

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2020

Summary Ratios

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.94	3.07	3.01	3.08	2.92
+ Non-interest income	1.12	1.27	1.32	1.31	1.35
- Overhead expense	2.68	2.64	2.69	2.71	2.72
- Provision for credit losses	0.88	0.15	0.15	0.14	0.16
+ Securities gains (losses)	0.03	0.00	0.01	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	0.64	1.58	1.56	1.57	1.43
Net operating income	0.48	1.21	1.19	1.24	0.89
Net income	0.48	1.21	1.19	1.24	0.90
Net income (Subchapter S adjusted)	0.78	1.42	1.17	1.42	0.99
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.09	4.47	4.41	4.24	3.80
Interest expense	0.85	1.10	1.08	0.86	0.60
Net interest income (tax equivalent)	3.24	3.37	3.33	3.38	3.19
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.26	0.18	0.21	0.22	0.24
Earnings coverage of net loan and lease losses (X)	17.24	27.79	24.40	21.75	19.67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	0.88	0.83	0.90	0.98
Allowance for loan and lease losses / Total loans and leases	1.30	0.87	0.81	0.89	0.96
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.62	0.57	0.61	0.72
30-89 days past due loans and leases / Total loans and leases	0.51	0.42	0.43	0.44	0.47
Liquidity and Funding					
Net noncore funding dependence	14.33	16.47	14.45	16.61	17.02
Net short-term noncore funding dependence	4.93	4.71	3.37	4.65	4.82
Net loans and leases / Total assets	64.23	64.00	63.77	63.98	62.73
Capitalization					
Tier 1 leverage ratio	9.43	9.81	9.76	9.71	9.53
Holding company equity capital / Total assets	11.64	12.44	12.43	12.22	11.94
Total equity capital (including minority interest) / Total assets	11.80	12.49	12.57	12.27	12.01
Common equity tier 1 capital / Total risk-weighted assets	11.65	12.18	12.16	12.12	12.19
Net loans and leases / Equity capital (X)	5.59	5.20	5.21	5.29	5.27
Cash dividends / Net income	81.34	27.06	33.12	27.31	31.29
Cash dividends / Net income (Subchapter S adjusted)	139.66	-25.94	-12.02	17.36	47.52
Growth Rates					
Assets	11.32	7.09	9.26	7.00	8.28
Equity capital	5.70	9.72	10.49	7.89	10.18
Net loans and leases	9.91	7.45	9.10	7.89	9.38
Noncore funding	16.34	8.42	6.61	10.67	5.57
Parent Company Ratios					
Short-term debt / Equity capital	0.83	1.05	0.98	1.14	1.07
Long-term debt / Equity capital	12.51	12.84	13.08	13.37	12.69
Equity investment in subsidiaries / Equity capital	103.91	103.11	103.22	103.10	102.10
Cash from ops + noncash items + op expense / Op expense + dividends	177.44	192.39	190.27	174.91	148.20

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Relative Income Statement and Margin Analysis

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	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Average Assets					
Interest income (tax equivalent)	3.72	4.06	4.00	3.87	3.47
Less: Interest expense	0.78	1.01	0.98	0.79	0.55
Equals: Net interest income (tax equivalent)	2.94	3.07	3.01	3.08	2.92
Plus: Non-interest income	1.12	1.27	1.32	1.31	1.35
Equals: adjusted operating income (tax equivalent)	4.12	4.39	4.41	4.46	4.33
Less: Overhead expense	2.68	2.64	2.69	2.71	2.72
Less: Provision for credit losses	0.88	0.15	0.15	0.14	0.16
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	0.03	0.00	0.01	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	0.64	1.58	1.56	1.57	1.43
Less: Applicable income taxes (tax equivalent)	0.16	0.36	0.36	0.33	0.55
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.48	1.21	1.19	1.24	0.89
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.48	1.21	1.19	1.24	0.90
Memo: Net income (last four quarters)	0.98	1.27	1.19	1.24	0.91
Net income-BHC and noncontrolling (minority) interest	0.49	1.21	1.20	1.25	0.91
Margin Analysis					
Average earning assets / Average assets	91.24	91.17	91.05	91.48	91.61
Average interest-bearing funds / Average assets	66.91	66.10	65.58	65.56	65.75
Interest income (tax equivalent) / Average earning assets	4.09	4.47	4.41	4.24	3.80
Interest expense / Average earning assets	0.85	1.10	1.08	0.86	0.60
Net interest income (tax equivalent) / Average earning assets	3.24	3.37	3.33	3.38	3.19
Yield or Cost					
Total loans and leases (tax equivalent)	4.74	5.12	5.09	4.95	4.52
Interest-bearing bank balances	1.16	2.12	2.04	1.64	1.05
Federal funds sold and reverse repos	1.34	2.48	2.44	2.17	1.41
Trading assets	0.76	1.08	1.00	1.11	1.11
Total earning assets	4.05	4.43	4.36	4.20	3.73
Investment securities (tax equivalent)	2.60	2.85	2.76	2.68	2.47
US Treasury and agency securities (excluding mortgage-backed securities)	2.31	2.35	2.32	2.05	1.62
Mortgage-backed securities	2.49	2.70	2.61	2.50	2.23
All other securities	3.62	4.21	4.07	4.20	3.66
Interest-bearing deposits	0.90	1.09	1.10	0.81	0.49
Time deposits of \$250K or more	1.83	1.87	1.95	1.44	
Time deposits < \$250K	1.69	1.67	1.82	1.29	
Other domestic deposits	0.71	0.94	0.93	0.67	
Foreign deposits	0.79	1.23	1.19	0.97	0.51
Federal funds purchased and repos	1.14	2.03	1.86	1.51	0.94
Other borrowed funds and trading liabilities	1.90	2.50	2.38	2.28	1.77
All interest-bearing funds	1.15	1.50	1.49	1.19	0.82

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Non-interest Income & Expenses

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.66	2.79	2.72	3.08	2.85
Overhead expenses / Net Interest Income + non-interest income	63.95	60.42	61.29	60.88	63.61
Percent of Average Assets					
Total overhead expense	2.68	2.64	2.69	2.71	2.72
Personnel expense	1.36	1.43	1.41	1.44	1.42
Net occupancy expense	0.27	0.28	0.28	0.28	0.29
Other operating expenses	0.99	0.91	0.97	0.97	1.00
Overhead less non-interest income	1.47	1.35	1.32	1.38	1.34
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	63.43	59.91	60.64	60.37	62.73
Personnel expense	33.17	32.89	32.39	32.51	32.93
Net occupancy expense	6.75	6.53	6.52	6.48	6.70
Other operating expenses	22.92	20.00	21.20	20.90	22.41
Total non-interest income	26.40	27.81	29.23	28.50	31.08
Fiduciary activities income	2.00	1.97	1.97	2.14	2.38
Service charges on domestic deposit accounts	3.92	3.88	3.88	4.15	4.28
Trading revenue	1.52	1.31	1.19	0.85	0.90
Investment banking fees and commissions	2.82	3.31	3.53	3.42	3.62
Insurance activities revenue	0.40	0.45	0.47	0.47	0.55
Venture capital revenue	-0.01	0.01	0.02	0.02	0.01
Net servicing fees	-0.41	0.26	0.28	0.65	0.60
Net securitization income	0.01	0.00	0.01	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.88	1.28	1.86	1.61	1.67
Other non-interest income	9.85	9.89	10.04	9.86	10.77
Overhead less non-interest income	36.28	31.60	31.06	31.46	31.19
Applicable income taxes / Pretax net operating income (tax equivalent)	17.57	20.64	20.56	19.04	32.99
Applicable income tax + TE / Pretax net operating income + TE	22.75	23.07	23.23	21.56	37.95

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Percent Composition of Assets

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Real estate loans	38.37	37.71	37.79	37.20	35.54
Commercial and industrial loans	12.73	12.63	11.99	12.85	12.62
Loans to individuals	3.84	4.06	4.21	4.31	4.47
Loans to depository institutions and acceptances of other banks	0.03	0.05	0.04	0.05	0.06
Agricultural loans	0.20	0.25	0.24	0.30	0.21
Other loans and leases	4.94	4.90	4.98	5.00	5.10
Net loans and leases	64.23	64.00	63.77	63.98	62.73
Debt securities over 1 year	14.60	14.43	14.60	14.63	14.83
Mutual funds and equity securities	0.05	0.05	0.06	0.06	0.06
Subtotal	80.08	79.97	79.65	79.97	79.31
Interest-bearing bank balances	4.14	3.07	3.06	3.04	3.46
Federal funds sold and reverse repos	0.78	1.54	1.57	1.66	1.81
Debt securities 1 year or less	1.75	1.80	1.91	1.96	1.86
Trading assets	1.27	1.23	1.19	1.33	1.34
Total earning assets	89.78	89.55	89.45	89.74	89.84
Non-interest cash and due from depository institutions	1.12	1.09	1.14	1.21	1.22
Other real estate owned	0.03	0.04	0.03	0.04	0.05
All other assets	9.05	9.30	9.28	8.98	8.86
Memoranda					
Short-term investments	7.77	7.57	7.63	7.80	8.69
US Treasury securities	0.86	1.00	1.03	1.04	1.02
US agency securities (excluding mortgage-backed securities)	0.51	0.64	0.54	0.69	0.75
Municipal securities	1.44	1.48	1.34	1.62	1.60
Mortgage-backed securities	11.43	11.16	11.36	11.13	11.06
Asset-backed securities	0.27	0.27	0.28	0.33	0.30
Other debt securities	0.39	0.38	0.39	0.41	0.38
Loans held-for-sale	0.40	0.26	0.39	0.30	0.33
Loans held for investment	64.42	64.08	63.50	63.93	62.63
Real estate loans secured by 1-4 family	13.18	13.37	13.29	13.46	13.44
Revolving	2.02	2.19	2.07	2.27	2.40
Closed-end, secured by first liens	10.61	10.53	10.69	10.57	10.35
Closed-end, secured by junior liens	0.28	0.31	0.28	0.31	0.34
Commercial real estate loans	23.11	21.94	22.23	21.58	19.88
Construction and land development	3.46	3.52	3.44	3.51	3.25
Multifamily	3.23	2.83	3.01	2.72	2.54
Nonfarm nonresidential	15.32	14.44	14.69	14.45	13.30
Real estate loans secured by farmland	0.35	0.40	0.36	0.41	0.32

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Loan Mix and Analysis of Concentrations of Credit

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	57.84	57.29	57.46	56.50	54.84
Real estate loans secured by 1-4 family	20.44	21.11	20.75	21.10	21.45
Revolving	3.09	3.37	3.15	3.50	3.77
Closed-end	17.13	17.42	17.39	17.39	17.41
Commercial real estate loans	34.32	32.75	33.53	32.15	29.99
Construction and land development	5.12	5.25	5.09	5.21	4.90
1-4 family	0.98	1.01	0.94	1.02	0.89
Other	4.00	4.11	4.02	4.05	3.90
Multifamily	4.89	4.30	4.69	4.10	3.84
Nonfarm nonresidential	22.70	21.51	22.15	21.41	20.03
Owner-occupied	7.77	7.91	7.72	8.04	7.58
Other	14.78	13.53	14.34	13.39	12.45
Real estate loans secured by farmland	0.53	0.61	0.55	0.63	0.51
Loans to depository institutions and acceptances of other banks	0.08	0.12	0.11	0.12	0.17
Commercial and industrial loans	20.30	20.26	19.49	20.32	20.53
Loans to individuals	6.48	6.87	7.15	7.36	7.61
Credit card loans	0.71	0.77	0.81	1.02	1.12
Agricultural loans	0.31	0.39	0.37	0.46	0.33
Other loans and leases	9.37	9.40	9.81	9.65	10.32
Loans and Leases, Percent of Tier 1 Capital + ALLL					
Real estate loans	394.49	382.77	391.32	379.88	366.85
Real estate loans secured by 1-4 family	136.24	136.91	138.18	137.84	138.55
Revolving	20.86	22.38	21.26	23.33	25.05
Closed-end	113.78	112.21	115.20	112.79	111.69
Commercial real estate loans	236.80	222.37	229.51	219.80	204.45
Construction and land development	35.40	35.39	34.96	35.37	32.91
1-4 family	6.81	7.03	6.61	7.04	6.16
Other	27.43	27.36	27.33	27.27	26.01
Multifamily	33.00	28.76	31.04	27.84	25.95
Nonfarm nonresidential	157.44	146.73	152.16	147.30	137.03
Owner-occupied	53.80	53.81	53.11	54.93	51.62
Other	102.91	91.99	97.43	91.83	84.09
Real estate loans secured by farmland	3.42	3.89	3.60	4.02	3.31
Loans to depository institutions and acceptances of other banks	0.38	0.45	0.44	0.54	0.68
Commercial and industrial loans	129.67	126.55	121.69	128.80	126.55
Loans to individuals	41.11	40.70	43.60	42.67	44.83
Credit card loans	3.87	4.16	4.34	5.31	5.73
Agricultural loans	1.87	2.25	2.18	2.72	1.88
Other loans and leases	53.67	50.07	52.17	51.71	52.78
Supplemental					
Non-owner occupied CRE loans / Gross loans	27.17	25.39	26.43	24.79	23.09
Non-owner occupied CRE loans / Tier 1 capital + ALLL	185.56	170.59	178.51	167.97	156.17
Total CRE loans / Tier 1 capital + ALLL	244.32	228.37	236.08	226.06	210.40

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Liquidity and Funding

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Short-term investments	7.77	7.57	7.63	7.80	8.69
Liquid assets	22.98	22.42	22.62	22.72	24.04
Investment securities	16.91	16.84	16.99	17.27	17.35
Net loans and leases	64.23	64.00	63.77	63.98	62.73
Net loans, leases and standby letters of credit	65.22	65.06	64.84	65.07	63.89
Core deposits	64.19	62.42	63.09	62.13	61.26
Noncore funding	19.77	20.79	19.36	21.33	22.31
Time deposits of \$250K or more	2.95	2.98	2.94	2.89	2.57
Foreign deposits	0.43	0.43	0.43	0.47	0.54
Federal funds purchased and repos	1.77	1.98	1.94	1.97	2.23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.96	0.60	0.48	0.54	0.73
Commercial paper	0.01	0.02	0.02	0.02	0.02
Other borrowings w/remaining maturity of 1 year or less	3.72	3.19	3.01	3.67	3.96
Earning assets that reprice within 1 year	39.58	39.68	39.28	40.29	41.61
Interest-bearing liabilities that reprice within 1 year	10.30	10.11	10.21	10.01	8.46
Long-term debt that reprices within 1 year	0.76	1.19	0.96	1.34	1.58
Net assets that reprice within 1 year	27.28	26.71	26.60	27.38	29.77
Other Liquidity and Funding Ratios					
Net noncore funding dependence	14.33	16.47	14.45	16.61	17.02
Net short-term noncore funding dependence	4.93	4.71	3.37	4.65	4.82
Short-term investment / Short-term noncore funding	77.87	68.71	77.81	66.47	74.88
Liquid assets - short-term noncore funding / Nonliquid assets	16.84	16.25	17.19	16.04	18.17
Net loans and leases / Total deposits	88.33	90.04	90.31	90.08	90.14
Net loans and leases / Core deposits	101.44	104.89	103.91	104.98	105.64
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.57	-0.10	0.72	-0.82	-0.31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.85	-0.34	1.36	-1.98	-0.77
Structured notes appreciation (depreciation) / Tier 1 capital	-0.04	-0.01	0.00	-0.05	-0.08
Percent of Investment Securities					
Held-to-maturity securities	12.92	14.88	12.67	16.19	15.76
Available-for-sale securities	85.17	83.05	85.40	81.88	84.24
US Treasury securities	5.04	6.45	6.15	7.00	6.96
US agency securities (excluding mortgage-backed securities)	3.36	3.89	3.49	4.02	4.42
Municipal securities	8.69	8.58	7.75	9.16	9.31
Mortgage-backed securities	68.41	65.99	67.13	65.46	65.34
Asset-backed securities	1.67	1.66	1.66	2.05	1.74
Other debt securities	2.66	2.83	2.94	2.79	2.57
Mutual funds and equity securities	0.35	0.35	0.40	0.41	0.51
Debt securities 1 year or less	11.11	11.79	11.86	11.91	11.79
Debt securities 1 to 5 years	17.78	18.21	17.94	19.18	18.80
Debt securities over 5 years	67.30	65.21	66.02	64.73	64.73
Pledged securities	36.65	32.57	30.57	33.30	34.58
Structured notes, fair value	0.04	0.06	0.03	0.04	0.03
Percent Change from Prior Like Quarter					
Short-term investments	55.53	7.06	26.69	6.77	19.19
Investment securities	9.52	10.00	11.76	9.42	8.45
Core deposits	12.01	7.94	11.24	7.29	12.21
Noncore funding	16.34	8.42	6.61	10.67	5.57

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Derivatives and Off-Balance-Sheet Transactions

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			23.38	24.06	24.03
Standby letters of credit	0.78	0.85	0.84	0.92	0.96
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.03
Securities lent	0.16	0.39	0.40	0.62	0.75
Credit derivatives - notional amount (holding company as guarantor)	0.41	0.36	0.42	0.52	0.30
Credit derivatives - notional amount (holding company as beneficiary)	0.48	0.50	0.52	0.75	0.55
Credit derivative contracts w/ purchased credit protection-investment grade	0.23	0.23	0.30	0.52	0.19
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.38	0.54	0.45	0.69	0.59
Derivative contracts	54.25	70.93	68.28	65.26	75.35
Interest rate contracts	40.10	48.22	47.12	43.29	53.66
Interest rate futures and forward contracts	11.14	14.17	10.49	10.87	13.82
Written options contracts (interest rate)	2.54	2.42	2.47	2.17	2.60
Purchased options contracts (interest rate)	1.56	2.51	2.65	2.32	2.37
Interest rate swaps	23.48	28.04	28.86	26.74	25.60
Foreign exchange contracts	6.58	11.30	10.12	10.92	9.40
Futures and forward foreign exchange contracts	4.16	5.24	5.23	5.22	4.53
Written options contracts (foreign exchange)	0.05	0.05	0.05	0.14	0.06
Purchased options contracts (foreign exchange)	0.05	0.04	0.08	0.13	0.06
Foreign exchange rate swaps	0.85	2.15	2.03	2.17	2.34
Equity, commodity, and other derivative contracts	1.75	3.32	3.32	4.08	3.81
Commodity and other futures and forward contracts	0.13	0.24	0.19	0.25	0.30
Written options contracts (commodity and other)	0.51	1.15	0.98	1.48	1.21
Purchased options contracts (commodity and other)	0.42	0.99	0.94	1.29	1.12
Commodity and other swaps	0.30	0.30	0.38	0.40	0.29
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			44.89	44.93	46.60

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Derivatives Analysis

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Notional Amount					
Interest rate contracts	94.83	94.00	93.42	92.86	92.20
Foreign exchange contracts	3.08	2.89	3.20	3.39	3.53
Equity, commodity, and other contracts	1.10	1.70	1.64	1.93	1.94
Futures and forwards	13.55	12.39	13.45	12.68	13.23
Written options	7.87	7.15	5.92	6.63	6.68
Exchange-traded	0.11	0.20	0.15	0.23	0.27
Over-the-counter	7.35	6.11	5.10	5.49	5.27
Purchased options	3.47	4.09	4.43	4.22	4.73
Exchange-traded	0.19	0.31	0.28	0.32	0.33
Over-the-counter	2.77	2.91	3.35	3.20	3.32
Swaps	69.00	69.50	69.77	70.39	68.94
Held for trading	45.03	43.87	44.52	46.18	46.32
Interest rate contracts	38.36	36.48	37.61	38.27	37.84
Foreign exchange contracts	1.52	1.54	1.60	1.85	2.10
Equity, commodity, and other contracts	0.72	0.96	0.83	1.14	1.01
Non-traded	54.97	56.13	55.48	53.82	53.68
Interest rate contracts	52.60	53.30	51.83	50.68	51.23
Foreign exchange contracts	0.31	0.39	0.34	0.57	0.60
Equity, commodity, and other contracts	0.08	0.12	0.13	0.16	0.21
Derivative contracts (excluding futures and forex 14 days or less)	91.11	93.22	93.86	94.46	95.63
One year or less	31.34	30.92	32.15	32.44	31.96
Over 1 year to 5 years	27.94	30.73	30.46	31.22	31.85
Over 5 years	31.18	28.13	28.10	28.71	29.43
Gross negative fair value (absolute value)	2.00	0.67	0.82	0.71	0.69
Gross positive fair value	2.70	0.88	1.18	0.84	0.71
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.11	0.05	0.06	0.06	0.06
Gross positive fair value (X)	0.13	0.05	0.07	0.06	0.06
Held for trading (X)	0.10	0.04	0.06	0.05	0.05
Non-traded (X)	0.02	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.09	0.04	0.05	0.04	0.04
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	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	1.16	0.52	0.73	0.52	0.53

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2020

Allowance and Net Loan and Lease Losses

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.87	0.15	0.15	0.14	0.16
Provision for loan and lease losses / Average loans and leases	1.41	0.24	0.24	0.24	0.28
Provision for loan and lease losses / Net loan and lease losses	732.44	155.44	130.58	134.68	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	0.88	0.83	0.90	0.98
Allowance for loan and lease losses / Total loans and leases	1.30	0.87	0.81	0.89	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	10.11	9.48	8.03	7.54	8.39
Allowance for loan and lease losses / Nonaccrual assets	310.78	195.05	218.72	214.03	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	221.94	153.54	151.73	160.51	136.22
Gross loan and lease losses / Average loans and leases	0.34	0.25	0.28	0.30	0.33
Recoveries / Average loans and leases	0.07	0.07	0.08	0.09	0.09
Net losses / Average loans and leases	0.26	0.18	0.21	0.22	0.24
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	8.08	7.54	36.22	41.30	33.49
Earnings coverage of net loan and lease losses (X)	17.24	27.79	24.40	21.75	19.67
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.02	0.01	0.02	0.02
Real estate loans secured by 1-4 family	0.01	0.02	0.01	0.01	0.03
Revolving	-0.01	0.02	0.02	0.03	0.09
Closed-end	0.00	0.01	0.00	0.01	0.02
Commercial real estate loans	0.01	0.02	0.01	0.01	0.01
Construction and land development	-0.01	0.00	-0.01	-0.03	-0.02
1-4 family	0.00	0.00	0.00	-0.01	0.00
Other	-0.01	-0.01	-0.01	-0.02	-0.01
Multifamily	0.00	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	0.02	0.02	0.02	0.02	0.03
Owner-occupied	0.01	0.00	0.01	0.01	0.01
Other	0.00	0.01	0.01	0.01	0.01
Real estate loans secured by farmland	0.01	0.00	0.01	0.00	0.01
Commercial and industrial loans	0.47	0.25	0.37	0.31	0.39
Loans to individuals	1.48	1.18	1.17	1.16	1.25
Credit card loans	3.52	3.03	3.11	2.92	2.92
Agricultural loans	0.11	0.04	0.08	0.15	0.18
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.15	0.14	0.15	0.14	0.15

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2020

Past Due and Nonaccrual Assets

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Loans and Leases					
30-89 days past due loans and leases	0.51	0.42	0.43	0.44	0.47
90+ days past due loans and leases	0.12	0.15	0.15	0.17	0.20
Nonaccrual loans and leases	0.57	0.55	0.51	0.54	0.63
90+ days past due and nonaccrual loans and leases	0.75	0.74	0.71	0.75	0.88
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.51	0.43	0.43	0.44	0.47
90+ days past due assets	0.12	0.15	0.15	0.18	0.20
Nonaccrual assets	0.58	0.56	0.53	0.57	0.64
30+ days past due and nonaccrual assets	1.30	1.20	1.19	1.26	1.39
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.48	0.46	0.44	0.48	0.54
90+ past due and nonaccrual assets + other real estate owned	0.51	0.51	0.48	0.52	0.59
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.57	0.59	0.53	0.60	0.72
Allowance for loan and lease losses	74.57	119.38	115.41	118.28	129.01
Equity capital + allowance for loan and lease losses	4.68	4.71	4.28	4.79	5.78
Tier 1 capital + allowance for loan and lease losses	5.89	6.04	5.65	6.16	7.35
Loans and leases + other real estate owned	0.91	0.95	0.85	0.96	1.15

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2020

Past Due and Nonaccrual Loans and Leases

		03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.47	0.40	0.38	0.42	0.44
	90+ days past due	0.12	0.17	0.16	0.22	0.26
	Nonaccrual	0.54	0.55	0.46	0.57	0.69
Commercial and industrial	30-89 days past due	0.36	0.31	0.31	0.30	0.32
	90+ days past due	0.03	0.03	0.05	0.05	0.05
	Nonaccrual	0.90	0.83	0.82	0.76	0.93
Individuals	30-89 days past due	0.84	0.93	0.83	0.84	0.97
	90+ days past due	0.15	0.16	0.17	0.16	0.19
	Nonaccrual	0.19	0.22	0.17	0.23	0.24
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.05
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.35	0.22	0.24	0.17	0.17
	90+ days past due	0.02	0.00	0.00	0.00	0.00
	Nonaccrual	0.79	0.95	0.69	0.75	0.96
Foreign governments	30-89 days past due	10.34	0.00	0.07	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.04	0.03	0.06	0.06
Other loans and leases	30-89 days past due	0.26	0.16	0.20	0.17	0.20
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.13	0.14	0.13	0.14	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 03/31/2020

		03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Memoranda						
1-4 Family	30-89 days past due	0.72	0.66	0.67	0.71	0.74
	90+ days past due	0.23	0.35	0.31	0.46	0.49
	Nonaccrual	0.79	0.79	0.73	0.86	0.97
Revolving	30-89 days past due	0.50	0.49	0.45	0.50	0.61
	90+ days past due	0.03	0.04	0.05	0.05	0.07
	Nonaccrual	1.07	1.02	1.00	1.17	1.17
Closed-End	30-89 days past due	0.75	0.69	0.70	0.75	0.79
	90+ days past due	0.26	0.40	0.35	0.53	0.57
	Nonaccrual	0.77	0.77	0.70	0.84	0.96
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.04	0.06	0.07
Commercial real estate	30-89 days past due	0.28	0.18	0.18	0.17	0.18
	90+ days past due	0.01	0.03	0.03	0.03	0.04
	Nonaccrual	0.32	0.26	0.23	0.28	0.34
Construction and development	30-89 days past due	0.32	0.26	0.28	0.21	0.23
	90+ days past due	0.01	0.02	0.02	0.02	0.03
	Nonaccrual	0.24	0.22	0.20	0.19	0.24
1-4 family	30-89 days past due	0.06	0.06	0.06	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.02	0.02	0.03
Other	30-89 days past due	0.24	0.17	0.20	0.13	0.13
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.18	0.18	0.17	0.15	0.18
Multifamily	30-89 days past due	0.10	0.07	0.08	0.10	0.07
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.06	0.07	0.05	0.08	0.10
Nonfarm non-residential	30-89 days past due	0.27	0.17	0.14	0.17	0.17
	90+ days past due	0.02	0.03	0.03	0.03	0.04
	Nonaccrual	0.37	0.32	0.28	0.30	0.38
Owner occupied	30-89 days past due	0.11	0.08	0.07	0.09	0.07
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.20	0.17	0.16	0.17	0.21
Other	30-89 days past due	0.14	0.09	0.07	0.07	0.09
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.16	0.14	0.10	0.13	0.14
Farmland	30-89 days past due	0.32	0.35	0.23	0.25	0.27
	90+ days past due	0.01	0.01	0.01	0.01	0.06
	Nonaccrual	1.10	1.23	0.84	1.23	1.07
Credit card	30-89 days past due	1.31	1.09	1.19	1.22	1.08
	90+ days past due	0.83	0.78	0.78	0.73	0.75
	Nonaccrual	0.09	0.13	0.11	0.09	0.08

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2020

Regulatory Capital Components and Ratios

	03/31/2020			03/31/2019			12/31/2019			12/31/2018			12/31/2017		
Capital Ratios															
Common equity tier 1 capital, column A	11.60			12.16			12.11			12.09			12.16		
Common equity tier 1 capital, column B	0.29			0.40			0.29			0.52			0.44		
Tier 1 capital, column A	12.25			12.88			12.78			12.86			12.95		
Tier 1 capital, column B	0.33			0.47			0.34			0.60			0.51		
Total capital, column A	14.02			14.45			14.36			14.45			14.63		
Total capital, column B	0.37			0.52			0.38			0.67			0.57		
Tier 1 leverage	9.43			9.81			9.76			9.71			9.53		
Supplementary leverage ratio, advanced approaches HCs	7.28			7.50			7.41			7.31			6.58		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2020

Insurance and Broker-Dealer Activities

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	56.62	55.87	51.47	56.12	52.23
Insurance underwriting assets (L/H) / Total insurance underwriting assets	43.38	44.13	48.53	43.88	47.77
Separate account assets (L/H) / Total life assets	10.89	8.64	7.26	8.53	2.52
Insurance activities revenue / Adjusted operating income	0.40	0.45	0.47	0.47	0.55
Premium income / Insurance activities revenue	2.84	3.94	7.32	4.86	4.64
Credit related premium income / Total premium income	45.10	39.77	34.91	44.54	43.04
Other premium income / Total premium income	54.90	60.23	65.09	55.46	56.96
Insurance underwriting net income / Consolidated net income	0.05	0.06	0.08	0.08	0.04
Insurance net income (P/C) / Equity (P/C)	9.66	19.15	19.86	15.64	5.74
Insurance net income (L/H) / Equity (L/H)	-116.81	-16.49	5.13	1.99	-2.99
Insurance benefits, losses, expenses / Insurance premiums	1,046.57	205.04	233.61	160.49	127.33
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.23	0.15	0.17	0.48
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	2.28	0.15	2.31	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.59	10.24	11.51	10.22	9.84
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.62	1.53	1.39	1.79	1.54

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2020

Foreign Activities

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Yield: Foreign loans	0.99	1.16	1.25	1.17	1.08
Cost: Interest-bearing deposits	0.79	1.23	1.19	0.97	0.51
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	4.10	15.80	27.03	27.29	67.99
Commercial and industrial loans	0.37	0.43	0.29	1.53	2.12
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	12.36	12.66	22.69	7.24	21.19
Total selected assets	7.33	6.34	12.54	3.24	21.86
Deposits	13.75	8.54	10.36	5.00	-0.77

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2020

Parent Company Analysis - Part 1

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	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Profitability					
Net income / Average equity capital	3.93	9.96	9.68	10.40	7.61
Bank net income / Average equity investment in banks	4.73	10.85	10.51	11.19	8.74
Nonbank net income / Average equity investment in nonbanks	5.73	7.84	7.90	7.10	4.73
Subsidiary HCs net income / Average equity investment in sub HCs	3.62	9.24	8.55	8.78	6.82
Bank net income / Parent net income	95.67	81.83	82.22	82.56	80.64
Nonbank net income / Parent net income	5.48	5.14	5.95	3.78	7.76
Subsidiary holding companies' net income / Parent net income	89.01	77.84	74.00	72.48	82.97
Leverage					
Total liabilities / Equity capital	19.50	19.96	20.43	20.88	19.94
Total debt / Equity capital	13.55	14.01	14.31	14.69	13.95
Total debt + notes payable to subs that issued TPS / Equity capital	15.87	16.29	16.36	17.10	16.10
Total debt + Loans guaranteed for affiliate / Equity capital	13.94	14.45	14.57	15.14	14.35
Total debt / Equity capital - excess over fair value	13.69	14.14	14.52	14.81	14.10
Long-term debt / Equity capital	12.51	12.84	13.08	13.37	12.69
Short-term debt / Equity capital	0.83	1.05	0.98	1.14	1.07
Current portion of long-term debt / Equity capital	0.07	0.11	0.05	0.14	0.27
Excess cost over fair value / Equity capital	0.10	0.09	0.12	0.12	0.17
Long-term debt / Consolidated long-term debt	27.80	26.72	28.55	28.63	26.93
Double Leverage					
Equity investment in subs / Equity capital	103.91	103.11	103.22	103.10	102.10
Total investment in subs / Equity capital	111.18	111.38	111.07	112.48	111.30
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)	1.22	0.36	0.36	0.35	0.52
Equity investment in subs - equity cap / Net income-div (X)	2.81	1.25	1.22	1.22	2.64
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	153.35	165.01	177.66	162.34	141.81
Cash from ops + noncash items + op expense / Op expense + dividend	177.44	192.39	190.27	174.91	148.20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	90.08	103.67	116.34	103.19	92.33
Pretax operating income + interest expense / Interest expense	2,356.57	1,679.70	1,967.91	2,898.75	1,909.25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,689.47	1,399.14	1,632.36	1,369.37	1,547.94
Dividends + interest from subsidiaries / Interest expense + dividends	185.66	202.35	210.78	188.90	172.51
Fees + other income from subsidiaries / Salary + other expenses	14.22	14.18	16.52	16.08	16.39
Net income / Current part of long-term debt + preferred dividends (X)	20.09	35.07	57.11	33.93	24.63
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.64	2.52	2.67	2.61	3.24
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.15	0.00	0.04	0.24	0.10
Nonaccrual	1.57	0.60	0.54	6.54	7.38
Total	1.72	0.84	0.58	6.78	7.48
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.10	0.18	0.10	0.24	0.17
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.13	0.18	0.10	0.25	0.17
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	3.48	5.36	5.62	5.50	5.68
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.08	0.22	0.19	0.21	0.13

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2020

Parent Company Analysis - Part 2

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	60.61	62.44	57.85	57.26	68.72
Dividends declared / Net income	81.33	27.08	33.08	27.33	31.29
Net income - dividends / Average equity	0.55	6.90	6.46	7.33	5.03
Percent of Dividends Paid					
Dividends from bank subsidiaries	181.40	175.44	178.13	157.73	130.71
Dividends from nonbank subsidiaries	2.35	3.47	7.53	7.13	12.57
Dividends from subsidiary holding companies	3.48	11.51	21.40	16.86	18.99
Dividends from all subsidiaries	206.84	235.24	260.40	215.26	196.35
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	121.88	56.88	66.55	60.71	59.00
Interest income from bank subsidiaries	0.70	0.69	0.54	0.52	0.76
Management and service fees from bank subsidiaries	2.97	1.60	1.55	1.88	2.98
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	146.77	65.83	69.36	63.43	62.82
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	39.60	43.98	82.86	51.40	102.35
Interest income from nonbank subsidiaries	14.44	22.14	20.03	18.56	8.11
Management and serv fees from nonbank subsidiaries	1.68	1.16	1.92	2.96	0.85
Other income from nonbank subsidiaries	0.19	0.52	1.06	0.15	0.81
Operating income from nonbank subsidiaries	76.30	104.30	150.12	99.33	165.35
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	119.72	41.27	61.23	48.56	59.89
Interest income from subsidiary holding companies	12.82	5.97	6.54	3.95	2.71
Management and service fees from subsidiary holding companies	1.00	0.31	0.36	0.43	0.56
Other income from subsidiary holding companies	1.64	0.02	0.29	0.01	0.00
Operating income from subsidiary holding companies	135.18	52.00	76.49	61.19	64.33
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	61.57	63.78	67.31	65.18	59.17
Interest income from bank subsidiaries	3.07	1.35	0.80	0.92	0.94
Management and service fees from bank subsidiaries	1.69	2.04	1.81	2.01	2.17
Other income from bank subsidiaries	0.07	0.05	0.03	0.02	0.09
Operating income from bank subsidiaries	76.28	78.36	78.80	74.20	69.23
Dividends from nonbank subsidiaries	2.51	1.14	2.65	2.57	2.65
Interest income from nonbank subsidiaries	1.82	1.96	1.19	2.32	2.79
Management and service fees from nonbank subsidiaries	0.08	0.02	0.06	0.03	0.07
Other income from nonbank subsidiaries	0.04	0.04	0.04	0.02	0.17
Operating income from nonbank subsidiaries	9.13	5.63	7.29	7.64	9.99
Dividends from subsidiary holding companies	1.54	3.41	4.52	5.15	5.49
Interest income from subsidiary holding companies	0.40	0.23	0.20	0.37	0.13
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	5.35	5.69	6.08	6.79	6.46
Loans and advances from subsidiaries / Short term debt	457.95	69.99	84.24	87.87	83.68
Loans and advances from subsidiaries / Total debt	28.15	26.17	28.33	26.53	39.18

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									123
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.94	1.09	1.89	2.59	3.03	3.32	3.82	4.29	123
+ Non-interest income	1.12	0.23	0.38	0.63	1.03	1.48	2.20	3.48	123
- Overhead expense	2.68	1.54	1.72	2.18	2.55	3.03	3.96	5.67	123
- Provision for credit losses	0.88	0.07	0.15	0.42	0.78	1.24	2.00	2.61	123
+ Securities gains (losses)	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.23	123
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	123
= Pretax net operating income (tax equivalent)	0.64	-1.95	-0.53	0.25	0.74	1.15	1.52	1.75	123
Net operating income	0.48	-1.65	-0.40	0.19	0.56	0.89	1.16	1.29	123
Net income	0.48	-1.65	-0.57	0.19	0.56	0.89	1.16	1.33	123
Net income (Subchapter S adjusted)	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.09	2.40	3.24	3.71	4.12	4.48	4.85	5.65	123
Interest expense	0.85	0.28	0.36	0.58	0.80	1.05	1.51	1.90	123
Net interest income (tax equivalent)	3.24	1.27	2.02	2.84	3.30	3.75	4.22	4.62	123
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.26	-0.01	0.01	0.06	0.16	0.38	0.84	1.17	123
Earnings coverage of net loan and lease losses (X)	17.24	-69.24	-16.44	4.05	10.65	25.38	85.67	118.18	121
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	0.36	0.46	1.03	1.29	1.56	2.02	3.13	123
Allowance for loan and lease losses / Total loans and leases	1.30	0.34	0.46	1.02	1.27	1.56	2.01	3.13	123
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.10	0.20	0.40	0.59	0.85	1.18	1.78	123
30-89 days past due loans and leases / Total loans and leases	0.51	0.06	0.16	0.29	0.47	0.68	1.07	1.43	123
Liquidity and Funding									
Net noncore funding dependence	14.33	-8.59	-2.98	5.35	13.60	21.33	35.46	46.27	123
Net short-term noncore funding dependence	4.93	-50.18	-9.15	-0.79	5.91	11.69	20.88	25.46	123
Net loans and leases / Total assets	64.23	19.48	38.32	59.73	68.07	72.70	77.20	78.87	123
Capitalization									
Tier 1 leverage ratio	9.43	7.35	8.12	8.54	9.27	10.21	11.15	12.21	123
Holding company equity capital / Total assets	11.64	7.17	8.35	9.70	11.69	13.60	15.41	16.73	123
Total equity capital (including minority interest) / Total assets	11.80	7.41	8.58	9.75	11.80	13.71	15.41	16.73	123
Common equity tier 1 capital / Total risk-weighted assets	11.65	9.11	9.28	10.00	11.46	12.41	15.78	17.01	122
Net loans and leases / Equity capital (X)	5.59	2.14	3.50	4.42	5.45	6.53	8.43	9.12	123
Cash dividends / Net income	81.34	0.00	3.24	35.02	62.14	97.66	238.76	371.51	103
Cash dividends / Net income (Subchapter S adjusted)	139.66	139.66	139.66	139.66	139.66	139.66	139.66	139.66	1
Growth Rates									
Assets	11.32	0.46	1.06	4.05	8.60	16.22	29.23	41.79	122
Equity capital	5.70	-13.85	-4.64	-0.55	4.59	10.11	23.44	37.48	122
Net loans and leases	9.91	-2.26	-0.22	3.40	7.25	15.96	27.43	38.31	122
Noncore funding	16.34	-30.28	-15.56	-4.10	13.56	27.14	64.49	93.05	122
Parent Company Ratios									
Short-term debt / Equity capital	0.83	0.00	0.00	0.00	0.00	0.01	6.60	10.52	123
Long-term debt / Equity capital	12.51	0.00	0.00	0.00	6.06	17.89	53.10	79.62	123
Equity investment in subsidiaries / Equity capital	103.91	93.01	96.83	99.78	103.85	107.43	112.37	118.74	123
Cash from ops + noncash items + op expense / Op expense + dividends	177.44	-16.80	27.35	87.29	142.84	249.76	404.10	593.97	120

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2020

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)	3.72	2.21	2.97	3.40	3.69	4.02	4.42	5.31	123
Less: Interest expense	0.78	0.25	0.32	0.53	0.72	0.94	1.39	1.78	123
Equals: Net interest income (tax equivalent)	2.94	1.09	1.89	2.59	3.03	3.32	3.82	4.29	123
Plus: Non-interest income	1.12	0.23	0.38	0.63	1.03	1.48	2.20	3.48	123
Equals: adjusted operating income (tax equivalent)	4.12	2.87	3.15	3.68	4.11	4.52	5.15	6.07	123
Less: Overhead expense	2.68	1.54	1.72	2.18	2.55	3.03	3.96	5.67	123
Less: Provision for credit losses	0.88	0.07	0.15	0.42	0.78	1.24	2.00	2.61	123
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	123
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.23	123
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	123
Equals: Pretax net operating income (tax equivalent)	0.64	-1.95	-0.53	0.25	0.74	1.15	1.52	1.75	123
Less: Applicable income taxes (tax equivalent)	0.16	-0.19	-0.06	0.06	0.17	0.27	0.38	0.42	123
Less: Minority interest	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	123
Equals: Net operating income	0.48	-1.65	-0.40	0.19	0.56	0.89	1.16	1.29	123
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Equals: Net income	0.48	-1.65	-0.57	0.19	0.56	0.89	1.16	1.33	123
Memo: Net income (last four quarters)	0.98	-0.45	0.33	0.77	1.02	1.26	1.47	1.54	122
Net income-BHC and noncontrolling (minority) interest	0.49	-1.65	-0.57	0.23	0.56	0.89	1.16	1.33	123
Margin Analysis									
Average earning assets / Average assets	91.24	86.32	87.41	88.87	91.21	93.50	95.24	96.98	123
Average interest-bearing funds / Average assets	66.91	49.80	54.33	60.34	66.79	71.35	80.93	83.83	123
Interest income (tax equivalent) / Average earning assets	4.09	2.40	3.24	3.71	4.12	4.48	4.85	5.65	123
Interest expense / Average earning assets	0.85	0.28	0.36	0.58	0.80	1.05	1.51	1.90	123
Net interest income (tax equivalent) / Average earning assets	3.24	1.27	2.02	2.84	3.30	3.75	4.22	4.62	123
Yield or Cost									
Total loans and leases (tax equivalent)	4.74	3.66	3.98	4.31	4.63	5.04	5.59	6.87	123
Interest-bearing bank balances	1.16	0.30	0.43	0.78	1.06	1.42	2.21	3.42	123
Federal funds sold and reverse repos	1.34	0.00	0.00	0.83	1.28	1.84	2.67	4.19	69
Trading assets	0.76	0.00	0.00	0.00	0.00	1.86	3.12	4.21	85
Total earning assets	4.05	2.37	3.22	3.65	4.09	4.44	4.75	5.47	123
Investment securities (tax equivalent)	2.60	1.89	2.07	2.31	2.62	2.83	3.20	3.34	122
US Treasury and agency securities (excluding mortgage-backed securities)	2.31	0.46	1.06	1.71	2.20	2.74	3.78	5.32	110
Mortgage-backed securities	2.49	1.76	2.09	2.29	2.50	2.70	2.94	3.10	121
All other securities	3.62	1.54	2.09	2.84	3.36	3.91	5.62	11.49	116
Interest-bearing deposits	0.90	0.32	0.39	0.65	0.82	1.18	1.52	1.75	122
Time deposits of \$250K or more	1.83	0.87	1.23	1.60	1.84	2.09	2.27	2.36	120
Time deposits < \$250K	1.69	0.90	1.08	1.41	1.68	2.01	2.18	2.38	120
Other domestic deposits	0.71	0.25	0.34	0.49	0.68	0.86	1.31	1.54	122
Foreign deposits	0.79	0.00	0.11	0.43	0.81	1.20	1.39	1.89	27
Federal funds purchased and repos	1.14	0.20	0.36	0.67	1.03	1.45	2.30	3.21	108
Other borrowed funds and trading liabilities	1.90	0.65	0.99	1.42	1.82	2.28	3.02	3.50	122
All interest-bearing funds	1.15	0.42	0.55	0.85	1.06	1.42	1.87	2.34	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.66	0.00	0.00	0.26	2.19	4.58	7.83	10.14	121
Overhead expenses / Net Interest Income + non-interest income	63.95	43.04	50.82	56.92	62.24	70.21	79.09	130.57	123
Percent of Average Assets									
Total overhead expense	2.68	1.54	1.72	2.18	2.55	3.03	3.96	5.67	123
Personnel expense	1.36	0.74	0.90	1.14	1.34	1.58	1.85	2.03	123
Net occupancy expense	0.27	0.11	0.14	0.22	0.27	0.32	0.40	0.41	123
Other operating expenses	0.99	0.45	0.54	0.67	0.85	1.11	1.98	2.82	123
Overhead less non-interest income	1.47	-0.27	0.65	1.13	1.46	1.77	2.35	3.57	123
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	63.43	42.97	50.63	56.52	60.86	69.61	78.32	130.45	123
Personnel expense	33.17	20.77	23.95	29.47	34.02	36.95	40.36	44.88	123
Net occupancy expense	6.75	2.74	3.85	5.35	6.91	8.13	9.69	10.22	123
Other operating expenses	22.92	13.31	14.07	17.37	20.20	25.56	34.90	94.18	123
Total non-interest income	26.40	6.29	10.25	15.03	23.73	34.85	50.86	73.87	123
Fiduciary activities income	2.00	0.00	0.00	0.00	1.59	3.78	6.38	9.93	123
Service charges on domestic deposit accounts	3.92	0.00	0.58	2.02	4.05	5.68	6.89	7.60	123
Trading revenue	1.52	-2.55	-0.42	0.00	0.00	1.79	7.91	18.29	123
Investment banking fees and commissions	2.82	0.00	0.00	0.41	1.56	3.52	13.33	17.05	123
Insurance activities revenue	0.40	0.00	0.00	0.00	0.05	0.47	2.20	4.29	123
Venture capital revenue	-0.01	-0.44	0.00	0.00	0.00	0.00	0.00	0.01	123
Net servicing fees	-0.41	-9.16	-4.37	-0.17	0.01	0.29	1.22	1.76	123
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.27	123
Net gain (loss) - sales of loans, OREO, and other assets	1.88	-1.59	-0.23	0.15	1.09	3.15	6.96	8.54	123
Other non-interest income	9.85	1.92	3.33	4.54	8.86	12.70	23.17	33.24	123
Overhead less non-interest income	36.28	-6.65	15.49	27.29	35.86	44.18	58.63	86.23	123
Applicable income taxes / Pretax net operating income (tax equivalent)	17.57	3.15	6.42	12.72	18.45	21.84	25.07	28.44	103
Applicable income tax + TE / Pretax net operating income + TE	22.75	8.29	12.73	18.57	23.09	26.84	30.85	38.22	103

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	38.37	2.03	6.52	24.22	42.33	52.99	59.82	65.15	123
Commercial and industrial loans	12.73	0.99	3.50	7.38	11.43	17.98	22.90	28.18	123
Loans to individuals	3.84	0.03	0.14	0.49	1.79	6.66	11.74	15.87	123
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.01	0.22	0.70	123
Agricultural loans	0.20	0.00	0.00	0.00	0.03	0.21	0.92	2.16	123
Other loans and leases	4.94	0.39	0.68	1.90	3.88	7.63	11.57	14.99	123
Net loans and leases	64.23	19.48	38.32	59.73	68.07	72.70	77.20	78.87	123
Debt securities over 1 year	14.60	1.85	6.30	10.45	13.93	18.47	24.41	27.24	123
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.08	0.19	0.25	123
Subtotal	80.08	34.79	58.09	77.80	83.14	86.41	88.24	90.08	123
Interest-bearing bank balances	4.14	0.46	0.56	1.66	3.54	6.20	9.68	11.93	123
Federal funds sold and reverse repos	0.78	0.00	0.00	0.00	0.00	0.21	5.00	12.32	123
Debt securities 1 year or less	1.75	0.07	0.12	0.40	1.15	2.63	5.35	7.73	123
Trading assets	1.27	0.00	0.00	0.00	0.54	1.20	6.89	15.67	123
Total earning assets	89.78	83.44	85.57	87.48	89.88	92.11	93.77	94.64	123
Non-interest cash and due from depository institutions	1.12	0.26	0.46	0.78	1.13	1.48	1.76	1.99	123
Other real estate owned	0.03	0.00	0.00	0.01	0.02	0.05	0.08	0.14	123
All other assets	9.05	4.66	5.23	6.82	8.92	11.09	12.97	15.79	123
Memoranda									
Short-term investments	7.77	1.14	1.73	2.77	5.14	10.46	24.65	34.95	123
US Treasury securities	0.86	0.00	0.00	0.00	0.12	1.53	3.89	5.45	123
US agency securities (excluding mortgage-backed securities)	0.51	0.00	0.00	0.00	0.20	0.79	2.04	2.83	123
Municipal securities	1.44	0.00	0.00	0.07	0.75	2.69	5.01	7.05	123
Mortgage-backed securities	11.43	0.25	4.22	7.12	10.98	15.71	19.25	24.06	123
Asset-backed securities	0.27	0.00	0.00	0.00	0.00	0.34	1.36	2.45	123
Other debt securities	0.39	0.00	0.00	0.00	0.11	0.65	1.63	2.56	123
Loans held-for-sale	0.40	0.00	0.00	0.03	0.20	0.70	1.41	2.31	123
Loans held for investment	64.42	17.64	38.91	59.87	68.13	72.63	78.08	81.65	123
Real estate loans secured by 1-4 family	13.18	0.66	1.94	5.84	12.92	19.48	25.09	32.98	123
Revolving	2.02	0.00	0.02	0.42	1.69	3.48	4.62	5.62	123
Closed-end, secured by first liens	10.61	0.39	1.20	4.34	10.46	14.95	21.82	29.52	123
Closed-end, secured by junior liens	0.28	0.00	0.00	0.07	0.19	0.39	0.75	1.52	123
Commercial real estate loans	23.11	0.43	1.75	10.97	25.54	33.58	40.68	46.99	123
Construction and land development	3.46	0.00	0.20	1.10	3.18	5.29	7.98	9.66	123
Multifamily	3.23	0.01	0.21	1.14	2.52	4.63	7.70	13.77	123
Nonfarm nonresidential	15.32	0.24	1.30	7.00	15.26	23.32	29.20	30.82	123
Real estate loans secured by farmland	0.35	0.00	0.00	0.00	0.07	0.52	1.67	2.32	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	57.84	12.41	23.01	39.91	64.16	75.40	82.07	88.20	123
Real estate loans secured by 1-4 family	20.44	1.10	4.79	12.72	20.38	27.66	35.29	47.60	123
Revolving	3.09	0.00	0.02	0.88	2.96	5.05	6.65	8.01	123
Closed-end	17.13	0.85	4.40	9.67	16.54	23.26	32.44	42.48	123
Commercial real estate loans	34.32	1.12	7.59	17.44	37.46	48.56	57.21	63.13	123
Construction and land development	5.12	0.00	0.45	1.80	4.49	8.06	11.19	13.14	123
1-4 family	0.98	0.00	0.00	0.17	0.75	1.76	3.21	3.61	123
Other	4.00	0.00	0.45	1.59	3.58	6.20	8.46	10.55	123
Multifamily	4.89	0.02	0.77	1.76	3.98	7.19	11.99	18.57	123
Nonfarm nonresidential	22.70	0.58	4.36	10.96	24.93	33.73	39.36	43.65	123
Owner-occupied	7.77	0.00	0.20	3.27	7.01	11.50	16.84	18.76	123
Other	14.78	0.17	3.70	7.24	14.70	21.72	25.83	29.54	123
Real estate loans secured by farmland	0.53	0.00	0.00	0.01	0.12	0.79	2.62	3.61	123
Loans to depository institutions and acceptances of other banks	0.08	0.00	0.00	0.00	0.00	0.02	0.46	1.91	123
Commercial and industrial loans	20.30	1.94	6.18	12.14	19.67	27.57	39.99	43.64	123
Loans to individuals	6.48	0.05	0.29	0.85	3.33	10.93	21.35	39.84	123
Credit card loans	0.71	0.00	0.00	0.00	0.01	0.81	3.63	12.65	123
Agricultural loans	0.31	0.00	0.00	0.00	0.07	0.35	1.32	3.37	123
Other loans and leases	9.37	0.64	0.90	2.52	5.96	14.81	23.79	50.67	123
Loans and Leases, Percent of Tier 1 Capital + ALLL									
Real estate loans	394.49	33.61	95.99	249.75	441.30	534.06	617.70	685.26	122
Real estate loans secured by 1-4 family	136.24	7.91	23.73	59.57	134.27	198.07	256.56	331.65	122
Revolving	20.86	0.01	0.19	4.95	17.28	37.07	48.91	61.70	122
Closed-end	113.78	7.27	18.63	49.99	112.84	157.52	233.13	311.31	122
Commercial real estate loans	236.80	6.55	24.51	108.84	259.09	348.07	413.18	486.19	122
Construction and land development	35.40	0.02	2.96	10.23	34.01	55.96	82.58	99.29	122
1-4 family	6.81	0.00	0.00	0.88	4.69	12.18	22.83	27.04	122
Other	27.43	0.00	2.76	9.00	25.37	43.99	61.49	72.25	122
Multifamily	33.00	0.18	3.42	10.97	27.25	44.52	82.46	155.77	122
Nonfarm nonresidential	157.44	5.79	17.01	73.77	160.56	238.35	282.41	336.76	122
Owner-occupied	53.80	0.00	0.92	19.63	46.95	81.76	114.72	138.09	122
Other	102.91	4.19	10.93	44.44	100.11	162.25	187.71	213.96	122
Real estate loans secured by farmland	3.42	0.00	0.00	0.04	0.84	5.49	15.52	21.44	122
Loans to depository institutions and acceptances of other banks	0.38	0.00	0.00	0.00	0.00	0.14	2.82	8.15	122
Commercial and industrial loans	129.67	10.62	41.61	67.95	128.48	188.20	247.15	262.70	122
Loans to individuals	41.11	0.33	1.23	4.26	17.96	74.28	126.35	165.98	122
Credit card loans	3.87	0.00	0.00	0.00	0.03	3.98	19.17	57.53	122
Agricultural loans	1.87	0.00	0.00	0.01	0.34	2.00	9.59	19.12	122
Other loans and leases	53.67	4.46	6.33	19.48	37.59	86.14	133.25	191.03	122
Supplemental									
Non-owner occupied CRE loans / Gross loans	27.17	0.56	8.02	16.15	29.18	37.21	45.89	49.03	123
Non-owner occupied CRE loans / Tier 1 capital + ALLL	185.56	5.36	26.47	98.34	193.80	268.83	329.99	405.85	122
Total CRE loans / Tier 1 capital + ALLL	244.32	6.66	26.50	128.38	274.57	352.16	415.78	488.18	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2020

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	7.77	1.14	1.73	2.77	5.14	10.46	24.65	34.95	123
Liquid assets	22.98	9.30	10.72	15.23	20.62	26.99	47.12	65.04	123
Investment securities	16.91	2.35	7.29	11.50	15.61	21.74	28.56	31.49	123
Net loans and leases	64.23	19.48	38.32	59.73	68.07	72.70	77.20	78.87	123
Net loans, leases and standby letters of credit	65.22	20.79	40.60	60.33	68.55	73.18	78.17	79.22	123
Core deposits	64.19	19.03	37.08	57.24	66.28	74.02	79.51	81.07	123
Noncore funding	19.77	4.22	5.84	10.99	17.15	26.98	43.52	50.63	123
Time deposits of \$250K or more	2.95	0.35	0.69	1.41	2.41	4.28	6.81	9.15	123
Foreign deposits	0.43	0.00	0.00	0.00	0.00	0.00	3.34	6.75	123
Federal funds purchased and repos	1.77	0.00	0.00	0.19	1.01	2.74	6.40	10.01	123
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Net federal funds purchased (sold)	0.96	-3.03	-0.42	0.00	0.61	1.87	3.66	4.26	123
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	123
Other borrowings w/remaining maturity of 1 year or less	3.72	0.00	0.01	0.98	3.34	5.39	8.37	12.20	123
Earning assets that reprice within 1 year	39.58	19.25	21.53	30.18	40.49	47.71	55.79	65.69	123
Interest-bearing liabilities that reprice within 1 year	10.30	2.32	3.59	6.19	8.65	12.93	22.62	29.12	123
Long-term debt that reprices within 1 year	0.76	0.00	0.00	0.00	0.00	0.80	4.16	8.18	123
Net assets that reprice within 1 year	27.28	-1.97	8.74	18.23	28.64	37.16	43.97	49.62	123
Other Liquidity and Funding Ratios									
Net noncore funding dependence	14.33	-8.59	-2.98	5.35	13.60	21.33	35.46	46.27	123
Net short-term noncore funding dependence	4.93	-50.18	-9.15	-0.79	5.91	11.69	20.88	25.46	123
Short-term investment / Short-term noncore funding	77.87	10.40	12.96	23.68	50.90	108.30	233.84	295.49	123
Liquid assets - short-term noncore funding / Nonliquid assets	16.84	-10.70	-6.30	1.94	12.59	25.14	59.43	107.97	123
Net loans and leases / Total deposits	88.33	55.92	63.56	78.28	90.90	96.98	108.37	127.28	122
Net loans and leases / Core deposits	101.44	66.24	75.25	87.07	98.86	112.07	139.21	159.74	122
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.57	-0.22	0.00	0.25	0.88	2.65	4.99	6.12	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.85	-0.08	0.60	1.53	3.61	5.40	8.39	12.04	121
Structured notes appreciation (depreciation) / Tier 1 capital	-0.04	-0.30	-0.23	-0.09	0.00	0.01	0.02	0.04	21
Percent of Investment Securities									
Held-to-maturity securities	12.92	0.00	0.00	0.00	4.89	26.41	46.87	55.06	122
Available-for-sale securities	85.17	44.69	52.95	73.49	92.98	99.19	99.99	100.00	122
US Treasury securities	5.04	0.00	0.00	0.00	0.83	9.18	21.63	43.13	122
US agency securities (excluding mortgage-backed securities)	3.36	0.00	0.00	0.00	1.58	5.46	14.95	20.64	122
Municipal securities	8.69	0.00	0.00	0.70	5.58	15.55	28.79	41.31	122
Mortgage-backed securities	68.41	15.83	34.97	52.29	69.79	85.59	94.41	97.38	122
Asset-backed securities	1.67	0.00	0.00	0.00	0.00	2.01	9.02	15.98	122
Other debt securities	2.66	0.00	0.00	0.02	1.11	3.76	11.46	20.76	122
Mutual funds and equity securities	0.35	0.00	0.00	0.00	0.12	0.59	1.55	2.36	122
Debt securities 1 year or less	11.11	0.60	1.36	3.42	8.05	16.86	29.57	40.26	122
Debt securities 1 to 5 years	17.78	0.82	1.44	3.92	12.11	29.50	44.42	68.58	122
Debt securities over 5 years	67.30	16.53	24.87	46.83	75.12	86.42	92.00	95.11	122
Pledged securities	36.65	1.56	6.65	16.44	36.60	55.94	71.91	78.91	122
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.38	0.82	122
Percent Change from Prior Like Quarter									
Short-term investments	55.53	-33.00	-22.73	-3.39	31.31	81.32	218.84	344.61	122
Investment securities	9.52	-15.68	-7.84	-2.33	6.71	17.04	39.88	68.94	121
Core deposits	12.01	1.29	2.24	4.70	9.05	18.86	27.41	51.22	121
Noncore funding	16.34	-30.28	-15.56	-4.10	13.56	27.14	64.49	93.05	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date:03/31/2020

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	94.83	54.34	74.61	92.43	99.78	100.00	100.00	100.00	122
Foreign exchange contracts	3.08	0.00	0.00	0.00	0.10	4.30	19.21	31.52	122
Equity, commodity, and other contracts	1.10	0.00	0.00	0.00	0.00	1.16	6.21	11.92	122
Futures and forwards									
Futures and forwards	13.55	0.00	0.00	2.00	8.23	21.95	50.34	55.00	122
Written options									
Written options	7.87	0.00	0.00	1.42	5.69	10.63	32.46	41.00	122
Exchange-traded	0.11	0.00	0.00	0.00	0.00	0.00	0.76	2.51	122
Over-the-counter	7.35	0.00	0.00	1.15	5.17	10.44	32.46	41.00	122
Purchased options									
Purchased options	3.47	0.00	0.00	0.00	1.02	7.03	14.85	19.72	122
Exchange-traded	0.19	0.00	0.00	0.00	0.00	0.00	1.45	3.96	122
Over-the-counter	2.77	0.00	0.00	0.00	0.54	5.17	11.25	17.44	122
Swaps	69.00	0.65	5.37	57.50	78.63	93.01	99.42	100.00	122
Held for trading									
Held for trading	45.03	0.00	0.00	0.00	60.18	89.92	99.00	99.94	122
Interest rate contracts	38.36	0.00	0.00	0.00	46.45	75.47	90.97	96.74	122
Foreign exchange contracts	1.52	0.00	0.00	0.00	0.00	1.45	7.45	20.52	122
Equity, commodity, and other contracts	0.72	0.00	0.00	0.00	0.00	0.00	5.59	7.37	122
Non-traded									
Non-traded	54.97	0.06	1.00	10.08	39.82	100.00	100.00	100.00	122
Interest rate contracts	52.60	0.00	0.61	9.11	39.46	99.81	100.00	100.00	122
Foreign exchange contracts	0.31	0.00	0.00	0.00	0.00	0.16	1.51	5.51	122
Equity, commodity, and other contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.59	1.64	122
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	91.11	48.19	62.88	85.81	95.51	100.00	104.11	133.90	122
One year or less	31.34	0.04	2.05	6.30	19.80	55.16	87.09	100.00	122
Over 1 year to 5 years	27.94	0.00	0.38	10.73	23.85	45.99	53.37	61.05	122
Over 5 years	31.18	0.00	0.25	8.56	25.16	48.99	69.40	76.52	122
Gross negative fair value (absolute value)	2.00	0.16	0.33	0.78	1.48	3.36	4.82	5.97	122
Gross positive fair value	2.70	0.23	0.70	1.34	2.60	3.93	5.08	5.89	122
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.11	0.00	0.00	0.01	0.04	0.10	0.42	2.09	122
Gross positive fair value (X)	0.13	0.00	0.00	0.03	0.07	0.16	0.47	2.02	122
Held for trading (X)	0.10	0.00	0.00	0.00	0.04	0.12	0.45	2.01	122
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.12	122
Current credit exposure (X)	0.09	0.00	0.00	0.01	0.06	0.14	0.25	0.67	122
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	122
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Other Ratios									
Current credit exposure / Risk-weighted assets	1.16	0.00	0.00	0.11	0.70	1.50	5.01	9.43	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2020

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	0.87	0.07	0.15	0.41	0.78	1.23	2.00	2.60	123
Provision for loan and lease losses / Average loans and leases	1.41	0.18	0.29	0.65	1.13	2.01	3.06	4.24	123
Provision for loan and lease losses / Net loan and lease losses	732.44	-547.95	157.13	305.40	452.38	912.50	2439.18	3393.81	121
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	0.36	0.46	1.03	1.29	1.56	2.02	3.13	123
Allowance for loan and lease losses / Total loans and leases	1.30	0.34	0.46	1.02	1.27	1.56	2.01	3.13	123
Allowance for loan and lease losses / Net loans and leases losses (X)	10.11	1.71	2.27	3.35	5.63	11.67	37.55	49.77	112
Allowance for loan and lease losses / Nonaccrual assets	310.78	64.39	89.21	142.00	230.89	352.83	743.87	2163.62	122
ALLL / 90+ days past due + nonaccrual loans and leases	221.94	49.77	73.79	129.65	202.16	298.09	439.13	619.95	122
Gross loan and lease losses / Average loans and leases	0.34	0.02	0.04	0.10	0.24	0.48	0.95	1.38	123
Recoveries / Average loans and leases	0.07	0.00	0.01	0.03	0.07	0.10	0.17	0.36	123
Net losses / Average loans and leases	0.26	-0.01	0.01	0.06	0.16	0.38	0.84	1.17	123
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	123
Recoveries / Prior year-end losses	8.08	0.84	2.23	4.36	6.73	11.12	16.43	30.97	123
Earnings coverage of net loan and lease losses (X)	17.24	-69.24	-16.44	4.05	10.65	25.38	85.67	118.18	121
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.06	-0.04	-0.01	0.01	0.03	0.06	0.11	122
Real estate loans secured by 1-4 family	0.01	-0.09	-0.04	-0.02	0.00	0.03	0.09	0.14	119
Revolving	-0.01	-0.62	-0.22	-0.05	0.00	0.07	0.18	0.31	116
Closed-end	0.00	-0.11	-0.04	-0.01	0.00	0.02	0.07	0.15	119
Commercial real estate loans	0.01	-0.05	-0.04	0.00	0.00	0.02	0.06	0.10	120
Construction and land development	-0.01	-0.13	-0.08	-0.03	0.00	0.00	0.02	0.13	116
1-4 family	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.00	116
Other	-0.01	-0.10	-0.07	-0.01	0.00	0.00	0.01	0.05	116
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.00	118
Nonfarm nonresidential	0.02	-0.04	-0.02	0.00	0.00	0.03	0.09	0.15	118
Owner-occupied	0.01	-0.01	0.00	0.00	0.00	0.01	0.04	0.09	118
Other	0.00	-0.03	-0.02	0.00	0.00	0.00	0.05	0.08	118
Real estate loans secured by farmland	0.01	-0.06	-0.01	0.00	0.00	0.00	0.02	0.22	101
Commercial and industrial loans	0.47	-0.03	0.00	0.06	0.28	0.69	1.73	2.34	121
Loans to individuals	1.48	0.17	0.28	0.63	1.13	2.03	3.79	4.76	102
Credit card loans	3.52	0.00	0.00	2.08	3.85	4.91	6.51	8.27	70
Agricultural loans	0.11	-0.10	0.00	0.00	0.00	0.00	0.31	2.79	95
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.15	-0.03	-0.01	0.00	0.00	0.26	0.71	0.95	122

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 03/31/2020

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	0.51	0.06	0.16	0.29	0.47	0.68	1.07	1.43	123
90+ days past due loans and leases	0.12	0.00	0.00	0.00	0.03	0.14	0.56	1.03	123
Nonaccrual loans and leases	0.57	0.07	0.16	0.35	0.54	0.74	1.09	1.64	123
90+ days past due and nonaccrual loans and leases	0.75	0.14	0.27	0.44	0.63	0.99	1.39	2.24	123
Percent of Loans and Leases and Other Assets									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.09	123
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.13	123
Nonaccrual restructured	0.14	0.00	0.01	0.04	0.10	0.23	0.33	0.48	123
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	123
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	123
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	123
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.51	0.06	0.16	0.29	0.48	0.68	1.08	1.43	123
90+ days past due assets	0.12	0.00	0.00	0.00	0.04	0.14	0.57	1.03	123
Nonaccrual assets	0.58	0.09	0.16	0.35	0.54	0.74	1.16	1.66	123
30+ days past due and nonaccrual assets	1.30	0.43	0.63	0.81	1.18	1.53	2.61	3.92	123
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.48	0.07	0.14	0.28	0.40	0.62	0.95	1.72	123
90+ past due and nonaccrual assets + other real estate owned	0.51	0.08	0.16	0.30	0.42	0.67	0.99	1.75	123
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.57	0.09	0.19	0.38	0.53	0.80	1.03	1.19	123
Allowance for loan and lease losses	74.57	15.92	23.46	45.65	70.32	95.65	146.27	239.87	123
Equity capital + allowance for loan and lease losses	4.68	0.78	1.16	2.78	4.59	6.33	8.36	11.17	123
Tier 1 capital + allowance for loan and lease losses	5.89	1.02	1.87	3.98	5.35	8.53	9.90	18.42	123
Loans and leases + other real estate owned	0.91	0.20	0.33	0.59	0.86	1.17	1.52	3.20	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2020

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	0.47	0.05	0.13	0.28	0.42	0.61	1.05	1.34	122
	90+ days past due	0.12	0.00	0.00	0.00	0.02	0.10	0.85	1.37	122
	Nonaccrual	0.54	0.03	0.07	0.27	0.49	0.75	1.18	1.81	122
Commercial and industrial	30-89 days past due	0.36	0.00	0.05	0.16	0.28	0.50	0.99	1.21	121
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.15	0.29	121
	Nonaccrual	0.90	0.00	0.08	0.41	0.76	1.20	1.97	2.95	121
Individuals	30-89 days past due	0.84	0.00	0.00	0.38	0.91	1.22	2.01	2.34	123
	90+ days past due	0.15	0.00	0.00	0.00	0.04	0.22	0.64	1.38	123
	Nonaccrual	0.19	0.00	0.00	0.01	0.10	0.32	0.71	0.98	123
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.33	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Agricultural	30-89 days past due	0.35	0.00	0.00	0.00	0.00	0.82	1.45	2.32	95
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.30	95
	Nonaccrual	0.79	0.00	0.00	0.00	0.01	0.89	4.65	6.76	95
Foreign governments	30-89 days past due	10.34	0.00	0.00	0.00	0.00	0.00	33.06	68.57	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.03	0.26	15
Other loans and leases	30-89 days past due	0.26	0.00	0.00	0.00	0.13	0.44	1.11	1.46	122
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.30	122
	Nonaccrual	0.13	0.00	0.00	0.00	0.05	0.20	0.62	1.01	122

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: 1
Date: 03/31/2020

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.72	0.10	0.25	0.37	0.68	0.96	1.42	2.16	119
	90+ days past due	0.23	0.00	0.00	0.00	0.02	0.14	1.47	3.41	119
	Nonaccrual	0.79	0.08	0.16	0.38	0.67	1.10	1.77	2.99	119
Revolving	30-89 days past due	0.50	0.00	0.00	0.24	0.50	0.80	1.15	1.71	116
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.18	0.31	116
	Nonaccrual	1.07	0.00	0.00	0.37	0.69	1.47	3.99	5.63	116
Closed-End	30-89 days past due	0.75	0.10	0.16	0.38	0.71	1.03	1.62	2.34	119
	90+ days past due	0.26	0.00	0.00	0.00	0.01	0.18	1.83	3.42	119
	Nonaccrual	0.77	0.08	0.14	0.35	0.66	1.04	1.76	2.78	119
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.01	0.02	0.04	0.06	0.10	119
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	119
	Nonaccrual	0.05	0.00	0.00	0.01	0.04	0.08	0.14	0.22	119
Commercial real estate	30-89 days past due	0.28	0.00	0.03	0.10	0.23	0.40	0.68	0.98	120
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.12	120
	Nonaccrual	0.32	0.00	0.03	0.12	0.24	0.50	0.79	0.91	120
Construction and development	30-89 days past due	0.32	0.00	0.00	0.01	0.19	0.49	1.06	2.39	116
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.11	116
	Nonaccrual	0.24	0.00	0.00	0.00	0.11	0.36	0.89	1.82	116
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.10	0.30	0.41	116
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	116
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.33	116
Other	30-89 days past due	0.24	0.00	0.00	0.00	0.09	0.35	0.88	1.97	116
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	116
	Nonaccrual	0.18	0.00	0.00	0.00	0.08	0.26	0.66	1.49	116
Multifamily	30-89 days past due	0.10	0.00	0.00	0.00	0.01	0.14	0.53	0.73	118
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
	Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.10	0.26	0.33	118
Nonfarm non-residential	30-89 days past due	0.27	0.00	0.01	0.11	0.23	0.42	0.75	0.91	118
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.16	118
	Nonaccrual	0.37	0.00	0.02	0.16	0.28	0.62	0.91	1.05	118
Owner occupied	30-89 days past due	0.11	0.00	0.00	0.04	0.10	0.17	0.27	0.43	118
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.06	118
	Nonaccrual	0.20	0.00	0.00	0.05	0.16	0.37	0.52	0.62	118
Other	30-89 days past due	0.14	0.00	0.00	0.02	0.09	0.24	0.48	0.60	118
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.14	118
	Nonaccrual	0.16	0.00	0.00	0.02	0.11	0.27	0.56	0.76	118
Farmland	30-89 days past due	0.32	0.00	0.00	0.00	0.13	0.65	1.29	1.97	101
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.36	101
	Nonaccrual	1.10	0.00	0.00	0.00	0.58	1.80	3.70	8.86	101
Credit card	30-89 days past due	1.31	0.00	0.00	1.00	1.25	1.81	2.78	4.22	70
	90+ days past due	0.83	0.00	0.00	0.00	0.86	1.52	2.02	2.25	70
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.02	0.50	0.95	70

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2020

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	11.60	8.97	9.27	9.97	11.45	12.41	15.77	17.02	123
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	11.16	123
Tier 1 capital, column A	12.25	9.52	9.95	10.68	12.02	13.27	16.15	19.29	123
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	13.02	123
Total capital, column A	14.02	11.65	12.01	12.66	13.72	14.80	17.65	20.35	123
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	14.59	123
Tier 1 leverage	9.43	7.35	8.12	8.54	9.27	10.21	11.15	12.21	123
Supplementary leverage ratio, advanced approaches HCs	7.28	5.39	5.53	5.99	6.95	7.95	9.34	9.84	18

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2020

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.16	123
Insurance underwriting assets (P/C) / Total insurance underwriting assets	56.62	0.00	0.00	0.00	98.10	100.00	100.00	100.00	28
Insurance underwriting assets (L/H) / Total insurance underwriting assets	43.38	0.00	0.00	0.00	1.90	100.00	100.00	100.00	28
Separate account assets (L/H) / Total life assets	10.89	0.00	0.00	0.00	0.00	0.00	38.36	74.59	15
Insurance activities revenue / Adjusted operating income	0.40	0.00	0.00	0.00	0.05	0.47	2.20	4.29	123
Premium income / Insurance activities revenue	2.84	0.00	0.00	0.00	0.00	0.00	16.90	56.17	90
Credit related premium income / Total premium income	45.10	0.00	0.00	0.00	5.87	100.00	100.00	100.00	18
Other premium income / Total premium income	54.90	0.00	0.00	0.00	94.13	100.00	100.00	100.00	18
Insurance underwriting net income / Consolidated net income	0.05	0.00	0.00	0.00	0.00	0.00	0.09	1.36	123
Insurance net income (P/C) / Equity (P/C)	9.66	-52.28	-8.63	0.00	3.80	14.64	56.25	68.72	20
Insurance net income (L/H) / Equity (L/H)	-116.81	-644.20	-28.19	0.00	2.18	6.67	19.10	24.36	13
Insurance benefits, losses, expenses / Insurance premiums	1046.57	27.02	30.13	79.33	100.00	202.78	4620.00	5336.00	18
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	20
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	123
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.59	0.00	0.57	4.48	12.16	17.57	22.06	24.75	123
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.02	1.44	16.62	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.99	0.00	0.00	0.00	0.00	2.09	5.18	7.09	86
Cost: Interest-bearing deposits	0.79	0.00	0.11	0.43	0.81	1.20	1.39	1.89	27
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	4.10	0.11	0.12	0.15	0.31	4.26	11.11	13.39	4
Commercial and industrial loans	0.37	0.02	0.03	0.07	0.15	0.38	0.75	1.32	11
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	12.36	-21.43	-18.78	-10.11	0.00	22.12	67.75	182.62	81
Total selected assets	7.33	-82.62	-32.74	-13.68	-0.06	24.94	63.95	153.01	90
Deposits	13.75	-52.85	-20.46	-7.03	13.43	29.86	67.20	99.56	29

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 03/31/2020

Parent Company Analysis - Part 1

 FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	3.93	-20.68	-4.49	1.86	4.77	7.64	10.04	10.92	123
Bank net income / Average equity investment in banks	4.73	-29.59	-3.08	2.66	5.18	8.42	12.06	14.53	110
Nonbank net income / Average equity investment in nonbanks	5.73	-15.74	-6.03	-0.15	2.94	11.99	30.93	38.01	103
Subsidiary HCs net income / Average equity investment in sub HCs	3.62	-8.88	-6.82	0.19	3.98	8.85	11.95	12.67	24
Bank net income / Parent net income	95.67	0.00	0.00	100.04	106.87	115.62	147.18	206.10	103
Nonbank net income / Parent net income	5.48	0.00	0.00	0.00	0.40	4.19	34.51	77.25	80
Subsidiary holding companies' net income / Parent net income	89.01	11.61	19.50	60.60	78.30	105.97	174.00	214.41	15
Leverage									
Total liabilities / Equity capital	19.50	0.01	0.81	5.80	10.97	27.86	67.88	100.48	123
Total debt / Equity capital	13.55	0.00	0.00	0.00	6.17	19.21	61.00	83.40	123
Total debt + notes payable to subs that issued TPS / Equity capital	15.87	0.00	0.00	4.61	9.68	24.07	61.00	89.40	123
Total debt + Loans guaranteed for affiliate / Equity capital	13.94	0.00	0.00	0.00	6.48	19.21	61.00	95.84	123
Total debt / Equity capital - excess over fair value	13.69	0.00	0.00	0.00	6.17	21.24	62.74	83.42	123
Long-term debt / Equity capital	12.51	0.00	0.00	0.00	6.06	17.89	53.10	79.62	123
Short-term debt / Equity capital	0.83	0.00	0.00	0.00	0.00	0.01	6.60	10.52	123
Current portion of long-term debt / Equity capital	0.07	0.00	0.00	0.00	0.00	0.00	0.44	2.02	123
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.54	2.88	123
Long-term debt / Consolidated long-term debt	27.80	0.00	0.00	0.00	26.65	49.13	77.42	91.26	120
Double Leverage									
Equity investment in subs / Equity capital	103.91	93.01	96.83	99.78	103.85	107.43	112.37	118.74	123
Total investment in subs / Equity capital	111.18	97.11	98.95	100.27	105.47	112.31	150.03	185.98	123
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)	1.22	-1.50	-0.57	-0.06	0.56	1.67	4.88	10.54	103
Equity investment in subs - equity cap / Net income-div (X)	2.81	0.02	0.18	0.98	1.73	3.89	8.17	9.39	54
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	153.35	7.13	17.97	77.07	132.58	221.61	336.55	489.15	120
Cash from ops + noncash items + op expense / Op expense + dividend	177.44	-16.80	27.35	87.29	142.84	249.76	404.10	593.97	120
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	90.08	-185.02	-92.62	15.88	99.18	138.66	311.97	420.44	120
Pretax operating income + interest expense / Interest expense	2356.57	-68.21	13.76	137.56	1064.75	2648.81	6004.32	26606.20	92
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1689.47	-31.94	8.66	144.94	1005.80	2493.12	5485.20	9967.60	107
Dividends + interest from subsidiaries / Interest expense + dividends	185.66	0.95	6.91	81.79	142.78	263.60	493.65	712.27	118
Fees + other income from subsidiaries / Salary + other expenses	14.22	0.00	0.00	0.00	0.00	25.72	71.06	93.76	119
Net income / Current part of long-term debt + preferred dividends (X)	20.09	0.09	0.53	2.06	6.92	18.99	35.14	285.61	48
Other Ratios									
Net assets that reprice within 1 year / Total assets	2.64	-7.09	-4.01	0.00	1.22	4.73	12.31	18.28	123
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.80	12
Nonaccrual	1.57	0.00	0.00	0.00	0.00	0.09	1.62	8.51	12
Total	1.72	0.00	0.00	0.00	0.00	0.70	1.77	8.52	12
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
To nonbank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.00	0.00	4.63	123
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Total	0.13	0.00	0.00	0.00	0.00	0.00	0.00	4.66	123
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	3.48	0.00	0.00	0.00	0.15	1.15	23.72	37.10	123
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Combined foreign nonbank subsidiary assets	0.08	0.00	0.00	0.00	0.00	0.00	0.25	3.31	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	60.61	1.96	12.28	24.76	49.77	86.01	136.70	206.54	93
Dividends declared / Net income	81.33	0.00	3.24	35.02	62.14	97.66	238.76	371.51	103
Net income - dividends / Average equity	0.55	-21.07	-7.73	-2.03	1.42	3.71	7.07	8.17	123
Percent of Dividends Paid									
Dividends from bank subsidiaries	181.40	0.00	0.00	0.00	139.14	287.04	550.05	1010.88	112
Dividends from nonbank subsidiaries	2.35	0.00	0.00	0.00	0.00	0.16	7.71	53.69	112
Dividends from subsidiary holding companies	3.48	0.00	0.00	0.00	0.00	0.00	0.00	128.73	112
Dividends from all subsidiaries	206.84	0.00	0.08	95.99	154.44	312.21	577.83	1010.91	112
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	121.88	0.00	0.00	33.53	101.36	186.40	344.17	529.58	93
Interest income from bank subsidiaries	0.70	0.00	0.00	0.00	0.01	1.08	3.72	6.18	93
Management and service fees from bank subsidiaries	2.97	0.00	0.00	0.00	0.00	0.00	17.60	47.67	93
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	93
Operating income from bank subsidiaries	146.77	0.00	0.31	41.65	102.71	200.30	410.59	613.42	93
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	39.60	0.00	0.00	0.00	0.62	94.28	125.34	287.30	64
Interest income from nonbank subsidiaries	14.44	0.00	0.00	0.00	0.00	12.30	85.69	141.83	64
Management and serv fees from nonbank subsidiaries	1.68	0.00	0.00	0.00	0.00	0.00	9.75	23.17	64
Other income from nonbank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.00	0.00	8.00	64
Operating income from nonbank subsidiaries	76.30	0.00	0.00	0.00	42.90	104.55	258.99	556.57	64
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	119.72	0.00	0.00	0.00	1.43	96.96	339.98	471.57	18
Interest income from subsidiary holding companies	12.82	0.00	0.00	0.00	0.00	17.25	46.57	57.53	18
Management and service fees from subsidiary holding companies	1.00	0.00	0.00	0.00	0.00	0.00	1.84	7.00	18
Other income from subsidiary holding companies	1.64	0.00	0.00	0.00	0.00	0.00	0.76	6.21	18
Operating income from subsidiary holding companies	135.18	0.00	0.00	4.88	42.01	96.96	376.74	507.12	18
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	61.57	0.00	0.00	0.00	93.41	99.80	100.00	100.00	118
Interest income from bank subsidiaries	3.07	0.00	0.00	0.00	0.03	1.14	10.72	51.52	118
Management and service fees from bank subsidiaries	1.69	0.00	0.00	0.00	0.00	0.00	9.54	24.37	118
Other income from bank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.01	2.29	118
Operating income from bank subsidiaries	76.28	0.00	0.93	53.83	99.60	99.96	100.00	102.01	118
Dividends from nonbank subsidiaries	2.51	0.00	0.00	0.00	0.00	0.08	11.02	56.41	118
Interest income from nonbank subsidiaries	1.82	0.00	0.00	0.00	0.00	0.11	8.00	36.30	118
Management and service fees from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.09	4.10	118
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.18	118
Operating income from nonbank subsidiaries	9.13	0.00	0.00	0.00	0.06	5.28	84.09	99.22	118
Dividends from subsidiary holding companies	1.54	0.00	0.00	0.00	0.00	0.00	0.00	48.99	118
Interest income from subsidiary holding companies	0.40	0.00	0.00	0.00	0.00	0.00	0.02	12.98	118
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Operating income from subsidiary holding companies	5.35	0.00	0.00	0.00	0.00	0.00	35.10	93.36	118
Loans and advances from subsidiaries / Short term debt	457.95	0.00	0.00	0.40	53.57	157.22	1043.95	5121.13	32
Loans and advances from subsidiaries / Total debt	28.15	0.00	0.00	1.31	14.47	45.18	101.44	136.60	90

BHCPR Reporters for Quarter Ending 03/31/2020

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2019 and Other Notes</u>
1562859	182,527,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	18,215,784	AMERIS BANCORP	ATLANTA, GA	
3446412	15,600,875	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	20,530,714	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	33,908,056	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	17,847,716	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	12,159,919	AXOS FINANCIAL, INC.	SAN DIEGO, CA	
1073757	2,619,954,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	18,542,233	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	468,155,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	33,595,671	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	12,780,950	BANNER CORPORATION	WALLA WALLA, WA	
5006575	179,955,000	BARCLAYS US LLC	NEW YORK, NY	
1078529	94,325,559	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
3762457	16,248,227	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	13,229,758	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	187,756,342	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	47,185,157	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	13,266,052	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	17,238,043	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	396,878,031	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	18,296,459	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
2868129	18,596,292	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1094314	15,256,760	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	48,979,180	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	58,936,684	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	2,219,770,000	CITIGROUP INC.	NEW YORK, NY	
1132449	176,981,456	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	14,038,607	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	76,457,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	26,812,474	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	11,808,983	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	131,778,058	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	34,256,806	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	12,018,799	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	11,606,888	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	117,159,000	DB USA CORPORATION	NEW YORK, NY	
2894230	10,998,320	DISCOUNT BANCORP, INC.	NEW YORK, NY	Moved from Peer 2
3846375	112,656,646	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	67,855,784	E*TRADE FINANCIAL CORPORATION	ARLINGTON, VA	
2734233	45,948,545	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	12,344,321	EASTERN BANK CORPORATION	BOSTON, MA	
5375459	17,041,081	EB ACQUISITION COMPANY II LLC	DALLAS, TX	
4759669	17,041,081	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
3005332	35,092,721	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	185,391,070	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	13,047,977	FIRST BANCORP	SAN JUAN, PR	
1075612	41,594,453	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	

1071276	15,057,567	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1025608	20,755,891	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	47,199,416	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	14,411,405	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	12,693,518	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	19,753,300	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	22,330,253	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	20,266,120	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	26,805,313	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	22,914,522	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	15,158,384	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,089,759,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	12,387,808	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	31,769,661	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	13,294,509	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	15,706,250	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	15,531,732	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	16,021,810	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	297,535,664	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	113,897,248	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	32,239,983	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	11,982,306	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	15,573,868	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	12,506,409	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	26,736,936	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	41,534,233	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	3,139,431,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	157,003,466	KEYCORP	CLEVELAND, OH	
1037003	124,577,833	M&T BANK CORPORATION	BUFFALO, NY	
2568278	24,216,098	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	947,795,000	MORGAN STANLEY	NEW YORK, NY	
1378434	165,696,005	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	54,261,093	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	161,709,179	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	10,798,603	NORTHWEST BANCSHARES INC	WARREN, PA	
2609975	10,499,696	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	Moved from Peer 2
1098303	20,741,260	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	11,976,209	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	26,143,267	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	60,420,600	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	12,543,616	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	29,264,180	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	445,567,546	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	52,804,000	POPULAR, INC.	SAN JUAN, PR	
1109599	31,753,783	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	10,084,886	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	Moved from Peer 2
3242838	133,638,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	13,900,550	RENASANT CORPORATION	TUPELO, MS	
3981856	152,144,560	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1094828	20,843,494	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
1133437	16,642,911	SOUTH STATE CORPORATION	COLUMBIA, SC	
1111435	362,528,000	STATE STREET CORPORATION	BOSTON, MA	
3083291	30,335,036	STERLING BANCORP	MONTEBELLO, NY	
1031449	75,011,657	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	98,038,000	SYNCHRONY FINANCIAL	STAMFORD, CT	

1078846	50,619,585	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
1201934	48,608,892	TCF FINANCIAL CORPORATION	DETROIT, MI
3606542	447,268,871	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	35,879,416	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	15,002,289	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	506,229,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	14,019,829	TRUSTMARK CORPORATION	JACKSON, MS
1119794	542,909,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	26,244,886	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	27,540,382	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	20,370,653	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	13,088,161	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	39,120,629	VALLEY NATIONAL BANCORP	NEW YORK, NY
3065617	17,375,629	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	31,695,112	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,981,349,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	16,001,103	WESBANCO, INC.	WHEELING, WV
2349815	29,158,227	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	38,791,203	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	12,278,890	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 123 bank holding companies.