

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 03/31/2019

Summary Ratios

PRELIMINARY

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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.92	2.04	2.83	2.37	2.78
+ Non-interest income	6.95	6.43	6.80	5.28	1.99
- Overhead expense	10.47	6.95	9.65	6.45	4.33
- Provision for credit losses	0.12	0.02	0.03	0.05	-0.33
+ Securities gains (losses)	0.03	0.00	0.04	-0.02	-0.05
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	-0.01
= Pretax net operating income (tax equivalent)	-0.69	1.51	0.00	1.14	0.71
Net operating income	-0.51	1.52	-0.03	1.03	0.47
Net income	-0.51	1.52	-0.03	2.87	0.47
Net income (sub-chapter S adjusted)	1.02	0.36	0.38	5.16	0.39
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.41	2.86	4.34	3.19	3.55
Interest expense	1.11	0.52	1.08	0.54	0.46
Net interest income (tax equivalent)	3.30	2.34	3.26	2.65	3.09
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.04	0.03	0.14	0.05	0.01
Earnings coverage of net loan and lease losses (X)	3.67	0.09	6.75	12.83	22.50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.67	1.76	1.62	1.22	2.86
Allowance for loan and lease losses / Total loans and leases	1.60	1.76	1.55	1.22	2.86
Nonaccrued loans and leases + ORE / Loans and leases + ORE	3.01	3.80	2.93	6.98	13.10
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.66	0.84	1.29	0.74	1.08
Liquidity and Funding					
Net noncore funding dependence	-6.76	-4.23	2.19	3.60	-11.93
Net short-term noncore funding dependence	-13.63	-4.61	-0.25	1.89	-15.15
Net loans and leases / Total assets	53.83	38.21	53.19	38.48	41.22
Capitalization					
Tier 1 leverage ratio	16.00	55.43	16.67	50.81	15.10
Equity capital / Total assets	17.71	40.21	18.41	44.02	17.82
Equity capital + minority interest / Total assets	17.87	40.35	18.56	44.10	17.95
Tier 1 common equity capital / Total risk-weighted assets	26.55	46.77	26.73	68.88	32.90
Net Loans and leases / Equity capital (X)	3.01	2.02	2.95	2.77	3.44
Cash dividends / Net income	92.19	124.56	72.42	27.38	22.33
Cash dividends / Net income (sub-chapter S adjusted)	0.00	0.00	56.99	2.14	3.15
Retained earnings / Average equity capital	-1.44	-1.17	-0.46	9.03	3.03
Growth Rates					
Assets	14.74	-36.05	-0.37	-27.81	-13.27
Equity capital	3.84	-1.62	-1.66	12.78	0.73
Net loans and leases	20.45	-30.44	1.96	-31.52	-15.00
Noncore funding	87.57	-54.61	3.09	-18.20	-18.00
Parent Company Ratios					
Short-term debt / Equity capital	1.01	0.00	0.99	0.00	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Equity investment in subs / Equity capital	95.71	95.94	94.60	80.92	102.48
Cash FR op + noncash + op expenses / Op expenses + dividends	-145.57	32.76	73.83	1,925.38	82.43

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	3.86	2.47	3.71	2.85	3.19
Less: Interest expense	0.94	0.43	0.87	0.48	0.40
Equals: Net interest income (tax equivalent)	2.92	2.04	2.83	2.37	2.78
Plus: Non-interest income	6.95	6.43	6.80	5.28	1.99
Equals: adjusted operating income (tax equivalent)	9.87	8.47	9.63	7.65	4.77
Less: Overhead Expense	10.47	6.95	9.65	6.45	4.33
Less: Provision for credit losses	0.12	0.02	0.03	0.05	-0.33
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.01	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.03	0.00	0.04	-0.02	-0.05
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	-0.01
Equals: Pretax net operating income (tax equivalent)	-0.69	1.51	0.00	1.14	0.71
Less: Applicable income taxes (tax equivalent)	-0.17	0.00	0.05	0.11	0.23
Less: Minority interest	0.00	0.00	-0.02	0.01	0.01
Equals: Net operating income	-0.51	1.52	-0.03	1.03	0.47
Plus: Net extraordinary items	0.00	0.00	0.00	1.85	0.00
Equals: Net income	-0.51	1.52	-0.03	2.87	0.47
Memo: Net income (last four quarters)	-0.05	0.38	-0.03	3.54	0.47
Net income-BHC and noncontrolling (minority) interest	-0.51	1.51	-0.05	2.88	0.47
Margin Analysis					
Average earning assets / Average assets	88.55	65.10	86.73	90.18	89.56
Average interest-bearing funds / Average assets	50.92	37.75	51.32	58.98	53.02
Interest income (tax equivalent) / Average earning assets	4.41	2.86	4.34	3.19	3.55
Interest expense / Average earning assets	1.11	0.52	1.08	0.54	0.46
Net interest income (tax equivalent) / Average earning assets	3.30	2.34	3.26	2.65	3.09
Yield or Cost					
Total loans and leases (tax equivalent)	5.47	4.83	5.45	3.90	5.14
Interest-bearing bank balances	2.17	1.13	1.44	2.49	0.67
Fed funds sold and reverse repos	2.85	1.93	2.19	1.29	0.70
Trading assets	2.62	2.68	2.58	2.29	1.98
Total earning assets	4.35	2.82	4.28	3.12	3.44
Investment securities (tax equivalent)	2.88	2.39	2.77	2.34	2.22
US Treasury and agency securities (excluding Mortgage-backed securities)	2.51	2.40		1.30	2.17
Mortgage-backed securities	2.67	2.50	2.57	2.22	1.95
All other securities	3.51	2.69		3.02	3.33
Interest-bearing deposits	2.01	0.96	1.38	0.54	0.67
Time deposits of \$250K or more	2.28	2.28	2.28	0.81	0.81
Time deposits < \$250K	2.33	2.33	2.33	1.77	1.77
Other domestic deposits	1.31	0.28	1.11		0.18
Foreign deposits					
Fed funds purchased and repos	2.72	1.68	1.00	0.86	0.29
Other borrowed funds and trading liabilities	2.11	1.32	3.20	1.75	1.06
All interest-bearing funds	1.95	1.14	1.78	0.84	0.85

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Non-interest Income & Expenses

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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	96.92	76.71	97.09	61.26	97.21
Percent of Average Assets					
Total overhead expense	10.47	6.95	9.65	6.45	4.33
Personnel expense	5.90	3.89	5.40	3.81	2.38
Net occupancy expense	0.59	0.48	0.64	0.41	0.38
Other operating expenses	3.98	2.57	3.60	2.23	1.57
Overhead less non-interest income	3.52	0.51	2.85	1.16	2.34
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	96.08	75.97	96.15	60.31	95.22
Personnel expense	54.19	42.42	52.77	35.04	50.52
Net occupancy expense	6.10	5.62	7.05	4.94	8.31
Other operating expenses	35.80	27.93	36.33	20.33	36.39
Total non-interest income	59.12	67.30	55.06	57.21	35.97
Fiduciary activities income	0.00	0.00	0.00	0.34	0.25
Service charges on domestic deposit accounts	9.36	9.14	12.04	6.73	11.78
Trading revenue	11.33	8.47	9.91	6.16	10.79
Investment banking fees and commissions	0.05	0.00	0.00	0.27	0.41
Insurance activities revenue	0.00	0.02	0.04	1.24	1.80
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.17	0.12	0.17	0.50	0.18
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	27.09	20.54	27.86	16.90	6.62
Other non-interest income	11.12	29.00	5.03	25.09	4.14
Overhead less non-interest income	36.96	8.67	41.09	3.10	59.25
Applicable income taxes / Pretax net operating income (tax equivalent)	12.50	11.57	27.41	10.92	17.87
Applicable income tax + TE / Pretax net operating income + TE	18.73	21.32	41.45	18.01	29.18

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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	40.05	26.97	39.31	27.78	28.88
Commercial and industrial loans	3.20	2.88	3.61	2.95	3.91
Loans to individuals	1.60	1.31	1.73	2.26	1.45
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.12	0.16	0.30	1.49	2.19
Other loans and leases	9.60	7.50	8.96	4.48	5.76
Net loans and leases	53.83	38.21	53.19	38.48	41.22
Debt securities over 1 year	17.20	13.63	18.16	11.73	18.46
Mutual funds and equity securities	0.00	0.58	0.00	0.34	0.01
Subtotal	71.02	52.41	71.34	50.54	59.69
Interest-bearing bank balances	8.88	9.47	8.10	6.46	23.73
Federal funds sold and reverse repos	5.93	1.66	5.68	2.34	2.11
Debt securities 1 year or less	0.89	0.27	0.76	0.42	1.15
Trading assets	1.49	0.82	2.12	0.72	1.00
Total earning assets	88.21	64.63	88.01	60.48	87.68
Non-interest cash and due from depository institutions	1.57	1.15	1.56	12.80	1.26
Other real estate owned	1.18	1.24	1.35	1.02	4.73
All other assets	10.21	34.22	10.43	26.72	11.06
Memoranda					
Short-term investments	15.70	11.40	14.54	9.22	26.99
US Treasury securities	0.00	0.00	0.00	0.03	0.05
US agency securities (excluding Mortgage-backed securities)	4.21	3.00	4.03	3.32	5.05
Municipal securities	7.97	6.26	8.90	5.84	9.14
Mortgage-backed securities	5.37	4.21	5.48	2.74	4.86
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	0.54	0.42	0.50	0.22	0.51
Loans held-for-sale	8.01	6.02	8.11	6.11	0.00
Loans not held-for-sale	46.56	32.79	45.80	32.84	42.20
Real estate loans secured by 1-4 family	23.36	13.36	21.89	13.46	8.23
Revolving	4.60	0.63	3.11	0.16	0.08
Closed-end, secured by first liens	18.59	12.55	17.88	13.15	7.95
Closed-end, secured by junior liens	0.17	0.18	0.91	0.15	0.20
Commercial real estate loans	14.55	12.29	15.61	12.51	18.32
Construction and land development	2.49	0.53	3.33	1.19	6.87
Multifamily	0.98	0.82	0.81	1.25	1.14
Nonfarm nonresidential	11.07	10.95	11.47	10.07	10.31
Real estate loans secured by farmland	2.14	1.32	1.80	1.80	2.34

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Loan Mix and Analysis of Concentrations of Credit

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	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	67.51	66.26	67.60	59.41	71.19
Real estate loans secured by 1-4 family	34.35	31.04	33.73	26.28	15.52
Revolving	5.98	1.32	4.18	0.28	0.13
Closed-end	28.37	29.72	29.55	26.00	15.39
Commercial real estate loans	28.14	31.30	29.71	29.08	50.90
Construction and land development	5.11	1.35	6.37	4.01	27.79
1-4 family	1.70	0.18	2.65	0.58	20.97
Other	3.41	1.17	3.72	3.43	6.82
Multifamily	1.53	2.05	1.63	2.49	2.11
Nonfarm nonresidential	21.51	27.90	21.70	22.58	21.01
Owner-occupied	12.05	17.90	14.95	13.98	13.50
Other	9.45	10.00	6.75	8.60	7.50
Real estate loans secured by farmland	5.02	3.92	4.16	4.06	4.76
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	7.05	8.20	7.74	6.69	7.73
Loans to individuals	3.76	3.97	4.00	18.52	3.18
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.28	0.44	0.68	2.80	3.47
Other loans and leases	21.39	21.12	19.97	12.58	14.44
Loans and Leases, Percent of Total Capital					
Real estate loans	251.62	147.39	227.19	202.55	218.94
Real estate loans secured by 1-4 family	143.59	69.32	120.36	91.85	72.28
Revolving	27.68	2.96	16.10	0.99	0.77
Closed-end	115.92	66.36	104.26	90.86	71.51
Commercial real estate loans	93.51	69.44	94.72	95.13	127.51
Construction and land development	16.24	2.99	20.22	10.04	31.62
1-4 family	6.08	0.39	8.76	3.07	17.29
Other	10.16	2.60	11.47	6.97	14.33
Multifamily	5.98	4.54	5.03	9.41	10.50
Nonfarm nonresidential	71.29	61.91	69.47	75.69	85.39
Owner-occupied	37.53	39.64	47.06	50.27	56.93
Other	33.76	22.27	22.41	25.41	28.46
Real estate loans secured by farmland	14.52	8.63	12.11	15.56	19.15
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	21.45	18.09	23.37	23.89	32.87
Loans to individuals	11.13	8.74	11.72	8.75	10.51
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.78	0.97	2.00	15.36	22.32
Other loans and leases	59.71	46.35	58.44	31.80	39.66
Supplemental					
Non-owner occupied CRE loans / Gross loans	16.09	13.40	14.75	15.10	37.40
Non-owner occupied CRE loans / Total capital	55.97	29.80	47.67	44.86	70.58
Construction and land development loans / Total capital	16.24	2.99	20.22	10.04	31.62
Total CRE loans / Total capital	93.51	69.44	94.72	95.13	127.51

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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	15.70	11.40	14.54	9.22	26.99
Liquid assets	27.45	20.32	26.97	28.41	38.06
Investment securities	18.09	14.48	18.91	12.49	19.62
Net loans and leases	53.83	38.21	53.19	38.48	41.22
Net loans, leases and standby letters of credit	53.86	38.23	53.32	38.60	41.40
Core deposits	66.40	47.98	59.98	41.92	53.67
Noncore funding	13.52	9.92	18.10	12.37	23.04
Time deposits of \$250K or more	0.61	9.63	3.79	0.58	4.30
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.00	0.00	4.50	2.81	0.00
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	-5.93	-1.66	-1.18	0.47	-2.11
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	4.65	7.51	7.75	6.59	0.47
Earning assets that reprice within 1 year	34.15	27.14	40.59	19.42	45.11
Interest-bearing liabilities that reprice within 1 year	24.24	15.94	21.82	12.69	24.46
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.61	1.03
Net assets that reprice within 1 year	9.90	11.20	18.76	6.12	19.63
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-6.76	-4.23	2.19	3.60	-11.93
Net ST noncore funding dependence	-13.63	-4.61	-0.25	1.89	-15.15
Short-term investment / ST noncore funding	8,329.91	773.55	103.18	105.07	207.88
Liquid assets - short-term noncore funding / Nonliquid assets	32.63	18.31	20.18	46.72	31.48
Net loans and leases / Total deposits	80.98	93.42	90.09	99.81	53.42
Net loans and leases / Core deposits	87.68	95.57	98.00	102.22	129.93
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.00	0.00	0.00	0.65	0.65
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.41	-3.24	-5.39	-0.73	-2.95
Structured notes appreciation (depreciation) / T1 cap	-0.14	-0.12	-0.28	-0.06	-0.12
Percent of Investment Securities					
Held-to-maturity securities	0.48	0.31	0.49	11.51	17.11
Available-for-sale securities	99.52	99.69	99.51	88.49	82.89
US Treasury securities	0.00	0.00	0.00	0.24	0.30
US agency securities (excluding Mortgage-backed securities)	32.01	19.58	31.50	25.81	30.38
Municipal securities	39.92	27.59	41.57	33.87	45.31
Mortgage-backed securities	23.25	16.41	22.15	12.98	20.60
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	4.82	3.09	4.78	2.09	3.39
Mutual funds and equity securities	0.00	33.33	0.00	25.00	0.03
Debt securities 1 year or less	7.82	1.95	7.23	3.27	6.36
Debt securities 1 to 5 years	29.51	18.82	29.61	22.33	26.96
Debt securities over 5 years	62.67	45.89	63.16	49.41	66.65
Pledged securities	56.26	36.10	52.34	44.28	35.61
Structured notes, fair value	4.29	1.83	4.27	1.35	1.96
Percent Change from Prior Like Quarter					
Short-term investments	9.91	-56.79	-12.08	-39.34	-12.27
Investment securities		-28.42	-30.64	-41.81	-19.63
Core deposits	28.92	-36.29	7.80	-33.20	-15.39
Noncore funding	87.57	-54.61	3.09	-18.20	-18.00

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Derivatives and Off-Balance-Sheet Transactions

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	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)		7.93	12.04	5.02	9.88
Standby letters of credit	0.04	0.02	0.13	0.12	0.17
Commercial and similar letters of credit	0.00	0.00	0.00	0.18	0.30
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	8.21	7.17	5.97	3.50	0.00
Interest rate contracts	8.21	7.17	5.97	3.50	0.00
Interest rate futures and forward contracts	8.21	3.70	3.86	2.31	0.00
Written options contracts (interest rate)	0.00	3.48	2.11	1.19	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
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)		22.30	25.39	11.58	20.94

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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	
Foreign exchange contracts	0.00	0.00	0.00	0.00	
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	
Futures and forwards	100.00	51.54	64.64	65.90	
Written options	0.00	48.46	35.36	34.10	
Exchange-traded	0.00	0.00	0.00	0.00	
Over-the-counter	0.00	48.46	35.36	34.10	
Purchased options	0.00	0.00	0.00	0.00	
Exchange-traded	0.00	0.00	0.00	0.00	
Over-the-counter	0.00	0.00	0.00	0.00	
Swaps	0.00	0.00	0.00	0.00	
Held for trading	0.00	0.00	0.00	0.00	
Interest rate contracts	0.00	0.00	0.00	0.00	
Foreign exchange contracts	0.00	0.00	0.00	0.00	
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	
Non-traded	100.00	100.00	100.00	100.00	
Interest rate contracts	100.00	100.00	100.00	100.00	
Foreign exchange contracts	0.00	0.00	0.00	0.00	
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	
Derivative contracts (excluding futures and FX 14 days or less)	100.00	48.46	64.64	34.10	
One year or less	100.00	48.46	64.64	34.10	
Over 1 year to 5 years	0.00	0.00	0.00	0.00	
Over 5 years	0.00	0.00	0.00	0.00	
Gross negative fair value (absolute value)	0.42	0.12	0.40	0.11	
Gross positive fair value	3.45	0.22	0.20	0.10	
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)	0.02	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)	0.02	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.02	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	0.57	0.00	0.02	0.00	0.00

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 03/31/2019

Allowance and Net Loan and Lease Losses

 PRELIMINARY FR BHCPR
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	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.12	0.02	0.03	0.05	-0.33
Provision for loan and lease losses / Average loans and leases	0.19	0.07	0.01	0.11	-0.71
Provision for loan and lease losses / Net loan and lease losses	45.83	71.88	-439.40	130.96	765.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.67	1.76	1.62	1.22	2.86
Allowance for loan and lease losses / Total loans and leases	1.60	1.76	1.55	1.22	2.86
Allowance for loan and lease losses / Net loans and leases losses (X)	7.35	11.30	8.93	7.02	26.22
Allowance for loan and lease losses / Nonaccrual assets	1,505.04	40.19	44.67	2,002.00	651.17
ALLL/90+ days past due + nonaccrual loans and leases	1,505.04	40.19	44.67	2,002.00	651.10
Gross loan and lease losses / Average loans and leases	0.09	0.07	0.20	0.09	0.10
Recoveries / Average loans and leases	0.06	0.04	0.06	0.04	0.09
Net losses / Average loans and leases	0.04	0.03	0.14	0.05	0.01
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	6.82	7.50	35.00	22.14	24.21
Earnings coverage of net loan and lease losses (X)	3.67	0.09	6.75	12.83	22.50
Net Loan and Lease Losses By Type					
Real estate loans	-0.09	-0.06	-0.09	-0.37	-0.18
Real estate loans secured by 1-4 family	0.00	0.00	-0.02	-1.48	0.10
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-end	0.00	0.00	-0.02	2.32	0.10
Commercial real estate loans	-0.12	-0.08	-0.10	-0.11	-0.22
Construction and land development	0.00	0.00	0.00	-0.10	-0.15
1-4 family	0.00	0.00	0.00	0.00	-0.15
Other	0.00	0.00	0.00	-0.10	0.00
Multifamily	0.00	0.00	-0.01	-0.68	-0.08
Nonfarm nonresidential	-0.17	-0.12	-0.18	0.01	-0.10
Owner-occupied	-0.17	-0.12	-0.18	0.01	-0.10
Other	0.00	0.00	0.00	0.00	0.00
Real estate loans secured by farmland	0.00	0.00	0.00	0.12	0.00
Commercial and industrial loans	0.00	0.00	0.00	0.02	-0.02
Loans to individuals	1.59	0.75	1.14	1.20	0.31
Credit card loans					
Agricultural loans	0.00	0.00	0.00	0.02	0.09
Loans to foreign governments and institutions					
Other loans and leases	5.61	6.94	15.24	6.53	3.07

BHCPR PEER GROUP DATA

Peer Group: 5
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	0.66	0.84	1.29	0.74	1.08
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans and leases	1.52	1.33	1.19	3.07	0.89
90+ days past due and nonaccrual loans and leases	1.52	1.33	1.19	3.07	0.90
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.66	0.84	1.29	0.74	1.08
90+ days past due assets	0.00	0.00	0.00	0.00	0.00
Nonaccrual assets	1.52	1.33	1.19	3.07	0.89
30+ days past due and nonaccrual assets	2.18	2.17	2.48	3.81	1.98
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.64	0.44	0.51	0.53	0.39
90+ past due and nonaccrual assets + other real estate owned	1.82	1.68	1.86	1.54	5.13
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	1.84	1.78	2.00	1.62	5.29
Allowance for loan and leases losses	436.19	167.30	507.81	5,932.33	550.22
Equity cap + allowance for loan and lease losses	9.71	8.13	9.82	6.77	18.60
Tier 1 cap + allowance for loan and lease losses	11.73	9.54	11.47	7.73	18.44
Loans and Leases + other real estate owned	3.06	4.12	3.27	7.18	13.44

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

BHCPR PEER GROUP DATA

Peer Group: 5
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	0.81	0.98	1.83	0.75	1.25
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.00	1.81	1.61	11.57	1.23
Commercial and industrial	30-89 days past due	0.00	0.10	0.28	0.34	1.52
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.00	0.00	0.30	0.01
Individuals	30-89 days past due	0.95	1.64	1.57	1.12	0.94
	90+ days past due	0.00	0.00	0.00	0.00	0.04
	Nonaccrual	0.41	0.65	0.54	0.38	0.13
Depository institution loans	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Agricultural	30-89 days past due	0.00	0.00	0.00	0.01	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.03
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.03	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.00	0.00	0.00	0.00

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: 5
Date: 03/31/2019

		03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Memoranda						
1-4 Family	30-89 days past due	1.61	1.44	1.18	1.11	2.82
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.52	1.98	1.20	1.56	1.70
Revolving	30-89 days past due	0.00	0.00	0.00	4.29	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Closed-End	30-89 days past due	1.61	1.44	1.18	1.10	2.84
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.52	1.98	1.20	1.56	1.71
Junior Lien	30-89 days past due	0.00	0.29	0.03	0.00	0.38
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.08	0.00	0.05	0.09
Commercial real estate	30-89 days past due	0.44	0.66	1.70	0.90	0.83
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.84	2.11	2.29	14.14	1.54
Construction and development	30-89 days past due	0.10	0.00	0.00	0.18	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.79	16.85	1.15	20.53	0.20
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.79	16.85	1.15	7.24	0.00
Other	30-89 days past due	0.10	0.00	0.00	0.18	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	13.29	0.20
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm non-residential	30-89 days past due	0.53	0.67	2.03	1.07	1.30
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	3.38	1.94	2.50	13.29	2.13
Owner occupied	30-89 days past due	0.53	0.67	2.03	1.07	1.30
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	3.38	1.94	2.50	1.32	2.13
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	11.97	0.00
Farmland	30-89 days past due	0.80	1.34	6.67	0.26	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.07	0.05	0.05	0.06
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 PEER GROUP DATAPeer Group: 5
Date: 03/31/2019**Regulatory Capital Components and Ratios**PRELIMINARY FR BHCPR
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	03/31/2019		03/31/2018		12/31/2018		12/31/2017		12/31/2016	
Capital Ratios										
Common equity tier 1 capital, column A	26.55		46.77		26.73		68.88		32.90	
Common equity tier 1 capital, column B	0.00		0.00		0.00		0.00		0.00	
Tier 1 capital, column A	26.55		46.77		26.73		68.88		32.90	
Tier 1 capital, column B	0.00		0.00		0.00		0.00		0.00	
Total capital, column A	27.59		47.39		27.74		69.44		34.03	
Total capital, column B	0.00		0.00		0.00		0.00		0.00	
Tier 1 leverage	16.00		55.43		16.67		50.81		15.09	

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 03/31/2019

Insurance and Broker-Dealer Activities

	03/31/2019	03/31/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets					
Insurance underwriting assets (L/H) / Total insurance underwriting assets					
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income	0.00	0.02	0.04	1.24	1.80
Premium income / Insurance activities revenue		0.00	0.00	0.00	0.00
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)					
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					
Reinsurance recovery (L/H) / Total assets (L/H)					
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	6.93	5.97	8.19	6.32	9.06
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 5
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					
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					
Total selected assets	3.33	-2.61	-5.03	2.74	
Deposits					

BHCPR PEER GROUP DATA

 Peer Group: 5
 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	-0.90	1.05	0.62	8.01	4.11
Bank net income / Average equity investment in banks	3.59	5.12	5.74	18.83	5.90
Nonbank net income / Average equity investment in nonbanks	-7.48	-21.86	-13.08	1.81	1.89
Sub BHCs net income / Average equity investment in sub BHCs				25.83	
Bank net income / Parent net income	223.19	260.60	366.41	108.27	147.19
Nonbank net income / Parent net income		0.00		5.79	5.48
Sub BHCs net income / Parent net income				6.71	
Leverage					
Total liabilities / Equity capital	2.91	1.55	3.59	1.43	8.58
Total debt / Equity capital	1.01	0.00	0.99	0.00	0.00
Total debt + NP to subs that issued trust preferred / Equity capital	1.01	0.00	0.99	0.00	0.00
Total debt + Loans guaranteed for affiliate / Equity capital	1.01	0.00	0.99	0.00	0.00
Total debt / Equity capital - excess over fair value	1.35	0.00	1.32	0.00	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Short-term debt / Equity capital	1.01	0.00	0.99	0.00	0.00
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	8.44	6.35	8.31	4.15	0.00
Long-term debt / Consolidated long-term debt	0.00	0.00	0.00	0.00	0.00
Double Leverage					
Equity investment in subs / Equity capital	95.71	95.94	94.60	80.92	102.48
Total investment in subs / Equity capital	97.17	97.14	96.16	81.67	103.67
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)	-3.45	-4.03	-5.98	-1.42	7.32
Equity investment in subs - equity cap / Net income-div (X)					34.16
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	22.24	2,063.70	77.47	2,392.54	62.52
Cash flow from operations + noncash + op exchange / Op exchange + div	-145.57	32.76	73.83	1,925.38	82.43
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-299.10	-45.63	157.15	5,734.27	84.21
Pretax operating income + interest expenses / Interest expense	-300.00		-363.64		-6.45
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	-300.00		-363.64		-6.45
Dividends + interest from subs / Interest expenses + dividends	4.38	79.35	309.88	334.42	79.22
Fees + other income from subs / Salary + other expenses	3.59	38.06	23.69	6.97	10.83
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets repriceable in 1 year / Total assets	2.94	1.50	3.28	13.59	2.48
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	0.00	0.00	5.39	0.00
Total	0.00	0.00	0.00	5.39	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	7.04	1.58	10.36	1.10	1.77
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: 5
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		33.33	68.11	49.06	111.74
Dividends paid / Net income	92.19	124.56	72.42	27.38	22.33
Net income - dividends / Average equity	-1.44	-1.17	-0.46	9.03	3.03
Percent of Dividends Paid					
Dividends from bank subsidiaries	0.00	53.97	424.71	306.07	42.02
Dividends from nonbank subsidiaries	0.00	22.80	22.87	22.73	55.56
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	0.00	76.77	447.57	328.80	97.57
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	0.00	20.90	42.56	66.45	14.29
Interest income from bank subsidiaries	0.71	0.38	0.20	0.27	0.22
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	1.10	0.63	0.63	0.53	0.86
Operating income from bank subsidiaries	1.81	21.91	43.39	67.26	15.37
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries				19.13	35.86
Interest income from nonbank subsidiaries				0.00	370.00
Management and serv fees from nonbank subsidiaries				17.85	52.39
Other income from nonbank subsidiaries				0.00	500.00
Operating income from nonbank subsidiaries				36.98	958.25
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs				0.00	
Interest income from subsidiary BHCs				0.00	
Management and service fees from subsidiary holding companies				0.00	
Other income from subsidiary BHCs				0.00	
Operating income from subsidiary BHCs				0.00	
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	0.00	33.33	50.58	76.71	25.84
Interest income from bank subsidiaries	4.50	1.29	0.20	0.36	33.75
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	7.00	2.15	0.65	0.57	4.46
Operating income from bank subsidiaries	11.50	36.77	51.43	77.64	64.05
Dividends from nonbank subsidiaries	0.00	21.46	1.71	1.56	10.70
Interest income from nonbank subsidiaries	61.00	4.52	2.95	0.84	3.19
Management and service fees from nonbank subsidiaries	27.50	7.01	5.31	1.46	15.63
Other income from nonbank subsidiaries	0.00	29.96	4.92	1.13	4.31
Operating income from nonbank subsidiaries	88.50	62.95	14.89	4.99	33.82
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	0.00		0.00		
Loans and advances from subsidiaries / Total debt	0.00		0.00		

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 5

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Date: 03/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									3
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.92	2.62	2.64	2.70	2.80	3.08	3.25	3.30	3
+ Non-interest income	6.95	1.88	2.12	2.86	4.08	9.61	12.93	14.04	3
- Overhead expense	10.47	3.96	4.25	5.11	6.55	13.87	18.26	19.72	3
- Provision for credit losses	0.12	0.01	0.02	0.04	0.08	0.18	0.24	0.26	3
+ Securities gains (losses)	0.03	0.00	0.00	0.00	0.00	0.05	0.08	0.08	3
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
= Pretax net operating income (tax equivalent)	-0.69	-3.31	-2.90	-1.69	0.32	0.83	1.13	1.23	3
Net operating income	-0.51	-2.63	-2.31	-1.35	0.25	0.71	0.98	1.07	3
Net income	-0.51	-2.63	-2.31	-1.35	0.25	0.71	0.98	1.07	3
Net income (sub-chapter S adjusted)	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.41	3.49	3.60	3.94	4.50	4.93	5.19	5.27	3
Interest expense	1.11	0.46	0.49	0.60	0.77	1.45	1.87	2.00	3
Net interest income (tax equivalent)	3.30	2.98	3.01	3.08	3.21	3.48	3.63	3.69	3
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.04	-0.10	-0.09	-0.05	0.00	0.11	0.17	0.19	3
Earnings coverage of net loan and lease losses (X)	3.67	-5.45	-4.44	-1.40	3.67	8.73	11.77	12.78	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.67	0.75	0.84	1.11	1.55	2.17	2.54	2.67	3
Allowance for loan and lease losses / Total loans and leases	1.60	0.56	0.67	1.00	1.55	2.17	2.54	2.67	3
Nonaccrued loans and leases + ORE / Loans and leases + ORE	3.01	0.53	0.95	2.23	4.36	4.47	4.53	4.55	3
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.66	0.00	0.00	0.00	0.00	0.99	1.58	1.77	3
Liquidity and Funding									
Net noncore funding dependence	-6.76	-39.23	-34.85	-21.73	0.14	11.66	18.57	20.87	3
Net short-term noncore funding dependence	-13.63	-46.91	-41.85	-26.67	-1.37	5.54	9.68	11.06	3
Net loans and leases / Total assets	53.83	41.51	41.74	42.45	43.63	60.10	69.99	73.28	3
Capitalization									
Tier 1 leverage ratio	16.00	14.15	14.30	14.73	15.46	16.99	17.91	18.21	3
Equity capital / Total assets	17.71	13.74	14.03	14.90	16.36	19.84	21.93	22.63	3
Equity capital + minority interest / Total assets	17.87	13.78	14.13	15.15	16.85	20.09	22.03	22.68	3
Tier 1 common equity capital / Total risk-weighted assets	26.55	22.80	22.94	23.35	24.05	28.50	31.17	32.06	3
Net Loans and leases / Equity capital (X)	3.01	2.71	2.75	2.87	3.07	3.18	3.24	3.26	3
Cash dividends / Net income	92.19	9.22	18.44	46.09	92.19	138.28	165.94	175.16	2
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	-1.44	-10.83	-9.77	-6.57	-1.25	3.79	6.82	7.83	3
Growth Rates									
Assets	14.74	4.15	4.34	4.92	5.87	20.13	28.69	31.54	3
Equity capital	3.84	0.54	0.70	1.17	1.95	5.56	7.73	8.45	3
Net loans and leases	20.45	-0.39	-0.20	0.38	1.33	30.96	48.74	54.67	3
Noncore funding	87.57	12.95	17.10	29.58	50.37	126.96	172.91	188.23	3
Parent Company Ratios									
Short-term debt / Equity capital	1.01	0.00	0.00	0.00	0.00	1.51	2.42	2.72	3
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equity investment in subs / Equity capital	95.71	90.93	91.28	92.36	94.15	98.29	100.77	101.60	3
Cash FR op + noncash + op expenses / Op expenses + dividends	-145.57	-518.17	-456.34	-270.85	38.29	71.65	91.66	98.33	3

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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)	3.86	3.29	3.37	3.63	4.05	4.20	4.28	4.31	3
Less: Interest expense	0.94	0.43	0.46	0.55	0.69	1.21	1.53	1.63	3
Equals: Net interest income (tax equivalent)	2.92	2.62	2.64	2.70	2.80	3.08	3.25	3.30	3
Plus: Non-interest income	6.95	1.88	2.12	2.86	4.08	9.61	12.93	14.04	3
Equals: adjusted operating income (tax equivalent)	9.87	5.18	5.37	5.93	6.87	12.31	15.57	16.66	3
Less: Overhead Expense	10.47	3.96	4.25	5.11	6.55	13.87	18.26	19.72	3
Less: Provision for credit losses	0.12	0.01	0.02	0.04	0.08	0.18	0.24	0.26	3
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	3
Plus: Realized Gains / Losses on available-for-sale securities	0.03	0.00	0.00	0.00	0.00	0.05	0.08	0.08	3
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equals: Pretax net operating income (tax equivalent)	-0.69	-3.31	-2.90	-1.69	0.32	0.83	1.13	1.23	3
Less: Applicable income taxes (tax equivalent)	-0.17	-0.68	-0.60	-0.34	0.08	0.12	0.15	0.16	3
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equals: Net operating income	-0.51	-2.63	-2.31	-1.35	0.25	0.71	0.98	1.07	3
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equals: Net income	-0.51	-2.63	-2.31	-1.35	0.25	0.71	0.98	1.07	3
Memo: Net income (last four quarters)	-0.05	-0.82	-0.70	-0.36	0.21	0.39	0.50	0.53	3
Net income-BHC and noncontrolling (minority) interest	-0.51	-2.63	-2.31	-1.35	0.24	0.70	0.98	1.07	3
Margin Analysis									
Average earning assets / Average assets	88.55	81.93	82.81	85.47	89.90	92.31	93.76	94.24	3
Average interest-bearing funds / Average assets	50.92	22.53	27.37	41.89	66.08	67.54	68.41	68.71	3
Interest income (tax equivalent) / Average earning assets	4.41	3.49	3.60	3.94	4.50	4.93	5.19	5.27	3
Interest expense / Average earning assets	1.11	0.46	0.49	0.60	0.77	1.45	1.87	2.00	3
Net interest income (tax equivalent) / Average earning assets	3.30	2.98	3.01	3.08	3.21	3.48	3.63	3.69	3
Yield or Cost									
Total loans and leases (tax equivalent)	5.47	4.92	5.02	5.30	5.78	5.79	5.80	5.80	3
Interest-bearing bank balances	2.17	1.49	1.53	1.66	1.86	2.53	2.94	3.07	3
Fed funds sold and reverse repos	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	1
Trading assets	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	1
Total earning assets	4.35	3.47	3.57	3.85	4.32	4.84	5.15	5.25	3
Investment securities (tax equivalent)	2.88	2.38	2.43	2.60	2.88	3.16	3.33	3.38	2
US Treasury and agency securities (excluding Mortgage-backed securities)	2.51	2.20	2.23	2.34	2.51	2.69	2.80	2.83	2
Mortgage-backed securities	2.67	2.53	2.55	2.59	2.67	2.74	2.78	2.80	2
All other securities	3.51	2.63	2.73	3.02	3.51	4.00	4.29	4.39	2
Interest-bearing deposits	2.01	1.13	1.26	1.66	2.32	2.52	2.63	2.67	3
Time deposits of \$250K or more	2.28	1.92	1.92	1.92	1.93	2.46	2.77	2.88	3
Time deposits < \$250K	2.33	1.59	1.71	2.07	2.67	2.76	2.81	2.83	3
Other domestic deposits	1.31	0.56	0.61	0.76	1.01	1.72	2.14	2.29	3
Foreign deposits									
Fed funds purchased and repos	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	1
Other borrowed funds and trading liabilities	2.11	0.29	0.58	1.45	2.91	3.16	3.32	3.37	3
All interest-bearing funds	1.95	1.17	1.29	1.66	2.28	2.40	2.47	2.49	3

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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	3
Overhead expenses / Net Interest Income + non-interest income	96.92	78.05	79.96	85.70	95.27	107.32	114.54	116.95	3
Percent of Average Assets									
Total overhead expense	10.47	3.96	4.25	5.11	6.55	13.87	18.26	19.72	3
Personnel expense	5.90	2.30	2.44	2.86	3.56	7.77	10.30	11.14	3
Net occupancy expense	0.59	0.33	0.33	0.35	0.38	0.72	0.93	1.00	3
Other operating expenses	3.98	1.29	1.44	1.90	2.67	5.40	7.04	7.59	3
Overhead less non-interest income	3.52	2.08	2.13	2.26	2.47	4.26	5.33	5.68	3
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	96.08	75.77	77.94	84.44	95.27	107.32	114.54	116.95	3
Personnel expense	54.19	44.13	44.98	47.52	51.75	59.63	64.36	65.94	3
Net occupancy expense	6.10	4.79	4.92	5.34	6.02	6.82	7.30	7.46	3
Other operating expenses	35.80	24.32	25.93	30.79	38.87	42.35	44.43	45.12	3
Total non-interest income	59.12	35.39	38.05	46.02	59.31	72.32	80.12	82.72	3
Fiduciary activities income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Service charges on domestic deposit accounts	9.36	1.40	2.64	6.34	12.52	13.96	14.82	15.11	3
Trading revenue	11.33	0.00	0.00	0.00	0.00	17.00	27.20	30.60	3
Investment banking fees and commissions	0.05	0.00	0.00	0.00	0.00	0.08	0.12	0.14	3
Insurance activities revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net servicing fees	0.17	0.00	0.00	0.00	0.00	0.25	0.41	0.46	3
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net gain (loss) - sales of loans, OREO, and other assets	27.09	-0.15	-0.15	-0.15	-0.15	40.71	65.22	73.39	3
Other non-interest income	11.12	4.19	4.79	6.58	9.56	14.89	18.08	19.15	3
Overhead less non-interest income	36.96	34.22	34.42	35.00	35.96	38.42	39.89	40.38	3
Applicable income taxes / Pretax net operating income (tax equivalent)	12.50	1.25	2.50	6.25	12.50	18.75	22.50	23.75	2
Applicable income tax + TE / Pretax net operating income + TE	18.73	13.09	13.72	15.60	18.73	21.87	23.75	24.37	2

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Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.05	15.88	17.50	22.38	30.52	52.95	66.41	70.90	3
Commercial and industrial loans	3.20	1.40	1.43	1.52	1.68	4.12	5.58	6.07	3
Loans to individuals	1.60	0.02	0.04	0.09	0.18	2.41	3.74	4.19	3
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	0.12	0.01	0.02	0.04	0.08	0.18	0.25	0.27	3
Other loans and leases	9.60	0.01	0.03	0.07	0.13	14.40	22.96	25.81	3
Net loans and leases	53.83	41.51	41.74	42.45	43.63	60.10	69.99	73.28	3
Debt securities over 1 year	17.20	1.42	2.84	7.09	14.19	25.80	32.77	35.09	3
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Subtotal	71.02	59.70	61.57	67.20	76.57	77.63	78.26	78.47	3
Interest-bearing bank balances	8.88	6.17	6.58	7.79	9.82	10.45	10.82	10.95	3
Federal funds sold and reverse repos	5.93	0.00	0.00	0.00	0.00	8.89	14.23	16.00	3
Debt securities 1 year or less	0.89	0.01	0.02	0.05	0.10	1.34	2.08	2.33	3
Trading assets	1.49	0.00	0.00	0.00	0.00	2.23	3.56	4.01	3
Total earning assets	88.21	83.09	83.84	86.10	89.85	91.15	91.93	92.19	3
Non-interest cash and due from depository institutions	1.57	0.64	0.78	1.20	1.91	2.11	2.24	2.28	3
Other real estate owned	1.18	0.01	0.01	0.03	0.05	1.77	2.81	3.16	3
All other assets	10.21	7.13	7.21	7.44	7.83	11.79	14.17	14.96	3
Memoranda									
Short-term investments	15.70	6.31	6.85	8.47	11.17	20.68	26.38	28.28	3
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
US agency securities (excluding Mortgage-backed securities)	4.21	0.35	0.69	1.73	3.46	6.32	8.04	8.61	3
Municipal securities	7.97	0.49	0.98	2.44	4.88	11.96	16.21	17.62	3
Mortgage-backed securities	5.37	0.11	0.22	0.54	1.08	8.05	12.23	13.62	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other debt securities	0.54	0.00	0.00	0.00	0.00	0.81	1.29	1.46	3
Loans held-for-sale	8.01	0.00	0.00	0.00	0.00	12.02	19.23	21.64	3
Loans not held-for-sale	46.56	42.22	42.51	43.40	44.88	48.88	51.28	52.08	3
Real estate loans secured by 1-4 family	23.36	2.92	3.61	5.67	9.10	33.92	48.82	53.78	3
Revolving	4.60	0.00	0.00	0.00	0.00	6.90	11.04	12.42	3
Closed-end, secured by first liens	18.59	2.74	3.41	5.42	8.77	26.86	37.71	41.33	3
Closed-end, secured by junior liens	0.17	0.02	0.03	0.08	0.17	0.25	0.30	0.32	3
Commercial real estate loans	14.55	11.08	11.69	13.51	16.55	16.59	16.62	16.63	3
Construction and land development	2.49	2.00	2.00	2.02	2.04	2.75	3.17	3.31	3
Multifamily	0.98	0.08	0.16	0.40	0.80	1.48	1.88	2.02	3
Nonfarm nonresidential	11.07	8.16	8.64	10.06	12.44	12.77	12.96	13.03	3
Real estate loans secured by farmland	2.14	0.15	0.31	0.77	1.55	3.21	4.21	4.54	3

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Loan Mix and Analysis of Concentrations of Credit

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	67.51	35.86	39.96	52.28	72.80	85.40	92.95	95.47	3
Real estate loans secured by 1-4 family	34.35	6.64	8.32	13.34	21.71	49.04	65.44	70.90	3
Revolving	5.98	0.00	0.00	0.00	0.00	8.97	14.35	16.15	3
Closed-end	28.37	6.64	8.32	13.34	21.71	40.07	51.09	54.76	3
Commercial real estate loans	28.14	21.79	21.97	22.48	23.33	31.40	36.24	37.86	3
Construction and land development	5.11	2.83	3.01	3.54	4.44	6.34	7.48	7.86	3
1-4 family	1.70	1.01	1.13	1.49	2.09	2.10	2.12	2.12	3
Other	3.41	0.71	0.89	1.44	2.35	4.85	6.35	6.85	3
Multifamily	1.53	0.18	0.35	0.89	1.77	2.29	2.60	2.70	3
Nonfarm nonresidential	21.51	16.27	16.36	16.65	17.12	24.18	28.41	29.82	3
Owner-occupied	12.05	4.03	4.07	4.18	4.37	16.09	23.11	25.46	3
Other	9.45	4.27	5.11	7.61	11.80	12.46	12.86	13.00	3
Real estate loans secured by farmland	5.02	0.34	0.69	1.72	3.45	7.53	9.98	10.80	3
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	7.05	1.97	2.17	2.76	3.74	9.69	13.26	14.45	3
Loans to individuals	3.76	0.02	0.05	0.12	0.23	5.64	8.89	9.97	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	0.28	0.02	0.04	0.10	0.19	0.42	0.55	0.59	3
Other loans and leases	21.39	0.03	0.06	0.16	0.31	32.09	51.15	57.51	3
Loans and Leases, Percent of Total Capital									
Real estate loans	251.62	101.01	113.42	150.65	212.70	333.13	405.39	429.47	3
Real estate loans secured by 1-4 family	143.59	18.83	23.78	38.65	63.44	208.45	295.47	324.47	3
Revolving	27.68	0.00	0.00	0.00	0.00	41.52	66.43	74.73	3
Closed-end	115.92	18.83	23.78	38.65	63.44	166.94	229.04	249.74	3
Commercial real estate loans	93.51	68.61	72.11	82.60	100.08	107.70	112.28	113.80	3
Construction and land development	16.24	12.28	12.29	12.32	12.38	18.23	21.73	22.90	3
1-4 family	6.08	2.93	3.25	4.21	5.82	7.82	9.03	9.43	3
Other	10.16	2.85	3.26	4.50	6.56	14.01	18.49	19.98	3
Multifamily	5.98	0.50	0.99	2.48	4.95	8.96	11.37	12.17	3
Nonfarm nonresidential	71.29	50.48	53.19	61.31	74.85	83.05	87.97	89.61	3
Owner-occupied	37.53	12.04	12.96	15.69	20.24	50.73	69.03	75.13	3
Other	33.76	12.69	15.35	23.34	36.64	45.63	51.01	52.81	3
Real estate loans secured by farmland	14.52	0.96	1.92	4.81	9.62	21.78	29.08	31.51	3
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	21.45	8.43	8.66	9.33	10.45	28.08	38.65	42.18	3
Loans to individuals	11.13	0.11	0.22	0.54	1.08	16.69	26.05	29.17	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	0.78	0.06	0.11	0.28	0.56	1.17	1.54	1.66	3
Other loans and leases	59.71	0.09	0.18	0.46	0.91	89.57	142.76	160.49	3
Supplemental									
Non-owner occupied CRE loans / Gross loans	16.09	12.23	12.79	14.46	17.25	18.30	18.92	19.13	3
Non-owner occupied CRE loans / Total capital	55.97	36.09	38.08	44.04	53.98	66.91	74.67	77.26	3
Construction and land development loans / Total capital	16.24	12.28	12.29	12.32	12.38	18.23	21.73	22.90	3
Total CRE loans / Total capital	93.51	68.61	72.11	82.60	100.08	107.70	112.28	113.80	3

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Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	15.70	6.31	6.85	8.47	11.17	20.68	26.38	28.28	3
Liquid assets	27.45	10.09	12.51	19.77	31.86	37.34	40.63	41.72	3
Investment securities	18.09	1.68	3.35	8.38	16.77	27.14	33.36	35.44	3
Net loans and leases	53.83	41.51	41.74	42.45	43.63	60.10	69.99	73.28	3
Net loans, leases and standby letters of credit	53.86	41.60	41.83	42.50	43.63	60.10	69.99	73.28	3
Core deposits	66.40	53.97	56.15	62.67	73.55	73.69	73.78	73.81	3
Noncore funding	13.52	5.59	6.23	8.12	11.28	17.80	21.71	23.02	3
Time deposits of \$250K or more	0.61	0.93	1.24	2.20	3.79	6.71	8.47	9.05	3
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Federal funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net federal funds purchased (sold)	-5.93	-16.00	-14.23	-8.89	0.00	0.00	0.00	0.00	3
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other borrowings w/remaining maturity of 1 year or less	4.65	0.05	0.09	0.23	0.46	6.98	10.89	12.19	3
Earning assets that reprice within 1 year	34.15	19.65	20.33	22.38	25.79	41.74	51.31	54.50	3
Interest-bearing liabilities that reprice within 1 year	24.24	4.57	6.95	14.09	25.99	35.27	40.85	42.70	3
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net assets that reprice within 1 year	9.90	-23.06	-20.52	-12.90	-0.19	27.65	44.36	49.93	3
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-6.76	-39.23	-34.85	-21.73	0.14	11.66	18.57	20.87	3
Net ST noncore funding dependence	-13.63	-46.91	-41.85	-26.67	-1.37	5.54	9.68	11.06	3
Short-term investment / ST noncore funding	8329.91	44.05	51.45	73.67	110.69	12476.55	19896.06	22369.23	3
Liquid assets - short-term noncore funding / Nonliquid assets	32.63	-4.66	-0.59	11.61	31.95	53.31	66.13	70.40	3
Net loans and leases / Total deposits	80.98	50.07	50.70	52.60	55.76	96.76	121.36	129.56	3
Net loans and leases / Core deposits	87.68	56.23	56.58	57.61	59.33	103.58	130.13	138.98	3
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.41	-1.81	-1.76	-1.63	-1.41	-1.19	-1.06	-1.02	2
Structured notes appreciation (depreciation) / T1 cap	-0.14	-0.14	-0.14	-0.14	-0.14	-0.14	-0.14	-0.14	1
Percent of Investment Securities									
Held-to-maturity securities	0.48	0.05	0.10	0.24	0.48	0.72	0.87	0.92	2
Available-for-sale securities	99.52	99.08	99.13	99.28	99.52	99.76	99.90	99.95	2
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
US agency securities (excluding Mortgage-backed securities)	32.01	11.50	13.78	20.61	32.01	43.40	50.24	52.52	2
Municipal securities	39.92	30.18	31.26	34.51	39.92	45.34	48.59	49.67	2
Mortgage-backed securities	23.25	8.14	9.82	14.85	23.25	31.64	36.67	38.35	2
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other debt securities	4.82	0.48	0.96	2.41	4.82	7.23	8.68	9.16	2
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Debt securities 1 year or less	7.82	1.03	1.78	4.05	7.82	11.60	13.86	14.62	2
Debt securities 1 to 5 years	29.51	4.59	7.36	15.66	29.51	43.36	51.66	54.43	2
Debt securities over 5 years	62.67	30.95	34.48	45.05	62.67	80.29	90.86	94.39	2
Pledged securities	56.26	51.90	52.38	53.83	56.26	58.68	60.13	60.61	2
Structured notes, fair value	4.29	0.43	0.86	2.14	4.29	6.43	7.72	8.15	2
Percent Change from Prior Like Quarter									
Short-term investments	9.91	-25.36	-20.22	-4.81	20.88	30.12	35.65	37.50	3
Investment securities									
Core deposits	28.92	-0.61	-0.46	0.00	0.76	43.76	69.56	78.16	3
Noncore funding	87.57	12.95	17.10	29.58	50.37	126.96	172.91	188.23	3

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Derivatives Analysis

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Futures and forwards	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Written options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Purchased options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Held for trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Non-traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Derivative contracts (excluding futures and FX 14 days or less)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
One year or less	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Over 1 year to 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Gross negative fair value (absolute value)	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1
Gross positive fair value	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	1
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	3
Gross positive fair value (X)	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.04	3
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Non-traded (X)	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.04	3
Current credit exposure (X)	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.04	3
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
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	3
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Ratios									
Current credit exposure / Risk-weighted assets	0.57	0.00	0.00	0.00	0.00	0.86	1.38	1.55	3

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Allowance and Net Loan and Lease Losses

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.12	0.01	0.02	0.04	0.08	0.18	0.24	0.26	3
Provision for loan and lease losses / Average loans and leases	0.19	0.02	0.04	0.10	0.20	0.29	0.35	0.37	3
Provision for loan and lease losses / Net loan and lease losses	45.83	4.58	9.17	22.92	45.83	68.75	82.50	87.08	2
Allowance for loan and lease losses / Total loans and leases not held for sale	1.67	0.75	0.84	1.11	1.55	2.17	2.54	2.67	3
Allowance for loan and lease losses / Total loans and leases	1.60	0.56	0.67	1.00	1.55	2.17	2.54	2.67	3
Allowance for loan and lease losses / Net loans and leases losses (X)	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	1
Allowance for loan and lease losses / Nonaccrual assets	1505.04	181.73	328.76	769.87	1505.04	2240.21	2681.32	2828.35	2
ALLL/90+ days past due + nonaccrual loans and leases	1505.04	181.73	328.76	769.87	1505.04	2240.21	2681.32	2828.35	2
Gross loan and lease losses / Average loans and leases	0.09	0.00	0.00	0.00	0.00	0.14	0.22	0.25	3
Recoveries / Average loans and leases	0.06	0.01	0.01	0.03	0.06	0.09	0.10	0.10	3
Net losses / Average loans and leases	0.04	-0.10	-0.09	-0.05	0.00	0.11	0.17	0.19	3
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	3
Recoveries / Prior year-end losses	6.82	5.68	5.81	6.19	6.82	7.46	7.84	7.96	2
Earnings coverage of net loan and lease losses (X)	3.67	-5.45	-4.44	-1.40	3.67	8.73	11.77	12.78	2
Net Loan and Lease Losses By Type									
Real estate loans	-0.09	-0.25	-0.22	-0.14	0.00	0.00	0.00	0.00	3
Real estate loans secured by 1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Closed-end	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial real estate loans	-0.12	-0.33	-0.30	-0.19	0.00	0.00	0.00	0.00	3
Construction and land development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonfarm nonresidential	-0.17	-0.46	-0.40	-0.25	0.00	0.00	0.00	0.00	3
Owner-occupied	-0.17	-0.46	-0.40	-0.25	0.00	0.00	0.00	0.00	3
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to individuals	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1
Credit card loans									
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to foreign governments and institutions									
Other loans and leases	5.61	0.52	1.09	2.79	5.61	8.44	10.14	10.70	2

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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	0.66	0.00	0.00	0.00	0.00	0.99	1.58	1.77	3
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual loans and leases	1.52	0.01	0.02	0.05	0.09	2.28	3.60	4.03	3
90+ days past due and nonaccrual loans and leases	1.52	0.01	0.02	0.05	0.09	2.28	3.60	4.03	3
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.66	0.00	0.00	0.00	0.00	0.99	1.58	1.77	3
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual assets	1.52	0.01	0.02	0.05	0.09	2.28	3.60	4.03	3
30+ days past due and nonaccrual assets	2.18	0.01	0.02	0.05	0.09	3.27	5.17	5.81	3
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.64	0.00	0.01	0.02	0.04	0.96	1.51	1.69	3
90+ past due and nonaccrual assets + other real estate owned	1.82	0.23	0.42	0.98	1.92	2.71	3.19	3.34	3
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	1.84	0.24	0.43	1.01	1.98	2.74	3.20	3.35	3
Allowance for loan and leases losses	436.19	33.86	63.96	154.28	304.82	652.41	860.96	930.48	3
Equity cap + allowance for loan and lease losses	9.71	1.65	3.03	7.16	14.06	14.43	14.65	14.72	3
Tier 1 cap + allowance for loan and lease losses	11.73	1.64	2.99	7.05	13.81	17.45	19.62	20.35	3
Loans and Leases + other real estate owned	3.06	0.53	0.95	2.23	4.36	4.54	4.65	4.69	3

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

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Past Due and Nonaccrual Loans and Leases

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	0.81	0.00	0.00	0.00	0.00	1.21	1.93	2.18	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.00	0.00	0.00	0.00	0.00	2.99	4.79	5.39	3
Commercial and industrial	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.11	0.13	3
Individuals	30-89 days past due	0.95	0.10	0.19	0.48	0.95	1.43	1.72	1.81	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.41	0.04	0.08	0.20	0.41	0.61	0.73	0.77	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.07	0.01	0.01	0.04	0.07	0.11	0.13	0.14	2

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

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Past Due and Nonaccrual Loans and Leases - Continued

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		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	1.61	0.00	0.00	0.00	0.00	2.42	3.87	4.35	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.52	0.00	0.00	0.00	0.00	2.28	3.64	4.10	3
Revolving	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
Closed-End	30-89 days past due	1.61	0.00	0.00	0.00	0.00	2.42	3.87	4.35	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.52	0.00	0.00	0.00	0.00	2.28	3.64	4.10	3
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial real estate	30-89 days past due	0.44	0.00	0.00	0.00	0.00	0.66	1.06	1.19	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.84	0.00	0.00	0.00	0.00	4.26	6.82	7.67	3
Construction and development	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.15	0.23	0.26	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.79	0.00	0.00	0.00	0.00	1.19	1.90	2.14	3
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.79	0.00	0.00	0.00	0.00	1.19	1.90	2.14	3
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.15	0.23	0.26	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonfarm non-residential	30-89 days past due	0.53	0.00	0.00	0.00	0.00	0.80	1.28	1.44	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	3.38	0.00	0.00	0.00	0.00	5.07	8.12	9.13	3
Owner occupied	30-89 days past due	0.53	0.00	0.00	0.00	0.00	0.80	1.28	1.44	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	3.38	0.00	0.00	0.00	0.00	5.07	8.12	9.13	3
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Farmland	30-89 days past due	0.80	0.08	0.16	0.40	0.80	1.21	1.45	1.53	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.03	0.00	0.01	0.01	0.03	0.04	0.05	0.05	2
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: 5
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	26.55	22.80	22.94	23.36	24.05	28.50	31.17	32.06	3
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Tier 1 capital, column A	26.55	22.80	22.94	23.36	24.05	28.50	31.17	32.06	3
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total capital, column A	27.59	24.05	24.17	24.55	25.19	29.42	31.97	32.81	3
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Tier 1 leverage	16.00	14.15	14.30	14.73	15.46	16.99	17.91	18.21	3

BHCPR Reporters for Quarter Ending 03/31/2019

Peer Group 5 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>
1995523	108,576	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	308,724	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	
5119363	56,811	PARAMOUNT FINANCIAL GROUP, LLC	SAINT LOUIS, MO	

Note: Peer Group 5 has 3 bank holding companies.