

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2019

Summary Ratios

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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	0.78	0.92	0.90	0.93	0.97
- Overhead expense	2.57	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)	1.47	1.54	1.55	1.55	1.47
Net operating income	1.14	1.20	1.22	0.95	1.00
Net income	1.14	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)	27.72	-1.61	29.23	0.97	9.22
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	0.97	0.94	0.95	1.00
Allowance for loan and lease losses / Total loans and leases	0.94	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	12.45	13.58	13.54	13.97	16.29
Net short-term noncore funding dependence	7.34	8.78	8.57	9.65	9.53
Net loans and leases / Total assets	72.62	72.47	73.30	72.64	71.18
Capitalization					
Tier 1 leverage ratio	10.32	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	26.34	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	7.26	8.08	8.14	5.73	6.26
Growth Rates					
Assets	9.93	11.22	9.35	9.89	12.34
Equity capital	14.97	14.27	12.50	13.71	11.77
Net loans and leases	10.31	13.98	10.51	12.54	14.27
Noncore funding	5.52	20.41	6.76	-3.35	12.03
Parent Company Ratios					
Short-term debt / Equity capital	0.02	0.00	0.03	0.02	0.03
Long-term debt / Equity capital	3.79	4.20	3.76	4.39	3.78
Equity investment in subs / Equity capital	104.48	104.77	104.10	105.17	105.23
Cash from ops + noncash items + op expense / Op expense + dividend	140.48	98.84	123.74	100.80	111.02

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Relative Income Statement and Margin Analysis

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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
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	0.78	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	2.57	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)	1.47	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	1.14	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	1.14	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	1.15	1.21	1.22	0.95	1.00
Margin Analysis					
Average earning assets / Average assets	93.22	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	2.44	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)	2.50	1.84		1.66	1.70
Mortgage-backed securities	2.60	2.32	2.44	2.19	2.07
All other securities	3.89	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	1.30	1.57		
Time deposits < \$250K	1.79	1.10	1.42		
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	1.20	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	1.33	0.86	1.06	0.71	0.58

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Non-interest Income & Expenses

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Mutual fund fee income / Non-interest income	1.80	1.65	1.69	1.89	2.10
Overhead expenses / Net Interest Income + non-interest income	62.48	61.57	61.22	62.21	64.03
Percent of Average Assets					
Total overhead expense	2.57	2.60	2.58	2.60	2.68
Personnel expense	1.50	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	61.69	60.86	60.51	61.01	62.83
Personnel expense	35.98	35.29	34.42	34.72	35.07
Net occupancy expense	7.53	7.59	7.33	7.51	7.80
Other operating expenses	17.90	17.40	18.28	18.30	19.30
Total non-interest income	18.34	20.61	20.30	21.24	22.44
Fiduciary activities income	1.83	2.02	1.95	1.95	1.96
Service charges on domestic deposit accounts	3.46	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	0.71	0.88	0.85	0.92	0.95
Insurance activities revenue	0.40	0.48	0.46	0.44	0.54
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.30	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	1.55	1.63	1.98	2.38	2.88
Other non-interest income	6.88	7.06	7.05	7.34	7.65
Overhead less non-interest income	42.63	39.86	39.75	39.09	39.46
Applicable income taxes / Pretax net operating income (tax equivalent)	19.00	18.90	18.35	33.75	27.97
Applicable income tax + TE / Pretax net operating income + TE	21.96	22.15	21.35	38.57	33.62

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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	53.06	53.47	53.63	53.41	52.89
Commercial and industrial loans	11.26	11.23	11.42	10.82	10.48
Loans to individuals	2.70	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	0.47	0.44	0.47	0.51	0.40
Other loans and leases	2.58	2.43	2.63	2.62	2.31
Net loans and leases	72.62	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	86.77	86.89	87.24	87.26	86.78
Interest-bearing bank balances	2.70	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	92.23	92.41	92.24	92.22	91.95
Non-interest cash and due from depository institutions	1.12	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	5.23	5.27	4.70	4.63	4.89
US Treasury securities	0.35	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	2.65	2.79	2.66	2.97	3.28
Mortgage-backed securities	8.87	9.18	8.73	9.19	9.71
Asset-backed securities	0.32	0.22	0.26	0.23	0.25
Other debt securities	0.49	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	72.57	72.27	73.24	72.42	70.85
Real estate loans secured by 1-4 family	16.47	16.38	16.83	16.44	16.69
Revolving	2.39	2.53	2.43	2.71	2.89
Closed-end, secured by first liens	13.31	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	33.08	33.75	33.40	33.79	33.44
Construction and land development	4.80	4.69	4.78	4.55	4.74
Multifamily	4.92	5.30	5.11	5.32	4.89
Nonfarm nonresidential	21.62	22.13	21.86	22.30	22.24
Real estate loans secured by farmland	0.90	0.82	0.88	0.81	0.63

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Loan Mix and Analysis of Concentrations of Credit

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
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	22.93	22.82	23.12	22.92	23.78
Revolving	3.32	3.51	3.34	3.76	4.05
Closed-end	19.13	18.79	19.32	18.68	19.29
Commercial real estate loans	45.58	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	1.57	1.54	1.52	1.50	1.64
Other	4.95	4.86	4.90	4.76	4.97
Multifamily	6.57	7.11	6.76	7.13	6.67
Nonfarm nonresidential	30.09	30.74	30.17	30.84	31.41
Owner-occupied	10.40	10.46	10.32	10.55	11.41
Other	19.17	19.83	19.35	19.91	19.60
Real estate loans secured by farmland	1.31	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	16.11	16.09	16.22	15.52	15.29
Loans to individuals	4.01	3.39	3.89	3.90	4.01
Credit card loans	0.03	0.03	0.04	0.03	0.03
Agricultural loans	0.69	0.64	0.69	0.76	0.61
Other loans and leases	3.69	3.46	3.74	3.75	3.44
Loans and Leases, Percent of Total Capital					
Real estate loans	478.45	490.32	483.08	492.96	493.51
Real estate loans secured by 1-4 family	151.89	152.96	154.90	153.45	158.33
Revolving	22.29	24.03	22.57	25.65	27.64
Closed-end	126.76	125.64	129.36	124.91	128.16
Commercial real estate loans	298.93	308.80	301.60	312.02	312.00
Construction and land development	43.56	43.32	43.12	42.49	43.49
1-4 family	9.97	10.04	9.75	9.95	10.67
Other	32.57	32.49	32.41	31.92	32.30
Multifamily	44.46	48.18	45.91	48.81	44.34
Nonfarm nonresidential	197.17	204.30	199.34	207.33	208.50
Owner-occupied	67.48	68.88	67.58	70.06	74.92
Other	125.87	131.13	128.02	133.42	130.66
Real estate loans secured by farmland	7.99	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	101.13	103.02	102.68	100.29	97.82
Loans to individuals	24.42	20.31	23.73	23.15	24.08
Credit card loans	0.19	0.19	0.23	0.18	0.20
Agricultural loans	4.28	4.08	4.39	4.71	3.78
Other loans and leases	23.67	22.65	24.34	24.61	22.36
Supplemental					
Non-owner occupied CRE loans / Gross loans	34.97	35.94	35.10	35.69	35.33
Non-owner occupied CRE loans / Total capital	229.50	238.21	232.18	240.42	234.59
Construction and land development loans / Total capital	43.56	43.32	43.12	42.49	43.49
Total CRE loans / Total capital	301.92	311.57	304.36	314.87	314.88

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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	5.23	5.27	4.70	4.63	4.89
Liquid assets	15.97	16.28	15.56	15.94	16.73
Investment securities	16.36	16.37	16.02	16.65	17.49
Net loans and leases	72.62	72.47	73.30	72.64	71.18
Net loans, leases and standby letters of credit	73.03	72.89	73.71	73.08	71.65
Core deposits	70.51	69.73	69.97	69.79	67.98
Noncore funding	16.01	17.21	16.58	17.09	19.16
Time deposits of \$250K or more	4.45	3.73	4.28	3.54	
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.82	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)	0.83	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	2.92	3.94	3.63	4.47	3.78
Earning assets that reprice within 1 year	32.50	33.49	32.35	33.41	32.07
Interest-bearing liabilities that reprice within 1 year	18.30	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	13.07	14.85	12.66	15.65	15.31
Other Liquidity and Funding Ratios					
Net noncore funding dependence	12.45	13.58	13.54	13.97	16.29
Net short-term noncore funding dependence	7.34	8.78	8.57	9.65	9.53
Short-term investment / Short-term noncore funding	72.67	54.53	62.28	46.67	43.28
Liquid assets - short-term noncore funding / Nonliquid assets	5.58	4.08	4.17	3.68	4.33
Net loans and leases / Total deposits	91.15	91.94	92.88	92.86	90.82
Net loans and leases / Core deposits	104.78	105.47	106.50	105.03	106.19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.05	-0.60	-0.47	-0.05	-0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.45	-2.30	-1.95	-0.62	-1.01
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.06	-0.04	-0.02	-0.02
Percent of Investment Securities					
Held-to-maturity securities	8.71	11.98	10.76	13.07	13.87
Available-for-sale securities	90.16	87.37	88.32	86.93	86.13
US Treasury securities	1.96	1.40	2.08	1.33	1.24
US agency securities (excluding mortgage-backed securities)	11.10	10.62	11.00	10.16	9.66
Municipal securities	15.68	16.94	16.63	17.86	18.74
Mortgage-backed securities	54.87	55.66	54.50	55.76	55.93
Asset-backed securities	1.91	1.32	1.54	1.31	1.48
Other debt securities	3.59	3.38	3.76	3.25	3.88
Mutual funds and equity securities	0.36	0.50	0.41	0.58	0.67
Debt securities 1 year or less	13.77	13.01	13.91	11.90	12.22
Debt securities 1 to 5 years	23.67	23.31	23.42	23.53	21.73
Debt securities over 5 years	58.48	59.70	58.36	60.73	62.51
Pledged securities	43.18	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	20.83	8.63	16.28	6.96	26.60
Investment securities		6.67	8.02	4.99	5.15
Core deposits	11.36	9.76	10.40	13.94	13.61
Noncore funding	5.52	20.41	6.76	-3.35	12.03

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Derivatives and Off-Balance-Sheet Transactions

	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)		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	6.85	6.38	6.51	6.82	6.88
Interest rate contracts	6.74	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)	0.34	0.36	0.26	0.28	0.38
Purchased options contracts (interest rate)	0.06	0.07	0.07	0.08	0.06
Interest rate swaps	5.22	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	10.94	13.28	11.75	12.76	15.26
Written options	11.74	11.51	11.14	9.73	11.61
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	11.28	11.39	10.65	9.46	11.28
Purchased options	1.34	1.18	1.29	1.44	1.00
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.28	1.11	1.22	1.27	0.67
Swaps	65.12	63.54	65.42	66.04	62.69
Held for trading	13.37	13.76	13.60	16.18	15.21
Interest rate contracts	11.97	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	86.63	86.24	86.40	83.82	84.79
Interest rate contracts	86.38	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 forex 14 days or less)	81.47	84.84	82.85	87.47	84.94
One year or less	12.19	16.39	12.75	15.62	16.56
Over 1 year to 5 years	21.78	20.39	22.66	21.68	20.66
Over 5 years	35.82	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

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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	183.57	159.02	182.69	110.75	158.54
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	0.97	0.94	0.95	1.00
Allowance for loan and lease losses / Total loans and leases	0.94	0.96	0.93	0.94	0.99
Allowance for loan and lease losses / Net loans and leases losses (X)	25.75	26.16	21.35	16.23	16.56
Allowance for loan and lease losses / Nonaccrual assets	264.31	292.38	285.36	270.69	249.57
ALLL / 90+ days past due + nonaccrual loans and leases	234.72	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	9.51	11.49	51.25	50.41	56.70
Earnings coverage of net loan and lease losses (X)	27.72	-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	0.80	0.83	0.71	0.78	0.71
Credit card loans	2.54	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	0.28	0.23	0.28	0.27	0.32

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2019

Past Due and Nonaccrual Assets

	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 lease losses	97.42	97.24	95.81	100.14	117.25
Equity capital + allowance for loan and lease losses	5.23	5.44	5.09	5.57	6.57
Tier 1 capital + allowance for loan and lease losses	5.76	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

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	0.31	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	0.31	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	0.60	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	0.12	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	0.19	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	0.04	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	0.10	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	0.27	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	0.64	0.56	1.03	0.83	0.77
	90+ days past due	0.21	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**

	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		13.14			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		14.61			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		10.32			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	60.00	66.67	66.67	75.00	71.43
Insurance underwriting assets (L/H) / Total insurance underwriting assets	40.00	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	0.40	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	66.67	50.00	50.00	60.00	60.00
Other premium income / Total premium income	33.33	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)	53.27	58.36	72.25	31.81	17.03
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	134.76	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	12.16	12.80	13.70	14.86	14.28
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	-12.53	193.62	-27.26	22.03	-11.24
Total selected assets	8.63	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

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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	10.25	11.08	11.03	8.67	9.16
Bank net income / Average equity investment in banks	10.72	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
Subsidiary HCs net income / Average equity investment in sub HCs	9.80	10.12	9.40	8.81	5.87
Bank net income / Parent net income	104.22	104.64	104.73	104.64	103.55
Nonbank net income / Parent net income	0.95	1.12	0.99	1.13	0.96
Subsidiary holding companies' net income / Parent net income	86.61	107.00	90.39	90.33	104.04
Leverage					
Total liabilities / Equity capital	9.48	10.64	9.50	11.14	11.55
Total debt / Equity capital	3.94	4.38	3.94	4.62	3.97
Total debt + notes payable to subs that issued TPS / Equity capital	7.90	8.87	7.94	9.36	9.56
Total debt + Loans guaranteed for affiliate / Equity capital	3.95	4.41	3.98	4.64	4.04
Total debt / Equity capital - excess over fair value	3.94	4.38	3.94	4.62	3.97
Long-term debt / Equity capital	3.79	4.20	3.76	4.39	3.78
Short-term debt / Equity capital	0.02	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	14.91	17.76	15.49	17.83	12.90
Double Leverage					
Equity investment in subs / Equity capital	104.48	104.77	104.10	105.17	105.23
Total investment in subs / Equity capital	104.78	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)	1.39	1.39	1.18	1.91	1.68
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	115.49	81.02	113.62	96.31	103.72
Cash from ops + noncash items + op expense / Op expense + dividend	140.48	98.84	123.74	100.80	111.02
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.32	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	1,191.75	662.47	1,015.91	1,082.59	1,091.94
Dividends + interest from subs / Interest expenses + dividends	131.60	95.92	140.89	107.07	124.92
Fees + other income from subs / Salary + other expenses	3.52	3.99	3.76	6.15	7.65
Net income / Current part of long-term debt + preferred dividends (X)	342.86	67.49	106.04	71.32	455.19
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.63	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 holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated 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 subsidiary 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

	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	26.34	26.06	24.06	32.32	29.36
Net income - dividends / Average equity	7.28	8.06	8.13	5.74	6.26
Percent of Dividends Paid					
Dividends from bank subsidiaries	130.37	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 holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	144.24	98.35	144.51	114.69	141.52
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	34.87	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	37.56	24.70	35.67	41.35	40.03
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	47.08	52.15	80.47	129.02	63.59
Interest income from nonbank subsidiaries	0.91	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	55.19	62.37	96.62	153.75	79.69
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	20.77	79.68	43.51	58.43	27.16
Interest income from subsidiary holding companies	0.01	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 holding companies	0.00	0.00	0.15	0.00	0.00
Operating income from subsidiary holding companies	20.78	79.69	43.66	58.36	27.16
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	66.60	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	1.37	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	79.67	74.92	89.39	79.76	91.67
Dividends from nonbank subsidiaries	1.69	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	3.17	5.67	3.33	3.09	1.67
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	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

Peer Group: 2
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									146
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.29	2.08	2.46	2.95	3.35	3.65	4.01	4.17	146
+ Non-interest income	0.78	0.16	0.24	0.41	0.75	1.11	1.49	2.02	146
- Overhead expense	2.57	1.40	1.72	2.08	2.58	2.96	3.72	4.30	146
- Provision for credit losses	0.10	-0.07	-0.01	0.02	0.08	0.16	0.30	0.44	146
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.05	146
+ Other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	146
= Pretax net operating income (tax equivalent)	1.47	0.37	0.69	1.11	1.54	1.80	2.14	2.38	146
Net operating income	1.14	0.27	0.44	0.89	1.16	1.40	1.70	1.93	146
Net income	1.14	0.25	0.44	0.89	1.16	1.40	1.70	1.93	146
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	3.70	3.91	4.22	4.55	4.79	5.26	5.62	146
Interest expense	1.02	0.34	0.45	0.79	1.05	1.27	1.56	1.74	146
Net interest income (tax equivalent)	3.54	2.14	2.63	3.16	3.60	3.95	4.34	4.54	146
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	0.14	0.24	0.34	146
Earnings coverage of net loan and lease losses (X)	27.72	-458.00	-62.16	6.25	19.18	71.43	151.16	270.01	143
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	0.40	0.56	0.73	0.93	1.15	1.50	1.75	146
Allowance for loan and lease losses / Total loans and leases	0.94	0.39	0.49	0.73	0.92	1.15	1.48	1.72	146
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.57	0.07	0.15	0.32	0.51	0.79	1.18	1.72	146
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	0.27	0.48	0.73	0.93	146
Liquidity and Funding									
Net noncore funding dependence	12.45	-11.90	-4.09	3.97	12.79	19.83	28.24	34.39	146
Net short-term noncore funding dependence	7.34	-13.48	-6.31	0.11	8.09	14.41	19.12	21.53	146
Net loans and leases / Total assets	72.62	50.50	58.65	67.54	73.51	78.90	82.98	84.96	146
Capitalization									
Tier 1 leverage ratio	10.32	7.90	8.35	9.13	10.25	11.26	12.88	14.40	146
Equity capital / Total assets	11.23	7.46	8.38	9.66	11.27	12.73	14.23	15.27	146
Equity capital + minority interest / Total assets	11.32	7.46	8.40	9.73	11.32	12.92	14.50	15.27	146
Tier 1 common equity capital / Total risk-weighted assets	12.44	9.22	9.83	10.72	11.80	13.89	16.92	19.43	146
Net loans and leases / Equity capital (X)	6.62	4.05	4.70	5.46	6.59	7.65	8.84	9.84	146
Cash dividends / Net income	26.34	0.00	0.00	5.26	29.07	42.49	63.80	85.51	140
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	7.26	-0.62	1.55	4.86	7.25	9.61	13.19	16.01	146
Growth Rates									
Assets	9.93	-1.33	0.46	3.52	6.71	14.24	29.37	36.98	145
Equity capital	14.97	0.28	4.50	7.45	11.93	17.47	36.83	67.18	145
Net loans and leases	10.31	-0.99	1.11	4.02	8.47	14.86	27.67	37.30	145
Noncore funding	5.52	-44.66	-26.20	-13.07	3.83	20.23	46.20	60.01	144
Parent Company Ratios									
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.59	146
Long-term debt / Equity capital	3.79	0.00	0.00	0.00	0.00	8.98	15.63	17.92	146
Equity investment in subs / Equity capital	104.48	91.28	93.26	99.23	103.59	110.53	117.07	121.12	146
Cash from ops + noncash items + op expense / Op expense + dividend	140.48	-16.19	5.09	56.73	109.65	167.30	359.23	960.10	143

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	4.91	5.23	146
Less: Interest expense	0.95	0.31	0.42	0.72	0.95	1.19	1.45	1.66	146
Equals: Net interest income (tax equivalent)	3.29	2.08	2.46	2.95	3.35	3.65	4.01	4.17	146
Plus: Non-interest income	0.78	0.16	0.24	0.41	0.75	1.11	1.49	2.02	146
Equals: adjusted operating income (tax equivalent)	4.12	2.50	2.84	3.59	4.13	4.67	5.17	6.11	146
Less: Overhead expense	2.57	1.40	1.72	2.08	2.58	2.96	3.72	4.30	146
Less: Provision for credit losses	0.10	-0.07	-0.01	0.02	0.08	0.16	0.30	0.44	146
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.05	146
Plus: other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	146
Equals: Pretax net operating income (tax equivalent)	1.47	0.37	0.69	1.11	1.54	1.80	2.14	2.38	146
Less: Applicable income taxes (tax equivalent)	0.31	0.00	0.07	0.22	0.32	0.42	0.51	0.59	146
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	146
Equals: Net operating income	1.14	0.27	0.44	0.89	1.16	1.40	1.70	1.93	146
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net income	1.14	0.25	0.44	0.89	1.16	1.40	1.70	1.93	146
Memo: Net income (last four quarters)	1.19	0.62	0.74	0.93	1.21	1.42	1.72	1.98	144
Net income-BHC and noncontrolling (minority) interest	1.15	0.25	0.46	0.90	1.16	1.41	1.70	1.95	146
Margin Analysis									
Average earning assets / Average assets	93.22	88.57	89.75	90.98	93.30	95.29	96.70	97.50	146
Average interest-bearing funds / Average assets	70.92	53.09	58.48	64.62	70.32	78.08	83.96	86.51	146
Interest income (tax equivalent) / Average earning assets	4.54	3.70	3.91	4.22	4.55	4.79	5.26	5.62	146
Interest expense / Average earning assets	1.02	0.34	0.45	0.79	1.05	1.27	1.56	1.74	146
Net interest income (tax equivalent) / Average earning assets	3.54	2.14	2.63	3.16	3.60	3.95	4.34	4.54	146
Yield or Cost									
Total loans and leases (tax equivalent)	5.00	4.09	4.25	4.60	5.02	5.38	5.75	6.11	146
Interest-bearing bank balances	2.44	0.87	1.22	1.80	2.24	2.74	4.47	6.68	146
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	4.53	4.74	5.15	5.59	146
Investment securities (tax equivalent)	2.86	2.21	2.35	2.59	2.85	3.09	3.41	3.73	146
US Treasury and agency securities (excluding mortgage-backed securities)	2.50	1.31	1.66	1.93	2.37	2.93	3.73	4.85	129
Mortgage-backed securities	2.60	2.04	2.19	2.39	2.59	2.81	3.05	3.19	143
All other securities	3.89	2.13	2.51	3.11	3.77	4.40	5.84	7.21	144
Interest-bearing deposits	1.11	0.36	0.54	0.79	1.05	1.41	1.77	2.09	146
Time deposits of \$250K or more	1.99	1.07	1.49	1.75	2.01	2.26	2.44	2.51	144
Time deposits < \$250K	1.79	0.72	1.04	1.56	1.84	2.07	2.27	2.36	144
Other domestic deposits	0.86	0.24	0.38	0.54	0.79	1.23	1.51	1.87	146
Foreign deposits	2.27	1.98	2.01	2.11	2.27	2.43	2.53	2.56	2
Fed funds purchased and repos	1.20	0.00	0.06	0.46	1.01	1.85	2.55	2.91	110
Other borrowed funds and trading liabilities	2.29	0.00	1.37	1.97	2.40	2.65	2.94	3.31	144
All interest-bearing funds	1.33	0.58	0.68	1.02	1.34	1.63	1.92	2.21	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2019

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.80	0.00	0.00	0.00	0.70	3.34	7.21	8.19	145
Overhead expenses / Net Interest Income + non-interest income	62.48	46.30	50.45	55.93	61.85	68.32	76.80	84.93	146
Percent of Average Assets									
Total overhead expense	2.57	1.40	1.72	2.08	2.58	2.96	3.72	4.30	146
Personnel expense	1.50	0.82	0.93	1.19	1.45	1.76	2.20	2.41	146
Net occupancy expense	0.31	0.12	0.19	0.24	0.31	0.39	0.45	0.49	146
Other operating expenses	0.75	0.40	0.44	0.55	0.73	0.94	1.14	1.36	146
Overhead less non-interest income	1.70	0.88	0.99	1.41	1.71	2.02	2.31	2.67	146
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.69	45.74	49.00	55.48	60.98	67.47	76.65	84.17	146
Personnel expense	35.98	24.93	27.24	31.52	35.35	40.09	46.23	51.34	146
Net occupancy expense	7.53	3.39	4.67	6.08	7.53	9.35	10.10	10.68	146
Other operating expenses	17.90	10.61	12.44	15.09	17.32	20.84	25.10	27.56	146
Total non-interest income	18.34	5.77	7.40	11.17	18.15	24.55	30.40	37.68	146
Fiduciary activities income	1.83	0.00	0.00	0.00	0.76	3.23	7.13	8.86	146
Service charges on domestic deposit accounts	3.46	0.23	0.68	1.98	3.41	4.52	7.06	9.15	146
Trading revenue	0.08	0.00	0.00	0.00	0.00	0.00	0.66	1.60	146
Investment banking fees and commissions	0.71	0.00	0.00	0.00	0.44	1.18	2.57	5.12	146
Insurance activities revenue	0.40	0.00	0.00	0.00	0.01	0.20	2.21	6.42	146
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net servicing fees	0.30	-0.30	0.00	0.00	0.10	0.47	1.22	2.21	146
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net gain (loss) - sales of loans, OREO, and other assets	1.55	-0.02	0.00	0.17	0.83	2.40	5.06	10.39	146
Other non-interest income	6.88	1.95	2.82	4.29	6.55	8.78	12.25	17.15	146
Overhead less non-interest income	42.63	23.22	26.66	34.88	41.67	50.85	59.23	66.38	146
Applicable income taxes / Pretax net operating income (tax equivalent)	19.00	0.01	3.62	15.67	20.42	23.55	27.46	28.82	142
Applicable income tax + TE / Pretax net operating income + TE	21.96	3.98	10.90	19.55	22.34	25.84	28.86	30.13	142

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2019

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	53.06	21.01	33.32	42.91	53.36	63.51	71.61	77.49	146
Commercial and industrial loans	11.26	1.34	3.93	6.49	9.64	14.85	23.24	28.00	146
Loans to individuals	2.70	0.02	0.06	0.31	0.90	3.62	12.05	16.57	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	146
Agricultural loans	0.47	0.00	0.00	0.00	0.07	0.70	2.53	3.25	146
Other loans and leases	2.58	0.00	0.06	0.37	1.66	3.98	8.34	9.85	146
Net loans and leases	72.62	50.50	58.65	67.54	73.51	78.90	82.98	84.96	146
Debt securities over 1 year	13.42	3.02	5.04	8.41	12.62	18.57	21.91	31.17	146
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.01	0.07	0.22	0.31	146
Subtotal	86.77	73.62	80.29	83.78	87.47	90.09	92.35	92.89	146
Interest-bearing bank balances	2.70	0.10	0.35	0.77	2.07	4.35	6.89	9.77	146
Federal funds sold and reverse repos	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.18	146
Debt securities 1 year or less	2.26	0.00	0.11	0.37	1.32	3.87	7.29	10.60	146
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.24	146
Total earning assets	92.23	88.17	89.19	90.37	92.35	94.30	95.38	96.09	146
Non-interest cash and due from depository institutions	1.12	0.25	0.34	0.76	1.13	1.47	1.85	2.45	146
Other real estate owned	0.05	0.00	0.00	0.00	0.02	0.06	0.18	0.39	146
All other assets	6.56	3.13	3.73	4.74	6.42	8.27	9.62	10.73	146
Memoranda									
Short-term investments	5.23	0.93	1.20	2.13	4.11	7.95	12.02	16.88	146
US Treasury securities	0.35	0.00	0.00	0.00	0.00	0.38	1.69	4.71	146
US agency securities (excluding mortgage-backed securities)	1.71	0.00	0.00	0.09	0.87	2.95	6.41	9.64	146
Municipal securities	2.65	0.00	0.01	0.53	1.72	3.84	7.65	9.85	146
Mortgage-backed securities	8.87	0.77	1.33	4.81	8.03	13.60	18.04	20.98	146
Asset-backed securities	0.32	0.00	0.00	0.00	0.00	0.07	1.97	5.56	146
Other debt securities	0.49	0.00	0.00	0.00	0.21	0.90	1.93	3.11	146
Loans held-for-sale	0.25	0.00	0.00	0.01	0.06	0.25	1.06	4.97	146
Loans not held-for-sale	72.57	49.56	56.77	67.62	72.97	78.78	83.63	85.67	146
Real estate loans secured by 1-4 family	16.47	1.69	5.34	9.09	15.05	22.38	33.01	41.43	146
Revolving	2.39	0.03	0.15	0.87	2.00	3.80	5.49	7.41	146
Closed-end, secured by first liens	13.31	1.49	3.30	7.23	11.50	18.50	28.91	36.94	146
Closed-end, secured by junior liens	0.40	0.01	0.04	0.13	0.30	0.61	0.97	1.46	146
Commercial real estate loans	33.08	12.58	16.63	25.37	32.57	41.21	50.22	59.72	146
Construction and land development	4.80	0.31	1.02	2.40	4.29	6.70	9.93	12.36	146
Multifamily	4.92	0.26	0.64	1.66	3.52	5.87	13.93	25.60	146
Nonfarm nonresidential	21.62	5.57	10.70	16.24	21.82	25.86	33.02	35.33	146
Real estate loans secured by farmland	0.90	0.00	0.00	0.01	0.25	1.52	4.09	6.01	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

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	42.15	50.32	61.12	73.54	84.70	92.01	97.81	146
Real estate loans secured by 1-4 family	22.93	4.04	6.99	12.81	21.17	30.26	45.31	55.41	146
Revolving	3.32	0.04	0.20	1.16	2.73	5.05	8.19	10.08	146
Closed-end	19.13	3.35	4.76	11.09	16.95	26.59	37.84	49.34	146
Commercial real estate loans	45.58	20.53	26.98	35.91	44.14	54.37	67.13	73.17	146
Construction and land development	6.63	0.60	1.22	3.42	5.92	9.48	13.70	15.68	146
1-4 family	1.57	0.00	0.05	0.43	1.06	2.33	4.20	5.21	146
Other	4.95	0.41	0.96	2.43	4.69	6.97	10.06	11.55	146
Multifamily	6.57	0.40	1.05	2.42	4.74	8.10	18.47	31.62	146
Nonfarm nonresidential	30.09	9.95	16.29	23.21	30.63	36.12	42.88	48.56	146
Owner-occupied	10.40	1.24	2.46	6.52	10.60	14.02	18.58	21.53	146
Other	19.17	5.53	8.93	13.59	19.07	23.73	31.30	35.71	146
Real estate loans secured by farmland	1.31	0.00	0.00	0.01	0.34	2.08	5.59	8.92	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	146
Commercial and industrial loans	16.11	1.71	5.64	8.99	14.21	21.73	31.57	40.18	146
Loans to individuals	4.01	0.02	0.09	0.40	1.20	6.17	17.86	25.49	146
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.35	146
Agricultural loans	0.69	0.00	0.00	0.00	0.09	0.96	3.61	5.72	146
Other loans and leases	3.69	0.00	0.08	0.53	2.24	5.42	11.66	16.44	146
Loans and Leases, Percent of Total Capital									
Real estate loans	478.45	196.71	278.03	381.27	481.86	578.74	672.83	715.04	146
Real estate loans secured by 1-4 family	151.89	16.22	42.14	78.41	131.66	206.90	327.86	432.14	146
Revolving	22.29	0.25	1.42	7.20	17.53	34.47	54.03	68.62	146
Closed-end	126.76	14.72	29.82	65.85	107.65	174.42	287.47	402.23	146
Commercial real estate loans	298.93	97.16	153.71	223.45	297.38	372.00	446.68	519.19	146
Construction and land development	43.56	3.03	10.06	23.61	40.42	60.63	88.50	103.46	146
1-4 family	9.97	0.00	0.35	2.58	7.05	15.64	26.18	33.06	146
Other	32.57	2.13	6.13	17.18	27.89	48.91	64.14	81.66	146
Multifamily	44.46	2.13	6.80	15.79	29.15	59.75	132.02	228.00	146
Nonfarm nonresidential	197.17	44.33	93.42	150.54	201.37	244.07	309.26	328.49	146
Owner-occupied	67.48	7.90	17.04	43.30	66.09	89.66	120.78	135.69	146
Other	125.87	33.78	43.64	87.46	124.55	157.18	213.26	273.84	146
Real estate loans secured by farmland	7.99	0.00	0.00	0.08	2.13	14.03	34.96	54.88	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	146
Commercial and industrial loans	101.13	9.86	36.04	57.78	90.44	134.39	204.84	261.40	146
Loans to individuals	24.42	0.13	0.61	2.72	8.10	31.21	109.97	156.56	146
Credit card loans	0.19	0.00	0.00	0.00	0.00	0.11	1.19	2.23	146
Agricultural loans	4.28	0.00	0.00	0.00	0.62	6.07	23.12	27.83	146
Other loans and leases	23.67	0.00	0.55	3.51	14.50	39.51	79.02	97.60	146
Supplemental									
Non-owner occupied CRE loans / Gross loans	34.97	13.14	20.48	27.32	33.55	42.14	56.74	66.80	146
Non-owner occupied CRE loans / Total capital	229.50	71.34	104.81	165.08	219.84	288.90	381.10	438.44	146
Construction and land development loans / Total capital	43.56	3.03	10.06	23.61	40.42	60.63	88.50	103.46	146
Total CRE loans / Total capital	301.92	97.53	160.54	228.16	297.44	377.24	455.29	519.21	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	5.23	0.93	1.20	2.13	4.11	7.95	12.02	16.88	146
Liquid assets	15.97	7.10	7.94	9.93	14.96	20.61	28.77	33.55	146
Investment securities	16.36	6.43	7.53	11.05	15.79	20.94	28.72	34.70	146
Net loans and leases	72.62	50.50	58.65	67.54	73.51	78.90	82.98	84.96	146
Net loans, leases and standby letters of credit	73.03	50.89	59.01	67.87	74.04	79.30	83.33	85.73	146
Core deposits	70.51	51.54	56.42	64.48	70.94	76.84	81.94	85.11	146
Noncore funding	16.01	2.24	3.42	8.31	16.45	21.88	31.54	36.32	146
Time deposits of \$250K or more	4.45	0.86	1.41	2.23	3.68	6.54	8.92	13.99	146
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Federal funds purchased and repos	0.82	0.00	0.00	0.00	0.29	1.42	3.53	4.52	146
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net federal funds purchased (sold)	0.83	0.00	0.00	0.00	0.21	1.40	3.18	4.48	146
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other borrowings w/remaining maturity of 1 year or less	2.92	0.00	0.00	0.04	1.67	5.42	10.18	13.04	146
Earning assets that reprice within 1 year	32.50	10.82	16.40	22.99	30.90	41.27	52.85	61.77	146
Interest-bearing liabilities that reprice within 1 year	18.30	4.43	5.32	9.39	14.55	22.04	50.77	55.82	146
Long-term debt that reprices within 1 year	0.13	0.00	0.00	0.00	0.00	0.00	0.97	1.93	146
Net assets that reprice within 1 year	13.07	-30.50	-17.85	2.77	14.47	26.35	35.72	43.70	146
Other Liquidity and Funding Ratios									
Net noncore funding dependence	12.45	-11.90	-4.09	3.97	12.79	19.83	28.24	34.39	146
Net short-term noncore funding dependence	7.34	-13.48	-6.31	0.11	8.09	14.41	19.12	21.53	146
Short-term investment / Short-term noncore funding	72.67	4.71	9.72	17.05	39.22	92.99	255.41	540.46	145
Liquid assets - short-term noncore funding / Nonliquid assets	5.58	-14.13	-11.82	-5.48	5.29	14.30	27.21	42.03	146
Net loans and leases / Total deposits	91.15	63.02	69.45	83.21	92.69	100.82	107.66	113.46	146
Net loans and leases / Core deposits	104.78	68.32	74.55	91.86	103.63	119.11	136.72	146.15	146
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.05	-0.98	-0.56	-0.18	0.00	0.08	0.33	0.60	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.45	-2.82	-2.20	-1.10	-0.31	0.30	0.96	1.33	145
Structured notes appreciation (depreciation) / Tier 1 capital	-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	8.71	0.00	0.00	0.00	1.14	17.11	42.23	59.69	145
Available-for-sale securities	90.16	39.83	55.15	82.55	97.23	99.93	100.00	100.00	145
US Treasury securities	1.96	0.00	0.00	0.00	0.00	1.95	9.54	25.17	145
US agency securities (excluding mortgage-backed securities)	11.10	0.00	0.00	0.78	5.55	20.13	37.29	50.26	145
Municipal securities	15.68	0.00	0.07	4.38	11.13	24.83	38.21	52.98	145
Mortgage-backed securities	54.87	5.85	19.57	36.32	59.82	72.48	83.80	88.81	145
Asset-backed securities	1.91	0.00	0.00	0.00	0.00	0.46	18.05	22.62	145
Other debt securities	3.59	0.00	0.00	0.00	1.24	5.65	15.07	20.98	145
Mutual funds and equity securities	0.36	0.00	0.00	0.00	0.06	0.52	1.86	2.82	145
Debt securities 1 year or less	13.77	0.22	0.96	2.89	8.56	23.00	42.74	62.36	145
Debt securities 1 to 5 years	23.67	0.57	3.22	10.06	20.38	37.47	51.12	57.71	145
Debt securities over 5 years	58.48	4.52	24.94	39.81	62.61	77.86	87.13	92.10	145
Pledged securities	43.18	3.12	7.13	25.16	44.75	62.94	80.95	84.09	145
Structured notes, fair value	0.12	0.00	0.00	0.00	0.00	0.00	0.56	3.15	145
Percent Change from Prior Like Quarter									
Short-term investments	20.83	-58.63	-41.70	-15.54	8.45	45.23	116.77	189.75	145
Investment securities									
Core deposits	11.36	-5.03	-1.38	3.29	8.37	16.04	33.89	41.13	145
Noncore funding	5.52	-44.66	-26.20	-13.07	3.83	20.23	46.20	60.01	144

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 Date:03/31/2019

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.94	96.23	99.85	100.00	100.00	100.00	100.00	100.00	127
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.19	127
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Futures and forwards	10.94	0.00	0.00	0.00	3.12	21.56	46.79	69.22	127
Written options	11.74	0.00	0.00	0.00	3.78	17.88	51.11	86.10	127
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Over-the-counter	11.28	0.00	0.00	0.00	3.78	17.88	48.45	77.84	127
Purchased options	1.34	0.00	0.00	0.00	0.00	0.00	7.66	28.09	127
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Over-the-counter	1.28	0.00	0.00	0.00	0.00	0.00	7.63	28.09	127
Swaps	65.12	0.00	0.00	33.88	82.94	98.01	100.00	100.00	127
Held for trading	13.37	0.00	0.00	0.00	0.00	0.00	81.95	98.33	127
Interest rate contracts	11.97	0.00	0.00	0.00	0.00	0.00	77.55	97.13	127
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Non-traded	86.63	1.67	18.05	100.00	100.00	100.00	100.00	100.00	127
Interest rate contracts	86.38	1.67	16.27	99.42	100.00	100.00	100.00	100.00	127
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	127
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Derivative contracts (excluding futures and forex 14 days or less)	81.47	4.50	24.23	65.97	94.12	100.00	100.29	109.63	127
One year or less	12.19	0.00	0.00	0.00	3.85	19.97	51.54	79.43	127
Over 1 year to 5 years	21.78	0.00	0.00	0.00	16.38	39.90	65.53	93.19	127
Over 5 years	35.82	0.00	0.00	0.00	36.85	68.04	88.91	98.27	127
Gross negative fair value (absolute value)	0.82	0.00	0.00	0.25	0.84	1.33	1.87	2.47	127
Gross positive fair value	1.11	0.01	0.11	0.66	1.10	1.58	2.12	2.51	127
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	146
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	146
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	146
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	146
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	146
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other Ratios									
Current credit exposure / Risk-weighted assets	0.07	0.00	0.00	0.00	0.02	0.11	0.34	0.47	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2019

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.10	-0.07	-0.01	0.02	0.08	0.16	0.30	0.44	146
Provision for loan and lease losses / Average loans and leases	0.13	-0.11	-0.01	0.03	0.11	0.20	0.40	0.55	146
Provision for loan and lease losses / Net loan and lease losses	183.57	-1153.44	-181.51	18.70	142.35	310.72	753.83	1296.29	143
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	0.40	0.56	0.73	0.93	1.15	1.50	1.75	146
Allowance for loan and lease losses / Total loans and leases	0.94	0.39	0.49	0.73	0.92	1.15	1.48	1.72	146
Allowance for loan and lease losses / Net loans and leases losses (X)	25.75	2.56	3.20	5.80	14.12	34.20	92.43	135.27	117
Allowance for loan and lease losses / Nonaccrual assets	264.31	51.62	81.89	122.71	180.85	314.11	751.87	1029.59	142
ALLL / 90+ days past due + nonaccrual loans and leases	234.72	48.90	68.29	116.15	171.19	290.30	639.40	922.96	142
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	146
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.03	0.06	0.13	0.18	146
Net losses / Average loans and leases	0.07	-0.07	-0.01	0.01	0.04	0.14	0.24	0.34	146
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Recoveries / Prior year-end losses	9.51	1.15	1.50	3.06	6.34	13.72	25.55	37.42	142
Earnings coverage of net loan and lease losses (X)	27.72	-458.00	-62.16	6.25	19.18	71.43	151.16	270.01	143
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.05	-0.02	0.00	0.00	0.02	0.05	0.20	145
Real estate loans secured by 1-4 family	0.01	-0.08	-0.05	0.00	0.00	0.04	0.08	0.14	145
Revolving	0.00	-0.18	-0.06	-0.01	0.00	0.00	0.06	0.16	140
Closed-end	0.02	-0.07	-0.03	0.00	0.00	0.04	0.09	0.14	145
Commercial real estate loans	0.01	-0.06	-0.03	-0.01	0.00	0.01	0.04	0.28	145
Construction and land development	-0.01	-0.13	-0.04	0.00	0.00	0.00	0.00	0.01	145
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	145
Other	0.00	-0.12	-0.02	0.00	0.00	0.00	0.00	0.01	145
Multifamily	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.00	144
Nonfarm nonresidential	0.01	-0.04	-0.02	0.00	0.00	0.00	0.06	0.40	145
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.07	145
Other	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.13	145
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	113
Commercial and industrial loans	0.10	-0.29	-0.13	-0.02	0.03	0.22	0.49	0.67	146
Loans to individuals	0.80	0.06	0.08	0.25	0.54	1.17	2.38	3.43	106
Credit card loans	2.54	-0.02	0.00	0.00	0.90	2.89	9.06	18.29	49
Agricultural loans	0.01	-0.05	-0.01	0.00	0.00	0.00	0.03	0.42	96
Loans to foreign governments and institutions									
Other loans and leases	0.28	-0.02	0.00	0.00	0.00	0.24	1.61	2.61	138

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 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	0.33	0.03	0.07	0.16	0.27	0.48	0.73	0.93	146
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.04	0.19	0.26	146
Nonaccrual loans and leases	0.49	0.06	0.12	0.28	0.44	0.67	1.02	1.31	146
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	146
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.33	0.03	0.07	0.16	0.27	0.48	0.74	0.99	146
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.04	0.20	0.26	146
Nonaccrual assets	0.49	0.06	0.12	0.28	0.44	0.69	1.02	1.31	146
30+ days past due and nonaccrual assets	0.90	0.19	0.26	0.55	0.80	1.28	1.76	2.31	146
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.39	0.05	0.10	0.22	0.33	0.55	0.87	1.01	146
90+ past due and nonaccrual assets + other real estate owned	0.45	0.06	0.11	0.25	0.39	0.59	0.96	1.40	146
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.60	0.13	0.17	0.33	0.55	0.76	1.26	1.79	146
Allowance for loan and lease losses	97.42	17.72	27.51	57.85	84.44	129.11	208.75	291.01	145
Equity capital + allowance for loan and lease losses	5.23	1.17	1.71	2.70	4.59	7.02	10.88	16.30	146
Tier 1 capital + allowance for loan and lease losses	5.76	1.23	1.74	3.08	5.28	7.64	11.68	17.07	146
Loans and leases + other real estate owned	0.84	0.18	0.27	0.47	0.78	1.10	1.80	2.67	146

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	0.31	0.04	0.05	0.11	0.24	0.44	0.82	0.99	145
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.36	145
	Nonaccrual	0.48	0.05	0.10	0.23	0.42	0.67	1.01	1.57	145
Commercial and industrial	30-89 days past due	0.31	0.00	0.00	0.05	0.21	0.50	0.98	1.39	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.30	146
	Nonaccrual	0.60	0.00	0.00	0.13	0.43	1.08	1.92	2.33	146
Individuals	30-89 days past due	0.46	0.00	0.00	0.08	0.36	0.77	1.39	2.05	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.28	145
	Nonaccrual	0.14	0.00	0.00	0.00	0.07	0.23	0.57	1.09	145
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Agricultural	30-89 days past due	0.26	0.00	0.00	0.00	0.00	0.37	1.34	2.71	96
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.15	96
	Nonaccrual	0.60	0.00	0.00	0.00	0.00	0.72	3.06	5.59	96
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.10	0.73	1.22	138
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	138
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.50	138

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 - Continued

		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	0.73	1.12	1.54	145
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.31	145
	Nonaccrual	0.61	0.02	0.10	0.25	0.53	0.84	1.37	2.00	145
Revolving	30-89 days past due	0.28	0.00	0.00	0.05	0.20	0.51	0.78	1.16	140
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.26	140
	Nonaccrual	0.38	0.00	0.00	0.04	0.33	0.58	1.10	2.17	140
Closed-End	30-89 days past due	0.52	0.00	0.07	0.18	0.40	0.76	1.44	1.72	145
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.40	145
	Nonaccrual	0.63	0.00	0.04	0.26	0.54	0.88	1.49	1.95	145
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.11	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	145
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.17	0.27	145
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.03	0.13	0.33	0.59	0.92	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.41	145
	Nonaccrual	0.41	0.00	0.03	0.09	0.27	0.68	1.11	1.55	145
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.02	0.28	0.98	1.81	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.21	145
	Nonaccrual	0.19	0.00	0.00	0.00	0.05	0.35	0.78	1.28	145
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.07	0.24	0.40	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.49	145
Other	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.16	0.77	1.58	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	145
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.13	0.56	0.96	145
Multifamily	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.03	0.40	0.91	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.01	0.20	0.64	144
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.01	0.09	0.27	0.67	0.86	145
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.48	145
	Nonaccrual	0.52	0.00	0.02	0.11	0.34	0.83	1.44	1.84	145
Owner occupied	30-89 days past due	0.10	0.00	0.00	0.00	0.04	0.11	0.47	0.66	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	145
	Nonaccrual	0.21	0.00	0.00	0.03	0.14	0.36	0.70	0.91	145
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.01	0.12	0.27	0.44	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.29	145
	Nonaccrual	0.22	0.00	0.00	0.01	0.09	0.37	0.77	1.31	145
Farmland	30-89 days past due	0.27	0.00	0.00	0.00	0.00	0.31	1.39	2.62	113
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.25	113
	Nonaccrual	0.69	0.00	0.00	0.00	0.00	0.93	3.54	5.06	113
Credit card	30-89 days past due	0.64	0.00	0.00	0.00	0.13	0.77	2.76	5.43	49
	90+ days past due	0.21	0.00	0.00	0.00	0.00	0.03	1.39	2.25	49
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.45	49

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer 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	9.21	9.84	10.72	11.79	13.89	16.91	19.43	146
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Tier 1 capital, column A	13.14	10.23	10.43	11.27	12.67	14.44	17.80	19.77	146
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Total capital, column A	14.61	11.79	11.89	12.99	14.09	15.55	19.45	21.48	146
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Tier 1 leverage	10.32	7.90	8.35	9.13	10.25	11.26	12.88	14.40	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
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	-12.53	-100.00	-93.56	-21.73	-13.35	8.66	66.26	82.56	22
Total selected assets	8.63	-42.24	-36.67	-13.21	-0.11	8.48	98.27	147.48	42
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

Peer Group: 2
Date: 03/31/2019

	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	26.34	0.00	0.00	5.26	29.07	42.66	63.81	85.51	140
Net income - dividends / Average equity	7.28	-0.62	1.25	4.91	7.25	9.61	13.19	16.01	146
Percent of Dividends Paid									
Dividends from bank subsidiaries	130.37	0.00	0.00	75.12	114.99	182.90	328.19	584.96	112
Dividends from nonbank subsidiaries	0.80	0.00	0.00	0.00	0.00	0.21	4.97	16.37	112
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Dividends from all subsidiaries	144.24	0.00	0.00	98.57	122.68	187.84	348.55	766.30	112
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	34.87	0.00	0.00	0.00	32.82	57.58	97.69	185.32	134
Interest income from bank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.08	0.74	1.39	134
Management and service fees from bank subsidiaries	0.44	0.00	0.00	0.00	0.00	0.00	1.94	9.45	134
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	134
Operating income from bank subsidiaries	37.56	0.00	0.00	0.23	33.71	65.29	100.78	185.32	134
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	47.08	0.00	0.00	0.00	35.43	100.00	100.00	187.10	66
Interest income from nonbank subsidiaries	0.91	0.00	0.00	0.00	0.00	0.00	2.70	31.96	66
Management and serv fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.11	66
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.24	66
Operating income from nonbank subsidiaries	55.19	0.00	0.00	0.34	56.74	100.00	129.36	238.72	66
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	20.77	0.00	0.00	0.00	0.00	31.52	70.76	76.56	7
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.03	7
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary holding companies	20.78	0.00	0.00	0.00	0.00	31.52	70.78	76.59	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	66.60	0.00	0.00	0.00	97.69	99.79	100.00	100.00	132
Interest income from bank subsidiaries	3.05	0.00	0.00	0.00	0.00	0.14	2.82	94.08	132
Management and service fees from bank subsidiaries	1.37	0.00	0.00	0.00	0.00	0.00	6.82	42.18	132
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	132
Operating income from bank subsidiaries	79.67	0.00	0.00	90.20	99.48	100.00	100.00	100.00	132
Dividends from nonbank subsidiaries	1.69	0.00	0.00	0.00	0.00	0.11	7.43	59.81	132
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.49	132
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Operating income from nonbank subsidiaries	3.17	0.00	0.00	0.00	0.00	0.36	11.50	85.98	132
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
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	4,451,035	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	
111108E	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	
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	
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.	WOODBRIIDGE, 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 146 bank holding companies.