

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 03/31/2019

Summary Ratios

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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.44	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
Percent of Average Earning Assets					
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
Losses, Allowance, and Past Due + Nonaccrual					
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 (Confidential prior to March 2001)	0.62	0.56	0.55	0.59	0.54
Liquidity and Funding					
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
Capitalization					
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
Growth Rates					
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
Parent Company Ratios					
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 from ops + noncash items + op expense / Op expense + dividend	185.14	107.69	192.06	92.76	99.26

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Relative Income Statement and Margin Analysis

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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Average Assets					
Interest income (tax equivalent)	4.28	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
Margin Analysis					
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
Yield or Cost					
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	1.11	1.52		
Time deposits < \$250K	1.81	1.03	1.33		
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

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Non-interest Income & Expenses

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Mutual fund fee income / Non-interest income	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
Percent of Average Assets					
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
Percent of Adjusted Operating Income (Tax Equivalent)					
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

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Percent Composition of Assets

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Real estate loans	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
Memoranda					
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

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Loan Mix and Analysis of Concentrations of Credit

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	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
Loans and Leases, Percent of Total Capital					
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
Supplemental					
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

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Liquidity and Funding

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Short-term investments	7.25	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	5.01	3.78	4.59	3.45	
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
Other Liquidity and Funding Ratios					
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
Short-term investment / Short-term 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) / Tier 1 capital	0.01	-0.35	-0.05	-0.05	-0.66
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.48	-3.28	-1.92	-1.03	-1.33
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.05	-0.03	-0.11	-0.12
Percent of Investment Securities					
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
Percent Change from Prior Like Quarter					
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

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Derivatives and Off-Balance-Sheet Transactions

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)		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
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)		18.47	20.08	18.64	18.90

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	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 forex 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
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.02	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
Analysis Ratios					
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
Net Loan and Lease Losses By Type					
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

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Loans and Leases					
30-89 days past due loans and leases	0.62	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
30-89 days past due restructured	0.00	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.25	0.18	0.29	0.15	0.23
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.62	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
Percent of Total Assets					
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
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	1.50	1.14	1.40	1.09	1.33
Allowance for loan and lease losses	167.70	149.16	154.94	142.70	162.05
Equity capital + allowance for loan and lease losses	12.65	10.57	12.06	10.24	12.94
Tier 1 capital + 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

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
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
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

Peer Group: 4
Date: 03/31/2019

Past Due and Nonaccrual Loans and Leases - Continued

		03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Memoranda						
1-4 Family	30-89 days past due	0.94	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 DATAPeer Group: 4
Date: 03/31/2019**Regulatory Capital Components and Ratios**

	03/31/2019			03/31/2018			12/31/2018			12/31/2017			12/31/2016		
Capital Ratios															
Common equity tier 1 capital, column A		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
Analysis Ratios					
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
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 03/31/2019

Foreign Activities

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
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

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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Profitability					
Net income / Average equity capital	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
Subsidiary HCs net income / Average equity investment in sub HCs		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
Subsidiary holding companies' net income / Parent net income		100.29		100.11	106.41
Leverage					
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 + notes payable to subs that issued TPS / 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
Double Leverage					
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					
Double Leverage Payback					
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
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	108.73	96.14	131.65	101.12	106.67
Cash from ops + noncash items + op expense / Op expense + dividend	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
Other Ratios					
Net assets that reprice within 1 year / Total assets	-4.72	-2.13	-4.02	-1.91	-0.79
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	50.00	0.00	100.00	0.00
Total	0.00	50.00	0.00	100.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.02	0.02
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.02	0.02
As a Percent of Consolidated BHC Assets					
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 subsidiary 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

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Payout Ratios - Parent					
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
Percent of Dividends Paid					
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 holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	234.38	130.60	198.32	133.34	153.14
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
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
Percent of Nonbank Net Income					
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
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies		0.00		35.84	0.00
Interest income from subsidiary holding companies		0.00		0.00	0.00
Management and service fees from subsidiary holding companies		0.00		0.00	0.00
Other income from subsidiary holding companies		0.00		0.00	0.00
Operating income from subsidiary holding companies		0.00		35.84	0.00
Dependence on Subsidiaries:					
Percent of Total Operating Income					
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 holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	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

Peer Group: 4
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									10
Earnings and Profitability: Percent of Average Assets									
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
Percent of Average Earning Assets									
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
Losses, Allowance, and Past Due + Nonaccrual									
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 (Confidential prior to March 2001)	0.62	0.16	0.19	0.24	0.47	0.54	1.19	1.72	10
Liquidity and Funding									
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
Capitalization									
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
Growth Rates									
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
Parent Company Ratios									
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 from ops + noncash items + op expense / Op expense + dividend	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
Percent of Average Assets									
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
Margin Analysis									
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
Yield or Cost									
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
Analysis Ratios									
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
Percent of Average Assets									
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
Percent of Adjusted Operating Income (Tax Equivalent)									
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

Peer Group: 4
Date: 03/31/2019

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	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
Memoranda									
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
Loan Mix, Percent of Gross Loans and Leases									
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
Loans and Leases, Percent of Total Capital									
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
Supplemental									
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
Percent of Total Assets									
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	5.01	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
Other Liquidity and Funding Ratios									
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
Short-term investment / Short-term 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) / Tier 1 capital	0.01	-0.05	-0.04	-0.03	0.00	0.05	0.07	0.08	3
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.48	-1.93	-1.59	-0.94	-0.47	0.07	4.32	5.72	10
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.08	-0.07	-0.05	-0.01	0.00	0.01	0.01	5
Percent of Investment Securities									
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
Percent Change from Prior Like Quarter									
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
Percent of Notional Amount									
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
Futures and forwards									
	29.05	0.00	0.00	6.17	30.24	47.02	56.91	59.99	6
Written options									
	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
Purchased options									
	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
Swaps									
	10.93	0.00	0.00	0.00	0.00	23.35	32.80	33.63	6
Held for trading									
	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
Non-traded									
	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
Derivative contracts (excluding futures and forex 14 days or less)									
	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
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other Ratios									
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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
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
Net Loan and Lease Losses By Type									
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
Percent of Loans and Leases									
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
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
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
Percent of Total Assets									
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
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	1.50	0.82	0.85	1.04	1.27	1.93	2.40	2.59	10
Allowance for loan and lease losses	167.70	100.58	101.80	135.27	145.61	168.39	286.01	288.70	10
Equity capital + 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 capital + 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

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

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

Peer Group: 4
Date: 03/31/2019

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
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 REPORTPeer Group: 4
Date: 03/31/2019**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	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

Peer Group: 4
Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
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
Percent of Dividends Paid									
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 holding companies	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
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
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
Percent of Nonbank Net Income									
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
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies									
Interest income from subsidiary holding companies									
Management and service fees from subsidiary holding companies									
Other income from subsidiary holding companies									
Operating income from subsidiary holding companies									
Dependence on Subsidiaries:									
Percent of Total Operating Income									
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 holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Interest income from subsidiary holding companies	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 holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	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.