

BHCPR PEER GROUP DATA

 Peer Group: 3
 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)	3.45	3.42	3.47	3.41	3.33
+ Non-interest income	1.03	0.84	1.06	0.86	0.91
- Overhead expense	2.99	2.85	3.07	2.83	2.89
- Provision for credit losses	0.11	0.10	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)	1.51	1.36	1.45	1.38	1.31
Net operating income	1.21	1.07	1.16	0.86	0.92
Net income	1.21	1.07	1.16	0.86	0.92
Net income (sub-chapter S adjusted)	1.14	1.11	1.25	1.01	0.95
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.62	4.24	4.44	4.17	4.03
Interest expense	0.92	0.59	0.73	0.52	0.45
Net interest income (tax equivalent)	3.70	3.65	3.71	3.65	3.58
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.06	0.05	0.08	0.10	0.10
Earnings coverage of net loan and lease losses (X)	27.51	-2.69	43.61	22.97	19.31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	1.13	1.08	1.12	1.20
Allowance for loan and lease losses / Total loans and leases	1.11	1.12	1.08	1.11	1.19
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.79	0.79	0.72	0.80	1.00
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.38	0.40	0.39	0.39	0.41
Liquidity and Funding					
Net noncore funding dependence	7.26	8.84	9.22	9.50	13.98
Net short-term noncore funding dependence	1.59	3.86	3.79	4.58	6.50
Net loans and leases / Total assets	72.76	71.20	72.92	71.35	69.95
Capitalization					
Tier 1 leverage ratio	10.83	10.20	10.75	10.22	10.12
Equity capital / Total assets	10.77	10.06	10.55	10.24	10.12
Equity capital + minority interest / Total assets	10.80	10.10	10.57	10.27	10.15
Tier 1 common equity capital / Total risk-weighted assets	12.49	12.65	12.28	12.57	12.50
Net loans and leases / Equity capital (X)	6.96	7.20	7.12	7.09	7.03
Cash dividends / Net income	25.18	20.20	25.08	27.62	24.42
Cash dividends / Net income (sub-chapter S adjusted)	35.47	27.72	43.47	24.88	20.54
Retained earnings / Average equity capital	7.79	7.93	7.73	5.74	6.35
Growth Rates					
Assets	8.76	7.01	9.88	7.50	7.24
Equity capital	13.43	7.31	11.71	9.01	6.03
Net loans and leases	9.77	9.56	11.56	9.85	9.80
Noncore funding	4.79	13.26	11.17	-18.86	5.04
Parent Company Ratios					
Short-term debt / Equity capital	0.04	0.05	0.08	0.02	0.04
Long-term debt / Equity capital	2.91	3.23	3.46	2.87	2.64
Equity investment in subs / Equity capital	105.36	105.57	106.27	105.10	105.46
Cash from ops + noncash items + op expense / Op expense + dividend	118.93	104.29	134.52	117.27	135.94

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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)	4.29	3.97	4.13	3.89	3.75
Less: Interest expense	0.85	0.55	0.68	0.48	0.42
Equals: Net interest income (tax equivalent)	3.45	3.42	3.47	3.41	3.33
Plus: Non-interest income	1.03	0.84	1.06	0.86	0.91
Equals: adjusted operating income (tax equivalent)	4.59	4.30	4.67	4.31	4.31
Less: Overhead expense	2.99	2.85	3.07	2.83	2.89
Less: Provision for credit losses	0.11	0.10	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)	1.51	1.36	1.45	1.38	1.31
Less: Applicable income taxes (tax equivalent)	0.29	0.28	0.28	0.50	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.21	1.07	1.16	0.86	0.92
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.21	1.07	1.16	0.86	0.92
Memo: Net income (last four quarters)	1.17	0.91	1.12	0.87	0.92
Net income-BHC and noncontrolling (minority) interest	1.21	1.07	1.16	0.87	0.92
Margin Analysis					
Average earning assets / Average assets	93.56	93.94	93.48	93.70	93.39
Average interest-bearing funds / Average assets	70.22	71.88	70.30	71.97	72.11
Interest income (tax equivalent) / Average earning assets	4.62	4.24	4.44	4.17	4.03
Interest expense / Average earning assets	0.92	0.59	0.73	0.52	0.45
Net interest income (tax equivalent) / Average earning assets	3.70	3.65	3.71	3.65	3.58
Yield or Cost					
Total loans and leases (tax equivalent)	5.13	4.79	4.98	4.75	4.67
Interest-bearing bank balances	2.12	1.52	1.68	1.14	0.59
Fed funds sold and reverse repos	1.54	1.09	1.56	0.80	0.39
Trading assets	0.00	0.33	0.00	0.52	0.80
Total earning assets	4.58	4.18	4.39	4.08	3.95
Investment securities (tax equivalent)	2.67	2.52	2.52	2.49	2.38
US Treasury and agency securities (excluding mortgage-backed securities)	2.34	1.83		1.70	1.61
Mortgage-backed securities	2.60	2.25	2.32	2.13	2.03
All other securities	3.73	3.39		3.48	3.44
Interest-bearing deposits	1.02	0.61	0.77	0.53	0.44
Time deposits of \$250K or more	1.90	1.20	1.50		
Time deposits < \$250K	1.63	1.06	1.31		
Other domestic deposits	0.74	0.40	0.54		0.26
Foreign deposits		0.33		0.19	0.17
Fed funds purchased and repos	0.94	0.66	0.78	0.55	0.41
Other borrowed funds and trading liabilities	2.43	1.93	2.35	1.82	1.70
All interest-bearing funds	1.22	0.77	0.98	0.67	0.59

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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	1.84	1.71	2.03	1.71	1.66
Overhead expenses / Net Interest Income + non-interest income	65.92	67.06	66.01	66.76	68.42
Percent of Average Assets					
Total overhead expense	2.99	2.85	3.07	2.83	2.89
Personnel expense	1.75	1.66	1.74	1.63	1.65
Net occupancy expense	0.35	0.34	0.35	0.34	0.35
Other operating expenses	0.89	0.82	0.93	0.84	0.87
Overhead less non-interest income	1.93	1.97	1.95	1.92	1.93
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	65.32	66.15	65.26	65.60	67.14
Personnel expense	37.55	38.56	37.04	37.78	38.36
Net occupancy expense	7.43	7.86	7.43	7.92	8.12
Other operating expenses	19.40	19.08	19.92	19.55	20.30
Total non-interest income	21.04	18.91	21.32	19.48	20.62
Fiduciary activities income	1.61	1.40	2.03	1.39	1.37
Service charges on domestic deposit accounts	3.57	3.96	3.86	4.07	4.31
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.60	0.58	0.68	0.62	0.58
Insurance activities revenue	1.04	0.58	0.87	0.55	0.57
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.51	0.48	0.65	0.47	0.41
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.45	1.98	2.56	2.46	2.90
Other non-interest income	7.80	6.70	6.95	6.83	7.05
Overhead less non-interest income	43.56	46.61	43.74	45.44	45.87
Applicable income taxes / Pretax net operating income (tax equivalent)	16.58	15.95	15.96	30.92	23.02
Applicable income tax + TE / Pretax net operating income + TE	20.09	20.80	19.41	37.44	29.99

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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	56.13	55.30	55.84	55.36	53.51
Commercial and industrial loans	8.74	9.27	9.01	9.48	9.71
Loans to individuals	1.77	1.90	1.94	1.81	1.85
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.72	0.94	1.74	0.93	0.99
Other loans and leases	1.33	1.51	1.52	1.43	1.54
Net loans and leases	72.76	71.20	72.92	71.35	69.95
Debt securities over 1 year	12.20	15.05	12.97	15.36	15.96
Mutual funds and equity securities	0.06	0.09	0.06	0.07	0.08
Subtotal	86.11	86.96	86.98	87.20	86.67
Interest-bearing bank balances	4.04	3.59	3.17	3.04	3.19
Federal funds sold and reverse repos	0.24	0.07	0.15	0.05	0.04
Debt securities 1 year or less	1.58	1.73	1.76	1.73	1.88
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.75	93.08	92.63	92.71	92.52
Non-interest cash and due from depository institutions	1.31	1.22	1.51	1.51	1.46
Other real estate owned	0.10	0.10	0.11	0.10	0.14
All other assets	5.92	5.60	5.83	5.65	5.92
Memoranda					
Short-term investments	6.37	5.86	5.40	5.23	5.56
US Treasury securities	0.20	0.23	0.27	0.19	0.26
US agency securities (excluding mortgage-backed securities)	2.25	2.44	2.39	2.45	2.57
Municipal securities	3.37	4.55	3.73	4.75	4.81
Mortgage-backed securities	6.69	7.46	6.86	7.57	8.05
Asset-backed securities	0.02	0.08	0.02	0.06	0.08
Other debt securities	0.21	0.40	0.26	0.38	0.45
Loans held-for-sale	0.12	0.17	0.15	0.20	0.27
Loans not held-for-sale	73.22	71.61	73.34	71.61	70.11
Real estate loans secured by 1-4 family	17.38	17.97	17.19	17.85	17.88
Revolving	2.61	2.41	2.43	2.52	2.56
Closed-end, secured by first liens	14.06	14.72	13.82	14.46	14.39
Closed-end, secured by junior liens	0.47	0.50	0.49	0.50	0.52
Commercial real estate loans	33.50	33.37	33.77	33.57	31.91
Construction and land development	6.29	5.41	6.22	5.56	5.22
Multifamily	3.79	3.41	3.79	3.41	3.08
Nonfarm nonresidential	22.08	23.42	22.37	23.49	22.52
Real estate loans secured by farmland	2.55	1.78	2.50	1.68	1.69

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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	76.47	77.81	76.05	77.78	76.56
Real estate loans secured by 1-4 family	23.85	25.35	23.55	25.19	25.70
Revolving	3.53	3.37	3.27	3.52	3.66
Closed-end	20.05	21.63	19.71	21.26	21.54
Commercial real estate loans	45.68	46.95	46.01	47.26	45.54
Construction and land development	8.54	7.67	8.45	7.86	7.51
1-4 family	1.99	2.15	2.11	2.19	2.04
Other	6.38	5.34	6.28	5.49	5.31
Multifamily	5.08	4.75	5.11	4.72	4.35
Nonfarm nonresidential	29.79	33.04	30.32	33.14	32.29
Owner-occupied	12.24	13.62	12.83	13.85	13.70
Other	17.02	18.96	16.96	18.78	17.83
Real estate loans secured by farmland	3.47	2.62	3.38	2.46	2.53
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	12.77	13.10	12.99	13.36	13.98
Loans to individuals	2.41	2.72	2.69	2.61	2.72
Credit card loans	0.03	0.04	0.03	0.05	0.04
Agricultural loans	2.29	1.35	2.33	1.32	1.45
Other loans and leases	1.85	2.16	2.12	2.04	2.26
Loans and Leases, Percent of Total Capital					
Real estate loans	498.20	504.35	498.13	502.56	484.80
Real estate loans secured by 1-4 family	155.54	164.98	154.07	163.16	162.79
Revolving	23.49	22.42	22.11	23.41	23.51
Closed-end	130.67	140.55	128.90	137.49	136.46
Commercial real estate loans	295.80	305.26	299.65	305.61	289.67
Construction and land development	56.07	49.66	55.99	50.79	47.52
1-4 family	13.23	13.83	14.10	14.05	12.93
Other	41.98	34.66	41.46	35.54	33.45
Multifamily	34.14	31.14	34.30	31.00	27.93
Nonfarm nonresidential	198.19	215.07	202.31	214.67	205.53
Owner-occupied	80.59	88.74	84.87	89.61	87.50
Other	113.00	123.69	113.14	122.03	113.65
Real estate loans secured by farmland	23.47	16.82	22.89	15.88	15.92
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	79.98	85.70	82.45	86.87	89.06
Loans to individuals	16.58	17.74	18.25	17.02	17.29
Credit card loans	0.20	0.25	0.23	0.29	0.26
Agricultural loans	14.15	8.74	14.66	8.80	9.21
Other loans and leases	11.79	14.03	13.44	13.14	14.03
Supplemental					
Non-owner occupied CRE loans / Gross loans	33.83	33.06	33.58	33.04	31.25
Non-owner occupied CRE loans / Total capital	213.93	215.23	213.77	214.02	198.36
Construction and land development loans / Total capital	56.07	49.66	55.99	50.79	47.52
Total CRE loans / Total capital	298.85	307.61	302.99	307.79	291.50

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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	6.37	5.86	5.40	5.23	5.56
Liquid assets	16.33	16.74	15.71	16.43	17.39
Investment securities	14.67	17.39	15.52	17.57	18.43
Net loans and leases	72.76	71.20	72.92	71.35	69.95
Net loans, leases and standby letters of credit	73.33	71.69	73.51	71.85	70.42
Core deposits	73.97	74.32	73.45	74.17	69.99
Noncore funding	12.40	13.71	13.22	13.70	17.89
Time deposits of \$250K or more	4.55	4.11	4.24	4.01	
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.71	0.67	0.87	0.80	0.98
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.49	0.63	0.75	0.76	0.96
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.25	2.09	1.96	2.25	2.13
Earning assets that reprice within 1 year	29.27	28.71	28.24	28.58	28.26
Interest-bearing liabilities that reprice within 1 year	14.63	16.76	14.92	16.52	16.70
Long-term debt that reprices within 1 year	0.38	0.25	0.29	0.25	0.28
Net assets that reprice within 1 year	12.61	11.20	11.80	11.23	10.64
Other Liquidity and Funding Ratios					
Net noncore funding dependence	7.26	8.84	9.22	9.50	13.98
Net short-term noncore funding dependence	1.59	3.86	3.79	4.58	6.50
Short-term investment / Short-term noncore funding	132.79	101.92	100.04	88.64	64.23
Liquid assets - short-term noncore funding / Nonliquid assets	10.82	9.51	8.82	9.08	8.08
Net loans and leases / Total deposits	89.25	86.43	90.40	87.09	85.68
Net loans and leases / Core deposits	99.83	97.17	100.35	97.25	101.93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.02	-0.61	-0.51	-0.12	-0.19
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.69	-2.70	-2.14	-0.83	-1.28
Structured notes appreciation (depreciation) / Tier 1 capital	-0.11	-0.13	-0.24	-0.09	-0.10
Percent of Investment Securities					
Held-to-maturity securities	6.19	8.83	6.61	9.08	9.36
Available-for-sale securities	90.08	90.51	91.06	90.74	90.64
US Treasury securities	1.32	1.38	1.91	1.14	1.58
US agency securities (excluding mortgage-backed securities)	17.67	15.59	17.81	15.27	15.20
Municipal securities	23.19	25.41	25.16	26.84	25.58
Mortgage-backed securities	45.47	44.93	44.66	44.70	45.23
Asset-backed securities	0.17	0.45	0.16	0.35	0.45
Other debt securities	1.50	2.62	1.78	2.43	2.62
Mutual funds and equity securities	0.49	0.68	0.45	0.52	0.65
Debt securities 1 year or less	13.45	11.23	13.92	11.43	11.98
Debt securities 1 to 5 years	25.38	26.20	26.77	26.06	27.38
Debt securities over 5 years	54.54	58.45	54.69	58.63	56.33
Pledged securities	46.94	43.89	50.50	44.55	46.60
Structured notes, fair value	0.83	0.32	0.61	0.29	0.35
Percent Change from Prior Like Quarter					
Short-term investments	24.04	14.85	27.61	18.52	22.55
Investment securities		2.46	3.26	3.39	1.86
Core deposits	9.77	5.74	10.02	14.99	7.92
Noncore funding	4.79	13.26	11.17	-18.86	5.04

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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)		15.21	16.17	15.29	15.34
Standby letters of credit	0.41	0.40	0.44	0.41	0.40
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	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	1.72	1.47	1.57	1.39	1.71
Interest rate contracts	1.69	1.47	1.54	1.39	1.71
Interest rate futures and forward contracts	0.24	0.20	0.19	0.19	0.28
Written options contracts (interest rate)	0.31	0.21	0.23	0.16	0.22
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.67	0.69	0.74	0.66	0.71
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)		21.63	23.53	22.61	23.12

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
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
Futures and forwards	23.85	29.11	23.75	30.18	22.75
Written options	33.14	21.71	33.09	20.21	19.37
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	32.95	21.63	32.73	20.18	19.37
Purchased options	0.25	0.03	0.25	0.03	0.11
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.25	0.03	0.25	0.03	0.11
Swaps	37.63	40.53	36.49	40.44	41.89
Held for trading	0.00	2.14	0.00	2.32	3.24
Interest rate contracts	0.00	2.14	0.00	2.32	3.24
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	100.00	97.86	91.84	97.68	96.76
Interest rate contracts	97.69	97.34	90.20	97.17	96.16
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
Derivative contracts (excluding futures and forex 14 days or less)	58.80	72.63	58.73	72.97	74.60
One year or less	22.06	28.38	21.66	29.36	22.40
Over 1 year to 5 years	13.59	13.51	13.01	12.60	12.51
Over 5 years	11.08	15.05	14.15	14.48	17.23
Gross negative fair value (absolute value)	0.51	0.29	0.39	0.35	0.61
Gross positive fair value	0.75	0.86	1.05	0.64	0.70
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
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	0.01	0.01	0.01	0.00	0.01

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2019

Allowance and Net Loan and Lease Losses

	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	0.11	0.10	0.12	0.11	0.12
Provision for loan and lease losses / Average loans and leases	0.15	0.13	0.16	0.15	0.16
Provision for loan and lease losses / Net loan and lease losses	-118.86	63.99	322.04	178.39	190.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.13	1.08	1.12	1.20
Allowance for loan and lease losses / Total loans and leases	1.11	1.12	1.08	1.11	1.19
Allowance for loan and lease losses / Net loans and leases losses (X)	53.46	41.70	36.36	22.44	22.83
Allowance for loan and lease losses / Nonaccrual assets	278.46	308.80	301.74	327.65	271.43
ALLL / 90+ days past due + nonaccrual loans and leases	253.35	274.78	279.98	288.78	239.71
Gross loan and lease losses / Average loans and leases	0.09	0.09	0.14	0.16	0.16
Recoveries / Average loans and leases	0.03	0.05	0.05	0.05	0.06
Net losses / Average loans and leases	0.06	0.05	0.08	0.10	0.10
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	9.72	10.11	37.26	47.06	53.00
Earnings coverage of net loan and lease losses (X)	27.51	-2.69	43.61	22.97	19.31
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.01	0.03	0.03	0.04
Real estate loans secured by 1-4 family	0.01	0.02	0.04	0.04	0.05
Revolving	0.02	0.00	0.01	0.03	0.05
Closed-end	0.01	0.02	0.04	0.04	0.04
Commercial real estate loans	0.03	0.00	0.02	0.03	0.03
Construction and land development	-0.01	-0.02	-0.02	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.02	-0.02	-0.02
Multifamily	0.00	0.00	0.01	0.00	0.00
Nonfarm nonresidential	0.03	0.01	0.03	0.04	0.04
Owner-occupied	0.01	0.00	0.02	0.02	0.02
Other	0.00	0.00	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.01	0.00
Commercial and industrial loans	0.05	0.08	0.19	0.21	0.17
Loans to individuals	0.78	0.72	0.57	0.71	0.78
Credit card loans	1.07	0.98	1.55	1.32	1.54
Agricultural loans	0.00	0.00	0.02	0.03	0.02
Loans to foreign governments and institutions		0.00		0.00	0.00
Other loans and leases	0.53	0.28	0.38	0.44	0.37

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	0.38	0.40	0.39	0.39	0.41
90+ days past due loans and leases	0.02	0.02	0.02	0.02	0.03
Nonaccrual loans and leases	0.60	0.61	0.53	0.61	0.73
90+ days past due and nonaccrual loans and leases	0.63	0.66	0.55	0.66	0.79
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	0.08	0.14	0.09	0.15	0.19
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	0.38	0.40	0.39	0.39	0.41
90+ days past due assets	0.02	0.02	0.02	0.02	0.03
Nonaccrual assets	0.60	0.62	0.53	0.62	0.75
30+ days past due and nonaccrual assets	1.04	1.09	0.98	1.08	1.25
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.46	0.48	0.40	0.48	0.56
90+ past due and nonaccrual assets + other real estate owned	0.60	0.61	0.55	0.61	0.76
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.79	0.86	0.80	0.86	1.05
Allowance for loan and lease losses	96.68	112.03	102.87	114.22	134.81
Equity capital + allowance for loan and lease losses	7.08	8.03	7.22	7.94	9.67
Tier 1 capital + allowance for loan and lease losses	7.06	7.98	7.19	7.98	9.61
Loans and leases + other real estate owned	1.09	1.20	1.09	1.21	1.51

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.36	0.37	0.37	0.37	0.39
	90+ days past due	0.02	0.02	0.01	0.02	0.03
	Nonaccrual	0.58	0.58	0.52	0.59	0.72
Commercial and industrial	30-89 days past due	0.29	0.29	0.23	0.23	0.29
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.57	0.70	0.53	0.67	0.81
Individuals	30-89 days past due	0.54	0.54	0.60	0.61	0.68
	90+ days past due	0.01	0.02	0.03	0.02	0.03
	Nonaccrual	0.23	0.17	0.22	0.18	0.21
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.19	0.18	0.14	0.10	0.11
	90+ days past due	0.02	0.01	0.00	0.00	0.00
	Nonaccrual	0.35	0.22	0.24	0.20	0.18
Foreign governments	30-89 days past due		0.00		0.00	0.00
	90+ days past due		0.00		0.00	0.00
	Nonaccrual		0.00		0.00	0.00
Other loans and leases	30-89 days past due	0.50	0.30	0.29	0.18	0.15
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.09	0.07	0.08	0.04	0.06

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: 3
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	0.54	0.57	0.59	0.63	0.63
	90+ days past due	0.03	0.02	0.03	0.03	0.04
	Nonaccrual	0.66	0.71	0.65	0.70	0.81
Revolving	30-89 days past due	0.26	0.27	0.30	0.37	0.25
	90+ days past due	0.02	0.01	0.01	0.00	0.01
	Nonaccrual	0.32	0.35	0.30	0.35	0.37
Closed-End	30-89 days past due	0.60	0.55	0.64	0.69	0.70
	90+ days past due	0.03	0.02	0.03	0.03	0.04
	Nonaccrual	0.72	0.78	0.71	0.76	0.91
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.04	0.05	0.04	0.05
Commercial real estate	30-89 days past due	0.23	0.22	0.19	0.19	0.20
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	0.45	0.49	0.41	0.50	0.66
Construction and development	30-89 days past due	0.31	0.18	0.16	0.19	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.39	0.28	0.24	0.32	0.51
1-4 family	30-89 days past due	0.06	0.04	0.05	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.03	0.05	0.03	0.03
Other	30-89 days past due	0.20	0.09	0.09	0.09	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.19	0.17	0.22	0.42
Multifamily	30-89 days past due	0.06	0.02	0.07	0.04	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.07	0.07	0.07	0.13
Nonfarm non-residential	30-89 days past due	0.21	0.22	0.18	0.18	0.19
	90+ days past due	0.01	0.00	0.00	0.01	0.01
	Nonaccrual	0.48	0.48	0.46	0.51	0.62
Owner occupied	30-89 days past due	0.11	0.11	0.08	0.11	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.26	0.23	0.27	0.33
Other	30-89 days past due	0.08	0.07	0.07	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.16	0.16	0.18	0.23
Farmland	30-89 days past due	0.26	0.28	0.49	0.15	0.19
	90+ days past due	0.02	0.01	0.00	0.00	0.01
	Nonaccrual	0.65	0.63	0.63	0.54	0.55
Credit card	30-89 days past due	1.36	0.91	0.98	0.90	0.89
	90+ days past due	0.19	0.29	0.39	0.21	0.19
	Nonaccrual	0.02	0.00	0.06	0.00	0.02

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

BHCPR PEER GROUP DATAPeer Group: 3
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		12.49			12.65			12.28			12.57			12.50	
Common equity tier 1 capital, column B		0.00			0.00			0.00			0.00			0.00	
Tier 1 capital, column A		13.43			13.36			13.27			13.31			13.34	
Tier 1 capital, column B		0.00			0.00			0.00			0.00			0.00	
Total capital, column A		14.70			14.72			14.55			14.64			14.70	
Total capital, column B		0.00			0.00			0.00			0.00			0.00	
Tier 1 leverage		10.83			10.20			10.75			10.22			10.12	

BHCPR PEER GROUP DATA

Peer Group: 3
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	75.00	87.50	100.00	87.50	84.97
Insurance underwriting assets (L/H) / Total insurance underwriting assets	25.00	12.50	0.00	12.50	15.03
Separate account assets (L/H) / Total life assets	0.00	0.00		0.00	0.00
Insurance activities revenue / Adjusted operating income	1.04	0.58	0.87	0.55	0.57
Premium income / Insurance activities revenue	1.33	0.00	1.11	0.00	0.00
Credit related premium income / Total premium income	41.67	50.00	33.33	50.00	33.33
Other premium income / Total premium income	58.33	50.00	66.67	50.00	66.67
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)	124.65	73.76	85.89	67.03	84.22
Insurance net income (L/H) / Equity (L/H)	2.20	0.69		1.63	1.47
Insurance benefits, losses, expenses / Insurance premiums	27.83	42.62	35.44	27.07	22.02
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
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.21	12.23	10.58	12.11	12.22
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: 3
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		0.33		0.19	0.17
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans		0.07			0.20
Foreign governments and institutions		0.00		0.00	0.00
Growth Rates					
Net loans and leases	-60.48	2.22	-9.74	-24.58	34.13
Total selected assets	-49.50	-16.55	-6.20	-25.34	1.43
Deposits		67.99		-4.13	32.98

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	11.05	10.37	10.84	7.97	8.52
Bank net income / Average equity investment in banks	11.17	11.09	11.26	9.00	9.43
Nonbank net income / Average equity investment in nonbanks	7.18	6.80	8.88	5.78	4.47
Subsidiary HCs net income / Average equity investment in sub HCs	27.05	8.30	9.88	6.91	7.96
Bank net income / Parent net income	106.76	105.81	107.90	107.02	104.60
Nonbank net income / Parent net income	0.74	0.62	0.84	0.70	0.54
Subsidiary holding companies' net income / Parent net income	106.30	95.82	106.65	95.68	92.43
Leverage					
Total liabilities / Equity capital	12.12	9.92	12.68	10.80	10.17
Total debt / Equity capital	3.50	3.59	3.98	3.17	3.10
Total debt + notes payable to subs that issued TPS / Equity capital	10.16	9.01	11.03	8.69	9.13
Total debt + Loans guaranteed for affiliate / Equity capital	3.55	3.67	4.00	3.23	3.17
Total debt / Equity capital - excess over fair value	3.50	3.60	3.98	3.18	3.13
Long-term debt / Equity capital	2.91	3.23	3.46	2.87	2.64
Short-term debt / Equity capital	0.04	0.05	0.08	0.02	0.04
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	0.06	0.03	0.06	0.03	0.03
Long-term debt / Consolidated long-term debt	14.19	13.74	16.89	13.33	10.66
Double Leverage					
Equity investment in subs / Equity capital	105.36	105.57	106.27	105.10	105.46
Total investment in subs / Equity capital	105.73	105.71	106.56	105.25	105.63
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)	0.50	0.50	0.54	0.56	0.53
Equity investment in subs - equity cap / Net income-div (X)	1.62	1.60	1.49	2.05	2.09
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	105.52	94.77	121.21	112.90	135.23
Cash from ops + noncash items + op expense / Op expense + dividend	118.93	104.29	134.52	117.27	135.94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.54	103.91	112.95	112.96	103.03
Pretax operating income + interest expenses / Interest expense	13,791.44	1,669.69	3,351.58	4,139.47	5,951.50
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,037.15	668.46	877.02	1,384.65	1,619.74
Dividends + interest from subs / Interest expenses + dividends	132.87	106.97	181.02	150.32	176.40
Fees + other income from subs / Salary + other expenses	10.42	4.20	8.70	4.91	5.86
Net income / Current part of long-term debt + preferred dividends (X)	33.50	69.54	62.73	163.78	370.52
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.09	0.74	1.21	1.09	0.97
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	0.29	0.07	0.25	0.00	12.73
Total	0.29	0.07	0.25	0.00	12.73
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	0.14	0.08	0.15	0.10	0.12
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: 3
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	59.88	71.68	90.27	82.38	65.85
Dividends paid / Net income	24.70	20.14	25.12	27.61	24.29
Net income - dividends / Average equity	7.96	7.96	7.72	5.72	6.38
Percent of Dividends Paid					
Dividends from bank subsidiaries	132.29	115.58	156.12	138.85	153.86
Dividends from nonbank subsidiaries	0.38	0.25	1.23	1.23	0.96
Dividends from subsidiary holding companies	0.00	0.00	2.09	0.00	0.00
Dividends from all subsidiaries	146.19	122.01	197.26	160.94	180.87
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	34.67	25.97	37.96	41.10	40.27
Interest income from bank subsidiaries	0.08	0.02	0.03	0.03	0.03
Management and service fees from bank subsidiaries	2.27	0.40	1.72	0.79	0.82
Other income from bank subsidiaries	0.01	0.01	0.01	0.02	0.02
Operating income from bank subsidiaries	38.72	28.60	44.73	45.01	44.10
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	74.15	51.12	82.76	64.43	66.96
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.04	0.07
Management and serv fees from nonbank subsidiaries	0.14	0.05	0.40	0.11	0.16
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.04
Operating income from nonbank subsidiaries	75.92	56.08	81.44	69.80	82.23
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	24.09	12.04	27.34	9.20	10.01
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	0.03
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	24.09	12.04	27.34	9.26	11.00
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	56.03	59.94	68.27	74.86	72.76
Interest income from bank subsidiaries	3.78	3.24	0.21	0.47	0.18
Management and service fees from bank subsidiaries	4.09	1.40	3.99	1.30	1.37
Other income from bank subsidiaries	0.05	0.05	0.01	0.05	0.04
Operating income from bank subsidiaries	76.50	76.22	89.61	93.95	92.71
Dividends from nonbank subsidiaries	2.67	1.84	1.69	0.93	0.55
Interest income from nonbank subsidiaries	0.00	0.00	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	0.06	0.00	0.02	0.00	0.00
Operating income from nonbank subsidiaries	5.07	3.06	3.03	1.26	1.12
Dividends from subsidiary holding companies	1.07	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	1.08	0.00	0.03	0.00	0.00
Loans and advances from subsidiaries / Short term debt	3,519.94	1,088.13	2,764.87	1,539.64	2,082.13
Loans and advances from subsidiaries / Total debt	863.09	88.80	1,250.80	119.19	126.15

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									60
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.45	2.73	2.86	3.15	3.41	3.77	4.04	4.61	60
+ Non-interest income	1.03	0.21	0.36	0.62	0.99	1.43	1.91	4.24	60
- Overhead expense	2.99	1.86	2.21	2.44	2.90	3.45	4.12	5.01	60
- Provision for credit losses	0.11	-0.03	0.00	0.04	0.09	0.16	0.25	0.53	60
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	60
+ Other tax equivalent adjustments	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.03	60
= Pretax net operating income (tax equivalent)	1.51	0.59	0.90	1.14	1.52	1.73	2.27	2.73	60
Net operating income	1.21	0.53	0.67	0.89	1.19	1.41	1.96	2.32	60
Net income	1.21	0.53	0.67	0.89	1.19	1.41	1.96	2.32	60
Net income (sub-chapter S adjusted)	1.14	0.61	0.80	1.07	1.19	1.28	1.44	1.56	8
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.62	3.96	4.03	4.30	4.56	4.93	5.20	5.31	60
Interest expense	0.92	0.28	0.36	0.63	0.95	1.22	1.38	1.59	60
Net interest income (tax equivalent)	3.70	3.02	3.07	3.38	3.64	4.04	4.41	4.91	60
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.06	-0.04	-0.02	0.00	0.03	0.11	0.28	0.31	60
Earnings coverage of net loan and lease losses (X)	27.51	-372.16	-151.70	1.37	18.65	62.82	356.11	750.06	59
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	0.63	0.74	0.92	1.07	1.23	1.61	1.74	60
Allowance for loan and lease losses / Total loans and leases	1.11	0.63	0.73	0.92	1.07	1.22	1.61	1.74	60
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.79	0.04	0.16	0.38	0.63	1.17	1.78	2.39	60
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.38	0.02	0.05	0.18	0.40	0.60	0.71	0.78	60
Liquidity and Funding									
Net noncore funding dependence	7.26	-13.68	-6.57	0.86	6.06	13.94	24.52	40.04	60
Net short-term noncore funding dependence	1.59	-15.26	-9.57	-2.95	1.37	5.71	14.96	19.01	60
Net loans and leases / Total assets	72.76	52.81	60.08	69.12	73.63	77.55	82.25	83.68	60
Capitalization									
Tier 1 leverage ratio	10.83	8.28	8.50	9.55	10.52	11.56	13.48	19.88	60
Equity capital / Total assets	10.77	7.56	7.95	9.15	10.67	11.93	14.09	17.20	60
Equity capital + minority interest / Total assets	10.80	7.56	7.95	9.15	10.73	11.93	14.09	17.20	60
Tier 1 common equity capital / Total risk-weighted assets	12.49	8.79	9.75	10.70	12.21	13.97	15.53	17.82	60
Net loans and leases / Equity capital (X)	6.96	4.79	5.07	5.87	6.96	7.87	9.22	9.77	60
Cash dividends / Net income	25.18	0.00	0.00	0.00	25.07	41.25	59.75	118.41	60
Cash dividends / Net income (sub-chapter S adjusted)	35.47	0.00	0.00	16.86	26.47	34.40	72.14	101.73	8
Retained earnings / Average equity capital	7.79	-2.19	0.69	6.07	7.76	10.31	13.51	14.35	60
Growth Rates									
Assets	8.76	-0.14	1.11	3.46	7.39	14.17	19.58	29.98	59
Equity capital	13.43	1.41	4.21	8.37	11.79	16.75	30.38	46.99	59
Net loans and leases	9.77	-1.61	1.20	4.42	7.55	16.55	21.66	27.41	59
Noncore funding	4.79	-64.41	-38.11	-7.79	8.49	24.31	49.07	60.11	59
Parent Company Ratios									
Short-term debt / Equity capital	0.04	0.00	0.00	0.00	0.00	0.00	0.33	1.31	60
Long-term debt / Equity capital	2.91	0.00	0.00	0.00	0.00	5.40	13.92	16.53	60
Equity investment in subs / Equity capital	105.36	92.72	96.53	99.11	103.83	111.59	120.31	132.17	60
Cash from ops + noncash items + op expense / Op expense + dividend	118.93	-0.15	6.96	83.33	105.40	141.34	248.63	341.58	58

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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)	4.29	3.56	3.80	4.01	4.29	4.57	4.88	5.01	60
Less: Interest expense	0.85	0.25	0.34	0.55	0.88	1.12	1.30	1.42	60
Equals: Net interest income (tax equivalent)	3.45	2.73	2.86	3.15	3.41	3.77	4.04	4.61	60
Plus: Non-interest income	1.03	0.21	0.36	0.62	0.99	1.43	1.91	4.24	60
Equals: adjusted operating income (tax equivalent)	4.59	3.41	3.47	3.94	4.27	5.18	6.19	8.06	60
Less: Overhead expense	2.99	1.86	2.21	2.44	2.90	3.45	4.12	5.01	60
Less: Provision for credit losses	0.11	-0.03	0.00	0.04	0.09	0.16	0.25	0.53	60
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	60
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	60
Plus: other tax equivalent adjustments	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.03	60
Equals: Pretax net operating income (tax equivalent)	1.51	0.59	0.90	1.14	1.52	1.73	2.27	2.73	60
Less: Applicable income taxes (tax equivalent)	0.29	0.00	0.06	0.17	0.31	0.39	0.50	0.58	60
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Equals: Net operating income	1.21	0.53	0.67	0.89	1.19	1.41	1.96	2.32	60
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Equals: Net income	1.21	0.53	0.67	0.89	1.19	1.41	1.96	2.32	60
Memo: Net income (last four quarters)	1.17	0.54	0.71	0.88	1.16	1.35	1.91	2.02	59
Net income-BHC and noncontrolling (minority) interest	1.21	0.53	0.67	0.89	1.19	1.41	1.96	2.32	60
Margin Analysis									
Average earning assets / Average assets	93.56	88.31	88.86	92.18	93.93	95.25	96.91	97.64	60
Average interest-bearing funds / Average assets	70.22	43.32	57.07	63.97	72.87	76.68	80.90	82.39	60
Interest income (tax equivalent) / Average earning assets	4.62	3.96	4.03	4.30	4.56	4.93	5.20	5.31	60
Interest expense / Average earning assets	0.92	0.28	0.36	0.63	0.95	1.22	1.38	1.59	60
Net interest income (tax equivalent) / Average earning assets	3.70	3.02	3.07	3.38	3.64	4.04	4.41	4.91	60
Yield or Cost									
Total loans and leases (tax equivalent)	5.13	4.47	4.57	4.83	5.12	5.35	5.80	6.35	60
Interest-bearing bank balances	2.12	0.55	0.90	1.51	2.12	2.77	3.39	3.98	60
Fed funds sold and reverse repos	1.54	0.00	0.00	0.04	2.27	2.44	2.67	3.07	32
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total earning assets	4.58	3.91	4.01	4.27	4.52	4.86	5.14	5.31	60
Investment securities (tax equivalent)	2.67	2.09	2.16	2.36	2.62	2.91	3.48	3.68	59
US Treasury and agency securities (excluding mortgage-backed securities)	2.34	1.14	1.80	1.95	2.23	2.59	2.99	4.30	55
Mortgage-backed securities	2.60	1.75	1.96	2.31	2.53	2.85	3.50	3.70	58
All other securities	3.73	1.95	2.24	2.67	3.35	4.43	5.95	7.24	58
Interest-bearing deposits	1.02	0.28	0.46	0.72	1.00	1.29	1.62	1.80	58
Time deposits of \$250K or more	1.90	0.90	1.18	1.64	2.01	2.18	2.43	2.65	58
Time deposits < \$250K	1.63	0.63	0.99	1.30	1.71	1.97	2.19	2.30	58
Other domestic deposits	0.74	0.22	0.30	0.46	0.67	1.02	1.39	1.43	58
Foreign deposits									
Fed funds purchased and repos	0.94	0.07	0.09	0.37	0.68	1.63	2.40	2.57	40
Other borrowed funds and trading liabilities	2.43	0.00	0.97	1.93	2.37	2.85	3.61	4.17	56
All interest-bearing funds	1.22	0.47	0.57	0.92	1.21	1.52	1.76	2.14	60

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	1.84	0.00	0.00	0.00	0.94	3.67	7.08	10.88	59
Overhead expenses / Net Interest Income + non-interest income	65.92	48.83	50.77	58.76	66.91	71.67	81.45	83.29	60
Percent of Average Assets									
Total overhead expense	2.99	1.86	2.21	2.44	2.90	3.45	4.12	5.01	60
Personnel expense	1.75	1.04	1.24	1.38	1.74	2.08	2.55	3.09	60
Net occupancy expense	0.35	0.20	0.23	0.26	0.32	0.43	0.50	0.60	60
Other operating expenses	0.89	0.55	0.63	0.71	0.83	1.05	1.23	1.63	60
Overhead less non-interest income	1.93	1.10	1.29	1.64	1.99	2.24	2.45	2.65	60
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	65.32	48.07	50.77	58.03	66.42	70.31	80.70	83.29	60
Personnel expense	37.55	26.42	29.65	33.48	36.89	41.76	45.44	51.40	60
Net occupancy expense	7.43	3.50	3.87	5.96	7.33	9.17	10.48	10.87	60
Other operating expenses	19.40	12.76	13.47	16.09	18.74	22.17	27.43	31.54	60
Total non-interest income	21.04	6.07	8.78	15.68	20.71	26.17	34.07	38.63	60
Fiduciary activities income	1.61	0.00	0.00	0.00	0.00	2.42	7.91	11.28	60
Service charges on domestic deposit accounts	3.57	0.04	0.97	1.72	3.23	5.55	7.04	8.42	60
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Investment banking fees and commissions	0.60	0.00	0.00	0.00	0.32	1.35	1.63	3.00	60
Insurance activities revenue	1.04	0.00	0.00	0.00	0.05	1.14	4.92	9.27	60
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Net servicing fees	0.51	-0.23	0.00	0.00	0.39	0.68	1.98	2.27	60
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Net gain (loss) - sales of loans, OREO, and other assets	2.45	-0.18	-0.01	0.07	0.82	2.12	12.19	15.16	60
Other non-interest income	7.80	2.02	2.48	5.07	7.73	9.56	16.47	18.39	60
Overhead less non-interest income	43.56	17.40	28.64	36.13	43.16	52.52	57.38	62.05	60
Applicable income taxes / Pretax net operating income (tax equivalent)	16.58	0.00	0.60	14.28	19.05	22.26	23.91	25.15	60
Applicable income tax + TE / Pretax net operating income + TE	20.09	0.62	4.77	16.80	22.49	24.67	28.02	29.40	60

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	56.13	20.78	41.79	49.96	57.84	66.25	69.40	72.46	60
Commercial and industrial loans	8.74	1.68	2.94	5.83	8.08	11.46	16.48	17.91	60
Loans to individuals	1.77	0.00	0.06	0.32	1.25	2.39	4.34	10.18	60
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Agricultural loans	1.72	0.00	0.00	0.01	0.21	2.05	7.39	20.95	60
Other loans and leases	1.33	0.00	0.01	0.32	0.94	2.21	4.06	5.21	60
Net loans and leases	72.76	52.81	60.08	69.12	73.63	77.55	82.25	83.68	60
Debt securities over 1 year	12.20	1.00	2.27	7.48	12.65	15.95	22.91	28.18	60
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.00	0.07	0.32	0.95	60
Subtotal	86.11	76.70	79.13	83.28	86.65	89.21	91.52	91.72	60
Interest-bearing bank balances	4.04	0.11	0.40	1.43	2.91	6.35	11.07	11.63	60
Federal funds sold and reverse repos	0.24	0.00	0.00	0.00	0.00	0.13	1.43	2.56	60
Debt securities 1 year or less	1.58	0.04	0.18	0.51	1.07	2.50	3.96	7.24	60
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Total earning assets	92.75	87.63	88.76	91.41	92.93	94.16	95.90	96.37	60
Non-interest cash and due from depository institutions	1.31	0.39	0.54	0.88	1.18	1.61	2.24	3.19	60
Other real estate owned	0.10	0.00	0.00	0.00	0.05	0.17	0.44	0.76	60
All other assets	5.92	2.73	3.16	4.60	5.79	7.31	8.90	10.13	60
Memoranda									
Short-term investments	6.37	0.71	1.90	3.23	5.40	9.52	13.69	16.12	60
US Treasury securities	0.20	0.00	0.00	0.00	0.00	0.10	0.89	3.26	60
US agency securities (excluding mortgage-backed securities)	2.25	0.00	0.00	0.50	1.58	3.82	6.49	7.07	60
Municipal securities	3.37	0.03	0.10	0.69	3.01	5.61	7.95	8.76	60
Mortgage-backed securities	6.69	0.03	0.48	2.00	6.30	9.52	17.39	19.11	60
Asset-backed securities	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.49	60
Other debt securities	0.21	0.00	0.00	0.00	0.07	0.25	0.96	1.28	60
Loans held-for-sale	0.12	0.00	0.00	0.00	0.05	0.16	0.54	0.87	60
Loans not held-for-sale	73.22	52.59	60.63	69.20	74.27	78.19	83.46	84.52	60
Real estate loans secured by 1-4 family	17.38	1.76	4.88	11.69	17.44	21.37	31.11	33.64	60
Revolving	2.61	0.00	0.18	0.93	2.32	3.98	5.25	5.56	60
Closed-end, secured by first liens	14.06	1.21	3.23	9.08	14.34	17.82	26.02	31.54	60
Closed-end, secured by junior liens	0.47	0.04	0.09	0.19	0.42	0.68	1.02	1.38	60
Commercial real estate loans	33.50	2.78	16.83	26.71	34.05	40.19	49.74	50.99	60
Construction and land development	6.29	0.56	1.81	3.34	6.30	8.71	11.11	14.82	60
Multifamily	3.79	0.29	0.70	1.94	3.00	4.35	8.77	19.66	60
Nonfarm nonresidential	22.08	1.82	8.82	17.69	23.24	27.36	32.93	34.40	60
Real estate loans secured by farmland	2.55	0.00	0.00	0.07	1.11	5.26	9.30	16.85	60

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 3
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	76.47	21.82	52.42	70.03	79.69	86.80	89.50	92.22	60
Real estate loans secured by 1-4 family	23.85	1.84	6.57	16.82	24.33	30.00	41.78	43.73	60
Revolving	3.53	0.00	0.25	1.36	2.98	5.62	7.38	8.00	60
Closed-end	20.05	1.42	4.65	13.36	20.58	26.36	36.59	40.75	60
Commercial real estate loans	45.68	3.71	21.50	38.14	46.38	55.02	66.08	69.87	60
Construction and land development	8.54	0.75	2.08	4.46	8.38	11.61	15.21	19.44	60
1-4 family	1.99	0.00	0.12	0.57	1.59	3.00	4.52	5.97	60
Other	6.38	0.25	1.06	3.47	6.64	9.31	10.78	15.68	60
Multifamily	5.08	0.34	0.75	2.77	4.48	5.91	11.93	24.62	60
Nonfarm nonresidential	29.79	2.43	13.01	23.95	31.81	36.14	43.23	47.98	60
Owner-occupied	12.24	1.28	3.76	7.09	12.10	17.57	21.09	24.10	60
Other	17.02	1.15	5.72	11.77	16.86	22.51	28.53	28.97	60
Real estate loans secured by farmland	3.47	0.00	0.00	0.09	1.36	7.42	14.42	20.71	60
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Commercial and industrial loans	12.77	2.43	4.36	8.46	10.82	15.66	22.00	53.26	60
Loans to individuals	2.41	0.00	0.10	0.49	1.72	3.17	6.32	14.51	60
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.34	60
Agricultural loans	2.29	0.00	0.00	0.01	0.26	3.04	9.67	25.13	60
Other loans and leases	1.85	0.00	0.02	0.45	1.39	3.11	5.66	6.52	60
Loans and Leases, Percent of Total Capital									
Real estate loans	498.20	98.47	354.67	428.78	503.46	560.78	702.56	724.52	60
Real estate loans secured by 1-4 family	155.54	8.32	39.16	107.35	163.14	192.22	274.57	356.99	60
Revolving	23.49	0.00	1.68	8.80	22.14	38.55	43.85	48.59	60
Closed-end	130.67	6.39	32.56	85.78	135.47	167.75	218.37	326.94	60
Commercial real estate loans	295.80	22.69	115.09	247.18	305.62	366.73	410.78	442.92	60
Construction and land development	56.07	4.56	14.25	29.92	53.12	80.36	101.71	107.64	60
1-4 family	13.23	0.00	0.58	3.79	10.38	21.17	32.44	36.74	60
Other	41.98	1.54	5.98	23.79	42.16	62.71	77.54	85.26	60
Multifamily	34.14	2.38	3.44	15.97	29.58	39.74	94.05	150.12	60
Nonfarm nonresidential	198.19	14.87	55.40	156.37	216.01	243.17	306.19	340.76	60
Owner-occupied	80.59	6.75	15.93	50.10	88.43	107.15	143.39	173.99	60
Other	113.00	7.06	39.44	77.52	124.56	149.47	171.08	237.12	60
Real estate loans secured by farmland	23.47	0.00	0.00	0.72	9.20	49.05	86.16	137.35	60
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Commercial and industrial loans	79.98	9.43	26.68	54.18	77.13	108.18	139.62	186.64	60
Loans to individuals	16.58	0.00	0.57	3.25	10.83	20.86	43.87	91.54	60
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.01	1.41	2.34	60
Agricultural loans	14.15	0.00	0.00	0.10	1.53	18.08	77.09	114.43	60
Other loans and leases	11.79	0.00	0.14	2.63	9.20	21.39	32.03	39.82	60
Supplemental									
Non-owner occupied CRE loans / Gross loans	33.83	8.12	17.01	25.88	33.05	41.17	52.55	60.60	60
Non-owner occupied CRE loans / Total capital	213.93	14.87	89.35	151.42	219.58	278.32	314.43	329.49	60
Construction and land development loans / Total capital	56.07	4.56	14.25	29.92	53.12	80.36	101.71	107.64	60
Total CRE loans / Total capital	298.85	22.69	115.09	247.18	305.62	368.10	415.11	469.85	60

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	6.37	0.71	1.90	3.23	5.40	9.52	13.69	16.12	60
Liquid assets	16.33	7.72	8.23	11.48	14.81	21.15	27.13	32.54	60
Investment securities	14.67	2.03	3.56	9.91	14.22	17.96	25.88	30.56	60
Net loans and leases	72.76	52.81	60.08	69.12	73.63	77.55	82.25	83.68	60
Net loans, leases and standby letters of credit	73.33	53.31	60.24	69.20	73.85	78.10	83.11	85.17	60
Core deposits	73.97	37.35	58.26	69.79	76.87	80.55	84.16	85.68	60
Noncore funding	12.40	2.46	3.46	7.43	11.04	17.97	25.61	28.93	60
Time deposits of \$250K or more	4.55	0.85	1.30	2.72	4.40	6.47	8.33	9.16	60
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Federal funds purchased and repos	0.71	0.00	0.00	0.00	0.23	1.29	3.09	3.72	60
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Net federal funds purchased (sold)	0.49	-2.45	-0.94	-0.01	0.00	1.06	2.86	3.67	60
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Other borrowings w/remaining maturity of 1 year or less	1.25	0.00	0.00	0.00	0.68	1.70	6.23	7.01	60
Earning assets that reprice within 1 year	29.27	14.80	18.75	24.54	29.25	34.84	40.81	45.94	60
Interest-bearing liabilities that reprice within 1 year	14.63	3.41	5.04	8.10	13.51	19.23	32.55	44.37	60
Long-term debt that reprices within 1 year	0.38	0.00	0.00	0.00	0.00	0.16	2.07	5.58	60
Net assets that reprice within 1 year	12.61	-11.70	-3.40	5.10	13.73	19.04	26.05	29.46	60
Other Liquidity and Funding Ratios									
Net noncore funding dependence	7.26	-13.68	-6.57	0.86	6.06	13.94	24.52	40.04	60
Net short-term noncore funding dependence	1.59	-15.26	-9.57	-2.95	1.37	5.71	14.96	19.01	60
Short-term investment / Short-term noncore funding	132.79	11.44	18.00	36.96	80.88	150.09	403.97	940.90	60
Liquid assets - short-term noncore funding / Nonliquid assets	10.82	-9.27	-3.72	2.16	8.28	18.60	32.94	36.15	60
Net loans and leases / Total deposits	89.25	69.86	75.26	80.90	89.37	97.38	103.11	113.25	58
Net loans and leases / Core deposits	99.83	71.26	78.96	87.29	97.19	108.90	122.44	153.09	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.02	-1.67	-0.66	-0.08	0.00	0.05	0.69	0.98	20
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.69	-3.37	-2.24	-1.34	-0.30	0.02	0.59	1.02	59
Structured notes appreciation (depreciation) / Tier 1 capital	-0.11	-0.52	-0.41	-0.10	-0.04	0.00	0.03	0.06	16
Percent of Investment Securities									
Held-to-maturity securities	6.19	0.00	0.00	0.00	0.00	2.72	40.60	72.12	59
Available-for-sale securities	90.08	26.63	57.37	87.97	99.82	100.00	100.00	100.00	59
US Treasury securities	1.32	0.00	0.00	0.00	0.00	0.74	6.68	22.61	59
US agency securities (excluding mortgage-backed securities)	17.67	0.00	0.65	5.65	16.02	29.85	49.20	53.19	59
Municipal securities	23.19	0.46	1.38	9.17	23.15	39.97	50.34	55.91	59
Mortgage-backed securities	45.47	1.67	9.41	29.85	49.98	63.75	75.37	83.45	59
Asset-backed securities	0.17	0.00	0.00	0.00	0.00	0.00	0.56	6.65	59
Other debt securities	1.50	0.00	0.00	0.00	0.37	2.90	6.54	8.64	59
Mutual funds and equity securities	0.49	0.00	0.00	0.00	0.00	0.61	2.31	6.14	59
Debt securities 1 year or less	13.45	0.51	1.93	4.07	10.17	20.06	39.33	52.17	59
Debt securities 1 to 5 years	25.38	2.51	6.03	13.10	22.25	37.64	53.34	61.88	59
Debt securities over 5 years	54.54	7.55	12.40	37.14	61.35	74.93	85.00	90.52	59
Pledged securities	46.94	0.00	0.87	29.76	57.05	70.61	86.78	89.93	59
Structured notes, fair value	0.83	0.00	0.00	0.00	0.00	0.26	4.32	15.48	59
Percent Change from Prior Like Quarter									
Short-term investments	24.04	-53.15	-40.91	-8.73	17.47	53.34	113.29	192.63	59
Investment securities									
Core deposits	9.77	-2.73	-0.65	3.89	7.05	15.99	27.93	34.07	58
Noncore funding	4.79	-64.41	-38.11	-7.79	8.49	24.31	49.07	60.11	59

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 3
Date:03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	45
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Futures and forwards									
	23.85	0.00	0.00	0.00	10.89	50.78	68.70	87.77	45
Written options									
	33.14	0.00	0.00	0.00	28.98	50.00	82.48	100.00	45
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Over-the-counter	32.95	0.00	0.00	0.00	28.98	50.00	82.48	100.00	45
Purchased options									
	0.25	0.00	0.00	0.00	0.00	0.00	0.00	8.45	45
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Over-the-counter	0.25	0.00	0.00	0.00	0.00	0.00	0.00	8.45	45
Swaps									
	37.63	0.00	0.00	0.00	0.00	97.68	100.00	100.00	45
Held for trading									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.00	45
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.00	45
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Non-traded									
	100.00	20.00	100.00	100.00	100.00	100.00	100.00	100.00	45
Interest rate contracts	97.69	0.57	100.00	100.00	100.00	100.00	100.00	100.00	45
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Derivative contracts (excluding futures and forex 14 days or less)									
	58.80	0.00	0.36	29.60	58.40	100.00	100.00	100.00	45
One year or less	22.06	0.00	0.00	0.00	13.79	43.49	63.11	87.33	45
Over 1 year to 5 years	13.59	0.00	0.00	0.00	0.00	24.31	71.95	85.44	45
Over 5 years	11.08	0.00	0.00	0.00	0.00	5.33	85.63	98.76	45
Gross negative fair value (absolute value)									
	0.51	0.00	0.00	0.00	0.17	0.71	2.27	3.52	45
Gross positive fair value									
	0.75	0.00	0.00	0.11	0.67	1.48	1.94	2.30	45
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	60
Gross positive fair value (X)									
	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	60
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	60
Current credit exposure (X)									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	60
Credit losses on derivative contracts									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
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	60
90+ days past due									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Other Ratios									
Current credit exposure / Risk-weighted assets									
	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.20	60

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.11	-0.03	0.00	0.04	0.09	0.16	0.25	0.53	60
Provision for loan and lease losses / Average loans and leases	0.15	-0.04	0.00	0.05	0.13	0.21	0.34	0.73	60
Provision for loan and lease losses / Net loan and lease losses	-118.86	-8650.00	-486.94	0.00	140.00	322.54	1639.49	2522.73	59
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	0.63	0.74	0.92	1.07	1.23	1.61	1.74	60
Allowance for loan and lease losses / Total loans and leases	1.11	0.63	0.73	0.92	1.07	1.22	1.61	1.74	60
Allowance for loan and lease losses / Net loans and leases losses (X)	53.46	3.71	4.25	8.67	17.63	51.22	214.17	386.98	45
Allowance for loan and lease losses / Nonaccrual assets	278.46	84.00	89.29	138.37	202.02	300.20	510.96	1325.64	58
ALLL / 90+ days past due + nonaccrual loans and leases	253.35	73.39	88.08	129.28	190.15	280.76	460.30	1030.72	58
Gross loan and lease losses / Average loans and leases	0.09	0.00	0.00	0.02	0.07	0.14	0.31	0.37	60
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.03	0.05	0.09	0.12	60
Net losses / Average loans and leases	0.06	-0.04	-0.02	0.00	0.03	0.11	0.28	0.31	60
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	60
Recoveries / Prior year-end losses	9.72	0.71	1.53	3.12	6.22	13.75	24.71	42.40	58
Earnings coverage of net loan and lease losses (X)	27.51	-372.16	-151.70	1.37	18.65	62.82	356.11	750.06	59
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.05	-0.02	0.00	0.00	0.03	0.13	0.25	58
Real estate loans secured by 1-4 family	0.01	-0.05	-0.02	0.00	0.00	0.01	0.10	0.15	57
Revolving	0.02	-0.03	-0.03	0.00	0.00	0.00	0.11	0.28	55
Closed-end	0.01	-0.08	-0.02	0.00	0.00	0.01	0.08	0.20	57
Commercial real estate loans	0.03	-0.07	-0.03	-0.01	0.00	0.00	0.16	0.41	58
Construction and land development	-0.01	-0.12	-0.06	0.00	0.00	0.00	0.04	0.08	57
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.05	57
Other	-0.01	-0.14	-0.07	0.00	0.00	0.00	0.00	0.05	57
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	58
Nonfarm nonresidential	0.03	-0.06	-0.03	0.00	0.00	0.00	0.10	0.57	57
Owner-occupied	0.01	-0.04	-0.01	0.00	0.00	0.00	0.06	0.23	57
Other	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.05	57
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Commercial and industrial loans	0.05	-0.18	-0.15	-0.02	0.00	0.05	0.39	0.83	60
Loans to individuals	0.78	0.13	0.19	0.30	0.61	0.92	1.70	4.56	42
Credit card loans	1.07	-0.08	0.00	0.00	0.12	1.46	3.54	4.39	16
Agricultural loans	0.00	-0.10	0.00	0.00	0.00	0.00	0.02	0.11	47
Loans to foreign governments and institutions									
Other loans and leases	0.53	-0.04	0.00	0.00	0.00	0.24	1.96	4.71	57

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 3
 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	0.38	0.02	0.05	0.18	0.40	0.60	0.71	0.78	60
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.17	60
Nonaccrual loans and leases	0.60	0.04	0.10	0.35	0.47	0.93	1.20	1.99	60
90+ days past due and nonaccrual loans and leases	0.63	0.04	0.16	0.35	0.51	0.96	1.34	2.12	60
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.38	0.02	0.05	0.18	0.40	0.60	0.71	0.78	60
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.17	60
Nonaccrual assets	0.60	0.04	0.10	0.35	0.47	0.93	1.20	1.99	60
30+ days past due and nonaccrual assets	1.04	0.11	0.29	0.64	0.97	1.37	1.93	2.56	60
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.46	0.03	0.12	0.25	0.37	0.66	1.05	1.36	60
90+ past due and nonaccrual assets + other real estate owned	0.60	0.03	0.14	0.29	0.48	0.89	1.26	1.80	60
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.79	0.12	0.21	0.40	0.71	1.20	1.70	1.99	60
Allowance for loan and lease losses	96.68	19.47	32.13	55.91	81.49	138.66	195.44	243.59	59
Equity capital + allowance for loan and lease losses	7.08	0.70	1.75	3.51	5.83	9.33	16.48	19.08	60
Tier 1 capital + allowance for loan and lease losses	7.06	0.74	1.83	3.51	6.14	9.63	15.02	17.95	60
Loans and leases + other real estate owned	1.09	0.16	0.29	0.57	0.92	1.65	2.39	2.62	60

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.36	0.01	0.05	0.13	0.30	0.54	0.79	0.96	58
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.16	58
	Nonaccrual	0.58	0.02	0.10	0.26	0.45	0.82	1.33	1.81	58
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.05	0.18	0.47	0.94	1.66	60
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	60
	Nonaccrual	0.57	0.00	0.00	0.05	0.36	1.15	1.74	2.12	60
Individuals	30-89 days past due	0.54	0.00	0.09	0.25	0.45	0.80	1.03	1.11	56
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.10	56
	Nonaccrual	0.23	0.00	0.00	0.01	0.12	0.39	0.72	1.00	56
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.32	0.89	1.08	47
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.38	47
	Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.57	1.84	2.06	47
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.50	0.00	0.00	0.00	0.00	0.33	1.76	5.12	57
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.54	0.80	57

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.54	0.03	0.10	0.21	0.44	0.84	1.17	1.80	57
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.19	57
	Nonaccrual	0.66	0.07	0.11	0.38	0.58	1.00	1.26	1.67	57
Revolving	30-89 days past due	0.26	0.00	0.00	0.00	0.18	0.43	0.79	1.09	55
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.23	55
	Nonaccrual	0.32	0.00	0.00	0.00	0.25	0.52	0.85	1.16	55
Closed-End	30-89 days past due	0.60	0.01	0.07	0.22	0.50	0.85	1.28	2.00	57
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.21	57
	Nonaccrual	0.72	0.03	0.08	0.35	0.60	1.14	1.44	1.82	57
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.11	57
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	57
	Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.06	0.16	0.31	57
Commercial real estate	30-89 days past due	0.23	0.00	0.00	0.04	0.13	0.43	0.70	0.93	58
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.15	58
	Nonaccrual	0.45	0.00	0.01	0.09	0.24	0.61	1.43	2.40	58
Construction and development	30-89 days past due	0.31	0.00	0.00	0.00	0.03	0.45	1.54	1.97	57
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
	Nonaccrual	0.39	0.00	0.00	0.00	0.05	0.33	1.31	3.44	57
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.04	0.31	0.55	57
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.16	0.57	57
Other	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.17	1.12	1.77	57
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
	Nonaccrual	0.24	0.00	0.00	0.00	0.04	0.24	1.14	1.41	57
Multifamily	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.00	0.28	0.83	58
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.20	1.14	58
Nonfarm non-residential	30-89 days past due	0.21	0.00	0.00	0.04	0.14	0.33	0.64	1.03	57
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.13	57
	Nonaccrual	0.48	0.00	0.01	0.08	0.23	0.63	1.29	2.58	57
Owner occupied	30-89 days past due	0.11	0.00	0.00	0.00	0.06	0.17	0.33	0.37	57
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	57
	Nonaccrual	0.24	0.00	0.00	0.04	0.13	0.43	0.90	1.08	57
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.10	0.33	0.79	57
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	57
	Nonaccrual	0.16	0.00	0.00	0.00	0.03	0.19	0.72	1.13	57
Farmland	30-89 days past due	0.26	0.00	0.00	0.00	0.00	0.32	0.80	2.52	50
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.40	50
	Nonaccrual	0.65	0.00	0.00	0.00	0.15	0.92	2.40	3.97	50
Credit card	30-89 days past due	1.36	0.00	0.00	0.00	0.61	1.80	3.08	4.23	16
	90+ days past due	0.19	0.00	0.00	0.00	0.00	0.24	0.67	0.89	16
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.09	16

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 3
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	12.49	8.78	9.75	10.71	12.21	13.96	15.52	17.82	60
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Tier 1 capital, column A	13.43	10.58	11.00	11.79	13.11	14.94	16.87	20.63	60
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Total capital, column A	14.70	11.64	12.30	12.98	14.54	16.05	17.73	21.88	60
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Tier 1 leverage	10.83	8.28	8.50	9.55	10.52	11.56	13.48	19.88	60

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	59.88	0.00	0.00	29.49	69.14	98.52	111.38	118.97	42
Dividends paid / Net income	24.70	0.00	0.00	0.00	25.07	41.25	59.75	110.69	60
Net income - dividends / Average equity	7.96	-1.20	2.99	6.10	7.77	10.31	13.51	14.35	60
Percent of Dividends Paid									
Dividends from bank subsidiaries	132.29	0.00	0.00	8.08	128.15	199.97	376.11	463.05	43
Dividends from nonbank subsidiaries	0.38	0.00	0.00	0.00	0.00	0.37	1.51	5.07	43
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Dividends from all subsidiaries	146.19	0.00	0.00	96.54	141.54	206.68	376.15	463.05	43
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	34.67	0.00	0.00	0.00	34.77	57.35	101.14	138.20	55
Interest income from bank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.05	0.20	1.14	55
Management and service fees from bank subsidiaries	2.27	0.00	0.00	0.00	0.00	0.00	13.05	27.13	55
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.31	55
Operating income from bank subsidiaries	38.72	0.00	0.00	0.67	36.73	59.23	101.29	140.15	55
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	74.15	0.00	0.00	12.01	100.00	100.00	140.35	180.26	27
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Management and serv fees from nonbank subsidiaries	0.14	0.00	0.00	0.00	0.00	0.00	0.71	1.90	27
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating income from nonbank subsidiaries	75.92	0.00	0.00	17.31	100.00	100.00	140.35	180.26	27
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	24.09	1.27	2.54	6.36	17.98	35.72	50.53	55.47	4
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from subsidiary holding companies	24.09	1.27	2.54	6.36	17.98	35.72	50.53	55.47	4
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	56.03	0.00	0.00	0.00	89.20	99.70	99.92	99.99	57
Interest income from bank subsidiaries	3.78	0.00	0.00	0.00	0.00	0.08	3.04	75.30	57
Management and service fees from bank subsidiaries	4.09	0.00	0.00	0.00	0.00	0.00	12.51	48.80	57
Other income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.85	57
Operating income from bank subsidiaries	76.50	0.00	0.00	71.43	99.44	99.93	100.00	100.00	57
Dividends from nonbank subsidiaries	2.67	0.00	0.00	0.00	0.00	0.50	9.68	35.36	57
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	57
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	57
Other income from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.27	57
Operating income from nonbank subsidiaries	5.07	0.00	0.00	0.00	0.10	1.07	28.63	95.00	57
Dividends from subsidiary holding companies	1.07	0.00	0.00	0.00	0.00	0.00	0.00	11.81	57
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Operating income from subsidiary holding companies	1.08	0.00	0.00	0.00	0.00	0.00	0.00	12.05	57
Loans and advances from subsidiaries / Short term debt	3519.94	0.00	0.00	0.00	98.93	154.74	11500.14	17026.63	9
Loans and advances from subsidiaries / Total debt	863.09	0.00	0.00	0.00	66.25	383.17	773.20	10565.79	31

BHCPR Reporters for Quarter Ending 03/31/2019

Peer Group 3 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>
1201457	1,268,676	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,265,134	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,878,443	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1076691	1,868,404	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1048812	2,984,883	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1097306	2,948,783	BANCPLUS CORPORATION	RIDGELAND, MS	
3590388	2,534,076	BANK OF MARIN BANCORP	NOVATO, CA	
2935142	1,412,529	BOU BANCORP, INC.	OGDEN, UT	
3378764	2,048,111	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3488850	2,102,975	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1133503	2,944,912	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
2158156	2,606,287	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1133594	1,769,652	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1246533	2,277,702	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1121229	2,596,471	DACOTAH BANKS, INC.	ABERDEEN, SD	
5149016	2,038,448	DWS USA CORPORATION	NEW YORK, NY	
1988646	1,862,726	FIRST BANCORP, INC.	LEBANON, VA	
1478017	2,242,334	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1099917	2,523,914	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,416,901	FIRST UNITED CORPORATION	OAKLAND, MD	
1081716	1,000,161	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	Moved from Peer 4
1109834	1,378,811	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1137453	1,183,154	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	1,678,578	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1862036	2,308,991	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2038409	1,538,311	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,063,766	HEARTLAND BANCCORP	WHITEHALL, OH	
1917600	2,329,176	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
3728930	2,431,806	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,612,292	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	1,961,910	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,829,225	INWOOD BANCSHARES, INC.	DALLAS, TX	
1066209	1,379,929	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,277,360	LINCOLN BANCORP	REINBECK, IA	
3832583	1,258,986	MARLIN BUSINESS SERVICES CORP DBA MARLIN CAPITAL SOLUTIONS	MOUNT LAUREL, NJ	
2589714	1,691,336	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,012,679	MINNWEST CORPORATION	MINNETONKA, MN	
3211601	1,789,908	MVB FINANCIAL CORP.	FAIRMONT, WV	
2398082	2,659,659	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
4436559	2,297,826	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2320618	1,198,517	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1248153	1,973,283	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2818245	1,111,148	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
3186585	2,858,397	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2007647	1,728,465	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
1118434	1,203,126	QNB CORP.	QUAKERTOWN, PA	
2743235	1,922,118	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1398807	2,805,060	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	

3835164	1,741,981	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO
2810285	1,194,970	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY
2033226	2,745,997	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
1075694	2,758,972	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	2,021,000	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	2,181,346	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
1097771	1,167,194	STATE CAPITAL CORPORATION	GREENWOOD, MS
1427275	2,216,748	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
1139103	1,129,937	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN
4523431	1,925,470	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI
1135048	2,959,876	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
2004141	2,665,279	WILSON BANK HOLDING COMPANY	LEBANON, TN

Note: Peer Group 3 has 60 bank holding companies.