481.04	575.53	671.75	714.11	148
Real estate loans secured by 1-4 family	151.25	16.49	42.59	75.87	131.66	203.67	326.07	430.07	148
Revolving	22.46	0.25	1.43	7.28	17.85	34.60	53.99	68.57	148
Closed-end	126.00	14.79	29.77	64.04	107.65	173.88	284.58	398.05	148
Commercial real estate loans	299.26	97.29	154.45	224.67	297.38	374.24	446.53	518.71	148
Construction and land development	43.46	3.07	10.31	23.91	40.42	59.82	88.41	103.37	148
1-4 family	10.02	0.00	0.21	2.57	7.05	15.64	26.16	32.71	148
Other	32.51	2.23	6.17	17.18	27.89	48.85	64.13	81.61	148
Multifamily	44.81	2.16	6.93	15.98	30.29	61.50	131.45	226.67	148
Nonfarm nonresidential	197.47	45.71	93.52	149.79	201.37	244.56	308.89	328.06	148
Owner-occupied	67.70	7.98	17.47	43.54	66.78	89.47	120.55	135.64	148
Other	126.00	34.41	43.70	87.12	124.55	159.01	211.41	272.97	148
Real estate loans secured by farmland	7.88	0.00	0.00	0.07	2.02	13.95	34.71	54.72	148
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	148
Commercial and industrial loans	101.74	10.35	36.16	58.76	91.05	134.87	204.63	259.93	148
Loans to individuals	24.24	0.13	0.61	2.72	8.50	30.83	107.79	156.14	148
Credit card loans	0.22	0.00	0.00	0.00	0.00	0.13	1.32	2.26	148
Agricultural loans	4.22	0.00	0.00	0.00	0.59	5.75	22.91	27.79	148
Other loans and leases	23.36	0.00	0.38	3.42	14.50	38.25	75.94	97.11	148
Supplemental									
Non-owner occupied CRE loans / Gross loans	35.05	13.23	20.50	27.39	33.55	42.39	56.69	66.77	148
Non-owner occupied CRE loans / Total capital	229.65	72.63	105.55	162.82	219.84	291.21	380.00	438.14	148
Construction and land development loans / Total capital	43.46	3.07	10.31	23.91	40.42	59.82	88.41	103.37	148
Total CRE loans / Total capital	302.22	97.80	162.33	229.19	297.44	378.64	454.03	518.73	148

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	5.21	0.94	1.21	2.15	4.11	7.81	11.97	16.82	148
Liquid assets	15.95	7.10	7.96	9.95	14.96	20.41	28.47	33.29	148
Investment securities	16.36	6.45	7.56	11.10	15.79	20.92	28.55	34.53	148
Net loans and leases	72.67	50.80	58.69	67.56	73.51	78.94	82.93	84.95	148
Net loans, leases and standby letters of credit	73.07	51.20	59.04	67.95	74.04	79.34	83.26	85.72	148
Core deposits	70.48	51.71	56.56	64.44	70.94	77.03	81.94	85.07	148
Noncore funding	16.03	2.27	3.34	8.06	16.39	22.01	31.51	36.08	148
Time deposits of \$250K or more	0.00	0.86	1.42	2.20	3.68	6.58	8.93	13.97	148
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Federal funds purchased and repos	0.81	0.00	0.00	0.00	0.26	1.41	3.41	4.52	148
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Net federal funds purchased (sold)	0.82	0.00	0.00	0.00	0.19	1.39	3.16	4.46	148
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Other borrowings w/remaining maturity of 1 year or less	2.93	0.00	0.00	0.04	1.67	5.51	10.05	12.96	148
Earning assets that reprice within 1 year	32.59	10.83	16.48	23.01	31.06	41.56	52.62	61.65	148
Interest-bearing liabilities that reprice within 1 year	18.19	4.43	4.97	9.34	14.55	21.64	50.38	55.72	148
Long-term debt that reprices within 1 year	0.13	0.00	0.00	0.00	0.00	0.00	0.95	1.91	148
Net assets that reprice within 1 year	13.28	-30.45	-17.38	2.91	14.65	26.54	36.62	43.16	148
Other Liquidity and Funding Ratios									
Net noncore funding dependence	12.49	-11.45	-3.98	3.64	13.03	20.01	28.29	34.26	148
Net ST noncore funding dependence	7.33	-13.41	-6.26	-0.06	8.09	14.38	19.04	21.44	148
Short-term investment / ST noncore funding	72.58	4.77	9.93	17.02	39.22	97.03	254.03	531.62	147
Liquid assets - short-term noncore funding / Nonliquid assets	5.59	-14.12	-11.82	-5.15	5.29	13.94	26.03	41.94	148
Net loans and leases / Total deposits	91.22	63.34	69.48	83.34	92.85	100.77	107.57	113.40	148
Net loans and leases / Core deposits	104.89	68.36	74.61	92.13	103.63	119.17	136.46	145.97	148
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.04	-0.93	-0.56	-0.18	0.00	0.09	0.38	0.73	90
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.45	-2.81	-2.20	-1.11	-0.31	0.29	0.94	1.33	147
Structured notes appreciation (depreciation) / T1 cap	-0.02	-0.23	-0.09	-0.01	0.00	0.00	0.01	0.02	31
Percent of Investment Securities									
Held-to-maturity securities	9.07	0.00	0.00	0.00	1.15	17.12	43.47	62.02	147
Available-for-sale securities	89.81	37.70	54.77	82.39	97.13	99.91	100.00	100.00	147
US Treasury securities	1.93	0.00	0.00	0.00	0.00	1.82	9.51	25.07	147
US agency securities (excluding Mortgage-backed securities)	11.08	0.00	0.00	0.81	5.73	20.13	37.29	50.23	147
Municipal securities	15.55	0.00	0.08	4.38	10.63	24.75	38.12	52.48	147
Mortgage-backed securities	55.15	6.12	19.71	36.94	60.08	73.71	83.72	88.81	147
Asset-backed securities	1.89	0.00	0.00	0.00	0.00	0.44	17.77	22.54	147
Other debt securities	3.66	0.00	0.00	0.00	1.24	6.04	15.67	20.97	147
Mutual funds and equity securities	0.37	0.00	0.00	0.00	0.06	0.52	1.85	2.80	147
Debt securities 1 year or less	13.78	0.22	1.01	2.91	8.69	22.57	42.65	62.00	147
Debt securities 1 to 5 years	23.54	0.57	3.26	10.05	20.38	37.44	51.09	57.68	147
Debt securities over 5 years	58.65	5.00	24.96	40.65	62.84	77.85	87.03	92.01	147
Pledged securities	42.71	3.10	6.64	22.11	43.83	62.13	80.70	84.09	147
Structured notes, fair value	0.12	0.00	0.00	0.00	0.00	0.00	0.54	3.14	147
Percent Change from Prior Like Quarter									
Short-term investments	20.11	-58.50	-41.68	-16.52	8.37	44.56	115.29	189.02	147
Investment securities									
Core deposits	11.18	-5.64	-1.44	3.29	8.33	15.80	33.82	41.03	147
Noncore funding	5.21	-43.56	-26.28	-13.42	3.83	19.79	45.62	59.65	146

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Derivatives Analysis

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.94	96.69	99.85	100.00	100.00	100.00	100.00	100.00	129
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.19	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Futures and forwards	10.85	0.00	0.00	0.00	3.12	20.60	46.74	68.46	129
Written options	11.91	0.00	0.00	0.00	4.19	17.96	49.78	85.14	129
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Over-the-counter	11.46	0.00	0.00	0.00	4.19	17.96	48.45	77.32	129
Purchased options	1.58	0.00	0.00	0.00	0.00	0.00	7.89	31.23	129
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Over-the-counter	1.51	0.00	0.00	0.00	0.00	0.00	7.89	31.23	129
Swaps	64.97	0.00	0.00	33.79	82.66	97.85	100.00	100.00	129
Held for trading	13.25	0.00	0.00	0.00	0.00	0.00	82.31	98.19	129
Interest rate contracts	11.88	0.00	0.00	0.00	0.00	0.00	78.70	97.06	129
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Non-traded	86.75	1.81	17.69	100.00	100.00	100.00	100.00	100.00	129
Interest rate contracts	86.50	1.81	16.42	99.43	100.00	100.00	100.00	100.00	129
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Derivative contracts (excluding futures and FX 14 days or less)	81.41	4.71	25.02	65.87	93.90	100.00	100.15	109.40	129
One year or less	12.16	0.00	0.00	0.00	3.91	19.34	50.23	78.30	129
Over 1 year to 5 years	21.92	0.00	0.00	0.00	17.29	39.77	65.15	92.61	129
Over 5 years	35.85	0.00	0.00	0.00	36.85	67.88	88.52	98.15	129
Gross negative fair value (absolute value)	0.82	0.00	0.00	0.25	0.84	1.33	1.86	2.45	129
Gross positive fair value	1.11	0.02	0.11	0.66	1.10	1.57	2.12	2.50	129
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	148
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	148
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	148
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	148
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	148
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
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	148
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Other Ratios									
Current credit exposure / Risk-weighted assets	0.07	0.00	0.00	0.00	0.02	0.11	0.34	0.47	148

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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	0.10	-0.07	-0.01	0.02	0.08	0.16	0.30	0.44	148
Provision for loan and lease losses / Average loans and leases	0.13	-0.11	-0.01	0.03	0.10	0.20	0.40	0.54	148
Provision for loan and lease losses / Net loan and lease losses	180.76	-1153.04	-181.19	12.62	139.98	309.28	728.77	1273.91	145
Allowance for loan and lease losses / Total loans and leases not held for sale	0.96	0.40	0.56	0.74	0.93	1.15	1.51	1.74	148
Allowance for loan and lease losses / Total loans and leases	0.95	0.39	0.50	0.74	0.93	1.15	1.49	1.72	148
Allowance for loan and lease losses / Net loans and leases losses (X)	25.61	2.56	3.21	5.81	13.99	34.14	91.47	135.21	118
Allowance for loan and lease losses / Nonaccrual assets	265.96	52.88	81.95	123.08	189.69	319.19	750.95	1018.83	144
ALLL/90+ days past due + nonaccrual loans and leases	236.50	48.96	68.50	116.76	173.29	294.40	639.12	914.22	144
Gross loan and lease losses / Average loans and leases	0.12	0.00	0.01	0.03	0.08	0.20	0.33	0.44	148
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.03	0.07	0.13	0.18	148
Net losses / Average loans and leases	0.07	-0.07	-0.01	0.01	0.04	0.13	0.24	0.34	148
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Recoveries / Prior year-end losses	9.64	1.16	1.44	3.01	6.68	14.40	25.50	37.41	144
Earnings coverage of net loan and lease losses (X)	26.46	-443.44	-90.78	6.23	18.69	70.91	150.11	269.77	145
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.05	-0.02	0.00	0.00	0.02	0.05	0.19	147
Real estate loans secured by 1-4 family	0.01	-0.08	-0.04	0.00	0.00	0.04	0.08	0.14	147
Revolving	0.00	-0.18	-0.06	-0.01	0.00	0.00	0.07	0.16	142
Closed-end	0.02	-0.07	-0.03	0.00	0.00	0.03	0.09	0.14	147
Commercial real estate loans	0.01	-0.06	-0.03	-0.01	0.00	0.01	0.04	0.28	147
Construction and land development	-0.01	-0.14	-0.05	0.00	0.00	0.00	0.00	0.01	147
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	147
Other	0.00	-0.14	-0.02	0.00	0.00	0.00	0.00	0.01	147
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.00	146
Nonfarm nonresidential	0.01	-0.04	-0.02	0.00	0.00	0.00	0.06	0.39	147
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.07	147
Other	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.12	147
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	114
Commercial and industrial loans	0.10	-0.29	-0.12	-0.02	0.03	0.23	0.48	0.66	148
Loans to individuals	0.81	0.06	0.08	0.25	0.54	1.20	2.37	3.42	108
Credit card loans	2.60	-0.02	0.00	0.00	1.20	3.15	8.63	17.64	51
Agricultural loans	0.01	-0.05	0.00	0.00	0.00	0.00	0.03	0.42	97
Loans to foreign governments and institutions									
Other loans and leases	0.24	-0.02	0.00	0.00	0.00	0.23	1.49	2.50	140

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Past Due and Nonaccrual Assets

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.33	0.03	0.07	0.16	0.26	0.48	0.72	0.92	148
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.04	0.19	0.26	148
Nonaccrual loans and leases	0.49	0.06	0.12	0.28	0.43	0.66	1.00	1.30	148
90+ days past due and nonaccrual loans and leases	0.54	0.07	0.13	0.31	0.46	0.72	1.17	1.54	148
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	148
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	148
Nonaccrual restructured	0.10	0.00	0.00	0.01	0.08	0.16	0.31	0.43	148
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Percent of Total Assets									
30-89 days past due assets	0.33	0.03	0.07	0.16	0.26	0.48	0.74	0.98	148
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.04	0.20	0.26	148
Nonaccrual assets	0.49	0.06	0.12	0.28	0.43	0.68	1.00	1.30	148
30+ days past due and nonaccrual assets	0.90	0.19	0.26	0.53	0.79	1.23	1.74	2.31	148
+ OREO as Percent of:									
Total Assets	0.60	0.13	0.17	0.33	0.55	0.76	1.24	1.79	148
Allowance for loan and leases losses	96.47	17.81	28.00	56.84	84.07	125.16	204.65	290.57	147
Equity cap + allowance for loan and lease losses	5.20	1.18	1.74	2.65	4.54	6.95	10.75	16.25	148
Tier 1 cap + allowance for loan and lease losses	5.72	1.25	1.76	3.05	5.27	7.57	11.62	17.00	148
Loans and Leases + other real estate owned	0.84	0.18	0.27	0.47	0.77	1.07	1.76	2.66	148

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.30	0.04	0.05	0.11	0.24	0.44	0.81	0.98	147
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.36	147
	Nonaccrual	0.48	0.05	0.10	0.24	0.42	0.67	1.00	1.56	147
Commercial and industrial	30-89 days past due	0.30	0.00	0.00	0.05	0.21	0.50	0.98	1.37	148
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.29	148
	Nonaccrual	0.60	0.00	0.00	0.14	0.44	1.06	1.91	2.33	148
Individuals	30-89 days past due	0.46	0.00	0.00	0.09	0.36	0.79	1.39	2.04	147
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.33	147
	Nonaccrual	0.14	0.00	0.00	0.00	0.07	0.23	0.56	1.09	147
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Agricultural	30-89 days past due	0.26	0.00	0.00	0.00	0.00	0.36	1.26	2.70	97
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.14	97
	Nonaccrual	0.59	0.00	0.00	0.00	0.00	0.71	3.06	5.56	97
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.10	0.72	1.19	140
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	140
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.35	0.55	140

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

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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	0.49	0.03	0.11	0.20	0.38	0.75	1.20	1.53	147
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.30	147
	Nonaccrual	0.61	0.02	0.10	0.25	0.53	0.85	1.36	1.98	147
Revolving	30-89 days past due	0.28	0.00	0.00	0.05	0.20	0.51	0.89	1.14	142
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.26	142
	Nonaccrual	0.38	0.00	0.00	0.04	0.33	0.60	1.29	2.14	142
Closed-End	30-89 days past due	0.52	0.01	0.07	0.18	0.40	0.76	1.48	1.71	147
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.40	147
	Nonaccrual	0.63	0.00	0.05	0.27	0.55	0.90	1.47	1.94	147
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.11	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	147
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.17	0.26	147
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.03	0.12	0.32	0.59	0.92	147
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.41	147
	Nonaccrual	0.41	0.00	0.03	0.10	0.27	0.67	1.11	1.54	147
Construction and development	30-89 days past due	0.20	0.00	0.00	0.00	0.02	0.29	0.98	1.79	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.20	147
	Nonaccrual	0.19	0.00	0.00	0.00	0.04	0.35	0.76	1.28	147
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.26	0.40	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.48	147
Other	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.15	0.74	1.56	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	147
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.12	0.56	0.94	147
Multifamily	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.03	0.40	0.91	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.01	0.19	0.63	146
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.01	0.08	0.26	0.67	0.85	147
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.15	0.48	147
	Nonaccrual	0.52	0.00	0.02	0.11	0.33	0.82	1.43	1.83	147
Owner occupied	30-89 days past due	0.09	0.00	0.00	0.00	0.04	0.11	0.47	0.66	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	147
	Nonaccrual	0.21	0.00	0.00	0.03	0.14	0.34	0.70	0.90	147
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.01	0.12	0.27	0.43	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.29	147
	Nonaccrual	0.22	0.00	0.00	0.01	0.09	0.36	0.77	1.30	147
Farmland	30-89 days past due	0.30	0.00	0.00	0.00	0.00	0.37	1.49	2.82	114
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.24	114
	Nonaccrual	0.69	0.00	0.00	0.00	0.00	0.91	3.49	5.04	114
Credit card	30-89 days past due	0.68	0.00	0.00	0.00	0.34	0.85	2.57	5.29	51
	90+ days past due	0.26	0.00	0.00	0.00	0.00	0.17	1.43	2.49	51
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.41	51

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	12.44	9.23	9.85	10.78	11.80	13.82	16.86	19.40	148
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Tier 1 capital, column A	13.17	10.23	10.45	11.29	12.69	14.48	17.58	19.73	148
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Total capital, column A	14.63	11.79	11.89	13.00	14.12	15.67	19.44	21.42	148
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Tier 1 leverage	10.34	7.92	8.35	9.14	10.29	11.27	12.95	14.39	148

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

PRELIMINARY

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Peer Group: 2
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Cost: Interest-bearing deposits	2.27	1.98	2.01	2.11	2.27	2.43	2.53	2.56	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans	12.37	12.37	12.37	12.37	12.37	12.37	12.37	12.37	1
Foreign governments and institutions									
Growth Rates									
Net loans and leases	-14.97	-100.00	-93.61	-24.36	-13.35	8.01	62.41	81.05	24
Total selected assets	6.18	-72.90	-39.74	-14.38	-0.28	7.46	94.80	144.79	44
Deposits	1.52	-6.51	-5.61	-2.94	1.52	5.98	8.66	9.55	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

PRELIMINARY

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Peer Group: 2
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	73.22	0.00	0.77	40.89	78.92	105.96	157.70	194.04	105
Dividends paid / Net income	26.39	0.00	0.00	4.86	29.07	42.68	62.81	85.12	142
Net income - dividends / Average equity	7.25	-0.51	1.25	4.81	7.22	9.58	13.12	15.92	148
Percent of Dividends Paid									
Dividends from bank subsidiaries	129.16	0.00	0.00	67.69	114.94	181.38	322.87	584.02	113
Dividends from nonbank subsidiaries	0.80	0.00	0.00	0.00	0.00	0.20	4.66	16.11	113
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Dividends from all subsidiaries	142.91	0.00	0.00	96.23	121.70	187.46	346.88	747.31	113
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	34.59	0.00	0.00	0.00	32.77	57.49	97.56	185.23	135
Interest income from bank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.08	0.81	1.39	135
Management and service fees from bank subsidiaries	0.44	0.00	0.00	0.00	0.00	0.00	1.85	9.34	135
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	135
Operating income from bank subsidiaries	37.27	0.00	0.00	0.32	33.03	65.19	100.69	185.23	135
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	48.51	0.00	0.00	0.00	41.52	100.00	105.33	189.28	67
Interest income from nonbank subsidiaries	0.89	0.00	0.00	0.00	0.00	0.00	2.66	30.35	67
Management and serv fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.03	67
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.23	67
Operating income from nonbank subsidiaries	56.50	0.00	0.00	0.00	59.40	100.00	136.23	236.47	67
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	16.15	0.00	0.00	0.00	0.00	0.00	66.90	74.62	9
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	9
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating income from subsidiary BHCs	16.16	0.00	0.00	0.00	0.00	0.00	66.91	74.65	9
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	65.60	0.00	0.00	0.00	97.48	99.77	100.00	100.00	134
Interest income from bank subsidiaries	3.05	0.00	0.00	0.00	0.00	0.19	4.51	100.00	134
Management and service fees from bank subsidiaries	1.35	0.00	0.00	0.00	0.00	0.00	6.04	41.66	134
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	134
Operating income from bank subsidiaries	79.97	0.00	0.00	91.07	99.54	100.00	100.00	100.00	134
Dividends from nonbank subsidiaries	1.66	0.00	0.00	0.00	0.00	0.10	7.37	57.70	134
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.47	134
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Operating income from nonbank subsidiaries	3.12	0.00	0.00	0.00	0.00	0.34	11.42	84.65	134
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Loans and advances from subsidiaries / Short term debt	684.36	0.00	0.00	0.00	146.18	686.66	1415.59	2630.43	13
Loans and advances from subsidiaries / Total debt	69.19	0.00	0.00	0.00	33.81	101.97	293.58	409.78	71

BHCPR Reporters for Quarter Ending 03/31/2019

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2018 and Other Notes</u>
1399765	3,188,509	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	6,379,547	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	4,767,996	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	3,728,707	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	5,313,222	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,741,600	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	3,047,559	ANB CORPORATION, THE	TERRELL, TX	
3153130	9,886,525	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	Moved from Peer 1
1133286	7,709,349	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,626,977	BANCORP, INC., THE	WILMINGTON, DE	
3547999	4,451,034	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,974,466	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,629,195	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	3,275,292	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
1416523	4,674,627	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,764,711	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	7,545,845	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,631,993	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	3,046,520	BSB BANCORP INC.	BELMONT, MA	
1201671	4,585,744	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	5,009,925	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	3,967,801	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,421,189	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,467,286	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	3,042,262	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	Moved from Peer 3
4226910	9,551,126	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	3,842,521	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	3,284,317	CBTX, INC.	BEAUMONT, TX	
1022764	5,841,352	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	5,306,066	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,917,199	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	3,287,324	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	6,817,759	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,339,234	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	4,313,293	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	6,048,976	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	4,266,369	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,522,060	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2487650	6,475,302	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,458,533	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	8,591,949	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
1058398	7,222,213	DURANT BANCORP, INC.	DURANT, OK	
2652104	8,388,406	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	6,045,496	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2461016	3,073,781	ENTERPRISE BANCORP, INC.	LOWELL, MA	Moved from Peer 3
2303910	6,932,757	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	4,066,382	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	3,396,127	FARMERS & MERCHANTS BANCORP	LODI, CA	

1053580	4,259,276	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,272,656	FB CORPORATION	CREVE COEUR, MO	
1132104	5,335,156	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1081118	4,789,945	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	4,302,541	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	5,582,448	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	6,051,284	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	4,512,190	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	3,535,283	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1203602	9,537,334	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	7,972,673	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3316917	3,221,249	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
1102312	7,945,895	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1208595	3,024,976	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	6,001,644	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	3,670,176	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	3,897,996	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL	
1048894	4,222,676	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,849,006	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	6,867,450	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	4,238,436	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	4,150,800	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,896,766	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	4,781,493	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2900261	5,571,068	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,479,897	HAPPY BANCSHARES, INC.	CANYON, TX	
4973362	3,660,165	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
1208120	3,257,667	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	Moved from Peer 3
2634874	3,115,877	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	5,342,099	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,227,865	HILLS BANCORPORATION	HILLS, IA	
3843507	7,171,405	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,784,802	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,457,736	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	5,051,639	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1136803	8,999,381	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	3,383,606	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	4,210,474	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,190,138	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	5,024,930	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	6,658,751	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	6,366,400	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,894,792	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	3,239,834	LANDRUM COMPANY	COLUMBIA, MO	
4191465	9,349,828	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3884863	4,057,138	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	6,992,016	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1135972	7,902,355	MERCANTIL BANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,551,754	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	3,976,725	MERCHANTS BANCORP	CARMEL, IN	
1902651	6,281,628	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	6,050,060	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,840,527	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	5,641,780	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,308,975	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	

3973888	5,802,666	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
3551389	4,283,559	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
1139279	9,533,510	NBT BANCORP INC.	NORWICH, NY	
3212091	5,715,698	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	8,244,382	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	3,041,091	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	4,555,447	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
1136661	4,147,987	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	8,098,782	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,603,191	OFG BANCORP	SAN JUAN, PR	
3200221	3,077,246	OLD LINE BANCSHARES, INC.	BOWIE, MD	Moved from Peer 3
2233950	3,557,803	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	4,872,449	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	4,075,128	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ	
1142336	7,852,246	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	4,662,306	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	4,017,119	PEOPLES BANCORP INC.	MARIETTA, OH	
3133637	9,802,614	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
2125813	5,066,662	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	3,160,378	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	5,365,768	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	7,229,262	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,025,554	SALEM FIVE BANCORP	SALEM, MA	
1248304	8,327,900	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	6,783,389	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	8,310,836	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
2368106	7,597,662	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1245068	6,217,196	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1417333	6,115,008	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,257,326	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	3,283,637	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	3,677,473	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,738,719	TOMPkins FINANCIAL CORPORATION	ITHACA, NY	
1030170	6,471,852	TRICO BANCSHARES	CHICO, CA	
3475074	6,344,010	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	4,529,781	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	5,155,247	TRUSTCO BANK CORP NY	GLENVILLE, NY	
2509413	7,346,892	UNITED FINANCIAL BANCORP, INC.	HARTFORD, CT	
1116609	5,035,527	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,029,359	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4105266	7,931,747	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	6,393,519	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	5,156,042	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1025541	5,568,883	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	6,467,305	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 148 bank holding companies.