

## BHCPR PEER GROUP DATA

Peer Group: 4  
Date: 03/31/2019

## Summary Ratios

PRELIMINARY

FR BHCPR  
Page 1

|   | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Earnings and Profitability: Percent of Average Assets</b>  |            |            |            |            |            |
| Net interest income (tax equivalent)  | 3.44       | 3.48       | 3.67       | 3.40       | 3.37       |
| + Non-interest income   | 1.19       | 1.35       | 1.47       | 1.11       | 1.12       |
| - Overhead expense  | 3.48       | 3.42       | 3.50       | 3.31       | 3.18       |
| - Provision for credit losses   | 0.11       | 0.08       | 0.12       | 0.08       | 0.11       |
| + Securities gains (losses)   | 0.01       | 0.01       | 0.00       | 0.02       | 0.05       |
| + Other tax equivalent adjustments  | 0.01       | 0.00       | -0.07      | 0.00       | 0.00       |
| = Pretax net operating income (tax equivalent)  | 1.07       | 1.26       | 1.46       | 1.21       | 1.24       |
| Net operating income  | 0.81       | 0.99       | 1.15       | 0.96       | 0.92       |
| Net income  | 0.81       | 0.99       | 1.15       | 0.96       | 0.92       |
| Net income (sub-chapter S adjusted)   | 1.46       | 0.89       | 1.48       | 0.63       | 0.50       |
| <b>Percent of Average Earning Assets</b>  |            |            |            |            |            |
| Interest income (tax equivalent)  | 4.55       | 4.33       | 4.60       | 4.20       | 4.15       |
| Interest expense  | 0.89       | 0.55       | 0.68       | 0.51       | 0.50       |
| Net interest income (tax equivalent)  | 3.66       | 3.77       | 3.92       | 3.67       | 3.62       |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>   |            |            |            |            |            |
| Net loan and lease losses / Average loans and leases  | 0.05       | 0.06       | 0.08       | 0.11       | 0.13       |
| Earnings coverage of net loan and lease losses (X)  | -50.56     | 8.83       | -8.84      | 13.30      | 28.15      |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale                      | 1.40       | 1.25       | 1.36       | 1.23       | 1.30       |
| Allowance for loan and lease losses / Total loans and leases  | 1.39       | 1.23       | 1.36       | 1.22       | 1.29       |
| Nonaccrued loans and leases + ORE / Loans and leases + ORE  | 1.51       | 1.24       | 1.48       | 1.13       | 1.31       |
| 30-89 days past due loans and leases / Total loans and leases<br>(Confidential prior to March 2001) | 0.62       | 0.56       | 0.55       | 0.59       | 0.54       |
| <b>Liquidity and Funding</b>  |            |            |            |            |            |
| Net noncore funding dependence  | 5.73       | 6.22       | 5.78       | 6.80       | 15.38      |
| Net short-term noncore funding dependence   | -0.08      | 1.75       | 0.69       | 2.54       | 7.62       |
| Net loans and leases / Total assets   | 65.84      | 66.37      | 67.01      | 66.71      | 65.65      |
| <b>Capitalization</b>   |            |            |            |            |            |
| Tier 1 leverage ratio   | 11.32      | 10.51      | 11.39      | 9.99       | 10.01      |
| Equity capital / Total assets   | 11.10      | 10.14      | 10.97      | 10.06      | 9.64       |
| Equity capital + minority interest / Total assets   | 11.10      | 10.15      | 10.97      | 10.07      | 9.73       |
| Tier 1 common equity capital / Total risk-weighted assets   | 11.83      | 12.94      | 12.12      | 12.67      | 12.36      |
| Net Loans and leases / Equity capital (X)   | 6.03       | 6.73       | 6.17       | 6.85       | 7.02       |
| Cash dividends / Net income   | 27.18      | 21.24      | 20.34      | 33.23      | 25.48      |
| Cash dividends / Net income (sub-chapter S adjusted)  | 0.00       | 14.18      | 28.81      | 68.97      | 79.12      |
| Retained earnings / Average equity capital  | 4.72       | 7.26       | 7.97       | 6.50       | 6.77       |
| <b>Growth Rates</b>   |            |            |            |            |            |
| Assets  | 4.59       | 2.05       | 3.91       | 3.62       | 4.31       |
| Equity capital  | 7.03       | 4.92       | 5.58       | 9.65       | 4.10       |
| Net loans and leases  | 4.78       | 4.49       | 3.48       | 5.68       | 6.06       |
| Noncore funding   | -11.70     | 1.04       | 13.43      | -31.85     | 4.19       |
| <b>Parent Company Ratios</b>  |            |            |            |            |            |
| Short-term debt / Equity capital  | 0.23       | 0.50       | 0.00       | 0.14       | 0.19       |
| Long-term debt / Equity capital   | 2.16       | 2.16       | 0.77       | 3.57       | 3.40       |
| Equity investment in subs / Equity capital  | 110.75     | 109.82     | 107.45     | 111.76     | 113.30     |
| Cash FR op + noncash + op expenses / Op expenses + dividends  | 185.14     | 107.69     | 192.06     | 92.76      | 99.26      |

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 03/31/2019

**Relative Income Statement and Margin Analysis**

PRELIMINARY

 FR BHCPR  
 Page 2

|  | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Percent of Average Assets</b>   |            |            |            |            |            |
| Interest income (tax equivalent)   | 4.28       | 4.01       | 4.31       | 3.90       | 3.85       |
| Less: Interest expense   | 0.84       | 0.51       | 0.64       | 0.48       | 0.46       |
| Equals: Net interest income (tax equivalent)                             | 3.44       | 3.48       | 3.67       | 3.40       | 3.37       |
| Plus: Non-interest income  | 1.19       | 1.35       | 1.47       | 1.11       | 1.12       |
| Equals: adjusted operating income (tax equivalent)                       | 4.63       | 4.89       | 5.14       | 4.54       | 4.51       |
| Less: Overhead Expense   | 3.48       | 3.42       | 3.50       | 3.31       | 3.18       |
| Less: Provision for credit losses  | 0.11       | 0.08       | 0.12       | 0.08       | 0.11       |
| 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           | 0.01       | 0.01       | 0.00       | 0.02       | 0.05       |
| Plus: other tax equivalent adjustments                                   | 0.01       | 0.00       | -0.07      | 0.00       | 0.00       |
| Equals: Pretax net operating income (tax equivalent)                     | 1.07       | 1.26       | 1.46       | 1.21       | 1.24       |
| Less: Applicable income taxes (tax equivalent)                           | 0.25       | 0.23       | 0.31       | 0.27       | 0.34       |
| Less: Minority interest  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Net operating income   | 0.81       | 0.99       | 1.15       | 0.96       | 0.92       |
| Plus: Net extraordinary items  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Net income   | 0.81       | 0.99       | 1.15       | 0.96       | 0.92       |
| Memo: Net income (last four quarters)                                    | 0.85       | 0.91       | 1.15       | 0.96       | 0.92       |
| Net income-BHC and noncontrolling (minority) interest                    | 0.81       | 0.99       | 1.15       | 0.96       | 0.92       |
| <b>Margin Analysis</b>   |            |            |            |            |            |
| Average earning assets / Average assets                                  | 94.14      | 93.24      | 93.78      | 93.37      | 93.10      |
| Average interest-bearing funds / Average assets                          | 75.24      | 71.16      | 73.85      | 71.18      | 71.71      |
| Interest income (tax equivalent) / Average earning assets                | 4.55       | 4.33       | 4.60       | 4.20       | 4.15       |
| Interest expense / Average earning assets                                | 0.89       | 0.55       | 0.68       | 0.51       | 0.50       |
| Net interest income (tax equivalent) / Average earning assets            | 3.66       | 3.77       | 3.92       | 3.67       | 3.62       |
| <b>Yield or Cost</b>   |            |            |            |            |            |
| Total loans and leases (tax equivalent)                                  | 5.20       | 4.99       | 5.19       | 4.88       | 4.84       |
| Interest-bearing bank balances   | 2.37       | 1.43       | 1.79       | 1.23       | 0.71       |
| Fed funds sold and reverse repos   | 1.59       | 1.69       | 1.57       | 0.71       | 0.34       |
| Trading assets   |            |            |            |            | 0.00       |
| Total earning assets   | 4.47       | 4.26       | 4.43       | 4.10       | 4.04       |
| Investment securities (tax equivalent)                                   | 2.83       | 2.51       | 3.11       | 2.51       | 2.65       |
| US Treasury and agency securities (excluding Mortgage-backed securities) | 2.55       | 1.85       |            | 1.82       | 1.93       |
| Mortgage-backed securities   | 2.59       | 2.28       | 2.36       | 2.12       | 2.03       |
| All other securities   | 3.60       | 3.31       |            | 3.54       | 4.12       |
| Interest-bearing deposits  | 1.00       | 0.56       | 0.74       | 0.51       | 0.49       |
| Time deposits of \$250K or more  | 2.13       | 2.13       | 2.13       | 2.13       | 2.13       |
| Time deposits < \$250K   | 1.81       | 1.81       | 1.81       | 1.81       | 1.81       |
| Other domestic deposits  | 0.55       | 0.32       | 0.40       |            | 0.26       |
| Foreign deposits   |            |            |            |            |            |
| Fed funds purchased and repos  | 1.63       | 0.67       | 1.28       | 0.66       | 0.33       |
| Other borrowed funds and trading liabilities                             | 2.37       | 1.74       | 2.13       | 1.98       | 1.92       |
| All interest-bearing funds   | 1.12       | 0.73       | 0.86       | 0.69       | 0.65       |

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 03/31/2019

**Non-interest Income & Expenses**

PRELIMINARY

FR BHCPR  
Page 3

|  | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Analysis Ratios</b>   |            |            |            |            |            |
| Mutual fund fee income / Non-interest income                           | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Overhead expenses / Net Interest Income + non-interest income          | 77.57      | 73.04      | 70.04      | 74.07      | 71.82      |
| <b>Percent of Average Assets</b>                                       |            |            |            |            |            |
| Total overhead expense   | 3.48       | 3.42       | 3.50       | 3.31       | 3.18       |
| Personnel expense  | 1.89       | 1.92       | 1.95       | 1.80       | 1.76       |
| Net occupancy expense  | 0.43       | 0.40       | 0.42       | 0.38       | 0.38       |
| Other operating expenses   | 1.16       | 1.10       | 1.13       | 1.12       | 1.04       |
| Overhead less non-interest income                                      | 2.29       | 2.20       | 2.02       | 2.17       | 2.08       |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>           |            |            |            |            |            |
| Total overhead expense   | 76.53      | 72.03      | 67.69      | 72.59      | 70.34      |
| Personnel expense  | 42.06      | 41.55      | 38.16      | 40.34      | 38.52      |
| Net occupancy expense  | 9.85       | 8.46       | 8.20       | 8.29       | 8.24       |
| Other operating expenses   | 24.62      | 21.98      | 21.32      | 23.67      | 23.17      |
| Total non-interest income  | 24.53      | 24.89      | 28.03      | 23.16      | 23.25      |
| Fiduciary activities income  | 3.30       | 1.80       | 2.72       | 1.33       | 1.70       |
| Service charges on domestic deposit accounts                           | 4.84       | 3.79       | 4.98       | 4.51       | 4.18       |
| Trading revenue  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Investment banking fees and commissions                                | 1.47       | 0.84       | 1.46       | 0.57       | 0.67       |
| Insurance activities revenue   | 0.08       | 0.45       | 0.40       | 0.22       | 0.38       |
| Venture capital revenue  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Net servicing fees   | 1.01       | 0.72       | 0.98       | 0.71       | 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               | 4.37       | 4.59       | 8.11       | 3.76       | 4.37       |
| Other non-interest income  | 9.47       | 7.50       | 9.36       | 8.75       | 8.96       |
| Overhead less non-interest income                                      | 52.00      | 48.39      | 39.67      | 48.59      | 47.06      |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 15.63      | 15.33      | 14.90      | 5.07       | 17.84      |
| Applicable income tax + TE / Pretax net operating income + TE          | 22.37      | 19.74      | 20.30      | 13.06      | 25.47      |

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 03/31/2019

**Percent Composition of Assets**

|   | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Percent of Total Assets</b>                                  |            |            |            |            |            |
| Real estate loans   | 50.94      | 51.67      | 52.44      | 53.24      | 52.16      |
| Commercial and industrial loans                                 | 9.42       | 8.43       | 9.44       | 8.95       | 9.19       |
| Loans to individuals  | 1.88       | 2.36       | 1.92       | 1.46       | 1.42       |
| Loans to depository institutions and acceptances of other banks | 0.03       | 0.00       | 0.03       | 0.00       | 0.00       |
| Agricultural loans  | 3.60       | 1.16       | 3.24       | 1.19       | 1.32       |
| Other loans and leases  | 0.87       | 0.78       | 0.85       | 1.03       | 1.04       |
| Net loans and leases  | 65.84      | 66.37      | 67.01      | 66.71      | 65.65      |
| Debt securities over 1 year                                     | 19.72      | 16.62      | 17.97      | 17.49      | 20.61      |
| Mutual funds and equity securities                              | 0.07       | 0.07       | 0.07       | 0.07       | 0.11       |
| Subtotal  | 85.63      | 83.65      | 85.05      | 84.76      | 86.13      |
| Interest-bearing bank balances                                  | 3.28       | 4.75       | 3.51       | 3.42       | 3.26       |
| Federal funds sold and reverse repos                            | 0.77       | 0.31       | 1.08       | 0.13       | 0.31       |
| Debt securities 1 year or less                                  | 3.19       | 2.54       | 3.01       | 2.76       | 1.73       |
| Trading assets  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Total earning assets  | 92.97      | 92.51      | 92.66      | 92.34      | 92.30      |
| Non-interest cash and due from depository institutions          | 1.31       | 1.27       | 1.73       | 1.45       | 1.60       |
| Other real estate owned   | 0.19       | 0.16       | 0.22       | 0.16       | 0.23       |
| All other assets  | 5.72       | 6.17       | 5.62       | 6.13       | 6.00       |
| <b>Memoranda</b>  |            |            |            |            |            |
| Short-term investments  | 7.25       | 8.25       | 7.60       | 7.02       | 5.80       |
| US Treasury securities  | 0.26       | 0.53       | 0.47       | 0.54       | 0.44       |
| US agency securities (excluding Mortgage-backed securities)     | 5.15       | 4.30       | 4.76       | 4.45       | 3.53       |
| Municipal securities  | 7.38       | 5.07       | 6.65       | 5.69       | 6.69       |
| Mortgage-backed securities                                      | 9.56       | 8.03       | 8.59       | 8.45       | 10.19      |
| Asset-backed securities   | 0.55       | 0.13       | 0.42       | 0.16       | 0.08       |
| Other debt securities   | 0.11       | 0.14       | 0.11       | 0.26       | 0.14       |
| Loans held-for-sale   | 0.21       | 0.25       | 0.22       | 0.31       | 0.30       |
| Loans not held-for-sale   | 66.53      | 66.64      | 67.69      | 66.82      | 66.10      |
| Real estate loans secured by 1-4 family                         | 16.80      | 17.91      | 16.95      | 19.44      | 17.38      |
| Revolving   | 2.65       | 2.22       | 2.87       | 2.27       | 2.20       |
| Closed-end, secured by first liens                              | 13.39      | 15.07      | 13.35      | 16.39      | 14.36      |
| Closed-end, secured by junior liens                             | 0.76       | 0.52       | 0.73       | 0.62       | 0.64       |
| Commercial real estate loans                                    | 28.42      | 30.90      | 30.21      | 31.11      | 31.92      |
| Construction and land development                               | 3.64       | 4.42       | 4.59       | 4.64       | 5.38       |
| Multifamily   | 3.87       | 3.75       | 4.00       | 3.43       | 3.08       |
| Nonfarm nonresidential  | 20.90      | 21.64      | 21.62      | 22.62      | 23.15      |
| Real estate loans secured by farmland                           | 5.72       | 1.85       | 5.28       | 1.98       | 1.94       |

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 03/31/2019

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

PRELIMINARY FR BHCPR  
Page 5

|   | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Loan Mix, Percent of Gross Loans and Leases</b>              |            |            |            |            |            |
| Real estate loans   | 75.75      | 78.74      | 76.75      | 79.25      | 78.41      |
| Real estate loans secured by 1-4 family                         | 25.21      | 26.47      | 25.03      | 28.39      | 26.58      |
| Revolving   | 4.01       | 3.30       | 4.20       | 3.34       | 3.31       |
| Closed-end  | 21.21      | 23.08      | 20.83      | 24.88      | 23.11      |
| Commercial real estate loans                                    | 42.24      | 46.06      | 44.00      | 45.95      | 48.02      |
| Construction and land development                               | 5.28       | 6.60       | 6.43       | 6.78       | 7.96       |
| 1-4 family  | 1.40       | 1.99       | 1.82       | 2.22       | 2.26       |
| Other   | 3.88       | 4.47       | 4.61       | 4.44       | 5.61       |
| Multifamily   | 5.48       | 5.79       | 5.73       | 5.15       | 4.82       |
| Nonfarm nonresidential  | 31.48      | 32.95      | 31.84      | 33.83      | 34.83      |
| Owner-occupied  | 14.03      | 13.61      | 14.12      | 13.90      | 14.98      |
| Other   | 17.44      | 19.16      | 17.72      | 19.47      | 19.42      |
| Real estate loans secured by farmland                           | 8.29       | 2.93       | 7.72       | 3.12       | 2.98       |
| Loans to depository institutions and acceptances of other banks | 0.05       | 0.00       | 0.05       | 0.00       | 0.00       |
| Commercial and industrial loans                                 | 14.51      | 12.56      | 14.04      | 13.28      | 14.11      |
| Loans to individuals  | 2.99       | 3.64       | 2.96       | 2.35       | 2.33       |
| Credit card loans   | 0.00       | 0.07       | 0.03       | 0.04       | 0.05       |
| Agricultural loans  | 5.34       | 1.90       | 4.89       | 2.01       | 2.11       |
| Other loans and leases  | 1.37       | 1.26       | 1.32       | 1.61       | 1.86       |
| <b>Loans and Leases, Percent of Total Capital</b>               |            |            |            |            |            |
| Real estate loans   | 429.12     | 458.43     | 436.85     | 495.67     | 490.02     |
| Real estate loans secured by 1-4 family                         | 142.99     | 161.54     | 142.69     | 181.94     | 164.95     |
| Revolving   | 22.01      | 19.32      | 23.57      | 20.74      | 20.46      |
| Closed-end  | 120.98     | 141.59     | 119.12     | 160.03     | 143.02     |
| Commercial real estate loans                                    | 242.72     | 273.19     | 252.97     | 288.85     | 299.33     |
| Construction and land development                               | 29.96      | 39.14      | 37.13      | 42.45      | 49.82      |
| 1-4 family  | 7.86       | 11.96      | 10.53      | 13.74      | 14.46      |
| Other   | 22.11      | 25.88      | 26.60      | 27.72      | 34.44      |
| Multifamily   | 32.17      | 33.08      | 33.37      | 32.68      | 29.09      |
| Nonfarm nonresidential  | 180.58     | 190.38     | 182.47     | 209.89     | 215.40     |
| Owner-occupied  | 80.45      | 81.25      | 80.56      | 87.47      | 93.52      |
| Other   | 100.14     | 109.13     | 101.92     | 122.47     | 121.35     |
| Real estate loans secured by farmland                           | 43.41      | 16.79      | 41.19      | 18.96      | 19.23      |
| Loans to depository institutions and acceptances of other banks | 0.35       | 0.00       | 0.30       | 0.00       | 0.00       |
| Commercial and industrial loans                                 | 83.36      | 76.64      | 79.03      | 85.65      | 87.01      |
| Loans to individuals  | 15.68      | 20.79      | 16.03      | 13.73      | 13.66      |
| Credit card loans   | 0.00       | 0.45       | 0.17       | 0.27       | 0.33       |
| Agricultural loans  | 27.05      | 10.97      | 25.14      | 11.70      | 13.37      |
| Other loans and leases  | 7.26       | 7.01       | 7.03       | 9.87       | 9.62       |
| <b>Supplemental</b>   |            |            |            |            |            |
| Non-owner occupied CRE loans / Gross loans                      | 28.32      | 32.13      | 29.99      | 32.05      | 32.90      |
| Non-owner occupied CRE loans / Total capital                    | 162.92     | 192.54     | 173.03     | 202.85     | 204.50     |
| Construction and land development loans / Total capital         | 29.96      | 39.14      | 37.13      | 42.45      | 49.82      |
| Total CRE loans / Total capital                                 | 243.36     | 273.78     | 253.59     | 290.48     | 300.45     |

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 03/31/2019

**Liquidity and Funding**

 PRELIMINARY FR BHCPR  
 Page 6

|  | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Percent of Total Assets</b>                                     |            |            |            |            |            |
| Short-term investments   | 7.25       | 8.25       | 7.60       | 7.02       | 5.80       |
| Liquid assets  | 19.57      | 20.27      | 19.47      | 19.26      | 20.50      |
| Investment securities  | 23.08      | 19.96      | 21.06      | 20.94      | 22.82      |
| Net loans and leases   | 65.84      | 66.37      | 67.01      | 66.71      | 65.65      |
| Net loans, leases and standby letters of credit                    | 66.39      | 66.76      | 67.50      | 67.08      | 66.07      |
| Core deposits  | 74.72      | 73.82      | 74.65      | 74.60      | 68.85      |
| Noncore funding  | 12.21      | 13.73      | 12.59      | 13.03      | 19.19      |
| Time deposits of \$250K or more                                    | 1.98       | 2.89       | 2.05       | 3.79       | 4.27       |
| Foreign deposits   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Federal funds purchased and repos                                  | 1.35       | 1.24       | 1.56       | 1.14       | 1.08       |
| Secured federal funds purchased                                    | 0.00       | 0.00       | 0.15       | 0.00       | 0.00       |
| Net federal funds purchased (sold)                                 | 0.58       | 0.95       | 0.48       | 1.04       | 0.79       |
| Commercial paper   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other borrowings w/remaining maturity of 1 year or less            | 1.25       | 1.61       | 1.86       | 1.84       | 2.04       |
| Earning assets that reprice within 1 year                          | 29.71      | 30.72      | 33.33      | 28.99      | 26.33      |
| Interest-bearing liabilities that reprice within 1 year            | 26.95      | 22.02      | 24.27      | 20.51      | 21.69      |
| Long-term debt that reprices within 1 year                         | 0.10       | 0.33       | 0.14       | 0.20       | 0.70       |
| Net assets that reprice within 1 year                              | 2.66       | 7.75       | 8.92       | 8.10       | 3.65       |
| <b>Other Liquidity and Funding Ratios</b>                          |            |            |            |            |            |
| Net noncore funding dependence                                     | 5.73       | 6.22       | 5.78       | 6.80       | 15.38      |
| Net ST noncore funding dependence                                  | -0.08      | 1.75       | 0.69       | 2.54       | 7.62       |
| Short-term investment / ST noncore funding                         | 153.94     | 152.82     | 204.35     | 134.85     | 56.72      |
| Liquid assets - short-term noncore funding / Nonliquid assets      | 16.54      | 14.39      | 14.90      | 13.05      | 11.13      |
| Net loans and leases / Total deposits                              | 80.06      | 80.88      | 81.58      | 80.97      | 79.37      |
| Net loans and leases / Core deposits                               | 88.58      | 90.45      | 89.91      | 90.19      | 96.23      |
| Held-to-maturity securities appreciation (depreciation) / T1 cap   | 0.01       | -0.35      | -0.05      | -0.05      | -0.66      |
| Available-for-sale securities appreciation (depreciation) / T1 cap | 0.48       | -3.28      | -1.92      | -1.03      | -1.33      |
| Structured notes appreciation (depreciation) / T1 cap              | -0.03      | -0.05      | -0.03      | -0.11      | -0.12      |
| <b>Percent of Investment Securities</b>                            |            |            |            |            |            |
| Held-to-maturity securities  | 1.33       | 7.06       | 1.07       | 6.15       | 11.79      |
| Available-for-sale securities                                      | 98.34      | 92.82      | 98.62      | 93.85      | 88.21      |
| US Treasury securities   | 1.11       | 2.25       | 2.25       | 2.87       | 3.04       |
| US agency securities (excluding Mortgage-backed securities)        | 27.08      | 22.36      | 28.67      | 23.22      | 18.93      |
| Municipal securities   | 26.23      | 23.74      | 24.36      | 23.53      | 26.15      |
| Mortgage-backed securities   | 41.25      | 42.57      | 40.67      | 41.53      | 44.72      |
| Asset-backed securities  | 3.29       | 0.59       | 2.74       | 0.69       | 0.42       |
| Other debt securities  | 0.69       | 1.16       | 0.96       | 1.64       | 0.88       |
| Mutual funds and equity securities                                 | 0.36       | 0.33       | 0.35       | 0.74       | 0.93       |
| Debt securities 1 year or less                                     | 17.10      | 14.47      | 16.01      | 13.12      | 7.81       |
| Debt securities 1 to 5 years                                       | 30.24      | 26.84      | 36.37      | 26.57      | 29.11      |
| Debt securities over 5 years                                       | 52.07      | 56.67      | 47.24      | 57.91      | 61.09      |
| Pledged securities   | 51.14      | 50.42      | 54.45      | 48.55      | 47.32      |
| Structured notes, fair value                                       | 0.75       | 0.22       | 2.80       | 0.29       | 0.35       |
| <b>Percent Change from Prior Like Quarter</b>                      |            |            |            |            |            |
| Short-term investments   | 10.02      | 24.43      | 39.53      | 13.56      | 51.61      |
| Investment securities  |            | -3.55      | 4.41       | -1.12      | -1.19      |
| Core deposits  | 8.08       | 1.51       | 3.67       | 11.08      | 4.64       |
| Noncore funding  | -11.70     | 1.04       | 13.43      | -31.85     | 4.19       |

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 03/31/2019

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

|  | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Percent of Total Assets</b>   |            |            |            |            |            |
| Loan commitments (reported semiannually, June/Dec)                           |            | 12.32      | 13.26      | 12.11      | 12.13      |
| Standby letters of credit  | 0.55       | 0.33       | 0.49       | 0.35       | 0.42       |
| Commercial and similar letters of credit                                     | 0.22       | 0.00       | 0.30       | 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   | 2.42       | 2.12       | 1.48       | 1.81       | 1.49       |
| Interest rate contracts  | 2.42       | 2.12       | 1.48       | 1.81       | 1.49       |
| Interest rate futures and forward contracts                                  | 0.45       | 0.31       | 0.29       | 0.24       | 0.22       |
| Written options contracts (interest rate)                                    | 0.91       | 0.64       | 0.38       | 0.50       | 0.24       |
| Purchased options contracts (interest rate)                                  | 0.52       | 0.00       | 0.21       | 0.00       | 0.15       |
| Interest rate swaps  | 0.54       | 0.50       | 0.60       | 0.53       | 0.25       |
| 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       |
| <b>Percent of Average Loans and Leases</b>                                   |            |            |            |            |            |
| Loan commitments (reported semiannually, June/Dec)                           |            | 18.47      | 20.08      | 18.64      | 18.90      |

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date:03/31/2019

**Derivatives Analysis**

 PRELIMINARY FR BHCPR  
 Page 8

|   | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Percent of Notional Amount</b>                               |            |            |            |            |            |
| Interest rate contracts   | 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  | 29.05      | 32.61      | 28.01      | 36.19      | 30.34      |
| Written options   | 53.93      | 31.82      | 39.38      | 21.07      | 23.64      |
| Exchange-traded   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Over-the-counter  | 53.93      | 31.82      | 39.38      | 21.07      | 23.64      |
| Purchased options   | 6.08       | 2.37       | 3.70       | 0.00       | 8.63       |
| Exchange-traded   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Over-the-counter  | 6.08       | 2.37       | 3.70       | 0.00       | 8.63       |
| Swaps   | 10.93      | 33.20      | 28.91      | 38.05      | 29.40      |
| Held for trading  | 16.67      | 7.14       | 14.29      | 2.58       | 1.00       |
| Interest rate contracts   | 16.67      | 7.14       | 14.29      | 2.58       | 1.00       |
| 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       |
| Non-traded  | 83.33      | 92.86      | 85.71      | 92.29      | 99.00      |
| Interest rate contracts   | 83.33      | 92.86      | 85.71      | 92.29      | 99.00      |
| 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       |
| Derivative contracts (excluding futures and FX 14 days or less) | 38.39      | 70.91      | 54.50      | 76.57      | 72.67      |
| One year or less  | 34.32      | 48.22      | 34.79      | 50.11      | 31.08      |
| Over 1 year to 5 years  | 2.86       | 17.41      | 3.81       | 13.68      | 18.47      |
| Over 5 years  | 1.21       | 5.28       | 15.90      | 4.45       | 19.66      |
| Gross negative fair value (absolute value)                      | 0.13       | 0.30       | 0.55       | 0.43       | 0.69       |
| Gross positive fair value                                       | 0.87       | 0.92       | 0.96       | 0.82       | 1.10       |
| <b>Percent of Tier 1 Capital</b>                                |            |            |            |            |            |
| 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       |
| <b>Past Due Derivative Instruments Fair Value</b>               |            |            |            |            |            |
| 30-89 days past due (confidential prior to March 2001)          | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| 90+ days past due   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| <b>Other Ratios</b>   |            |            |            |            |            |
| Current credit exposure / Risk-weighted assets                  | 0.02       | 0.01       | 0.01       | 0.00       | 0.01       |



**BHCPR PEER GROUP DATA**

Peer Group: 4  
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 |
|--|------------|------------|------------|------------|------------|
| <b>Analysis Ratios</b>   |            |            |            |            |            |
| Provision for loan and lease losses / Average assets                           | 0.11       | 0.08       | 0.12       | 0.08       | 0.11       |
| Provision for loan and lease losses / Average loans and leases                 | 0.18       | 0.11       | 0.21       | 0.12       | 0.17       |
| Provision for loan and lease losses / Net loan and lease losses                | -406.35    | 108.69     | 670.99     | 190.96     | 209.58     |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.40       | 1.25       | 1.36       | 1.23       | 1.30       |
| Allowance for loan and lease losses / Total loans and leases                   | 1.39       | 1.23       | 1.36       | 1.22       | 1.29       |
| Allowance for loan and lease losses / Net loans and leases losses (X)          | 27.31      | 21.07      | 34.74      | 16.34      | 24.27      |
| Allowance for loan and lease losses / Nonaccrual assets                        | 158.35     | 168.62     | 160.10     | 171.95     | 215.84     |
| ALLL/90+ days past due + nonaccrual loans and leases                           | 145.23     | 163.17     | 148.12     | 165.05     | 176.34     |
| Gross loan and lease losses / Average loans and leases                         | 0.10       | 0.13       | 0.19       | 0.17       | 0.21       |
| Recoveries / Average loans and leases  | 0.05       | 0.09       | 0.11       | 0.07       | 0.08       |
| Net losses / Average loans and leases  | 0.05       | 0.06       | 0.08       | 0.11       | 0.13       |
| 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   | 6.25       | 11.33      | 93.01      | 54.55      | 46.10      |
| Earnings coverage of net loan and lease losses (X)                             | -50.56     | 8.83       | -8.84      | 13.30      | 28.15      |
| <b>Net Loan and Lease Losses By Type</b>                                       |            |            |            |            |            |
| Real estate loans  | 0.00       | 0.01       | 0.05       | 0.05       | 0.07       |
| Real estate loans secured by 1-4 family  | -0.08      | 0.06       | 0.08       | 0.06       | 0.10       |
| Revolving  | 0.17       | 0.03       | 0.17       | 0.03       | 0.12       |
| Closed-end   | -0.12      | 0.06       | 0.09       | 0.07       | 0.10       |
| Commercial real estate loans   | 0.03       | -0.01      | 0.04       | 0.03       | 0.04       |
| Construction and land development  | 0.00       | 0.00       | 1.50       | -0.04      | -0.02      |
| 1-4 family   | 0.00       | 0.00       | 0.00       | 0.00       | -0.01      |
| Other  | 0.00       | 0.00       | 1.50       | -0.04      | -0.01      |
| Multifamily  | 0.03       | 0.00       | -0.27      | 0.00       | 0.04       |
| Nonfarm nonresidential   | 0.02       | 0.00       | 0.00       | 0.04       | 0.05       |
| Owner-occupied   | 0.00       | 0.00       | 0.00       | 0.01       | 0.04       |
| Other  | 0.02       | 0.00       | 0.01       | 0.02       | 0.01       |
| Real estate loans secured by farmland  | 0.00       | 0.00       | 0.00       | 0.00       | 0.18       |
| Commercial and industrial loans  | 0.35       | -0.05      | 0.26       | 0.25       | 0.25       |
| Loans to individuals   | 0.57       | 1.12       | 0.73       | 1.08       | 0.56       |
| Credit card loans  |            | 2.45       | 1.50       | 0.70       | 1.43       |
| Agricultural loans   | 0.00       | 0.00       | -0.16      | 0.01       | 0.03       |
| Loans to foreign governments and institutions                                  |            |            |            |            |            |
| Other loans and leases   | 0.99       | 0.14       | 0.26       | 0.16       | 2.48       |

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 03/31/2019

**Past Due and Nonaccrual Assets**

 PRELIMINARY FR BHCPR  
 Page 10

|  | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Percent of Loans and Leases</b>                           |            |            |            |            |            |
| 30-89 days past due loans and leases                         | 0.62       | 0.56       | 0.55       | 0.59       | 0.54       |
| 90+ days past due loans and leases                           | 0.07       | 0.04       | 0.09       | 0.06       | 0.06       |
| Nonaccrual loans and leases                                  | 1.24       | 0.96       | 1.19       | 0.84       | 0.93       |
| 90+ days past due and nonaccrual loans and leases            | 1.31       | 1.02       | 1.28       | 0.92       | 1.05       |
| <b>Percent of Loans and Leases and Other Assets</b>          |            |            |            |            |            |
| <b>30+ Days Past Due and Nonaccrual</b>                      |            |            |            |            |            |
| 30-89 days past due assets                                   | 0.62       | 0.56       | 0.55       | 0.59       | 0.54       |
| 90+ days past due assets                                     | 0.07       | 0.04       | 0.09       | 0.06       | 0.06       |
| Nonaccrual assets  | 1.26       | 0.99       | 1.21       | 0.86       | 0.94       |
| 30+ days past due and nonaccrual assets                      | 1.95       | 1.80       | 1.85       | 1.56       | 1.63       |
| <b>Percent of Total Assets</b>                               |            |            |            |            |            |
| 90+ days past due and nonaccrual assets                      | 0.87       | 0.69       | 0.86       | 0.62       | 0.69       |
| 90+ past due and nonaccrual assets + other real estate owned | 1.06       | 0.89       | 1.08       | 0.82       | 0.93       |
| <b>Restructured and Nonaccrual Loans and Leases</b>          |            |            |            |            |            |
| <b>+ OREO as Percent of:</b>                                 |            |            |            |            |            |
| Total Assets   | 1.50       | 1.14       | 1.40       | 1.09       | 1.33       |
| Allowance for loan and leases losses                         | 167.70     | 149.16     | 154.94     | 142.70     | 162.05     |
| Equity cap + allowance for loan and lease losses             | 12.65      | 10.57      | 12.06      | 10.24      | 12.94      |
| Tier 1 cap + allowance for loan and lease losses             | 12.22      | 10.15      | 11.42      | 10.25      | 12.83      |
| Loans and Leases + other real estate owned                   | 2.24       | 1.70       | 2.08       | 1.60       | 2.05       |

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 03/31/2019

**Past Due and Nonaccrual Loans and Leases**

|  |                     | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|---------------------|------------|------------|------------|------------|------------|
| <b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b> |                     |            |            |            |            |            |
| Real estate  | 30-89 days past due | 0.64       | 0.44       | 0.54       | 0.52       | 0.52       |
|  | 90+ days past due   | 0.02       | 0.02       | 0.06       | 0.03       | 0.05       |
|  | Nonaccrual          | 1.44       | 1.06       | 1.37       | 0.93       | 0.75       |
| Commercial and industrial  | 30-89 days past due | 0.43       | 0.47       | 0.51       | 0.58       | 0.31       |
|  | 90+ days past due   | 0.01       | 0.03       | 0.02       | 0.02       | 0.02       |
|  | Nonaccrual          | 1.10       | 0.73       | 1.11       | 0.56       | 1.10       |
| Individuals  | 30-89 days past due | 1.01       | 1.24       | 1.14       | 0.92       | 0.63       |
|  | 90+ days past due   | 0.68       | 0.40       | 0.65       | 0.33       | 0.03       |
|  | Nonaccrual          | 0.21       | 0.17       | 0.25       | 0.14       | 0.26       |
| Depository institution loans   | 30-89 days past due | 0.00       | 0.00       | 0.00       | 0.00       |            |
|  | 90+ days past due   | 0.00       | 0.00       | 0.00       | 0.00       |            |
|  | Nonaccrual          | 0.00       | 0.00       | 0.00       | 0.00       |            |
| Agricultural   | 30-89 days past due | 0.41       | 0.38       | 0.55       | 0.21       | 0.04       |
|  | 90+ days past due   | 0.06       | 0.00       | 0.06       | 0.00       | 0.00       |
|  | Nonaccrual          | 0.54       | 0.53       | 0.42       | 0.30       | 0.14       |
| Foreign governments  | 30-89 days past due |            |            |            |            |            |
|  | 90+ days past due   |            |            |            |            |            |
|  | Nonaccrual          |            |            |            |            |            |
| Other loans and leases   | 30-89 days past due | 0.12       | 1.18       | 6.00       | 0.25       | 0.45       |
|  | 90+ days past due   | 0.00       | 0.00       | 0.01       | 0.00       | 0.00       |
|  | Nonaccrual          | 0.34       | 0.02       | 0.05       | 0.00       | 0.53       |

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: 4  
Date: 03/31/2019

|                              |                     | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|------------------------------|---------------------|------------|------------|------------|------------|------------|
| <b>Memoranda</b>             |                     |            |            |            |            |            |
| 1-4 Family                   | 30-89 days past due | 0.94       | 0.63       | 0.96       | 0.91       | 0.79       |
|                              | 90+ days past due   | 0.03       | 0.02       | 0.08       | 0.04       | 0.05       |
|                              | Nonaccrual          | 1.42       | 1.19       | 1.08       | 0.97       | 0.83       |
| Revolving                    | 30-89 days past due | 0.19       | 0.30       | 0.82       | 0.50       | 0.35       |
|                              | 90+ days past due   | 0.02       | 0.01       | 0.05       | 0.01       | 0.03       |
|                              | Nonaccrual          | 0.20       | 0.18       | 0.26       | 0.25       | 0.39       |
| Closed-End                   | 30-89 days past due | 1.10       | 0.65       | 1.03       | 0.96       | 0.86       |
|                              | 90+ days past due   | 0.04       | 0.02       | 0.09       | 0.04       | 0.05       |
|                              | Nonaccrual          | 1.59       | 1.44       | 1.20       | 1.08       | 0.83       |
| Junior Lien                  | 30-89 days past due | 0.04       | 0.02       | 0.08       | 0.03       | 0.05       |
|                              | 90+ days past due   | 0.00       | 0.00       | 0.02       | 0.00       | 0.00       |
|                              | Nonaccrual          | 0.08       | 0.04       | 0.07       | 0.03       | 0.03       |
| Commercial real estate       | 30-89 days past due | 0.46       | 0.38       | 0.19       | 0.25       | 0.29       |
|                              | 90+ days past due   | 0.01       | 0.01       | 0.00       | 0.02       | 0.03       |
|                              | Nonaccrual          | 1.25       | 0.87       | 1.33       | 0.74       | 0.66       |
| Construction and development | 30-89 days past due | 0.21       | 0.15       | 0.26       | 0.29       | 0.19       |
|                              | 90+ days past due   | 0.00       | 0.01       | 0.02       | 0.00       | 0.01       |
|                              | Nonaccrual          | 1.36       | 0.37       | 1.34       | 0.40       | 0.53       |
| 1-4 family                   | 30-89 days past due | 0.00       | 0.01       | 0.20       | 0.09       | 0.04       |
|                              | 90+ days past due   | 0.00       | 0.00       | 0.02       | 0.00       | 0.00       |
|                              | Nonaccrual          | 0.73       | 0.05       | 0.21       | 0.04       | 0.03       |
| Other                        | 30-89 days past due | 0.21       | 0.10       | 0.06       | 0.15       | 0.11       |
|                              | 90+ days past due   | 0.00       | 0.01       | 0.00       | 0.00       | 0.01       |
|                              | Nonaccrual          | 0.63       | 0.27       | 1.12       | 0.33       | 0.43       |
| Multifamily                  | 30-89 days past due | 0.37       | 0.07       | 0.00       | 0.04       | 0.09       |
|                              | 90+ days past due   | 0.00       | 0.01       | 0.00       | 0.00       | 0.00       |
|                              | Nonaccrual          | 0.34       | 0.31       | 0.62       | 0.29       | 0.26       |
| Nonfarm non-residential      | 30-89 days past due | 0.47       | 0.62       | 0.19       | 0.26       | 0.32       |
|                              | 90+ days past due   | 0.02       | 0.00       | 0.00       | 0.03       | 0.04       |
|                              | Nonaccrual          | 1.30       | 0.97       | 1.39       | 0.81       | 0.74       |
| Owner occupied               | 30-89 days past due | 0.39       | 0.20       | 0.15       | 0.16       | 0.21       |
|                              | 90+ days past due   | 0.00       | 0.00       | 0.00       | 0.02       | 0.03       |
|                              | Nonaccrual          | 0.49       | 0.55       | 0.47       | 0.53       | 0.41       |
| Other                        | 30-89 days past due | 0.08       | 0.10       | 0.03       | 0.06       | 0.12       |
|                              | 90+ days past due   | 0.02       | 0.00       | 0.00       | 0.00       | 0.00       |
|                              | Nonaccrual          | 0.81       | 0.33       | 0.92       | 0.26       | 0.30       |
| Farmland                     | 30-89 days past due | 0.45       | 0.54       | 1.01       | 0.61       | 0.69       |
|                              | 90+ days past due   | 1.36       | 0.00       | 0.07       | 0.00       | 0.00       |
|                              | Nonaccrual          | 1.02       | 1.42       | 1.08       | 0.91       | 1.99       |
| Credit card                  | 30-89 days past due |            | 1.15       | 1.67       | 1.32       | 0.99       |
|                              | 90+ days past due   |            | 0.47       | 0.52       | 0.33       | 0.04       |
|                              | Nonaccrual          |            | 0.00       | 0.00       | 0.00       | 0.01       |

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

**BHCPR PEER GROUP DATA**Peer Group: 4  
Date: 03/31/2019**Regulatory Capital Components and Ratios**PRELIMINARY FR BHCPR  
Page 13

|  | 03/31/2019 |  | 03/31/2018 |  | 12/31/2018 |  | 12/31/2017 |  | 12/31/2016 |  |
|--|------------|--|------------|--|------------|--|------------|--|------------|--|
| <b>Capital Ratios</b>                  |            |  |            |  |            |  |            |  |            |  |
| Common equity tier 1 capital, column A | 11.83      |  | 12.94      |  | 12.12      |  | 12.67      |  | 12.36      |  |
| Common equity tier 1 capital, column B | 0.00       |  | 0.00       |  | 0.00       |  | 0.00       |  | 0.00       |  |
| Tier 1 capital, column A               | 15.12      |  | 14.63      |  | 15.14      |  | 14.06      |  | 13.87      |  |
| Tier 1 capital, column B               | 0.00       |  | 0.00       |  | 0.00       |  | 0.00       |  | 0.00       |  |
| Total capital, column A                | 16.22      |  | 16.16      |  | 16.27      |  | 15.62      |  | 15.26      |  |
| Total capital, column B                | 0.00       |  | 0.00       |  | 0.00       |  | 0.00       |  | 0.00       |  |
| Tier 1 leverage                        | 11.32      |  | 10.51      |  | 11.39      |  | 9.99       |  | 10.01      |  |

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 03/31/2019

**Insurance and Broker-Dealer Activities**

|  | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|--|------------|------------|------------|------------|------------|
| <b>Analysis Ratios</b>   |            |            |            |            |            |
| Insurance underwriting assets / Consolidated assets                          | 0.02       | 0.01       | 0.04       | 0.01       | 0.01       |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets    | 100.00     | 50.00      | 50.00      | 50.00      | 72.64      |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets    | 0.00       | 50.00      | 50.00      | 50.00      | 27.36      |
| Separate account assets (L/H) / Total life assets                            |            | 0.00       | 0.00       | 0.00       | 0.00       |
| Insurance activities revenue / Adjusted operating income                     | 0.08       | 0.45       | 0.40       | 0.22       | 0.38       |
| Premium income / Insurance activities revenue                                | 0.00       | 0.09       | 0.22       | 0.10       | 0.07       |
| Credit related premium income / Total premium income                         |            | 77.78      | 77.78      | 76.32      | 40.00      |
| Other premium income / Total premium income                                  |            | 22.22      | 22.22      | 23.68      | 60.00      |
| Insurance underwriting net income / Consolidated net income                  | 1.06       | 0.01       | 0.66       | 0.01       | 0.11       |
| Insurance net income (P/C) / Equity (P/C)                                    | 52.41      | 29.01      | 48.30      | 68.43      | 43.57      |
| Insurance net income (L/H) / Equity (L/H)                                    |            | 1.52       | 1.07       | 1.91       | 1.41       |
| Insurance benefits, losses, expenses / Insurance premiums                    |            | 44.44      | 125.00     | 47.37      | 45.56      |
| 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 | 10.94      | 13.13      | 10.78      | 15.83      | 14.16      |
| <b>Broker-dealer Activities</b>  |            |            |            |            |            |
| Net assets of broker-dealer subs / Consolidated assets                       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 03/31/2019

**Foreign Activities**

|   | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Analysis Ratios</b>                                  |            |            |            |            |            |
| Yield: Foreign loans                                    | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Cost: Interest-bearing deposits                         |            |            |            |            |            |
| <b>Net Losses as a Percent of Foreign Loans by Type</b> |            |            |            |            |            |
| Real estate loans                                       |            |            |            |            |            |
| Commercial and industrial loans                         |            |            |            |            |            |
| Foreign governments and institutions                    |            |            |            |            |            |
| <b>Growth Rates</b>                                     |            |            |            |            |            |
| Net loans and leases                                    | -15.32     | -22.19     | -15.64     | -21.39     | 310.95     |
| Total selected assets                                   | -9.35      | -21.35     | -9.67      | -17.61     | 26.66      |
| Deposits  |            |            |            |            |            |

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 03/31/2019

**Parent Company Analysis - Part 1**

 PRELIMINARY FR BHCPR  
 Page 16

|   | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Profitability</b>  |            |            |            |            |            |
| Net income / Average equity capital   | 6.71       | 9.48       | 10.24      | 8.73       | 8.93       |
| Bank net income / Average equity investment in banks                        | 6.90       | 10.31      | 10.28      | 9.51       | 9.03       |
| Nonbank net income / Average equity investment in nonbanks                  | 12.79      | 6.68       | 11.65      | 0.41       | 2.25       |
| Sub BHCs net income / Average equity investment in sub BHCs                 |            | 3.43       |            | 8.02       | 11.80      |
| Bank net income / Parent net income   | 101.43     | 98.84      | 105.39     | 111.48     | 96.36      |
| Nonbank net income / Parent net income                                      | 13.75      | 1.23       | 6.10       | 0.50       | 1.20       |
| Sub BHCs net income / Parent net income                                     |            | 100.29     |            | 100.11     | 106.41     |
| <b>Leverage</b>   |            |            |            |            |            |
| Total liabilities / Equity capital  | 14.45      | 13.15      | 11.97      | 15.69      | 17.40      |
| Total debt / Equity capital   | 2.39       | 3.03       | 0.77       | 4.13       | 3.68       |
| Total debt + NP to subs that issued trust preferred / Equity capital        | 12.64      | 12.20      | 10.32      | 14.33      | 15.18      |
| Total debt + Loans guaranteed for affiliate / Equity capital                | 2.39       | 3.05       | 0.77       | 4.15       | 3.70       |
| Total debt / Equity capital - excess over fair value                        | 2.40       | 3.04       | 0.78       | 4.14       | 3.69       |
| Long-term debt / Equity capital   | 2.16       | 2.16       | 0.77       | 3.57       | 3.40       |
| Short-term debt / Equity capital  | 0.23       | 0.50       | 0.00       | 0.14       | 0.19       |
| 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                                | 0.24       | 0.03       | 0.23       | 0.03       | 0.10       |
| Long-term debt / Consolidated long-term debt                                | 9.47       | 6.11       | 2.46       | 8.79       | 8.33       |
| <b>Double Leverage</b>  |            |            |            |            |            |
| Equity investment in subs / Equity capital                                  | 110.75     | 109.82     | 107.45     | 111.76     | 113.30     |
| Total investment in subs / Equity capital                                   | 110.79     | 109.98     | 107.47     | 112.01     | 113.55     |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1           |            |            |            |            |            |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1            |            |            |            |            |            |
| <b>Double Leverage Payback</b>  |            |            |            |            |            |
| Equity investment in subs - equity cap / Net income (X)                     | 0.92       | 1.04       | 0.80       | 1.40       | 1.11       |
| Equity investment in subs - equity cap / Net income-div (X)                 | 3.65       | 2.57       | 1.84       | 3.37       | 2.14       |
| <b>Coverage Analysis</b>  |            |            |            |            |            |
| Operating income-tax + noncash / Operating expenses + dividends             | 108.73     | 96.14      | 131.65     | 101.12     | 106.67     |
| Cash flow from operations + noncash + op exchange / Op exchange + div       | 185.14     | 107.69     | 192.06     | 92.76      | 99.26      |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 81.17      | 110.19     | 114.07     | 103.50     | 90.41      |
| Pretax operating income + interest expenses / Interest expense              | 1,476.21   | 339.12     | 3,303.43   | 6,214.44   | 2,206.21   |
| Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref   | 691.27     | 573.25     | 1,746.43   | 643.72     | 794.66     |
| Dividends + interest from subs / Interest expenses + dividends              | 188.83     | 118.49     | 197.14     | 98.97      | 136.19     |
| Fees + other income from subs / Salary + other expenses                     | 19.72      | 8.52       | 17.76      | 8.35       | 7.33       |
| Net income / Current part of long-term debt + preferred dividends (X)       |            | 21.81      |            | 14.68      | 99.31      |
| <b>Other Ratios</b>   |            |            |            |            |            |
| Net assets repriceable in 1 year / Total assets                             | -4.72      | -2.13      | -4.02      | -1.91      | -0.79      |
| <b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>             |            |            |            |            |            |
| 90+ days past due   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Nonaccrual  | 0.00       | 50.00      | 0.00       | 100.00     | 0.00       |
| Total   | 0.00       | 50.00      | 0.00       | 100.00     | 0.00       |
| <b>Guaranteed Loans as a Percent of Equity Capital</b>                      |            |            |            |            |            |
| To bank subsidiaries  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| To nonbank subsidiaries   | 0.00       | 0.00       | 0.00       | 0.02       | 0.02       |
| To subsidiary BHCs  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Total   | 0.00       | 0.00       | 0.00       | 0.02       | 0.02       |
| <b>As a Percent of Consolidated BHC Assets</b>                              |            |            |            |            |            |
| Nonbank assets of nonbank subsidiaries                                      | 0.26       | 0.20       | 0.25       | 0.19       | 0.32       |
| Combined thrift assets  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Combined foreign nonbank sub assets   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |



**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 03/31/2019

**Parent Company Analysis - Part 2**

PRELIMINARY FR BHCPR  
Page 17

|   | 03/31/2019 | 03/31/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Payout Ratios - Parent</b>                                 |            |            |            |            |            |
| Dividends paid / Income before undistributed income           | 74.52      | 120.69     | 71.91      | 86.65      | 79.53      |
| Dividends paid / Net income                                   | 27.18      | 21.24      | 20.34      | 33.23      | 25.48      |
| Net income - dividends / Average equity                       | 4.73       | 7.26       | 7.97       | 6.50       | 6.77       |
| <b>Percent of Dividends Paid</b>                              |            |            |            |            |            |
| Dividends from bank subsidiaries                              | 204.62     | 120.33     | 172.30     | 125.32     | 150.16     |
| Dividends from nonbank subsidiaries                           | 29.76      | 4.42       | 26.02      | 0.70       | 0.26       |
| Dividends from subsidiary BHCs                                | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Dividends from all subsidiaries                               | 234.38     | 130.60     | 198.32     | 133.34     | 153.14     |
| <b>Payout Ratios - Subsidiaries:</b>                          |            |            |            |            |            |
| <b>Percent of Bank Net Income</b>                             |            |            |            |            |            |
| Dividends from bank subsidiaries                              | 41.91      | 23.98      | 31.81      | 36.01      | 36.90      |
| Interest income from bank subsidiaries                        | 0.25       | 0.06       | 0.11       | 0.04       | 0.02       |
| Management and service fees from bank subsidiaries            | 8.42       | 1.48       | 6.73       | 2.40       | 1.68       |
| Other income from bank subsidiaries                           | 0.17       | 0.03       | 0.15       | 0.11       | 0.12       |
| Operating income from bank subsidiaries                       | 50.75      | 28.80      | 38.79      | 40.90      | 40.21      |
| <b>Percent of Nonbank Net Income</b>                          |            |            |            |            |            |
| Dividends from nonbank subsidiaries                           | 21.22      | 1,687.88   | 5,044.22   | 56.89      | 210.66     |
| Interest income from nonbank subsidiaries                     | 0.00       | 0.00       | 0.00       | 0.00       | 1.35       |
| Management and serv fees from nonbank subsidiaries            | 0.00       | 3.02       | 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                    | 21.22      | 1,690.89   | 5,044.22   | 56.89      | 212.00     |
| <b>Percent of Subsidiary BHCs' Net Income</b>                 |            |            |            |            |            |
| Dividends from subsidiary BHCs                                |            | 0.00       |            | 35.84      | 0.00       |
| Interest income from subsidiary BHCs                          |            | 0.00       |            | 0.00       | 0.00       |
| Management and service fees from subsidiary holding companies |            | 0.00       |            | 0.00       | 0.00       |
| Other income from subsidiary BHCs                             |            | 0.00       |            | 0.00       | 0.00       |
| Operating income from subsidiary BHCs                         |            | 0.00       |            | 35.84      | 0.00       |
| <b>Dependence on Subsidiaries:</b>                            |            |            |            |            |            |
| <b>Percent of Total Operating Income</b>                      |            |            |            |            |            |
| Dividends from bank subsidiaries                              | 57.09      | 61.16      | 65.04      | 69.02      | 69.74      |
| Interest income from bank subsidiaries                        | 0.16       | 0.17       | 0.60       | 0.51       | 2.07       |
| Management and service fees from bank subsidiaries            | 21.13      | 9.72       | 8.11       | 4.28       | 2.52       |
| Other income from bank subsidiaries                           | 0.89       | 0.07       | 0.61       | 0.30       | 0.25       |
| Operating income from bank subsidiaries                       | 79.27      | 75.24      | 74.37      | 78.65      | 79.33      |
| Dividends from nonbank subsidiaries                           | 7.43       | 9.82       | 16.08      | 4.47       | 3.28       |
| Interest income from nonbank subsidiaries                     | 12.50      | 0.30       | 8.71       | 0.34       | 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       | 0.01       |
| Operating income from nonbank subsidiaries                    | 19.93      | 15.38      | 24.79      | 8.72       | 3.71       |
| Dividends from subsidiary BHCs                                | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Interest income from subsidiary BHCs                          | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Management and service fees from subsidiary holding companies | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other income from subsidiary BHCs                             | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating income from subsidiary BHCs                         | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Loans and advances from subsidiaries / Short term debt        | 372.89     | 751.77     |            | 18,756.47  | 948.11     |
| Loans and advances from subsidiaries / Total debt             | 94.23      | 166.49     | 120.50     | 7,312.09   | 616.12     |

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 4

Page 1

Date: 03/31/2019

|   | PEER RATIO | 5%      | 10%     | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---|------------|---------|---------|--------|--------|--------|--------|--------|-----------|
| Number of BHCs in Peer Group  |            |         |         |        |        |        |        |        | 10        |
| <b>Earnings and Profitability: Percent of Average Assets</b>  |            |         |         |        |        |        |        |        |           |
| Net interest income (tax equivalent)  | 3.44       | 2.79    | 2.85    | 2.95   | 3.42   | 3.92   | 4.03   | 4.16   | 10        |
| + Non-interest income   | 1.19       | 0.51    | 0.64    | 0.72   | 0.93   | 1.27   | 2.16   | 2.55   | 10        |
| - Overhead expense  | 3.48       | 2.74    | 2.79    | 2.90   | 3.09   | 3.98   | 4.73   | 4.88   | 10        |
| - Provision for credit losses   | 0.11       | -0.05   | 0.00    | 0.07   | 0.10   | 0.13   | 0.16   | 0.30   | 10        |
| + Securities gains (losses)   | 0.01       | -0.01   | 0.00    | 0.00   | 0.00   | 0.00   | 0.03   | 0.05   | 10        |
| + Other tax equivalent adjustments  | 0.01       | -0.02   | 0.00    | 0.00   | 0.00   | 0.00   | 0.04   | 0.06   | 10        |
| = Pretax net operating income (tax equivalent)  | 1.07       | -0.35   | 0.33    | 0.75   | 1.37   | 1.55   | 1.83   | 1.84   | 10        |
| Net operating income  | 0.81       | -0.42   | 0.21    | 0.59   | 1.03   | 1.10   | 1.42   | 1.62   | 10        |
| Net income  | 0.81       | -0.42   | 0.21    | 0.59   | 1.03   | 1.10   | 1.42   | 1.62   | 10        |
| Net income (sub-chapter S adjusted)   | 1.46       | 1.46    | 1.46    | 1.46   | 1.46   | 1.46   | 1.46   | 1.46   | 1         |
| <b>Percent of Average Earning Assets</b>  |            |         |         |        |        |        |        |        |           |
| Interest income (tax equivalent)  | 4.55       | 3.84    | 4.02    | 4.12   | 4.40   | 5.05   | 5.28   | 5.31   | 10        |
| Interest expense  | 0.89       | 0.63    | 0.67    | 0.76   | 0.85   | 1.01   | 1.11   | 1.20   | 10        |
| Net interest income (tax equivalent)  | 3.66       | 2.94    | 2.98    | 3.10   | 3.62   | 4.20   | 4.33   | 4.40   | 10        |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>   |            |         |         |        |        |        |        |        |           |
| Net loan and lease losses / Average loans and leases  | 0.05       | -0.05   | -0.05   | 0.00   | 0.03   | 0.05   | 0.17   | 0.23   | 10        |
| Earnings coverage of net loan and lease losses (X)  | -50.56     | -434.27 | -143.33 | -9.18  | 16.02  | 38.83  | 101.74 | 105.57 | 10        |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale                      | 1.40       | 1.06    | 1.07    | 1.11   | 1.22   | 1.32   | 1.74   | 2.32   | 10        |
| Allowance for loan and lease losses / Total loans and leases  | 1.39       | 1.06    | 1.07    | 1.11   | 1.22   | 1.31   | 1.72   | 2.31   | 10        |
| Nonaccrued loans and leases + ORE / Loans and leases + ORE  | 1.51       | 0.47    | 0.66    | 0.76   | 1.53   | 2.28   | 2.58   | 2.62   | 10        |
| 30-89 days past due loans and leases / Total loans and leases<br>(Confidential prior to March 2001) | 0.62       | 0.16    | 0.19    | 0.24   | 0.47   | 0.54   | 1.19   | 1.72   | 10        |
| <b>Liquidity and Funding</b>  |            |         |         |        |        |        |        |        |           |
| Net noncore funding dependence  | 5.73       | -2.63   | -2.15   | 2.85   | 6.43   | 7.80   | 12.34  | 14.24  | 10        |
| Net short-term noncore funding dependence   | -0.08      | -5.81   | -5.75   | -5.37  | -1.05  | 5.32   | 5.86   | 6.80   | 10        |
| Net loans and leases / Total assets   | 65.84      | 50.46   | 50.65   | 60.69  | 66.17  | 73.74  | 77.56  | 79.51  | 10        |
| <b>Capitalization</b>   |            |         |         |        |        |        |        |        |           |
| Tier 1 leverage ratio   | 11.32      | 9.61    | 10.25   | 10.51  | 10.75  | 11.72  | 13.56  | 14.09  | 10        |
| Equity capital / Total assets   | 11.10      | 8.67    | 8.98    | 9.96   | 11.21  | 12.41  | 13.23  | 13.47  | 10        |
| Equity capital + minority interest / Total assets   | 11.10      | 8.67    | 8.98    | 9.96   | 11.21  | 12.41  | 13.23  | 13.47  | 10        |
| Tier 1 common equity capital / Total risk-weighted assets   | 11.83      | 3.36    | 5.89    | 10.62  | 13.66  | 15.41  | 15.70  | 15.70  | 10        |
| Net Loans and leases / Equity capital (X)   | 6.03       | 5.02    | 5.11    | 5.29   | 5.58   | 6.41   | 7.29   | 8.14   | 10        |
| Cash dividends / Net income   | 27.18      | 0.00    | 0.00    | 18.53  | 20.08  | 30.49  | 49.20  | 67.44  | 9         |
| Cash dividends / Net income (sub-chapter S adjusted)  | 0.00       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 1         |
| Retained earnings / Average equity capital  | 4.72       | -5.81   | 0.06    | 2.92   | 6.02   | 8.04   | 10.62  | 12.15  | 10        |
| <b>Growth Rates</b>   |            |         |         |        |        |        |        |        |           |
| Assets  | 4.59       | -10.15  | -1.50   | 1.07   | 3.87   | 5.77   | 13.86  | 22.02  | 10        |
| Equity capital  | 7.03       | -10.63  | -6.05   | 8.87   | 10.59  | 12.18  | 12.62  | 13.65  | 10        |
| Net loans and leases  | 4.78       | -7.49   | -4.64   | 1.94   | 5.13   | 9.86   | 12.87  | 15.05  | 10        |
| Noncore funding   | -11.70     | -46.33  | -38.69  | -27.32 | -8.85  | -3.68  | 12.49  | 23.56  | 10        |
| <b>Parent Company Ratios</b>  |            |         |         |        |        |        |        |        |           |
| Short-term debt / Equity capital  | 0.23       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.23   | 1.27   | 10        |
| Long-term debt / Equity capital   | 2.16       | 0.00    | 0.00    | 0.00   | 0.00   | 0.89   | 5.52   | 10.77  | 10        |
| Equity investment in subs / Equity capital  | 110.75     | 97.18   | 99.02   | 102.15 | 107.67 | 119.62 | 122.86 | 127.57 | 10        |
| Cash FR op + noncash + op expenses / Op expenses + dividends  | 185.14     | 25.40   | 39.00   | 95.63  | 104.72 | 208.12 | 332.55 | 542.69 | 10        |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 03/31/2019

**Relative Income Statement and Margin Analysis**

|  | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC COUNT |
|--|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| <b>Percent of Average Assets</b>   |            |       |       |       |       |       |       |       |           |
| Interest income (tax equivalent)   | 4.28       | 3.61  | 3.71  | 3.93  | 4.15  | 4.80  | 4.92  | 4.95  | 10        |
| Less: Interest expense   | 0.84       | 0.60  | 0.64  | 0.70  | 0.80  | 0.97  | 1.04  | 1.13  | 10        |
| Equals: Net interest income (tax equivalent)                             | 3.44       | 2.79  | 2.85  | 2.95  | 3.42  | 3.92  | 4.03  | 4.16  | 10        |
| Plus: Non-interest income  | 1.19       | 0.51  | 0.64  | 0.72  | 0.93  | 1.27  | 2.16  | 2.55  | 10        |
| Equals: adjusted operating income (tax equivalent)                       | 4.63       | 3.56  | 3.65  | 4.32  | 4.56  | 4.82  | 5.14  | 6.04  | 10        |
| Less: Overhead Expense   | 3.48       | 2.74  | 2.79  | 2.90  | 3.09  | 3.98  | 4.73  | 4.88  | 10        |
| Less: Provision for credit losses  | 0.11       | -0.05 | 0.00  | 0.07  | 0.10  | 0.13  | 0.16  | 0.30  | 10        |
| 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  | 10        |
| Plus: Realized Gains / Losses on available-for-sale securities           | 0.01       | -0.01 | 0.00  | 0.00  | 0.00  | 0.00  | 0.03  | 0.05  | 10        |
| Plus: other tax equivalent adjustments                                   | 0.01       | -0.02 | 0.00  | 0.00  | 0.00  | 0.00  | 0.04  | 0.06  | 10        |
| Equals: Pretax net operating income (tax equivalent)                     | 1.07       | -0.35 | 0.33  | 0.75  | 1.37  | 1.55  | 1.83  | 1.84  | 10        |
| Less: Applicable income taxes (tax equivalent)                           | 0.25       | 0.01  | 0.02  | 0.13  | 0.25  | 0.43  | 0.47  | 0.48  | 10        |
| Less: Minority interest  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 10        |
| Equals: Net operating income   | 0.81       | -0.42 | 0.21  | 0.59  | 1.03  | 1.10  | 1.42  | 1.62  | 10        |
| Plus: Net extraordinary items  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 10        |
| Equals: Net income   | 0.81       | -0.42 | 0.21  | 0.59  | 1.03  | 1.10  | 1.42  | 1.62  | 10        |
| Memo: Net income (last four quarters)                                    | 0.85       | -0.64 | 0.26  | 0.88  | 1.09  | 1.22  | 1.37  | 1.63  | 10        |
| Net income-BHC and noncontrolling (minority) interest                    | 0.81       | -0.42 | 0.21  | 0.59  | 1.03  | 1.10  | 1.42  | 1.62  | 10        |
| <b>Margin Analysis</b>   |            |       |       |       |       |       |       |       |           |
| Average earning assets / Average assets                                  | 94.14      | 91.77 | 92.26 | 92.96 | 93.79 | 95.68 | 96.42 | 96.46 | 10        |
| Average interest-bearing funds / Average assets                          | 75.24      | 70.60 | 71.01 | 72.09 | 73.63 | 76.76 | 79.65 | 83.76 | 10        |
| Interest income (tax equivalent) / Average earning assets                | 4.55       | 3.84  | 4.02  | 4.12  | 4.40  | 5.05  | 5.28  | 5.31  | 10        |
| Interest expense / Average earning assets                                | 0.89       | 0.63  | 0.67  | 0.76  | 0.85  | 1.01  | 1.11  | 1.20  | 10        |
| Net interest income (tax equivalent) / Average earning assets            | 3.66       | 2.94  | 2.98  | 3.10  | 3.62  | 4.20  | 4.33  | 4.40  | 10        |
| <b>Yield or Cost</b>   |            |       |       |       |       |       |       |       |           |
| Total loans and leases (tax equivalent)                                  | 5.20       | 4.62  | 4.68  | 4.75  | 5.16  | 5.69  | 5.76  | 5.77  | 10        |
| Interest-bearing bank balances   | 2.37       | 1.28  | 1.40  | 1.97  | 2.45  | 2.76  | 3.29  | 3.35  | 10        |
| Fed funds sold and reverse repos   | 1.59       | 0.00  | 0.00  | 0.72  | 1.85  | 2.43  | 2.67  | 2.93  | 8         |
| Trading assets   |            |       |       |       |       |       |       |       |           |
| Total earning assets   | 4.47       | 3.76  | 3.94  | 4.08  | 4.34  | 4.95  | 5.09  | 5.21  | 10        |
| Investment securities (tax equivalent)                                   | 2.83       | 2.32  | 2.46  | 2.55  | 2.61  | 2.98  | 3.29  | 3.83  | 10        |
| US Treasury and agency securities (excluding Mortgage-backed securities) | 2.55       | 1.88  | 2.09  | 2.23  | 2.46  | 2.90  | 3.27  | 3.32  | 9         |
| Mortgage-backed securities   | 2.59       | 2.18  | 2.24  | 2.44  | 2.51  | 2.72  | 2.90  | 3.14  | 9         |
| All other securities   | 3.60       | 2.81  | 2.84  | 2.94  | 3.50  | 3.86  | 4.63  | 4.88  | 10        |
| Interest-bearing deposits  | 1.00       | 0.71  | 0.78  | 0.84  | 0.98  | 1.14  | 1.25  | 1.38  | 10        |
| Time deposits of \$250K or more  | 2.13       | 1.07  | 1.62  | 1.91  | 2.13  | 2.24  | 3.14  | 3.22  | 10        |
| Time deposits < \$250K   | 1.81       | 1.42  | 1.48  | 1.55  | 1.70  | 1.94  | 2.46  | 2.47  | 10        |
| Other domestic deposits  | 0.55       | 0.35  | 0.35  | 0.37  | 0.52  | 0.62  | 0.87  | 0.91  | 10        |
| Foreign deposits   |            |       |       |       |       |       |       |       |           |
| Fed funds purchased and repos  | 1.63       | 0.26  | 0.42  | 0.74  | 1.45  | 2.36  | 3.31  | 3.32  | 8         |
| Other borrowed funds and trading liabilities                             | 2.37       | 1.37  | 1.87  | 2.32  | 2.46  | 2.63  | 2.93  | 3.06  | 8         |
| All interest-bearing funds   | 1.12       | 0.81  | 0.84  | 0.89  | 1.07  | 1.28  | 1.44  | 1.52  | 10        |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 03/31/2019

**Non-interest Income & Expenses**

|  | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%    | BHC COUNT |
|--|------------|-------|-------|-------|-------|-------|-------|--------|-----------|
| <b>Analysis Ratios</b>   |            |       |       |       |       |       |       |        |           |
| Mutual fund fee income / Non-interest income                           | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 10        |
| Overhead expenses / Net Interest Income + non-interest income          | 77.57      | 60.38 | 62.78 | 65.13 | 71.61 | 84.30 | 93.09 | 110.42 | 10        |
| <b>Percent of Average Assets</b>                                       |            |       |       |       |       |       |       |        |           |
| Total overhead expense   | 3.48       | 2.74  | 2.79  | 2.90  | 3.09  | 3.98  | 4.73  | 4.88   | 10        |
| Personnel expense  | 1.89       | 1.70  | 1.71  | 1.76  | 1.85  | 2.06  | 2.07  | 2.08   | 10        |
| Net occupancy expense  | 0.43       | 0.26  | 0.27  | 0.27  | 0.39  | 0.44  | 0.66  | 0.81   | 10        |
| Other operating expenses   | 1.16       | 0.62  | 0.65  | 0.80  | 0.87  | 1.53  | 1.79  | 2.17   | 10        |
| Overhead less non-interest income                                      | 2.29       | 1.33  | 1.66  | 1.89  | 2.21  | 2.51  | 3.05  | 3.49   | 10        |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>           |            |       |       |       |       |       |       |        |           |
| Total overhead expense   | 76.53      | 59.86 | 61.74 | 63.01 | 70.71 | 83.14 | 93.09 | 110.42 | 10        |
| Personnel expense  | 42.06      | 33.44 | 37.04 | 38.05 | 39.12 | 42.23 | 55.63 | 57.69  | 10        |
| Net occupancy expense  | 9.85       | 5.46  | 5.52  | 5.77  | 7.39  | 11.55 | 14.76 | 20.47  | 10        |
| Other operating expenses   | 24.62      | 15.50 | 16.86 | 18.01 | 18.41 | 32.07 | 37.82 | 42.10  | 10        |
| Total non-interest income  | 24.53      | 10.96 | 13.73 | 17.08 | 23.30 | 28.50 | 42.08 | 42.15  | 10        |
| Fiduciary activities income  | 3.30       | 0.00  | 0.00  | 0.00  | 0.00  | 1.88  | 7.16  | 16.23  | 10        |
| Service charges on domestic deposit accounts                           | 4.84       | 1.50  | 1.65  | 2.47  | 5.14  | 7.03  | 7.95  | 8.26   | 10        |
| Trading revenue  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 10        |
| Investment banking fees and commissions                                | 1.47       | 0.00  | 0.00  | 0.00  | 0.57  | 2.89  | 3.99  | 4.32   | 10        |
| Insurance activities revenue   | 0.08       | 0.00  | 0.00  | 0.00  | 0.02  | 0.04  | 0.32  | 0.36   | 10        |
| Venture capital revenue  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 10        |
| Net servicing fees   | 1.01       | -0.13 | -0.02 | 0.02  | 1.08  | 1.60  | 1.83  | 2.50   | 10        |
| Net securitization income  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 10        |
| Net gain (loss) - sales of loans, OREO, and other assets               | 4.37       | -0.47 | 0.02  | 0.74  | 2.64  | 5.02  | 11.30 | 14.28  | 10        |
| Other non-interest income  | 9.47       | 2.56  | 3.33  | 5.14  | 7.15  | 9.88  | 13.38 | 23.39  | 10        |
| Overhead less non-interest income                                      | 52.00      | 24.74 | 29.31 | 40.46 | 48.00 | 59.14 | 72.10 | 89.67  | 10        |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 15.63      | 4.37  | 8.64  | 12.34 | 18.53 | 19.06 | 22.74 | 24.81  | 9         |
| Applicable income tax + TE / Pretax net operating income + TE          | 22.37      | 7.72  | 15.36 | 20.99 | 24.79 | 26.88 | 29.97 | 31.20  | 9         |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 4  
Date: 03/31/2019

|   | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| <b>Percent of Total Assets</b>                                  |            |       |       |       |       |       |       |       |           |
| Real estate loans   | 50.94      | 37.16 | 37.33 | 39.69 | 46.03 | 60.81 | 71.78 | 72.02 | 10        |
| Commercial and industrial loans                                 | 9.42       | 3.76  | 4.42  | 5.37  | 8.33  | 11.38 | 14.79 | 18.30 | 10        |
| Loans to individuals  | 1.88       | 0.13  | 0.20  | 0.58  | 0.97  | 2.79  | 4.84  | 5.18  | 10        |
| Loans to depository institutions and acceptances of other banks | 0.03       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.03  | 0.17  | 10        |
| Agricultural loans  | 3.60       | 0.00  | 0.00  | 0.05  | 0.95  | 4.63  | 8.96  | 13.02 | 10        |
| Other loans and leases  | 0.87       | 0.01  | 0.02  | 0.59  | 0.79  | 1.27  | 1.43  | 1.74  | 10        |
| Net loans and leases  | 65.84      | 50.46 | 50.65 | 60.69 | 66.17 | 73.74 | 77.56 | 79.51 | 10        |
| Debt securities over 1 year                                     | 19.72      | 6.43  | 7.55  | 11.29 | 19.86 | 23.70 | 36.43 | 36.85 | 10        |
| Mutual funds and equity securities                              | 0.07       | 0.00  | 0.00  | 0.00  | 0.01  | 0.08  | 0.25  | 0.29  | 10        |
| Subtotal  | 85.63      | 82.81 | 83.19 | 84.57 | 85.54 | 86.97 | 87.66 | 88.23 | 10        |
| Interest-bearing bank balances                                  | 3.28       | 0.45  | 0.76  | 1.56  | 3.54  | 4.41  | 5.28  | 6.00  | 10        |
| Federal funds sold and reverse repos                            | 0.77       | 0.00  | 0.00  | 0.00  | 0.07  | 0.53  | 1.24  | 3.66  | 10        |
| Debt securities 1 year or less                                  | 3.19       | 1.11  | 1.37  | 2.10  | 2.99  | 4.24  | 5.41  | 5.52  | 10        |
| Trading assets  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 10        |
| Total earning assets  | 92.97      | 90.93 | 91.61 | 92.13 | 92.42 | 93.66 | 95.18 | 95.88 | 10        |
| Non-interest cash and due from depository institutions          | 1.31       | 0.75  | 0.90  | 1.06  | 1.34  | 1.50  | 1.83  | 1.86  | 10        |
| Other real estate owned   | 0.19       | 0.01  | 0.01  | 0.04  | 0.08  | 0.29  | 0.39  | 0.57  | 10        |
| All other assets  | 5.72       | 3.12  | 3.42  | 5.33  | 5.90  | 6.41  | 7.08  | 7.72  | 10        |
| <b>Memoranda</b>  |            |       |       |       |       |       |       |       |           |
| Short-term investments  | 7.25       | 3.07  | 3.19  | 5.49  | 7.44  | 9.86  | 10.51 | 10.55 | 10        |
| US Treasury securities  | 0.26       | 0.00  | 0.00  | 0.00  | 0.00  | 0.16  | 0.43  | 1.29  | 10        |
| US agency securities (excluding Mortgage-backed securities)     | 5.15       | 0.28  | 0.56  | 0.92  | 2.47  | 7.00  | 11.28 | 15.71 | 10        |
| Municipal securities  | 7.38       | 0.05  | 0.09  | 0.84  | 5.62  | 11.28 | 17.65 | 19.79 | 10        |
| Mortgage-backed securities                                      | 9.56       | 1.55  | 3.09  | 5.78  | 9.83  | 14.70 | 15.89 | 16.03 | 10        |
| Asset-backed securities   | 0.55       | 0.00  | 0.00  | 0.00  | 0.05  | 0.91  | 1.40  | 1.82  | 10        |
| Other debt securities   | 0.11       | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 0.16  | 0.61  | 10        |
| Loans held-for-sale   | 0.21       | 0.00  | 0.00  | 0.00  | 0.10  | 0.31  | 0.64  | 0.66  | 10        |
| Loans not held-for-sale   | 66.53      | 51.13 | 51.65 | 61.21 | 66.87 | 74.47 | 78.42 | 80.32 | 10        |
| Real estate loans secured by 1-4 family                         | 16.80      | 10.41 | 11.18 | 12.37 | 16.46 | 20.60 | 22.30 | 23.50 | 10        |
| Revolving   | 2.65       | 0.67  | 1.35  | 1.81  | 2.24  | 3.66  | 4.02  | 4.98  | 10        |
| Closed-end, secured by first liens                              | 13.39      | 6.84  | 7.03  | 9.42  | 13.89 | 15.32 | 21.17 | 21.57 | 10        |
| Closed-end, secured by junior liens                             | 0.76       | 0.10  | 0.12  | 0.24  | 0.67  | 1.30  | 1.54  | 1.61  | 10        |
| Commercial real estate loans                                    | 28.42      | 14.49 | 15.94 | 20.06 | 25.24 | 36.57 | 44.15 | 47.19 | 10        |
| Construction and land development                               | 3.64       | 0.57  | 1.14  | 1.68  | 2.59  | 3.79  | 7.20  | 9.94  | 10        |
| Multifamily   | 3.87       | 1.10  | 1.22  | 1.57  | 2.19  | 3.95  | 9.25  | 11.21 | 10        |
| Nonfarm nonresidential  | 20.90      | 11.17 | 11.90 | 14.13 | 20.26 | 24.12 | 32.72 | 34.89 | 10        |
| Real estate loans secured by farmland                           | 5.72       | 0.02  | 0.04  | 0.27  | 4.89  | 7.80  | 10.95 | 16.34 | 10        |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 4  
Date: 03/31/2019

|   | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| <b>Loan Mix, Percent of Gross Loans and Leases</b>              |            |        |        |        |        |        |        |        |           |
| Real estate loans   | 75.75      | 60.41  | 61.75  | 67.70  | 72.14  | 85.66  | 90.87  | 92.93  | 10        |
| Real estate loans secured by 1-4 family                         | 25.21      | 16.38  | 18.21  | 20.10  | 24.56  | 30.50  | 32.37  | 33.75  | 10        |
| Revolving   | 4.01       | 1.20   | 2.41   | 2.93   | 3.77   | 4.77   | 5.74   | 7.46   | 10        |
| Closed-end  | 21.21      | 11.73  | 13.75  | 16.55  | 20.91  | 26.79  | 29.27  | 30.64  | 10        |
| Commercial real estate loans                                    | 42.24      | 21.62  | 26.55  | 33.34  | 43.05  | 51.63  | 56.18  | 61.10  | 10        |
| Construction and land development                               | 5.28       | 0.93   | 1.87   | 2.58   | 4.16   | 6.03   | 10.72  | 13.06  | 10        |
| 1-4 family  | 1.40       | 0.21   | 0.42   | 0.57   | 0.77   | 2.29   | 3.05   | 3.22   | 10        |
| Other   | 3.88       | 0.68   | 1.36   | 1.87   | 2.69   | 4.50   | 7.67   | 9.84   | 10        |
| Multifamily   | 5.48       | 1.58   | 1.92   | 2.46   | 3.85   | 5.83   | 11.36  | 14.34  | 10        |
| Nonfarm nonresidential  | 31.48      | 16.00  | 18.64  | 24.04  | 30.59  | 39.21  | 46.14  | 47.42  | 10        |
| Owner-occupied  | 14.03      | 7.26   | 8.15   | 10.35  | 14.98  | 17.59  | 18.97  | 19.25  | 10        |
| Other   | 17.44      | 7.00   | 7.00   | 10.44  | 16.65  | 23.93  | 27.33  | 29.04  | 10        |
| Real estate loans secured by farmland                           | 8.29       | 0.03   | 0.06   | 0.41   | 9.49   | 10.68  | 15.44  | 21.64  | 10        |
| Loans to depository institutions and acceptances of other banks | 0.05       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.05   | 0.28   | 10        |
| Commercial and industrial loans                                 | 14.51      | 5.68   | 7.29   | 8.99   | 12.36  | 16.34  | 23.77  | 29.71  | 10        |
| Loans to individuals  | 2.99       | 0.24   | 0.39   | 0.80   | 1.45   | 3.95   | 8.61   | 8.91   | 10        |
| Credit card loans   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| Agricultural loans  | 5.34       | 0.00   | 0.00   | 0.08   | 1.29   | 9.00   | 12.65  | 17.25  | 10        |
| Other loans and leases  | 1.37       | 0.02   | 0.03   | 0.87   | 1.38   | 1.89   | 2.34   | 2.80   | 10        |
| <b>Loans and Leases, Percent of Total Capital</b>               |            |        |        |        |        |        |        |        |           |
| Real estate loans   | 429.12     | 307.23 | 316.52 | 348.55 | 406.43 | 494.59 | 575.90 | 592.90 | 10        |
| Real estate loans secured by 1-4 family                         | 142.99     | 77.33  | 81.31  | 127.88 | 140.67 | 172.48 | 189.59 | 205.91 | 10        |
| Revolving   | 22.01      | 6.20   | 12.40  | 16.21  | 20.01  | 26.22  | 30.89  | 41.40  | 10        |
| Closed-end  | 120.98     | 55.14  | 61.28  | 101.38 | 119.70 | 131.70 | 187.62 | 195.09 | 10        |
| Commercial real estate loans                                    | 242.72     | 113.60 | 143.00 | 165.53 | 236.40 | 302.94 | 356.14 | 390.04 | 10        |
| Construction and land development                               | 29.96      | 4.71   | 9.43   | 12.42  | 22.59  | 34.61  | 60.82  | 75.17  | 10        |
| 1-4 family  | 7.86       | 1.27   | 2.54   | 2.87   | 4.39   | 12.76  | 17.29  | 18.48  | 10        |
| Other   | 22.11      | 3.43   | 6.85   | 9.24   | 13.81  | 29.40  | 43.53  | 56.69  | 10        |
| Multifamily   | 32.17      | 8.25   | 10.18  | 14.59  | 19.63  | 35.08  | 67.08  | 89.15  | 10        |
| Nonfarm nonresidential  | 180.58     | 85.90  | 104.40 | 119.40 | 160.45 | 231.71 | 292.42 | 302.57 | 10        |
| Owner-occupied  | 80.45      | 39.51  | 46.88  | 54.27  | 77.35  | 108.28 | 121.15 | 128.07 | 10        |
| Other   | 100.14     | 34.03  | 35.03  | 58.94  | 104.82 | 120.28 | 173.23 | 185.36 | 10        |
| Real estate loans secured by farmland                           | 43.41      | 0.15   | 0.30   | 2.77   | 43.31  | 60.72  | 85.51  | 112.95 | 10        |
| Loans to depository institutions and acceptances of other banks | 0.35       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.35   | 1.93   | 10        |
| Commercial and industrial loans                                 | 83.36      | 31.89  | 37.67  | 46.89  | 67.24  | 86.20  | 132.41 | 189.37 | 10        |
| Loans to individuals  | 15.68      | 1.20   | 1.85   | 4.81   | 8.46   | 21.88  | 41.38  | 44.84  | 10        |
| Credit card loans   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| Agricultural loans  | 27.05      | 0.00   | 0.00   | 0.42   | 7.39   | 41.89  | 70.08  | 90.17  | 10        |
| Other loans and leases  | 7.26       | 0.12   | 0.16   | 5.33   | 7.09   | 9.51   | 11.72  | 14.58  | 10        |
| <b>Supplemental</b>   |            |        |        |        |        |        |        |        |           |
| Non-owner occupied CRE loans / Gross loans                      | 28.32      | 12.51  | 14.70  | 19.53  | 27.58  | 35.08  | 45.65  | 46.87  | 10        |
| Non-owner occupied CRE loans / Total capital                    | 162.92     | 60.87  | 69.68  | 112.02 | 147.72 | 214.09 | 268.29 | 288.49 | 10        |
| Construction and land development loans / Total capital         | 29.96      | 4.71   | 9.43   | 12.42  | 22.59  | 34.61  | 60.82  | 75.17  | 10        |
| Total CRE loans / Total capital                                 | 243.36     | 113.60 | 143.00 | 166.29 | 236.40 | 307.02 | 356.14 | 390.04 | 10        |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 03/31/2019

**Liquidity and Funding**

|  | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| <b>Percent of Total Assets</b>                                     |            |        |        |        |        |        |        |        |           |
| Short-term investments   | 7.25       | 3.07   | 3.19   | 5.49   | 7.44   | 9.86   | 10.51  | 10.55  | 10        |
| Liquid assets  | 19.57      | 9.84   | 10.89  | 16.81  | 19.09  | 20.70  | 22.87  | 31.96  | 10        |
| Investment securities  | 23.08      | 8.43   | 10.13  | 16.56  | 23.69  | 27.65  | 38.76  | 38.90  | 10        |
| Net loans and leases   | 65.84      | 50.46  | 50.65  | 60.69  | 66.17  | 73.74  | 77.56  | 79.51  | 10        |
| Net loans, leases and standby letters of credit                    | 66.39      | 50.58  | 50.78  | 61.96  | 66.37  | 73.79  | 78.21  | 80.81  | 10        |
| Core deposits  | 74.72      | 67.35  | 68.00  | 70.83  | 76.22  | 77.06  | 78.87  | 81.86  | 10        |
| Noncore funding  | 12.21      | 6.51   | 8.01   | 8.97   | 9.80   | 15.29  | 19.69  | 20.23  | 10        |
| Time deposits of \$250K or more                                    | 1.98       | 2.01   | 2.04   | 3.12   | 4.66   | 6.25   | 7.07   | 9.21   | 10        |
| Foreign deposits   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| Federal funds purchased and repos                                  | 1.35       | 0.00   | 0.00   | 0.00   | 0.49   | 1.49   | 2.45   | 5.33   | 10        |
| Secured federal funds purchased                                    | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| Net federal funds purchased (sold)                                 | 0.58       | -2.53  | -0.78  | -0.15  | 0.00   | 0.55   | 2.36   | 5.27   | 10        |
| Commercial paper   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| Other borrowings w/remaining maturity of 1 year or less            | 1.25       | 0.00   | 0.00   | 0.17   | 0.82   | 1.33   | 1.93   | 4.13   | 10        |
| Earning assets that reprice within 1 year                          | 29.71      | 20.60  | 20.89  | 22.00  | 27.24  | 35.72  | 41.63  | 43.06  | 10        |
| Interest-bearing liabilities that reprice within 1 year            | 26.95      | 8.22   | 9.04   | 12.35  | 16.97  | 40.88  | 62.87  | 63.45  | 10        |
| Long-term debt that reprices within 1 year                         | 0.10       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.23   | 0.54   | 10        |
| Net assets that reprice within 1 year                              | 2.66       | -31.80 | -23.32 | -8.40  | 6.10   | 11.89  | 27.57  | 31.34  | 10        |
| <b>Other Liquidity and Funding Ratios</b>                          |            |        |        |        |        |        |        |        |           |
| Net noncore funding dependence                                     | 5.73       | -2.63  | -2.15  | 2.85   | 6.43   | 7.80   | 12.34  | 14.24  | 10        |
| Net ST noncore funding dependence                                  | -0.08      | -5.81  | -5.75  | -5.37  | -1.05  | 5.32   | 5.86   | 6.80   | 10        |
| Short-term investment / ST noncore funding                         | 153.94     | 34.61  | 36.86  | 60.24  | 137.28 | 236.62 | 304.91 | 312.82 | 10        |
| Liquid assets - short-term noncore funding / Nonliquid assets      | 16.54      | 6.98   | 7.13   | 10.09  | 10.80  | 17.02  | 25.60  | 39.62  | 10        |
| Net loans and leases / Total deposits                              | 80.06      | 61.55  | 62.93  | 68.82  | 81.25  | 88.98  | 95.77  | 99.97  | 10        |
| Net loans and leases / Core deposits                               | 88.58      | 68.28  | 70.61  | 75.04  | 88.32  | 100.48 | 107.55 | 110.18 | 10        |
| Held-to-maturity securities appreciation (depreciation) / T1 cap   | 0.01       | -0.05  | -0.04  | -0.03  | 0.00   | 0.05   | 0.07   | 0.08   | 3         |
| Available-for-sale securities appreciation (depreciation) / T1 cap | 0.48       | -1.93  | -1.59  | -0.94  | -0.47  | 0.07   | 4.32   | 5.72   | 10        |
| Structured notes appreciation (depreciation) / T1 cap              | -0.03      | -0.08  | -0.07  | -0.05  | -0.01  | 0.00   | 0.01   | 0.01   | 5         |
| <b>Percent of Investment Securities</b>                            |            |        |        |        |        |        |        |        |           |
| Held-to-maturity securities  | 1.33       | 0.00   | 0.00   | 0.00   | 0.00   | 0.20   | 1.98   | 7.08   | 10        |
| Available-for-sale securities                                      | 98.34      | 92.16  | 96.99  | 99.15  | 99.87  | 100.00 | 100.00 | 100.00 | 10        |
| US Treasury securities   | 1.11       | 0.00   | 0.00   | 0.00   | 0.00   | 0.45   | 1.64   | 5.67   | 10        |
| US agency securities (excluding Mortgage-backed securities)        | 27.08      | 0.82   | 1.63   | 4.44   | 19.42  | 35.43  | 56.24  | 77.12  | 10        |
| Municipal securities   | 26.23      | 0.68   | 1.36   | 3.67   | 21.72  | 45.94  | 57.43  | 61.01  | 10        |
| Mortgage-backed securities   | 41.25      | 9.55   | 19.11  | 29.92  | 43.88  | 55.52  | 59.09  | 65.32  | 10        |
| Asset-backed securities  | 3.29       | 0.00   | 0.00   | 0.00   | 0.14   | 6.38   | 8.95   | 11.26  | 10        |
| Other debt securities  | 0.69       | 0.00   | 0.00   | 0.00   | 0.00   | 0.09   | 0.85   | 3.69   | 10        |
| Mutual funds and equity securities                                 | 0.36       | 0.00   | 0.00   | 0.00   | 0.02   | 0.43   | 0.96   | 1.44   | 10        |
| Debt securities 1 year or less                                     | 17.10      | 3.99   | 5.78   | 9.85   | 17.56  | 24.13  | 26.58  | 29.89  | 10        |
| Debt securities 1 to 5 years                                       | 30.24      | 9.22   | 9.94   | 14.66  | 26.40  | 40.74  | 59.85  | 61.31  | 10        |
| Debt securities over 5 years                                       | 52.07      | 20.73  | 26.84  | 31.17  | 60.37  | 69.65  | 74.19  | 78.96  | 10        |
| Pledged securities   | 51.14      | 28.09  | 29.22  | 34.78  | 54.78  | 61.57  | 64.83  | 76.75  | 10        |
| Structured notes, fair value                                       | 0.75       | 0.00   | 0.00   | 0.00   | 0.12   | 0.55   | 2.67   | 3.22   | 10        |
| <b>Percent Change from Prior Like Quarter</b>                      |            |        |        |        |        |        |        |        |           |
| Short-term investments   | 10.02      | -52.34 | -47.28 | -19.14 | 20.30  | 32.45  | 48.44  | 68.42  | 10        |
| Investment securities  |            |        |        |        |        |        |        |        |           |
| Core deposits  | 8.08       | -8.03  | -3.13  | 0.21   | 2.89   | 12.37  | 19.58  | 34.22  | 10        |
| Noncore funding  | -11.70     | -46.33 | -38.69 | -27.32 | -8.85  | -3.68  | 12.49  | 23.56  | 10        |





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 4  
Date:03/31/2019

|  | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| <b>Percent of Notional Amount</b>                                      |            |        |        |        |        |        |        |        |           |
| Interest rate contracts  | 100.00     | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 6         |
| Foreign exchange contracts   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 6         |
| Equity, commodity, and other contracts                                 | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 6         |
| <b>Futures and forwards</b>  |            |        |        |        |        |        |        |        |           |
|  | 29.05      | 0.00   | 0.00   | 6.17   | 30.24  | 47.02  | 56.91  | 59.99  | 6         |
| <b>Written options</b>   |            |        |        |        |        |        |        |        |           |
|  | 53.93      | 30.38  | 31.05  | 33.51  | 43.09  | 68.81  | 87.67  | 93.83  | 6         |
| Exchange-traded  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 6         |
| Over-the-counter   | 53.93      | 30.38  | 31.05  | 33.51  | 43.09  | 68.81  | 87.67  | 93.83  | 6         |
| <b>Purchased options</b>   |            |        |        |        |        |        |        |        |           |
|  | 6.08       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 18.25  | 27.37  | 6         |
| Exchange-traded  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 6         |
| Over-the-counter   | 6.08       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 18.25  | 27.37  | 6         |
| <b>Swaps</b>   |            |        |        |        |        |        |        |        |           |
|  | 10.93      | 0.00   | 0.00   | 0.00   | 0.00   | 23.35  | 32.80  | 33.63  | 6         |
| <b>Held for trading</b>  |            |        |        |        |        |        |        |        |           |
|  | 16.67      | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 50.00  | 75.00  | 6         |
| Interest rate contracts  | 16.67      | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 50.00  | 75.00  | 6         |
| Foreign exchange contracts   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 6         |
| Equity, commodity, and other contracts                                 | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 6         |
| <b>Non-traded</b>  |            |        |        |        |        |        |        |        |           |
|  | 83.33      | 25.00  | 50.00  | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 6         |
| Interest rate contracts  | 83.33      | 25.00  | 50.00  | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 6         |
| Foreign exchange contracts   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 6         |
| Equity, commodity, and other contracts                                 | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 6         |
| <b>Derivative contracts (excluding futures and FX 14 days or less)</b> |            |        |        |        |        |        |        |        |           |
|  | 38.39      | 6.17   | 12.33  | 27.45  | 43.28  | 51.30  | 59.55  | 63.59  | 6         |
| One year or less   | 34.32      | 6.17   | 12.33  | 27.45  | 39.51  | 48.87  | 51.12  | 51.30  | 6         |
| Over 1 year to 5 years   | 2.86       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 8.58   | 12.87  | 6         |
| Over 5 years   | 1.21       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 3.63   | 5.45   | 6         |
| Gross negative fair value (absolute value)                             | 0.13       | 0.00   | 0.00   | 0.00   | 0.09   | 0.27   | 0.30   | 0.31   | 6         |
| Gross positive fair value  | 0.87       | 0.00   | 0.00   | 0.15   | 0.70   | 1.45   | 1.92   | 2.04   | 6         |
| <b>Percent of Tier 1 Capital</b>                                       |            |        |        |        |        |        |        |        |           |
| Gross negative fair value, absolute value (X)                          | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| Gross positive fair value (X)  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.01   | 0.01   | 10        |
| Held for trading (X)   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| Non-traded (X)   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.01   | 0.01   | 10        |
| Current credit exposure (X)  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.01   | 10        |
| Credit losses on derivative contracts                                  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| <b>Past Due Derivative Instruments Fair Value</b>                      |            |        |        |        |        |        |        |        |           |
| 30-89 days past due (confidential prior to March 2001)                 | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| 90+ days past due  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| <b>Other Ratios</b>  |            |        |        |        |        |        |        |        |           |
| Current credit exposure / Risk-weighted assets                         | 0.02       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.05   | 0.10   | 10        |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 03/31/2019

**Allowance and Net Loan and Lease Losses**

PRELIMINARY

FR BHCPR  
Page 9

|  | PEER RATIO | 5%       | 10%      | 25%   | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|--|------------|----------|----------|-------|--------|--------|--------|--------|-----------|
| <b>Analysis Ratios</b>   |            |          |          |       |        |        |        |        |           |
| Provision for loan and lease losses / Average assets                           | 0.11       | -0.05    | 0.00     | 0.07  | 0.10   | 0.13   | 0.16   | 0.30   | 10        |
| Provision for loan and lease losses / Average loans and leases                 | 0.18       | -0.07    | -0.01    | 0.09  | 0.15   | 0.18   | 0.27   | 0.55   | 10        |
| Provision for loan and lease losses / Net loan and lease losses                | -406.35    | -3423.06 | -2166.11 | 20.92 | 178.02 | 392.15 | 633.16 | 686.95 | 10        |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.40       | 1.06     | 1.07     | 1.11  | 1.22   | 1.32   | 1.74   | 2.32   | 10        |
| Allowance for loan and lease losses / Total loans and leases                   | 1.39       | 1.06     | 1.07     | 1.11  | 1.22   | 1.31   | 1.72   | 2.31   | 10        |
| Allowance for loan and lease losses / Net loans and leases losses (X)          | 27.31      | 5.23     | 6.04     | 14.19 | 21.77  | 40.81  | 52.99  | 53.99  | 7         |
| Allowance for loan and lease losses / Nonaccrual assets                        | 158.35     | 60.18    | 76.56    | 90.98 | 116.04 | 191.40 | 274.47 | 343.02 | 10        |
| ALLL/90+ days past due + nonaccrual loans and leases                           | 145.23     | 57.83    | 72.13    | 90.98 | 112.81 | 178.78 | 226.80 | 310.13 | 10        |
| Gross loan and lease losses / Average loans and leases                         | 0.10       | 0.02     | 0.03     | 0.04  | 0.06   | 0.12   | 0.21   | 0.29   | 10        |
| Recoveries / Average loans and leases  | 0.05       | 0.00     | 0.01     | 0.01  | 0.02   | 0.07   | 0.10   | 0.14   | 10        |
| Net losses / Average loans and leases  | 0.05       | -0.05    | -0.05    | 0.00  | 0.03   | 0.05   | 0.17   | 0.23   | 10        |
| 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   | 10        |
| Recoveries / Prior year-end losses   | 6.25       | 0.91     | 0.98     | 2.32  | 5.28   | 8.88   | 10.83  | 14.45  | 10        |
| Earnings coverage of net loan and lease losses (X)                             | -50.56     | -434.27  | -143.33  | -9.18 | 16.02  | 38.83  | 101.74 | 105.57 | 10        |
| <b>Net Loan and Lease Losses By Type</b>                                       |            |          |          |       |        |        |        |        |           |
| Real estate loans  | 0.00       | -0.09    | -0.09    | 0.00  | 0.00   | 0.03   | 0.05   | 0.06   | 10        |
| Real estate loans secured by 1-4 family  | -0.08      | -0.52    | -0.29    | -0.01 | 0.00   | 0.01   | 0.11   | 0.12   | 10        |
| Revolving  | 0.17       | -0.07    | -0.04    | 0.00  | 0.00   | 0.15   | 0.53   | 0.80   | 9         |
| Closed-end   | -0.12      | -0.72    | -0.35    | -0.01 | 0.00   | 0.01   | 0.03   | 0.06   | 10        |
| Commercial real estate loans   | 0.03       | 0.00     | 0.00     | 0.00  | 0.00   | 0.00   | 0.10   | 0.13   | 10        |
| Construction and land development  | 0.00       | -0.01    | 0.00     | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 9         |
| 1-4 family   | 0.00       | 0.00     | 0.00     | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 9         |
| Other  | 0.00       | -0.01    | 0.00     | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 9         |
| Multifamily  | 0.03       | 0.00     | 0.00     | 0.00  | 0.00   | 0.00   | 0.03   | 0.19   | 10        |
| Nonfarm nonresidential   | 0.02       | 0.00     | 0.00     | 0.00  | 0.00   | 0.00   | 0.02   | 0.10   | 10        |
| Owner-occupied   | 0.00       | 0.00     | 0.00     | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 10        |
| Other  | 0.02       | 0.00     | 0.00     | 0.00  | 0.00   | 0.00   | 0.02   | 0.10   | 10        |
| Real estate loans secured by farmland  | 0.00       | 0.00     | 0.00     | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 9         |
| Commercial and industrial loans  | 0.35       | -0.02    | -0.01    | 0.00  | 0.04   | 0.21   | 1.00   | 1.60   | 10        |
| Loans to individuals   | 0.57       | 0.20     | 0.22     | 0.25  | 0.26   | 0.40   | 1.14   | 1.70   | 7         |
| Credit card loans  |            |          |          |       |        |        |        |        |           |
| Agricultural loans   | 0.00       | 0.00     | 0.00     | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 8         |
| Loans to foreign governments and institutions                                  |            |          |          |       |        |        |        |        |           |
| Other loans and leases   | 0.99       | 0.00     | 0.00     | 0.00  | 0.13   | 1.28   | 2.21   | 3.94   | 10        |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 4  
 Date: 03/31/2019

**Past Due and Nonaccrual Assets**

|   | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| <b>Percent of Loans and Leases</b>  |            |        |        |        |        |        |        |        |           |
| 30-89 days past due loans and leases                                      | 0.62       | 0.16   | 0.19   | 0.24   | 0.47   | 0.54   | 1.19   | 1.72   | 10        |
| 90+ days past due loans and leases  | 0.07       | 0.00   | 0.00   | 0.00   | 0.01   | 0.08   | 0.14   | 0.29   | 10        |
| Nonaccrual loans and leases   | 1.24       | 0.33   | 0.40   | 0.68   | 1.27   | 1.48   | 2.48   | 2.48   | 10        |
| 90+ days past due and nonaccrual loans and leases                         | 1.31       | 0.38   | 0.49   | 0.79   | 1.28   | 1.55   | 2.49   | 2.49   | 10        |
| <b>Percent of Loans and Leases and Other Assets</b>                       |            |        |        |        |        |        |        |        |           |
| <b>30+ Days Past Due and Nonaccrual</b>                                   |            |        |        |        |        |        |        |        |           |
| 30-89 days past due assets  | 0.62       | 0.16   | 0.19   | 0.24   | 0.47   | 0.54   | 1.19   | 1.72   | 10        |
| 90+ days past due assets  | 0.07       | 0.00   | 0.00   | 0.00   | 0.01   | 0.08   | 0.14   | 0.29   | 10        |
| Nonaccrual assets   | 1.26       | 0.33   | 0.40   | 0.68   | 1.27   | 1.48   | 2.50   | 2.59   | 10        |
| 30+ days past due and nonaccrual assets                                   | 1.95       | 0.86   | 0.92   | 1.14   | 1.61   | 2.86   | 3.48   | 3.52   | 10        |
| <b>Percent of Total Assets</b>  |            |        |        |        |        |        |        |        |           |
| 90+ days past due and nonaccrual assets                                   | 0.87       | 0.28   | 0.37   | 0.49   | 0.78   | 1.18   | 1.45   | 1.67   | 10        |
| 90+ past due and nonaccrual assets + other real estate owned              | 1.06       | 0.30   | 0.41   | 0.69   | 0.95   | 1.44   | 1.97   | 1.99   | 10        |
| <b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b> |            |        |        |        |        |        |        |        |           |
| Total Assets  | 1.50       | 0.82   | 0.85   | 1.04   | 1.27   | 1.93   | 2.40   | 2.59   | 10        |
| Allowance for loan and leases losses                                      | 167.70     | 100.58 | 101.80 | 135.27 | 145.61 | 168.39 | 286.01 | 288.70 | 10        |
| Equity cap + allowance for loan and lease losses                          | 12.65      | 7.44   | 7.99   | 9.11   | 10.15  | 15.92  | 19.67  | 22.64  | 10        |
| Tier 1 cap + allowance for loan and lease losses                          | 12.22      | 8.14   | 8.85   | 9.23   | 9.68   | 15.81  | 18.21  | 19.07  | 10        |
| Loans and Leases + other real estate owned                                | 2.24       | 1.31   | 1.32   | 1.63   | 1.88   | 2.85   | 3.58   | 3.79   | 10        |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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 | 0.64       | 0.16 | 0.23 | 0.33 | 0.46 | 0.59 | 1.19 | 1.68 | 10        |
|   | 90+ days past due   | 0.02       | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.10 | 0.10 | 10        |
|   | Nonaccrual          | 1.44       | 0.38 | 0.45 | 0.78 | 1.14 | 2.13 | 2.52 | 2.91 | 10        |
| Commercial and industrial   | 30-89 days past due | 0.43       | 0.03 | 0.06 | 0.10 | 0.29 | 0.43 | 1.04 | 1.35 | 10        |
|   | 90+ days past due   | 0.01       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.06 | 10        |
|   | Nonaccrual          | 1.10       | 0.03 | 0.04 | 0.19 | 0.33 | 1.74 | 2.87 | 3.43 | 10        |
| Individuals   | 30-89 days past due | 1.01       | 0.05 | 0.10 | 0.15 | 0.25 | 0.62 | 3.59 | 4.13 | 10        |
|   | 90+ days past due   | 0.68       | 0.00 | 0.00 | 0.00 | 0.00 | 0.72 | 1.88 | 3.06 | 10        |
|   | Nonaccrual          | 0.21       | 0.00 | 0.00 | 0.00 | 0.03 | 0.19 | 0.54 | 0.88 | 10        |
| Depository institution loans  | 30-89 days past due | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1         |
|   | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1         |
|   | Nonaccrual          | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1         |
| Agricultural  | 30-89 days past due | 0.41       | 0.00 | 0.00 | 0.00 | 0.06 | 0.43 | 1.27 | 1.58 | 8         |
|   | 90+ days past due   | 0.06       | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.19 | 0.29 | 8         |
|   | Nonaccrual          | 0.54       | 0.00 | 0.00 | 0.00 | 0.15 | 0.75 | 1.73 | 1.81 | 8         |
| 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 | 0.13 | 0.34 | 0.56 | 10        |
|   | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10        |
|   | Nonaccrual          | 0.34       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.34 | 1.88 | 10        |

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

PRELIMINARY

FR BHCPR

Page 12

Peer Group: 4  
Date: 03/31/2019

|                              |                     | PEER RATIO | 5%   | 10%  | 25%  | 50%  | 75%  | 90%  | 95%  | BHC COUNT |
|------------------------------|---------------------|------------|------|------|------|------|------|------|------|-----------|
| <b>Memoranda</b>             |                     |            |      |      |      |      |      |      |      |           |
| 1-4 Family                   | 30-89 days past due | 0.94       | 0.06 | 0.09 | 0.55 | 0.95 | 1.32 | 1.58 | 1.81 | 10        |
|                              | 90+ days past due   | 0.03       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 | 0.15 | 10        |
|                              | Nonaccrual          | 1.42       | 0.27 | 0.30 | 0.53 | 0.67 | 1.41 | 2.66 | 4.44 | 10        |
| Revolving                    | 30-89 days past due | 0.19       | 0.00 | 0.00 | 0.00 | 0.07 | 0.18 | 0.66 | 0.70 | 9         |
|                              | 90+ days past due   | 0.02       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.10 | 9         |
|                              | Nonaccrual          | 0.20       | 0.00 | 0.00 | 0.04 | 0.24 | 0.30 | 0.39 | 0.46 | 9         |
| Closed-End                   | 30-89 days past due | 1.10       | 0.08 | 0.14 | 0.62 | 1.01 | 1.52 | 1.96 | 2.25 | 10        |
|                              | 90+ days past due   | 0.04       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.17 | 0.18 | 10        |
|                              | Nonaccrual          | 1.59       | 0.29 | 0.29 | 0.58 | 0.83 | 1.67 | 3.21 | 4.72 | 10        |
| Junior Lien                  | 30-89 days past due | 0.04       | 0.00 | 0.00 | 0.00 | 0.02 | 0.05 | 0.11 | 0.13 | 10        |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10        |
|                              | Nonaccrual          | 0.08       | 0.00 | 0.00 | 0.00 | 0.03 | 0.08 | 0.16 | 0.29 | 10        |
| Commercial real estate       | 30-89 days past due | 0.46       | 0.00 | 0.00 | 0.01 | 0.14 | 0.57 | 1.18 | 1.76 | 10        |
|                              | 90+ days past due   | 0.01       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.05 | 10        |
|                              | Nonaccrual          | 1.25       | 0.06 | 0.10 | 0.45 | 0.67 | 1.73 | 2.64 | 3.52 | 10        |
| Construction and development | 30-89 days past due | 0.21       | 0.00 | 0.00 | 0.00 | 0.00 | 0.28 | 0.54 | 0.88 | 9         |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9         |
|                              | Nonaccrual          | 1.36       | 0.00 | 0.00 | 0.00 | 0.00 | 2.36 | 4.09 | 4.61 | 9         |
| 1-4 family                   | 30-89 days past due | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9         |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9         |
|                              | Nonaccrual          | 0.73       | 0.00 | 0.00 | 0.00 | 0.00 | 0.46 | 2.61 | 3.22 | 9         |
| Other                        | 30-89 days past due | 0.21       | 0.00 | 0.00 | 0.00 | 0.00 | 0.28 | 0.54 | 0.88 | 9         |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9         |
|                              | Nonaccrual          | 0.63       | 0.00 | 0.00 | 0.00 | 0.00 | 0.49 | 2.45 | 2.64 | 9         |
| Multifamily                  | 30-89 days past due | 0.37       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.48 | 2.03 | 10        |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10        |
|                              | Nonaccrual          | 0.34       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.18 | 1.78 | 10        |
| Nonfarm non-residential      | 30-89 days past due | 0.47       | 0.00 | 0.00 | 0.01 | 0.10 | 0.21 | 1.02 | 2.20 | 10        |
|                              | 90+ days past due   | 0.02       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.11 | 10        |
|                              | Nonaccrual          | 1.30       | 0.08 | 0.15 | 0.37 | 0.68 | 1.74 | 2.79 | 3.72 | 10        |
| Owner occupied               | 30-89 days past due | 0.39       | 0.00 | 0.00 | 0.00 | 0.04 | 0.13 | 0.55 | 1.96 | 10        |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10        |
|                              | Nonaccrual          | 0.49       | 0.01 | 0.01 | 0.19 | 0.33 | 0.64 | 1.03 | 1.34 | 10        |
| Other                        | 30-89 days past due | 0.08       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.44 | 10        |
|                              | 90+ days past due   | 0.02       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.11 | 10        |
|                              | Nonaccrual          | 0.81       | 0.00 | 0.00 | 0.00 | 0.01 | 1.40 | 2.46 | 3.08 | 10        |
| Farmland                     | 30-89 days past due | 0.45       | 0.00 | 0.00 | 0.00 | 0.44 | 0.63 | 0.91 | 1.42 | 9         |
|                              | 90+ days past due   | 1.36       | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 2.64 | 7.27 | 9         |
|                              | Nonaccrual          | 1.02       | 0.00 | 0.00 | 0.00 | 0.21 | 1.04 | 3.63 | 3.93 | 9         |
| Credit card                  | 30-89 days past due |            |      |      |      |      |      |      |      |           |
|                              | 90+ days past due   |            |      |      |      |      |      |      |      |           |
|                              | Nonaccrual          |            |      |      |      |      |      |      |      |           |

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 4  
Date: 03/31/2019**Regulatory Capital Components and Ratios**PRELIMINARY FR BHCPR  
Page 13

|  | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC COUNT |
|--|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| <b>Capital Ratios</b>                  |            |       |       |       |       |       |       |       |           |
| Common equity tier 1 capital, column A | 11.83      | 3.36  | 5.89  | 10.62 | 13.66 | 15.41 | 15.69 | 15.70 | 10        |
| Common equity tier 1 capital, column B | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 10        |
| Tier 1 capital, column A               | 15.12      | 12.37 | 13.55 | 14.46 | 15.43 | 16.33 | 16.71 | 16.95 | 10        |
| Tier 1 capital, column B               | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 10        |
| Total capital, column A                | 16.22      | 13.37 | 14.47 | 15.66 | 16.53 | 17.45 | 17.75 | 18.09 | 10        |
| Total capital, column B                | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 10        |
| Tier 1 leverage                        | 11.32      | 9.61  | 10.25 | 10.51 | 10.75 | 11.72 | 13.56 | 14.09 | 10        |









**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

PRELIMINARY

FR BHCPR

Peer Group: 4  
Date: 03/31/2019

Page 17

|   | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| <b>Payout Ratios - Parent</b>                                 |            |        |        |        |        |        |        |        |           |
| Dividends paid / Income before undistributed income           | 74.52      | 19.49  | 23.14  | 39.40  | 76.03  | 94.78  | 124.39 | 137.70 | 6         |
| Dividends paid / Net income                                   | 27.18      | 0.00   | 0.00   | 18.53  | 20.08  | 30.49  | 49.20  | 67.44  | 9         |
| Net income - dividends / Average equity                       | 4.73       | -5.79  | 0.07   | 2.92   | 6.02   | 8.04   | 10.62  | 12.15  | 10        |
| <b>Percent of Dividends Paid</b>                              |            |        |        |        |        |        |        |        |           |
| Dividends from bank subsidiaries                              | 204.62     | 30.25  | 60.50  | 115.95 | 133.71 | 153.44 | 401.12 | 580.50 | 7         |
| Dividends from nonbank subsidiaries                           | 29.76      | 0.00   | 0.00   | 0.00   | 0.34   | 2.37   | 83.65  | 143.45 | 7         |
| Dividends from subsidiary BHCs                                | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 7         |
| Dividends from all subsidiaries                               | 234.38     | 30.35  | 60.71  | 117.85 | 134.99 | 255.05 | 523.06 | 641.47 | 7         |
| <b>Payout Ratios - Subsidiaries:</b>                          |            |        |        |        |        |        |        |        |           |
| <b>Percent of Bank Net Income</b>                             |            |        |        |        |        |        |        |        |           |
| Dividends from bank subsidiaries                              | 41.91      | 0.00   | 0.00   | 0.00   | 27.16  | 48.96  | 80.73  | 137.11 | 9         |
| Interest income from bank subsidiaries                        | 0.25       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.47   | 1.36   | 9         |
| Management and service fees from bank subsidiaries            | 8.42       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 22.12  | 43.13  | 9         |
| Other income from bank subsidiaries                           | 0.17       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.31   | 0.94   | 9         |
| Operating income from bank subsidiaries                       | 50.75      | 0.00   | 0.00   | 11.62  | 35.83  | 52.54  | 112.20 | 153.97 | 9         |
| <b>Percent of Nonbank Net Income</b>                          |            |        |        |        |        |        |        |        |           |
| Dividends from nonbank subsidiaries                           | 21.22      | 0.00   | 0.00   | 0.00   | 2.94   | 3.57   | 61.19  | 80.40  | 5         |
| Interest income from nonbank subsidiaries                     | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 5         |
| Management and serv fees from nonbank subsidiaries            | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 5         |
| Other income from nonbank subsidiaries                        | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 5         |
| Operating income from nonbank subsidiaries                    | 21.22      | 0.00   | 0.00   | 0.00   | 2.94   | 3.57   | 61.19  | 80.40  | 5         |
| <b>Percent of Subsidiary BHCs' Net Income</b>                 |            |        |        |        |        |        |        |        |           |
| Dividends from subsidiary BHCs                                |            |        |        |        |        |        |        |        |           |
| Interest income from subsidiary BHCs                          |            |        |        |        |        |        |        |        |           |
| Management and service fees from subsidiary holding companies |            |        |        |        |        |        |        |        |           |
| Other income from subsidiary BHCs                             |            |        |        |        |        |        |        |        |           |
| Operating income from subsidiary BHCs                         |            |        |        |        |        |        |        |        |           |
| <b>Dependence on Subsidiaries:</b>                            |            |        |        |        |        |        |        |        |           |
| <b>Percent of Total Operating Income</b>                      |            |        |        |        |        |        |        |        |           |
| Dividends from bank subsidiaries                              | 57.09      | 0.00   | 0.00   | 22.30  | 65.97  | 97.51  | 98.89  | 99.02  | 8         |
| Interest income from bank subsidiaries                        | 0.16       | 0.00   | 0.00   | 0.00   | 0.00   | 0.04   | 0.45   | 0.80   | 8         |
| Management and service fees from bank subsidiaries            | 21.13      | 0.00   | 0.00   | 0.00   | 0.00   | 17.55  | 78.79  | 88.79  | 8         |
| Other income from bank subsidiaries                           | 0.89       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 2.15   | 4.65   | 8         |
| Operating income from bank subsidiaries                       | 79.27      | 15.52  | 31.04  | 82.25  | 97.94  | 99.34  | 99.93  | 99.94  | 8         |
| Dividends from nonbank subsidiaries                           | 7.43       | 0.00   | 0.00   | 0.00   | 0.15   | 1.17   | 18.74  | 37.19  | 8         |
| Interest income from nonbank subsidiaries                     | 12.50      | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 30.00  | 65.00  | 8         |
| Management and service fees from nonbank subsidiaries         | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 8         |
| Other income from nonbank subsidiaries                        | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 8         |
| Operating income from nonbank subsidiaries                    | 19.93      | 0.00   | 0.00   | 0.00   | 0.44   | 16.10  | 68.96  | 84.48  | 8         |
| Dividends from subsidiary BHCs                                | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 8         |
| Interest income from subsidiary BHCs                          | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 8         |
| Management and service fees from subsidiary holding companies | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 8         |
| Other income from subsidiary BHCs                             | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 8         |
| Operating income from subsidiary BHCs                         | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 8         |
| Loans and advances from subsidiaries / Short term debt        | 372.89     | 372.89 | 372.89 | 372.89 | 372.89 | 372.89 | 372.89 | 372.89 | 1         |
| Loans and advances from subsidiaries / Total debt             | 94.23      | 3.68   | 7.36   | 18.41  | 36.82  | 141.35 | 204.06 | 224.97 | 3         |

## BHCPR Reporters for Quarter Ending 03/31/2019

Peer Group 4 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> |
|----------------|------------------------------------|---|-----------------------------|---|
| 1247576        | 743,208                            | 215 HOLDING CO.                             | MINNEAPOLIS, MN             |   |
| 1491913        | 966,436                            | BLACKHAWK BANCORP, INC.                     | BELOIT, WI                  |   |
| 2531245        | 563,712                            | CARVER BANCORP, INC.                        | NEW YORK, NY                |   |
| 1203899        | 902,264                            | CENTRAL BANCSHARES, INC.                    | MUSCATINE, IA               |   |
| 1075881        | 893,437                            | CHESAPEAKE FINANCIAL SHARES, INC.           | KILMARNOCK, VA              |   |
| 1139532        | 702,152                            | CIB MARINE BANCSHARES, INC.                 | BROOKFIELD, WI              |   |
| 1140239        | 928,696                            | CITIZENS BANCORP INVESTMENT, INC.           | LAFAYETTE, TN               |   |
| 1097566        | 784,032                            | CITIZENS UNION BANCORP OF SHELBYVILLE, INC. | SHELBYVILLE, KY             |   |
| 1404632        | 921,021                            | FIRST BANKERS TRUSTSHARES, INC.             | QUINCY, IL                  |   |
| 3030307        | 981,003                            | LANDMARK BANCORP, INC.                      | MANHATTAN, KS               |   |

Note: Peer Group 4 has 10 bank holding companies.