

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2020

**Summary Ratios**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.13	3.29	3.21	3.33	3.29
+ Non-interest income	0.89	0.79	0.90	0.90	0.93
- Overhead expense	2.62	2.58	2.58	2.58	2.60
- Provision for credit losses	0.58	0.10	0.12	0.12	0.11
+ Securities gains (losses)	0.02	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)	0.88	1.46	1.53	1.55	1.55
Net operating income	0.70	1.14	1.19	1.22	0.95
Net income	0.70	1.14	1.19	1.22	0.95
Net income (Subchapter S adjusted)	1.10	1.13	1.41	1.41	1.11
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.29	4.54	4.49	4.38	4.06
Interest expense	0.87	1.02	1.02	0.81	0.54
Net interest income (tax equivalent)	3.36	3.54	3.45	3.58	3.54
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.11	0.07	0.11	0.09	0.10
Earnings coverage of net loan and lease losses (X)	24.72	26.74	22.46	29.23	0.97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	0.96	0.94	0.94	0.95
Allowance for loan and lease losses / Total loans and leases	1.15	0.95	0.93	0.93	0.94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.57	0.56	0.57	0.57
30-89 days past due loans and leases / Total loans and leases	0.45	0.33	0.30	0.32	0.32
<b>Liquidity and Funding</b>					
Net noncore funding dependence	10.39	12.48	10.70	13.54	13.97
Net short-term noncore funding dependence	5.44	7.32	5.88	8.57	9.65
Net loans and leases / Total assets	71.80	72.67	72.36	73.30	72.64
<b>Capitalization</b>					
Tier 1 leverage ratio	10.30	10.34	10.40	10.37	10.04
Holding company equity capital / Total assets	11.10	11.23	11.37	11.21	10.84
Total equity capital (including minority interest) / Total assets	11.16	11.32	11.44	11.30	10.89
Common equity tier 1 capital / Total risk-weighted assets	12.02	12.44	12.56	12.41	11.90
Net loans and leases / Equity capital (X)	6.66	6.62	6.55	6.70	6.82
Cash dividends / Net income	53.69	26.38	25.63	24.05	32.32
Cash dividends / Net income (Subchapter S adjusted)	34.75	-39.89	93.20	35.12	19.39
<b>Growth Rates</b>					
Assets	9.46	9.80	8.66	9.35	9.89
Equity capital	8.87	14.87	12.26	12.50	13.71
Net loans and leases	8.61	10.19	8.63	10.51	12.54
Noncore funding	11.97	5.10	4.18	6.76	-3.35
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.09	0.01	0.01	0.03	0.02
Long-term debt / Equity capital	4.01	3.73	3.86	3.76	4.39
Equity investment in subsidiaries / Equity capital	104.83	104.51	104.20	104.10	105.17
Cash from ops + noncash items + op expense / Op expense + dividends	155.17	138.75	149.17	123.74	100.80

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.99	4.23	4.19	4.08	3.78
Less: Interest expense	0.81	0.95	0.95	0.75	0.50
Equals: Net interest income (tax equivalent)	3.13	3.29	3.21	3.33	3.29
Plus: Non-interest income	0.89	0.79	0.90	0.90	0.93
Equals: adjusted operating income (tax equivalent)	4.00	4.12	4.16	4.27	4.26
Less: Overhead expense	2.62	2.58	2.58	2.58	2.60
Less: Provision for credit losses	0.58	0.10	0.12	0.12	0.11
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.02	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)	0.88	1.46	1.53	1.55	1.55
Less: Applicable income taxes (tax equivalent)	0.19	0.31	0.35	0.32	0.59
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.70	1.14	1.19	1.22	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.70	1.14	1.19	1.22	0.95
Memo: Net income (last four quarters)	1.06	1.19	1.20	1.22	0.95
Net income-BHC and noncontrolling (minority) interest	0.71	1.14	1.20	1.22	0.95
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.22	93.23	93.22	93.23	93.19
Average interest-bearing funds / Average assets	71.00	70.87	70.67	70.70	70.06
Interest income (tax equivalent) / Average earning assets	4.29	4.54	4.49	4.38	4.06
Interest expense / Average earning assets	0.87	1.02	1.02	0.81	0.54
Net interest income (tax equivalent) / Average earning assets	3.36	3.54	3.45	3.58	3.54
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.75	5.00	4.98	4.85	4.52
Interest-bearing bank balances	1.24	2.47	2.26	1.88	1.13
Federal funds sold and reverse repos	0.85	1.93	2.02	1.50	0.83
Trading assets	0.48	0.68	0.49	0.70	0.48
Total earning assets	4.23	4.49	4.47	4.33	3.98
Investment securities (tax equivalent)	2.64	2.86	2.74	2.69	2.61
US Treasury and agency securities (excluding mortgage-backed securities)	2.63	2.49	2.54	2.20	1.66
Mortgage-backed securities	3.85	2.60	2.78	2.44	2.19
All other securities	3.38	3.93	3.80	3.74	3.85
Interest-bearing deposits	0.98	1.11	1.13	0.85	0.52
Time deposits of \$250K or more	2.02	1.99	2.12	1.57	
Time deposits < \$250K	1.79	1.79	1.91	1.42	
Other domestic deposits	0.69	0.86	0.86	0.64	
Foreign deposits	1.79	2.27	2.53	1.85	0.84
Federal funds purchased and repos	0.72	1.19	1.23	1.03	0.68
Other borrowed funds and trading liabilities	0.80	2.29	1.03	2.10	1.48
All interest-bearing funds	1.14	1.34	1.34	1.06	0.71

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**Non-interest Income & Expenses**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.72	1.86	0.66	1.69	1.89
Overhead expenses / Net Interest Income + non-interest income	63.68	62.65	61.65	61.22	62.21
<b>Percent of Average Assets</b>					
Total overhead expense	2.62	2.58	2.58	2.58	2.60
Personnel expense	1.50	1.51	1.50	1.46	1.47
Net occupancy expense	0.32	0.31	0.32	0.31	0.32
Other operating expenses	0.77	0.75	0.76	0.79	0.79
Overhead less non-interest income	1.67	1.70	1.64	1.65	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	61.64	61.87	59.91	60.51	61.01
Personnel expense	35.22	36.18	34.17	34.42	34.72
Net occupancy expense	7.45	7.54	7.50	7.33	7.51
Other operating expenses	18.45	17.87	17.93	18.28	18.30
Total non-interest income	20.39	18.48	19.83	20.30	21.24
Fiduciary activities income	1.69	1.89	1.61	1.95	1.95
Service charges on domestic deposit accounts	3.19	3.47	3.21	3.58	3.83
Trading revenue	0.16	0.08	0.07	0.03	0.07
Investment banking fees and commissions	1.14	0.77	0.91	0.85	0.92
Insurance activities revenue	0.52	0.44	0.37	0.46	0.44
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	-0.34	0.31	0.22	0.52	0.40
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	3.13	1.54	2.12	1.98	2.38
Other non-interest income	7.92	6.85	7.57	7.05	7.34
Overhead less non-interest income	41.04	42.68	39.47	39.75	39.09
Applicable income taxes / Pretax net operating income (tax equivalent)	17.29	19.06	21.51	18.35	33.75
Applicable income tax + TE / Pretax net operating income + TE	21.44	22.03	23.31	21.35	38.57

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**Percent Composition of Assets**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Real estate loans	52.54	53.10	52.67	53.63	53.41
Commercial and industrial loans	4.67	11.35	3.39	11.42	10.82
Loans to individuals	2.65	2.69	2.71	2.65	2.58
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.50	0.46	0.53	0.47	0.51
Other loans and leases	1.37	2.57	1.08	2.64	2.62
Net loans and leases	71.80	72.67	72.36	73.30	72.64
Debt securities over 1 year	13.34	13.42	13.66	13.20	13.96
Mutual funds and equity securities	0.05	0.05	0.06	0.05	0.07
Subtotal	85.81	86.80	86.76	87.24	87.26
Interest-bearing bank balances	3.70	2.68	2.97	2.30	2.34
Federal funds sold and reverse repos	0.04	0.01	0.03	0.01	0.02
Debt securities 1 year or less	2.05	2.26	2.10	2.14	1.92
Trading assets	0.05	0.02	0.03	0.02	0.02
Total earning assets	89.90	92.24	90.03	92.24	92.22
Non-interest cash and due from depository institutions	1.13	1.11	1.14	1.25	1.26
Other real estate owned	0.04	0.05	0.04	0.04	0.06
All other assets	6.58	6.56	6.40	6.39	6.45
<b>Memoranda</b>					
Short-term investments	6.17	5.21	5.36	4.70	4.63
US Treasury securities	0.24	0.34	0.29	0.37	0.22
US agency securities (excluding mortgage-backed securities)	1.01	1.71	1.25	1.67	1.50
Municipal securities	2.69	2.63	2.58	2.66	2.97
Mortgage-backed securities	6.66	8.91	6.71	8.73	9.19
Asset-backed securities	0.28	0.32	0.30	0.26	0.23
Other debt securities	0.53	0.51	0.53	0.52	0.48
Loans held-for-sale	0.45	0.25	0.39	0.29	0.32
Loans held for investment	71.37	72.63	72.01	73.24	72.42
Real estate loans secured by 1-4 family	16.12	16.45	16.02	16.83	16.44
Revolving	2.22	2.42	2.24	2.43	2.71
Closed-end, secured by first liens	13.19	13.27	13.07	13.60	13.03
Closed-end, secured by junior liens	0.37	0.40	0.37	0.41	0.39
Commercial real estate loans	32.96	33.18	33.26	33.39	33.79
Construction and land development	4.95	4.80	5.00	4.78	4.55
Multifamily	4.89	4.97	4.76	5.12	5.32
Nonfarm nonresidential	21.52	21.70	21.85	21.85	22.30
Real estate loans secured by farmland	0.95	0.89	0.95	0.88	0.81

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	72.99	72.90	72.74	72.88	73.20
Real estate loans secured by 1-4 family	22.54	22.88	22.29	23.13	22.92
Revolving	3.11	3.35	3.13	3.34	3.76
Closed-end	19.00	19.04	18.71	19.33	18.68
Commercial real estate loans	46.09	45.69	46.16	45.57	46.38
Construction and land development	6.94	6.63	6.97	6.53	6.35
1-4 family	1.53	1.58	1.47	1.52	1.50
Other	5.29	4.95	5.34	4.90	4.76
Multifamily	6.63	6.64	6.42	6.76	7.13
Nonfarm nonresidential	30.32	30.17	30.59	30.16	30.84
Owner-occupied	10.67	10.44	10.68	10.31	10.55
Other	19.09	19.21	19.36	19.35	19.91
Real estate loans secured by farmland	1.39	1.30	1.38	1.27	1.19
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00
Commercial and industrial loans	6.60	16.20	4.77	16.21	15.52
Loans to individuals	3.97	3.98	4.00	3.89	3.90
Credit card loans	0.03	0.03	0.04	0.04	0.03
Agricultural loans	0.74	0.68	0.78	0.69	0.76
Other loans and leases	1.96	3.67	1.48	3.74	3.75
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL</b>					
Real estate loans	494.77	499.96	493.43	505.61	518.19
Real estate loans secured by 1-4 family	151.73	157.56	151.03	161.34	159.68
Revolving	21.10	23.40	21.25	23.52	26.74
Closed-end	128.02	131.23	127.10	134.73	130.06
Commercial real estate loans	311.64	313.50	311.68	316.03	328.67
Construction and land development	46.52	45.29	46.61	44.92	44.44
1-4 family	9.98	10.50	9.50	10.21	10.44
Other	35.65	33.91	35.89	33.75	33.34
Multifamily	46.69	46.86	44.75	48.38	51.49
Nonfarm nonresidential	204.32	206.36	206.64	208.15	217.26
Owner-occupied	71.35	70.62	71.55	70.68	73.43
Other	128.69	132.03	130.63	134.17	140.40
Real estate loans secured by farmland	8.75	8.13	8.66	8.13	7.80
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.01	0.01	0.01
Commercial and industrial loans	44.22	106.05	31.51	107.07	105.25
Loans to individuals	24.53	24.93	24.83	24.45	23.98
Credit card loans	0.21	0.23	0.24	0.24	0.19
Agricultural loans	4.58	4.30	4.86	4.49	4.90
Other loans and leases	13.28	24.68	10.25	25.58	25.83
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	35.25	35.05	35.38	35.09	35.69
Non-owner occupied CRE loans / Tier 1 capital + ALLL	238.70	240.89	239.07	243.62	253.35
Total CRE loans / Tier 1 capital + ALLL	314.72	316.58	315.09	318.90	331.68

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**Liquidity and Funding**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Short-term investments	6.17	5.21	5.36	4.70	4.63
Liquid assets	14.07	15.95	13.76	15.56	15.94
Investment securities	16.02	16.36	16.41	16.02	16.65
Net loans and leases	71.80	72.67	72.36	73.30	72.64
Net loans, leases and standby letters of credit	72.18	73.07	72.78	73.71	73.08
Core deposits	71.10	70.50	71.61	69.97	69.79
Noncore funding	15.10	16.01	14.61	16.58	17.09
Time deposits of \$250K or more	4.27	4.46	4.33	4.28	3.54
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.91	0.81	0.77	0.96	1.20
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.86	0.82	0.75	0.97	1.21
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.71	2.93	2.75	3.63	4.47
Earning assets that reprice within 1 year	32.33	32.59	33.15	32.35	33.41
Interest-bearing liabilities that reprice within 1 year	18.54	17.85	18.54	18.20	16.67
Long-term debt that reprices within 1 year	0.12	0.13	0.15	0.16	0.19
Net assets that reprice within 1 year	13.15	13.62	13.71	12.98	15.65
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	10.39	12.48	10.70	13.54	13.97
Net short-term noncore funding dependence	5.44	7.32	5.88	8.57	9.65
Short-term investment / Short-term noncore funding	85.46	72.60	78.10	62.28	46.67
Liquid assets - short-term noncore funding / Nonliquid assets	3.91	5.60	3.72	4.17	3.68
Net loans and leases / Total deposits	90.71	91.22	90.96	92.88	92.86
Net loans and leases / Core deposits	102.14	104.87	102.55	106.50	105.03
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.81	-0.04	0.36	-0.47	-0.05
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.80	-0.45	1.28	-1.95	-0.62
Structured notes appreciation (depreciation) / Tier 1 capital	-0.05	-0.02	-0.02	-0.04	-0.02
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	6.21	9.07	7.25	10.76	13.07
Available-for-sale securities	92.49	89.81	91.33	88.32	86.93
US Treasury securities	1.66	1.93	2.07	2.08	1.33
US agency securities (excluding mortgage-backed securities)	6.85	11.08	8.16	11.00	10.16
Municipal securities	16.56	15.55	15.40	16.63	17.86
Mortgage-backed securities	41.97	55.15	41.08	54.50	55.76
Asset-backed securities	1.61	1.89	1.70	1.54	1.31
Other debt securities	3.74	3.66	3.73	3.75	3.25
Mutual funds and equity securities	0.46	0.37	0.49	0.41	0.58
Debt securities 1 year or less	13.66	13.78	13.55	13.91	11.90
Debt securities 1 to 5 years	22.23	23.54	23.43	23.42	23.53
Debt securities over 5 years	59.91	58.65	58.63	58.36	60.73
Pledged securities	46.13	42.71	43.76	42.20	46.78
Structured notes, fair value	0.05	0.12	0.09	0.15	0.08
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	42.55	20.11	32.84	16.28	6.96
Investment securities	4.97	8.56	4.80	8.02	4.99
Core deposits	9.32	11.20	9.96	10.40	13.94
Noncore funding	11.97	5.10	4.18	6.76	-3.35

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			16.97	17.31	17.28
Standby letters of credit	0.34	0.34	0.36	0.35	0.40
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.02	0.00	0.02	0.01
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.01	0.00	0.01	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.01	0.01	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	4.61	6.92	2.95	6.51	6.82
Interest rate contracts	4.45	6.82	2.87	6.40	6.72
Interest rate futures and forward contracts	0.37	0.33	0.08	0.25	0.28
Written options contracts (interest rate)	0.42	0.37	0.13	0.26	0.28
Purchased options contracts (interest rate)	0.03	0.07	0.02	0.07	0.08
Interest rate swaps	2.93	5.24	2.19	5.18	5.41
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			24.81	25.18	25.74

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**Derivatives Analysis**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Notional Amount</b>					
Interest rate contracts	99.81	99.94	99.57	99.91	99.91
Foreign exchange contracts	0.02	0.01	0.14	0.00	0.04
Equity, commodity, and other contracts	0.01	0.00	0.07	0.00	0.00
<b>Futures and forwards</b>	<b>16.76</b>	<b>10.85</b>	<b>14.06</b>	<b>11.75</b>	<b>12.76</b>
Written options	14.03	11.91	11.73	11.14	9.73
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	13.57	11.46	10.84	10.65	9.46
Purchased options	1.84	1.58	2.45	1.29	1.44
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.82	1.51	2.28	1.22	1.27
Swaps	59.14	64.97	64.61	65.42	66.04
<b>Held for trading</b>	<b>10.82</b>	<b>13.15</b>	<b>15.01</b>	<b>13.60</b>	<b>16.18</b>
Interest rate contracts	12.35	11.78	16.17	12.87	16.40
Foreign exchange contracts	0.00	0.00	0.11	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Non-traded</b>	<b>89.18</b>	<b>86.85</b>	<b>84.99</b>	<b>86.40</b>	<b>83.82</b>
Interest rate contracts	88.61	86.60	84.69	85.51	83.04
Foreign exchange contracts	0.01	0.00	0.01	0.00	0.01
Equity, commodity, and other contracts	0.00	0.00	0.01	0.00	0.00
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>	<b>65.80</b>	<b>81.41</b>	<b>79.78</b>	<b>82.85</b>	<b>87.47</b>
One year or less	14.50	12.16	15.20	12.75	15.62
Over 1 year to 5 years	15.56	21.92	22.92	22.66	21.68
Over 5 years	28.70	35.85	33.84	36.28	37.90
Gross negative fair value (absolute value)	3.13	0.82	1.30	0.66	0.50
Gross positive fair value	2.19	1.11	1.14	1.10	0.92
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.02	0.01	0.00	0.01	0.00
Gross positive fair value (X)	0.01	0.01	0.00	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.00	0.00	0.01	0.00
Current credit exposure (X)	0.01	0.01	0.01	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.11	0.07	0.10	0.06	0.05



**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.58	0.10	0.12	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.80	0.13	0.16	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	717.13	180.76	142.73	182.69	110.75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	0.96	0.94	0.94	0.95
Allowance for loan and lease losses / Total loans and leases	1.15	0.95	0.93	0.93	0.94
Allowance for loan and lease losses / Net loans and leases losses (X)	24.62	25.61	17.18	21.35	16.23
Allowance for loan and lease losses / Nonaccrual assets	335.53	265.96	316.15	285.36	270.69
ALLL / 90+ days past due + nonaccrual loans and leases	292.87	236.50	283.81	259.30	232.03
Gross loan and lease losses / Average loans and leases	0.15	0.12	0.16	0.15	0.16
Recoveries / Average loans and leases	0.04	0.04	0.05	0.05	0.06
Net losses / Average loans and leases	0.11	0.07	0.11	0.09	0.10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	9.70	9.54	41.80	51.25	50.41
Earnings coverage of net loan and lease losses (X)	24.72	26.74	22.46	29.23	0.97
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.01	0.02	0.01	0.02
Real estate loans secured by 1-4 family	0.01	0.01	0.02	0.01	0.03
Revolving	0.00	0.00	0.02	0.02	0.03
Closed-end	0.02	0.02	0.02	0.01	0.02
Commercial real estate loans	0.02	0.01	0.02	0.01	0.01
Construction and land development	-0.01	-0.01	-0.02	-0.02	-0.04
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	0.00	-0.02	-0.02	-0.04
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.02	0.01	0.03	0.02	0.02
Owner-occupied	0.01	0.00	0.01	0.01	0.01
Other	0.01	0.00	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.00	0.00
Commercial and industrial loans	0.25	0.10	0.31	0.18	0.18
Loans to individuals	0.90	0.81	0.74	0.71	0.78
Credit card loans	2.20	2.60	1.89	1.65	1.60
Agricultural loans	0.01	0.01	0.02	0.03	0.06
Loans to foreign governments and institutions					
Other loans and leases	0.20	0.24	0.14	0.28	0.27

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2020

**Past Due and Nonaccrual Assets**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.45	0.33	0.30	0.32	0.32
90+ days past due loans and leases	0.04	0.04	0.03	0.03	0.04
Nonaccrual loans and leases	0.53	0.49	0.48	0.49	0.46
90+ days past due and nonaccrual loans and leases	0.59	0.54	0.53	0.54	0.55
30-89 days past due restructured	0.00	0.01	0.00	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.04	0.10	0.07	0.10	0.10
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.45	0.33	0.30	0.32	0.32
90+ days past due assets	0.04	0.04	0.03	0.03	0.04
Nonaccrual assets	0.53	0.49	0.48	0.49	0.47
30+ days past due and nonaccrual assets	1.06	0.90	0.86	0.88	0.89
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.42	0.39	0.39	0.39	0.40
90+ past due and nonaccrual assets + other real estate owned	0.48	0.45	0.45	0.45	0.48
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.49	0.60	0.56	0.59	0.63
Allowance for loan and lease losses	63.04	96.47	91.55	95.97	100.14
Equity capital + allowance for loan and lease losses	4.22	5.20	4.74	5.09	5.57
Tier 1 capital + allowance for loan and lease losses	4.64	5.72	5.27	5.65	6.11
Loans and leases + other real estate owned	0.68	0.84	0.78	0.82	0.86

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.43	0.30	0.27	0.29	0.29
	90+ days past due	0.03	0.03	0.03	0.03	0.05
	Nonaccrual	0.51	0.48	0.45	0.48	0.43
Commercial and industrial	30-89 days past due	0.37	0.30	0.19	0.23	0.27
	90+ days past due	0.02	0.02	0.01	0.02	0.01
	Nonaccrual	0.84	0.61	0.77	0.61	0.60
Individuals	30-89 days past due	0.59	0.46	0.60	0.68	0.69
	90+ days past due	0.03	0.02	0.02	0.03	0.03
	Nonaccrual	0.14	0.14	0.12	0.15	0.21
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.17	0.26	0.10	0.11	0.15
	90+ days past due	0.00	0.01	0.00	0.01	0.00
	Nonaccrual	0.62	0.59	0.80	0.46	0.31
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.32	0.11	0.28	0.18	0.12
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.04	0.04	0.04	0.06

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 2  
Date: 03/31/2020

		03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.66	0.49	0.52	0.52	0.56
	90+ days past due	0.05	0.03	0.05	0.04	0.06
	Nonaccrual	0.60	0.61	0.55	0.61	0.65
Revolving	30-89 days past due	0.45	0.28	0.36	0.36	0.29
	90+ days past due	0.02	0.02	0.01	0.02	0.02
	Nonaccrual	0.37	0.38	0.34	0.35	0.42
Closed-End	30-89 days past due	0.68	0.52	0.55	0.54	0.63
	90+ days past due	0.05	0.03	0.05	0.05	0.06
	Nonaccrual	0.62	0.63	0.57	0.64	0.68
Junior Lien	30-89 days past due	0.03	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.03	0.03	0.04
Commercial real estate	30-89 days past due	0.30	0.18	0.14	0.16	0.15
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.43	0.41	0.34	0.41	0.33
Construction and development	30-89 days past due	0.35	0.20	0.19	0.17	0.18
	90+ days past due	0.01	0.01	0.01	0.00	0.01
	Nonaccrual	0.21	0.19	0.18	0.18	0.21
1-4 family	30-89 days past due	0.09	0.05	0.04	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.04	0.01	0.04	0.04
Other	30-89 days past due	0.21	0.13	0.11	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.16	0.10	0.14	0.10	0.12
Multifamily	30-89 days past due	0.11	0.06	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.03	0.03	0.04	0.05
Nonfarm non-residential	30-89 days past due	0.27	0.17	0.12	0.17	0.14
	90+ days past due	0.02	0.03	0.02	0.02	0.02
	Nonaccrual	0.55	0.52	0.36	0.52	0.40
Owner occupied	30-89 days past due	0.13	0.09	0.06	0.08	0.06
	90+ days past due	0.01	0.00	0.01	0.00	0.01
	Nonaccrual	0.23	0.21	0.19	0.20	0.16
Other	30-89 days past due	0.11	0.06	0.05	0.07	0.06
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.22	0.22	0.14	0.22	0.16
Farmland	30-89 days past due	0.25	0.30	0.21	0.09	0.10
	90+ days past due	0.02	0.01	0.01	0.00	0.00
	Nonaccrual	1.20	0.69	1.06	0.49	0.44
Credit card	30-89 days past due	1.09	0.68	0.87	1.03	0.83
	90+ days past due	0.32	0.26	0.18	0.26	0.22
	Nonaccrual	0.01	0.02	0.00	0.07	0.08

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2020

**Regulatory Capital Components and Ratios**

	03/31/2020			03/31/2019			12/31/2019			12/31/2018			12/31/2017		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.23			12.44			12.56			12.41			11.95		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	10.91			13.16			13.24			13.07			12.68		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	12.29			14.62			14.69			14.53			14.15		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.30			10.34			10.40			10.37			10.04		
Supplementary leverage ratio, advanced approaches HCs															

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2020

**Insurance and Broker-Dealer Activities**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	60.00	66.67	60.00	66.67	75.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	40.00	33.33	40.00	33.33	25.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.52	0.44	0.37	0.46	0.44
Premium income / Insurance activities revenue	0.00	0.00	0.03	0.00	0.01
Credit related premium income / Total premium income	100.00	50.00	100.00	50.00	60.00
Other premium income / Total premium income	0.00	50.00	0.00	50.00	40.00
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)	32.87	47.64	37.86	72.25	31.81
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	52.20	274.14	132.57	116.87	136.34
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	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	11.40	12.23	11.53	13.70	14.86
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2020

**Foreign Activities**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	1.79	2.27	2.53	1.85	0.84
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans		12.37	2.35	3.83	4.38
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases	-41.40	-14.97	-47.91	-27.26	22.03
Total selected assets	-24.74	6.18	-25.04	5.03	-5.54
Deposits	92.56	1.52	2.53	-2.42	-22.72

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Profitability</b>					
Net income / Average equity capital	6.29	10.22	10.60	11.03	8.67
Bank net income / Average equity investment in banks	7.10	10.65	10.90	11.56	9.11
Nonbank net income / Average equity investment in nonbanks	10.61	11.35	12.20	10.83	9.81
Subsidiary HCs net income / Average equity investment in sub HCs	4.73	9.50	15.16	9.40	8.81
Bank net income / Parent net income	110.40	103.40	103.65	104.73	104.64
Nonbank net income / Parent net income	1.40	1.01	1.08	0.99	1.13
Subsidiary holding companies' net income / Parent net income	119.15	89.27	92.33	90.39	90.33
<b>Leverage</b>					
Total liabilities / Equity capital	10.22	9.49	9.62	9.50	11.14
Total debt / Equity capital	4.27	3.88	3.92	3.94	4.62
Total debt + notes payable to subs that issued TPS / Equity capital	8.42	7.92	7.97	7.93	9.36
Total debt + Loans guaranteed for affiliate / Equity capital	4.31	3.89	3.97	3.98	4.64
Total debt / Equity capital - excess over fair value	4.27	3.88	3.92	3.94	4.62
Long-term debt / Equity capital	4.01	3.73	3.86	3.76	4.39
Short-term debt / Equity capital	0.09	0.01	0.01	0.03	0.02
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	15.75	14.69	14.33	15.49	17.83
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	104.83	104.51	104.20	104.10	105.17
Total investment in subs / Equity capital	105.16	104.80	104.47	104.38	105.55
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.93	0.42	0.44	0.36	0.56
Equity investment in subs - equity cap / Net income-div (X)	2.76	1.40	1.47	1.18	1.91
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	146.25	114.47	147.65	113.37	96.31
Cash from ops + noncash items + op expense / Op expense + dividend	155.17	138.75	149.17	123.74	100.80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	76.49	107.57	104.94	108.88	101.42
Pretax operating income + interest expense / Interest expense	5,631.16	3,701.75	17,197.80	1,631.73	1,955.22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,576.85	1,182.50	2,467.90	1,015.91	1,082.59
Dividends + interest from subsidiaries / Interest expense + dividends	155.76	130.66	194.04	140.89	107.07
Fees + other income from subsidiaries / Salary + other expenses	5.48	3.47	3.91	3.76	6.15
Net income / Current part of long-term debt + preferred dividends (X)	16.34	67.29	71.69	106.04	71.32
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	1.37	1.64	1.59	1.59	1.68
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	8.11	8.16	0.70	0.46
Total	0.00	8.11	8.16	0.70	0.46
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.11	0.13	0.13	0.14	0.15
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00



**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2020

**Parent Company Analysis - Part 2**

	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	71.41	73.07	65.74	87.25	100.86
Dividends declared / Net income	53.69	26.39	25.63	24.10	32.32
Net income - dividends / Average equity	3.29	7.25	7.65	8.12	5.74
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	132.99	129.33	155.00	131.90	106.72
Dividends from nonbank subsidiaries	0.72	0.80	2.59	2.83	2.37
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	150.89	143.08	205.20	144.51	114.69
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	82.19	34.65	45.23	33.37	35.18
Interest income from bank subsidiaries	0.13	0.11	0.09	0.11	0.14
Management and service fees from bank subsidiaries	0.79	0.44	0.47	0.32	0.94
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	88.22	37.33	47.76	35.67	41.35
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	45.12	46.34	76.61	80.47	129.02
Interest income from nonbank subsidiaries	0.17	0.89	0.91	0.31	0.63
Management and serv fees from nonbank subsidiaries	0.18	0.02	0.02	0.17	0.60
Other income from nonbank subsidiaries	0.00	0.01	0.01	0.06	0.08
Operating income from nonbank subsidiaries	57.35	54.33	83.73	96.62	153.75
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	43.92	18.17	65.48	43.51	58.43
Interest income from subsidiary holding companies	0.00	0.01	0.00	0.00	0.07
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	-0.14
Other income from subsidiary holding companies	0.00	0.00	0.00	0.15	0.00
Operating income from subsidiary holding companies	43.92	18.18	65.48	43.66	58.36
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	64.75	65.60	76.74	72.95	67.33
Interest income from bank subsidiaries	2.09	3.05	0.24	0.55	1.07
Management and service fees from bank subsidiaries	1.93	1.35	0.75	0.59	2.14
Other income from bank subsidiaries	0.00	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	79.88	79.97	93.91	89.39	79.76
Dividends from nonbank subsidiaries	1.93	1.66	1.22	2.65	1.78
Interest income from nonbank subsidiaries	0.01	0.01	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	3.42	3.12	1.66	3.33	3.09
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	613.06	684.36	1,178.56	854.19	886.47
Loans and advances from subsidiaries / Total debt	70.56	69.19	70.71	81.26	74.60

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 2  
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									146
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.13	2.06	2.33	2.84	3.19	3.51	3.68	3.99	72
+ Non-interest income	0.89	0.16	0.25	0.50	0.83	1.19	1.90	2.34	146
- Overhead expense	2.62	1.34	1.68	2.14	2.59	3.05	3.83	4.24	146
- Provision for credit losses	0.58	0.05	0.08	0.23	0.47	0.88	1.44	1.73	146
+ Securities gains (losses)	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.29	146
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
= Pretax net operating income (tax equivalent)	0.88	-0.21	0.07	0.41	0.90	1.35	1.63	1.94	72
Net operating income	0.70	-0.55	-0.01	0.29	0.73	1.06	1.44	1.68	146
Net income	0.70	-0.55	-0.01	0.29	0.73	1.06	1.44	1.68	146
Net income (Subchapter S adjusted)	1.10	0.45	0.55	0.91	1.11	1.31	1.48	1.78	13
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.29	3.48	3.70	3.96	4.28	4.55	4.85	5.63	72
Interest expense	0.87	0.29	0.42	0.64	0.86	1.10	1.32	1.47	146
Net interest income (tax equivalent)	3.36	2.16	2.52	3.00	3.48	3.78	3.96	4.35	72
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.11	-0.03	-0.01	0.01	0.07	0.18	0.31	0.61	146
Earnings coverage of net loan and lease losses (X)	24.72	-167.14	-77.34	3.91	15.63	45.35	148.95	297.88	144
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	0.55	0.72	0.95	1.14	1.43	1.64	1.92	146
Allowance for loan and lease losses / Total loans and leases	1.15	0.54	0.69	0.94	1.13	1.41	1.63	1.82	146
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.06	0.13	0.32	0.55	0.87	1.26	1.48	146
30-89 days past due loans and leases / Total loans and leases	0.45	0.04	0.09	0.22	0.42	0.69	0.91	1.27	146
<b>Liquidity and Funding</b>									
Net noncore funding dependence	10.39	-9.42	-4.79	2.87	10.72	17.56	26.48	30.26	146
Net short-term noncore funding dependence	5.44	-11.47	-7.27	-2.12	6.08	11.39	17.73	21.96	146
Net loans and leases / Total assets	71.80	49.85	59.90	66.87	72.54	77.98	80.46	82.79	146
<b>Capitalization</b>									
Tier 1 leverage ratio	10.30	7.71	8.31	9.37	10.05	11.19	13.09	13.96	146
Holding company equity capital / Total assets	11.10	6.89	8.44	9.60	11.01	12.68	14.03	15.06	146
Total equity capital (including minority interest) / Total assets	11.16	7.12	8.51	9.76	11.05	12.83	14.03	15.13	146
Common equity tier 1 capital / Total risk-weighted assets	12.02	8.74	9.58	10.52	11.43	13.16	15.70	17.89	128
Net loans and leases / Equity capital (X)	6.66	4.26	4.62	5.47	6.64	7.75	8.85	10.01	146
Cash dividends / Net income	53.69	0.00	0.00	8.02	42.09	73.53	216.97	302.22	131
Cash dividends / Net income (Subchapter S adjusted)	34.75	3.61	7.23	18.07	36.13	52.13	61.73	64.93	3
<b>Growth Rates</b>									
Assets	9.46	-1.95	0.56	3.77	8.19	14.36	22.61	29.73	143
Equity capital	8.87	-4.90	-1.81	3.25	8.10	12.91	23.82	28.06	143
Net loans and leases	8.61	-4.08	-1.59	3.57	7.33	12.46	23.18	37.17	143
Noncore funding	11.97	-34.69	-28.43	-9.75	6.85	33.03	56.52	137.84	142
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.72	1.88	146
Long-term debt / Equity capital	4.01	0.00	0.00	0.00	0.00	9.15	15.52	18.50	146
Equity investment in subsidiaries / Equity capital	104.83	92.08	94.54	99.38	103.80	111.12	116.76	120.98	146
Cash from ops + noncash items + op expense / Op expense + dividends	155.17	-3.47	4.67	50.46	115.86	183.85	552.00	693.22	143

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2020

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.99	3.32	3.53	3.69	3.97	4.27	4.49	5.00	72
Less: Interest expense	0.81	0.28	0.40	0.61	0.79	1.02	1.24	1.37	146
Equals: Net interest income (tax equivalent)	3.13	2.06	2.33	2.84	3.19	3.51	3.68	3.99	72
Plus: Non-interest income	0.89	0.16	0.25	0.50	0.83	1.19	1.90	2.34	146
Equals: adjusted operating income (tax equivalent)	4.00	2.38	2.77	3.45	3.97	4.60	5.24	6.02	72
Less: Overhead expense	2.62	1.34	1.68	2.14	2.59	3.05	3.83	4.24	146
Less: Provision for credit losses	0.58	0.05	0.08	0.23	0.47	0.88	1.44	1.73	146
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	146
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.29	146
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Equals: Pretax net operating income (tax equivalent)	0.88	-0.21	0.07	0.41	0.90	1.35	1.63	1.94	72
Less: Applicable income taxes (tax equivalent)	0.19	-0.07	0.00	0.07	0.17	0.32	0.38	0.44	72
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net operating income	0.70	-0.55	-0.01	0.29	0.73	1.06	1.44	1.68	146
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net income	0.70	-0.55	-0.01	0.29	0.73	1.06	1.44	1.68	146
Memo: Net income (last four quarters)	1.06	0.40	0.54	0.77	1.07	1.32	1.59	1.75	143
Net income-BHC and noncontrolling (minority) interest	0.71	-0.55	-0.01	0.32	0.73	1.06	1.44	1.68	146
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.22	88.35	89.85	91.46	93.37	95.15	96.63	97.22	146
Average interest-bearing funds / Average assets	71.00	53.97	58.25	65.02	70.78	77.47	83.68	86.58	146
Interest income (tax equivalent) / Average earning assets	4.29	3.48	3.70	3.96	4.28	4.55	4.85	5.63	72
Interest expense / Average earning assets	0.87	0.29	0.42	0.64	0.86	1.10	1.32	1.47	146
Net interest income (tax equivalent) / Average earning assets	3.36	2.16	2.52	3.00	3.48	3.78	3.96	4.35	72
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.75	3.94	4.10	4.33	4.77	5.03	5.42	6.52	72
Interest-bearing bank balances	1.24	0.38	0.61	0.84	1.21	1.51	1.99	2.88	146
Federal funds sold and reverse repos	0.85	0.00	0.00	0.37	0.95	1.33	1.60	1.85	54
Trading assets	0.48	0.00	0.00	0.00	0.00	0.00	1.71	4.90	33
Total earning assets	4.23	3.58	3.65	3.93	4.24	4.50	4.80	5.11	146
Investment securities (tax equivalent)	2.64	2.06	2.16	2.37	2.66	2.89	3.06	3.34	71
US Treasury and agency securities (excluding mortgage-backed securities)	2.63	0.89	1.42	1.96	2.41	3.00	4.53	6.43	130
Mortgage-backed securities	3.85	1.47	2.08	2.42	2.92	4.67	8.05	13.28	138
All other securities	3.38	2.07	2.36	2.73	3.09	3.90	4.70	6.66	69
Interest-bearing deposits	0.98	0.39	0.50	0.73	0.94	1.18	1.54	1.70	146
Time deposits of \$250K or more	2.02	1.19	1.49	1.80	2.01	2.24	2.55	2.93	144
Time deposits < \$250K	1.79	0.89	1.15	1.55	1.84	2.04	2.24	2.41	145
Other domestic deposits	0.69	0.22	0.33	0.46	0.65	0.93	1.17	1.38	146
Foreign deposits	1.79	1.11	1.22	1.57	2.14	2.18	2.21	2.22	3
Federal funds purchased and repos	0.72	0.00	0.00	0.26	0.73	1.07	1.75	2.35	109
Other borrowed funds and trading liabilities	0.80	0.00	0.00	0.00	0.37	1.80	2.30	2.67	141
All interest-bearing funds	1.14	0.52	0.60	0.87	1.14	1.42	1.67	1.74	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2020

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	0.72	0.00	0.00	0.00	0.00	0.58	4.60	8.10	143
Overhead expenses / Net Interest Income + non-interest income	63.68	47.28	51.47	57.23	62.65	70.91	76.52	82.87	146
<b>Percent of Average Assets</b>									
Total overhead expense	2.62	1.34	1.68	2.14	2.59	3.05	3.83	4.24	146
Personnel expense	1.50	0.81	0.92	1.25	1.47	1.76	2.17	2.51	146
Net occupancy expense	0.32	0.16	0.19	0.24	0.32	0.39	0.45	0.57	146
Other operating expenses	0.77	0.38	0.41	0.56	0.75	0.96	1.16	1.63	146
Overhead less non-interest income	1.67	0.79	0.99	1.35	1.71	2.01	2.29	2.59	146
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	61.64	46.02	49.31	56.81	59.73	66.76	74.61	83.86	72
Personnel expense	35.22	22.64	24.91	31.43	35.60	39.28	44.28	47.70	72
Net occupancy expense	7.45	3.84	4.26	5.92	7.56	9.00	10.34	11.23	72
Other operating expenses	18.45	11.37	12.61	15.00	17.87	21.45	26.60	30.27	72
Total non-interest income	20.39	5.05	7.28	12.92	18.71	27.73	36.67	42.47	72
Fiduciary activities income	1.69	0.00	0.00	0.00	0.23	3.14	6.08	9.50	72
Service charges on domestic deposit accounts	3.19	0.08	0.45	1.61	3.02	4.27	6.95	8.40	72
Trading revenue	0.16	-0.16	0.00	0.00	0.00	0.00	0.47	3.89	72
Investment banking fees and commissions	1.14	0.00	0.00	0.00	0.60	1.60	4.28	8.76	72
Insurance activities revenue	0.52	0.00	0.00	0.00	0.00	0.45	2.46	6.39	72
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Net servicing fees	-0.34	-9.25	-1.24	-0.02	0.02	0.20	0.87	1.45	72
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Net gain (loss) - sales of loans, OREO, and other assets	3.13	-0.03	0.00	0.38	1.26	3.64	9.52	21.94	72
Other non-interest income	7.92	0.45	2.74	3.78	6.28	10.09	17.22	30.78	72
Overhead less non-interest income	41.04	14.25	24.68	32.85	40.79	47.70	59.74	71.91	72
Applicable income taxes / Pretax net operating income (tax equivalent)	17.29	-13.27	1.40	13.23	19.33	24.10	26.27	29.39	67
Applicable income tax + TE / Pretax net operating income + TE	21.44	0.00	3.57	19.82	22.62	26.72	30.18	36.23	67

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2020

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	52.54	23.81	34.07	43.74	53.28	63.43	70.21	74.99	146
Commercial and industrial loans	4.67	0.00	0.00	0.00	0.00	9.70	19.77	25.67	146
Loans to individuals	2.65	0.01	0.06	0.30	0.84	3.42	11.53	17.61	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.14	146
Agricultural loans	0.50	0.00	0.00	0.00	0.06	0.73	2.65	3.57	146
Other loans and leases	1.37	0.00	0.00	0.00	0.21	2.35	6.18	9.87	146
Net loans and leases	71.80	49.85	59.90	66.87	72.54	77.98	80.46	82.79	146
Debt securities over 1 year	13.34	2.31	4.16	8.73	13.13	17.29	24.24	30.69	146
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.24	0.35	146
Subtotal	85.81	76.44	79.71	82.71	86.17	88.90	90.87	92.39	146
Interest-bearing bank balances	3.70	0.19	0.57	1.27	3.07	5.33	8.82	11.06	146
Federal funds sold and reverse repos	0.04	0.00	0.00	0.00	0.00	0.00	0.22	1.08	146
Debt securities 1 year or less	2.05	0.02	0.08	0.43	1.45	3.05	6.27	7.45	146
Trading assets	0.05	0.00	0.00	0.00	0.00	0.00	0.35	0.78	146
Total earning assets	89.90	80.70	83.59	87.11	90.64	92.70	94.75	95.81	146
Non-interest cash and due from depository institutions	1.13	0.23	0.36	0.76	1.12	1.47	2.08	2.36	146
Other real estate owned	0.04	0.00	0.00	0.00	0.02	0.07	0.17	0.26	146
All other assets	6.58	3.26	3.85	4.98	6.37	8.25	9.61	10.03	146
<b>Memoranda</b>									
Short-term investments	6.17	1.17	1.45	3.19	5.56	9.10	12.60	14.74	146
US Treasury securities	0.24	0.00	0.00	0.00	0.00	0.15	1.18	3.53	146
US agency securities (excluding mortgage-backed securities)	1.01	0.00	0.00	0.07	0.55	1.88	3.67	5.26	146
Municipal securities	2.69	0.00	0.01	0.34	1.88	4.40	7.67	9.37	146
Mortgage-backed securities	6.66	0.00	0.20	2.32	6.14	10.31	13.85	18.17	146
Asset-backed securities	0.28	0.00	0.00	0.00	0.00	0.07	1.73	5.02	146
Other debt securities	0.53	0.00	0.00	0.00	0.14	0.89	2.24	3.50	146
Loans held-for-sale	0.45	0.00	0.00	0.05	0.20	0.68	1.87	3.09	146
Loans held for investment	71.37	45.65	57.41	66.48	72.89	77.73	81.03	82.42	146
Real estate loans secured by 1-4 family	16.12	2.90	4.97	8.18	14.14	21.88	32.80	39.50	146
Revolving	2.22	0.03	0.13	0.82	1.98	3.63	4.97	6.33	146
Closed-end, secured by first liens	13.19	1.31	3.29	6.96	11.59	18.59	27.70	37.13	146
Closed-end, secured by junior liens	0.37	0.01	0.03	0.11	0.30	0.57	0.88	1.22	146
Commercial real estate loans	32.96	13.18	17.92	25.23	32.62	40.52	48.59	59.44	146
Construction and land development	4.95	0.40	1.18	2.80	4.45	6.85	9.51	11.44	146
Multifamily	4.89	0.38	0.72	1.78	3.43	6.80	15.57	23.32	146
Nonfarm nonresidential	21.52	5.89	9.67	15.94	21.71	26.56	33.41	36.06	146
Real estate loans secured by farmland	0.95	0.00	0.00	0.01	0.25	1.57	4.49	6.28	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2020

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	72.99	41.85	52.40	63.27	73.59	85.17	91.41	94.42	146
Real estate loans secured by 1-4 family	22.54	4.27	6.69	11.90	21.08	30.07	44.73	51.79	146
Revolving	3.11	0.03	0.18	1.17	2.64	4.97	7.02	9.54	146
Closed-end	19.00	2.83	4.90	10.25	17.36	25.72	38.18	47.93	146
Commercial real estate loans	46.09	18.46	26.41	36.88	45.51	55.10	68.12	73.83	146
Construction and land development	6.94	0.85	1.49	3.98	6.08	10.06	13.26	15.33	146
1-4 family	1.53	0.00	0.07	0.46	1.01	2.44	3.98	4.57	146
Other	5.29	0.49	1.17	3.08	4.76	7.64	10.42	11.37	146
Multifamily	6.63	0.62	1.29	2.61	4.56	9.06	19.56	28.69	146
Nonfarm nonresidential	30.32	11.41	15.19	25.13	29.96	36.86	44.75	49.06	146
Owner-occupied	10.67	1.30	3.59	7.34	10.49	13.72	19.20	21.45	146
Other	19.09	5.62	8.38	13.44	18.68	24.37	31.94	37.82	146
Real estate loans secured by farmland	1.39	0.00	0.00	0.01	0.37	2.29	7.08	8.68	146
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.19	146
Commercial and industrial loans	6.60	0.00	0.00	0.00	0.00	14.02	27.50	35.08	146
Loans to individuals	3.97	0.02	0.08	0.41	1.19	5.45	16.78	24.03	146
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.02	0.19	0.34	146
Agricultural loans	0.74	0.00	0.00	0.00	0.08	0.95	3.86	6.07	146
Other loans and leases	1.96	0.00	0.00	0.00	0.28	3.49	8.91	13.31	146
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL</b>									
Real estate loans	494.77	206.16	308.66	395.68	485.39	602.81	706.28	757.15	146
Real estate loans secured by 1-4 family	151.73	22.73	46.54	75.04	139.04	204.37	326.40	415.60	146
Revolving	21.10	0.24	1.15	7.55	16.27	33.97	48.71	65.02	146
Closed-end	128.02	13.03	30.60	65.90	116.37	171.10	275.23	367.94	146
Commercial real estate loans	311.64	100.08	153.35	238.84	300.77	386.24	475.43	586.11	146
Construction and land development	46.52	3.92	12.21	25.91	41.72	63.73	87.60	114.75	146
1-4 family	9.98	0.00	0.36	2.76	7.11	14.73	26.63	33.29	146
Other	35.65	2.47	7.98	20.39	33.76	51.52	67.46	79.97	146
Multifamily	46.69	3.07	7.66	16.10	31.24	62.35	136.27	232.05	146
Nonfarm nonresidential	204.32	57.98	88.27	149.57	207.66	247.21	322.59	362.42	146
Owner-occupied	71.35	8.54	20.46	47.23	71.22	93.89	124.69	146.32	146
Other	128.69	35.52	49.07	80.53	126.64	162.63	225.14	281.29	146
Real estate loans secured by farmland	8.75	0.00	0.00	0.09	2.29	15.05	37.24	56.12	146
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.08	1.33	146
Commercial and industrial loans	44.22	0.00	0.00	0.00	0.00	91.68	185.09	244.79	146
Loans to individuals	24.53	0.15	0.52	3.02	7.97	31.60	108.94	166.92	146
Credit card loans	0.21	0.00	0.00	0.00	0.00	0.14	1.32	2.13	146
Agricultural loans	4.58	0.00	0.00	0.00	0.56	7.01	22.90	29.90	146
Other loans and leases	13.28	0.00	0.00	0.00	1.93	22.99	63.28	94.81	146
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	35.25	13.74	18.90	26.65	33.66	42.86	56.19	66.51	146
Non-owner occupied CRE loans / Tier 1 capital + ALLL	238.70	68.87	110.44	168.23	228.75	312.63	404.06	471.31	146
Total CRE loans / Tier 1 capital + ALLL	314.72	100.08	159.95	239.44	306.51	389.56	477.86	589.59	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2020

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	6.17	1.17	1.45	3.19	5.56	9.10	12.60	14.74	146
Liquid assets	14.07	6.05	6.97	9.50	14.02	17.21	23.62	27.14	146
Investment securities	16.02	5.95	7.49	10.69	14.66	20.49	29.82	36.82	146
Net loans and leases	71.80	49.85	59.90	66.87	72.54	77.98	80.46	82.79	146
Net loans, leases and standby letters of credit	72.18	50.05	60.00	67.27	73.02	78.40	81.38	83.21	146
Core deposits	71.10	53.67	56.37	64.95	71.69	78.03	82.16	84.06	146
Noncore funding	15.10	2.17	4.20	8.22	14.72	21.33	27.36	33.32	146
Time deposits of \$250K or more	4.27	0.62	1.38	2.50	3.62	6.09	8.40	11.83	146
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Federal funds purchased and repos	0.91	0.00	0.00	0.00	0.35	1.52	4.00	5.55	146
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net federal funds purchased (sold)	0.86	-0.44	-0.02	0.00	0.13	1.48	3.80	5.30	146
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other borrowings w/remaining maturity of 1 year or less	2.71	0.00	0.00	0.20	1.79	4.19	10.13	12.83	146
Earning assets that reprice within 1 year	32.33	13.63	16.67	23.28	30.89	41.85	51.08	53.33	146
Interest-bearing liabilities that reprice within 1 year	18.54	3.94	5.78	8.84	14.20	22.85	53.76	58.73	146
Long-term debt that reprices within 1 year	0.12	0.00	0.00	0.00	0.00	0.00	0.89	1.80	146
Net assets that reprice within 1 year	13.15	-32.77	-20.19	4.92	15.18	26.71	36.10	40.31	146
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	10.39	-9.42	-4.79	2.87	10.72	17.56	26.48	30.26	146
Net short-term noncore funding dependence	5.44	-11.47	-7.27	-2.12	6.08	11.39	17.73	21.96	146
Short-term investment / Short-term noncore funding	85.46	10.63	14.13	22.38	51.13	133.56	265.46	447.10	145
Liquid assets - short-term noncore funding / Nonliquid assets	3.91	-14.16	-11.24	-3.86	3.32	10.93	21.03	30.26	146
Net loans and leases / Total deposits	90.71	64.10	71.73	81.70	90.88	99.50	106.31	110.60	146
Net loans and leases / Core deposits	102.14	67.90	74.10	90.30	102.03	114.73	131.51	140.77	146
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.81	-0.31	-0.02	0.02	0.24	1.38	2.42	6.31	70
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.80	-1.83	0.05	1.07	2.46	4.51	7.05	8.94	144
Structured notes appreciation (depreciation) / Tier 1 capital	-0.05	-0.55	-0.30	-0.01	0.00	0.00	0.03	0.07	28
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	6.21	0.00	0.00	0.00	0.00	9.78	34.14	54.58	145
Available-for-sale securities	92.49	45.23	60.23	89.38	98.91	100.00	100.00	100.00	145
US Treasury securities	1.66	0.00	0.00	0.00	0.00	1.30	10.17	25.81	145
US agency securities (excluding mortgage-backed securities)	6.85	0.00	0.00	0.64	4.20	11.16	23.51	45.24	145
Municipal securities	16.56	0.00	0.15	2.99	11.33	28.78	43.07	54.31	145
Mortgage-backed securities	41.97	0.04	3.44	20.94	38.38	63.99	78.61	88.89	145
Asset-backed securities	1.61	0.00	0.00	0.00	0.00	0.69	10.74	23.50	145
Other debt securities	3.74	0.00	0.00	0.00	1.05	6.43	15.93	22.09	145
Mutual funds and equity securities	0.46	0.00	0.00	0.00	0.09	0.57	2.30	3.68	145
Debt securities 1 year or less	13.66	0.20	0.99	3.67	10.04	21.29	36.72	57.34	145
Debt securities 1 to 5 years	22.23	1.41	2.16	8.92	19.22	32.25	52.36	59.79	145
Debt securities over 5 years	59.91	6.36	23.76	42.77	64.46	76.75	87.95	95.13	145
Pledged securities	46.13	3.00	6.97	25.41	43.81	69.06	84.62	90.25	145
Structured notes, fair value	0.05	0.00	0.00	0.00	0.00	0.00	0.29	1.30	145
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	42.55	-52.90	-40.43	-10.66	19.17	78.68	182.26	321.66	143
Investment securities	4.97	-20.92	-14.66	-7.19	3.81	16.98	27.69	34.23	142
Core deposits	9.32	-4.58	-0.44	3.18	7.93	15.02	23.05	33.17	143
Noncore funding	11.97	-34.69	-28.43	-9.75	6.85	33.03	56.52	137.84	142





# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2  
Date:03/31/2020

# Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.81	94.40	99.73	100.00	100.00	100.00	100.00	100.00	63
Foreign exchange contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.41	63
Equity, commodity, and other contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.19	63
<b>Futures and forwards</b>									
	16.76	0.00	0.00	0.00	10.67	33.13	52.20	74.16	63
<b>Written options</b>									
	14.03	0.00	0.00	0.03	8.88	25.44	47.13	71.71	63
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Over-the-counter	13.57	0.00	0.00	0.03	8.88	25.44	47.13	52.23	63
<b>Purchased options</b>									
	1.84	0.00	0.00	0.00	0.00	1.07	9.63	21.32	63
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Over-the-counter	1.82	0.00	0.00	0.00	0.00	0.93	9.63	21.32	63
<b>Swaps</b>									
	59.14	0.00	0.00	32.91	65.19	91.30	100.00	100.00	63
<b>Held for trading</b>									
	10.82	0.00	0.00	0.00	0.00	8.21	87.44	100.00	63
Interest rate contracts	12.35	0.00	0.00	0.00	0.00	5.04	79.44	99.61	63
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
<b>Non-traded</b>									
	89.18	0.00	12.56	91.79	100.00	100.00	100.00	100.00	63
Interest rate contracts	88.61	0.00	12.56	84.15	100.00	100.00	100.00	100.00	63
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.27	63
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	65.80	0.00	0.78	48.21	81.75	96.21	100.00	100.00	63
One year or less	14.50	0.00	0.00	0.00	4.07	26.07	52.20	66.34	63
Over 1 year to 5 years	15.56	0.00	0.00	0.00	11.44	28.64	49.25	61.69	63
Over 5 years	28.70	0.00	0.00	0.00	27.43	51.76	73.70	89.00	63
<b>Gross negative fair value (absolute value)</b>									
	3.13	0.02	0.32	1.24	2.85	5.08	6.06	8.21	63
<b>Gross positive fair value</b>									
	2.19	0.00	0.02	0.92	2.01	3.49	5.39	5.73	63
<b>Percent of Tier 1 Capital</b>									
<b>Gross negative fair value, absolute value (X)</b>									
	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.15	146
<b>Gross positive fair value (X)</b>									
	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.12	146
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	146
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.07	146
<b>Current credit exposure (X)</b>									
	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.10	146
<b>Credit losses on derivative contracts</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>Past Due Derivative Instruments Fair Value</b>									
<b>30-89 days past due</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>90+ days past due</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.11	0.00	0.00	0.00	0.00	0.06	0.63	1.13	128

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2020

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.58	0.05	0.08	0.22	0.47	0.88	1.44	1.67	146
Provision for loan and lease losses / Average loans and leases	0.80	0.06	0.13	0.32	0.66	1.15	1.92	2.35	146
Provision for loan and lease losses / Net loan and lease losses	717.13	-10731.32	-1544.41	107.07	472.36	1642.71	4088.00	6872.72	144
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	0.55	0.72	0.95	1.14	1.43	1.64	1.92	146
Allowance for loan and lease losses / Total loans and leases	1.15	0.54	0.69	0.94	1.13	1.41	1.63	1.82	146
Allowance for loan and lease losses / Net loans and leases losses (X)	24.62	1.90	3.07	5.42	11.54	26.17	92.44	177.73	118
Allowance for loan and lease losses / Nonaccrual assets	335.53	69.14	85.05	145.48	242.03	384.42	933.83	1786.70	144
ALLL / 90+ days past due + nonaccrual loans and leases	292.87	63.69	78.19	132.62	217.09	364.30	734.50	1416.04	144
Gross loan and lease losses / Average loans and leases	0.15	0.00	0.01	0.04	0.11	0.24	0.44	0.64	146
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.03	0.06	0.12	0.19	146
Net losses / Average loans and leases	0.11	-0.03	-0.01	0.01	0.07	0.18	0.31	0.61	146
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	146
Recoveries / Prior year-end losses	9.70	0.63	1.55	3.37	5.67	12.89	29.79	55.49	141
Earnings coverage of net loan and lease losses (X)	24.72	-167.14	-77.34	3.91	15.63	45.35	148.95	297.88	144
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.06	-0.03	-0.01	0.00	0.03	0.11	0.25	145
Real estate loans secured by 1-4 family	0.01	-0.08	-0.04	0.00	0.00	0.03	0.08	0.14	145
Revolving	0.00	-0.15	-0.08	-0.01	0.00	0.00	0.07	0.11	141
Closed-end	0.02	-0.07	-0.04	0.00	0.00	0.04	0.10	0.15	145
Commercial real estate loans	0.02	-0.05	-0.03	-0.01	0.00	0.02	0.12	0.35	145
Construction and land development	-0.01	-0.14	-0.06	0.00	0.00	0.00	0.00	0.16	144
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	144
Other	-0.01	-0.09	-0.04	0.00	0.00	0.00	0.00	0.00	144
Multifamily	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	144
Nonfarm nonresidential	0.02	-0.04	-0.02	0.00	0.00	0.02	0.16	0.38	145
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.00	0.05	0.12	145
Other	0.01	-0.03	-0.02	0.00	0.00	0.00	0.03	0.26	145
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Commercial and industrial loans	0.25	-0.12	-0.04	0.00	0.09	0.41	0.96	1.50	67
Loans to individuals	0.90	0.10	0.13	0.28	0.65	1.28	2.61	3.53	106
Credit card loans	2.20	0.00	0.00	0.00	1.56	2.73	6.42	13.17	50
Agricultural loans	0.01	-0.05	-0.01	0.00	0.00	0.00	0.03	0.17	98
Loans to foreign governments and institutions									
Other loans and leases	0.20	-0.03	0.00	0.00	0.00	0.16	1.13	2.31	85

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2020

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.45	0.04	0.09	0.22	0.42	0.69	0.91	1.27	146
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.05	0.16	0.40	146
Nonaccrual loans and leases	0.53	0.05	0.12	0.26	0.48	0.75	1.08	1.36	146
90+ days past due and nonaccrual loans and leases	0.59	0.07	0.13	0.31	0.52	0.84	1.23	1.65	146
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	146
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Nonaccrual restructured	0.04	0.00	0.00	0.00	0.00	0.07	0.22	0.35	146
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.45	0.04	0.09	0.22	0.42	0.69	0.91	1.33	146
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.05	0.16	0.40	146
Nonaccrual assets	0.53	0.05	0.12	0.26	0.48	0.75	1.08	1.36	146
30+ days past due and nonaccrual assets	1.06	0.17	0.35	0.56	0.94	1.45	2.07	2.65	146
90+ days past due and nonaccrual assets	0.42	0.04	0.09	0.22	0.39	0.57	0.93	1.07	146
90+ past due and nonaccrual assets + other real estate owned	0.48	0.05	0.09	0.25	0.44	0.66	1.03	1.23	146
Total assets	0.49	0.06	0.11	0.24	0.46	0.68	0.99	1.12	146
Allowance for loan and lease losses	63.04	10.50	15.26	30.29	54.53	85.45	143.38	166.70	145
Equity capital + allowance for loan and lease losses	4.22	0.69	1.01	2.11	3.89	5.59	9.08	10.72	146
Tier 1 capital + allowance for loan and lease losses	4.64	0.72	0.96	2.26	4.58	6.23	9.82	11.77	146
Loans and leases + other real estate owned	0.68	0.08	0.15	0.35	0.65	0.94	1.36	1.68	146

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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	0.43	0.03	0.07	0.18	0.36	0.66	0.95	1.21	145
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.37	145
	Nonaccrual	0.51	0.06	0.13	0.24	0.46	0.70	1.09	1.74	145
Commercial and industrial	30-89 days past due	0.37	0.00	0.00	0.09	0.27	0.65	1.16	1.33	67
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.35	67
	Nonaccrual	0.84	0.00	0.07	0.35	0.62	1.10	1.98	2.92	67
Individuals	30-89 days past due	0.59	0.00	0.00	0.13	0.47	0.90	1.95	3.22	144
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.26	144
	Nonaccrual	0.14	0.00	0.00	0.00	0.09	0.24	0.48	0.92	144
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Agricultural	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.21	0.81	2.10	98
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	98
	Nonaccrual	0.62	0.00	0.00	0.00	0.00	0.82	2.40	8.34	98
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.32	0.00	0.00	0.00	0.00	0.30	1.85	3.53	85
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.17	85
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.01	0.33	1.14	85

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: 2  
Date: 03/31/2020

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.66	0.05	0.13	0.25	0.52	0.95	1.57	1.89	145
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.25	0.41	145
	Nonaccrual	0.60	0.03	0.15	0.33	0.51	0.77	1.36	1.94	145
Revolving	30-89 days past due	0.45	0.00	0.00	0.13	0.34	0.68	1.24	2.34	141
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.26	141
	Nonaccrual	0.37	0.00	0.00	0.05	0.29	0.67	1.09	1.60	141
Closed-End	30-89 days past due	0.68	0.01	0.09	0.24	0.49	1.01	1.67	2.18	145
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.26	0.45	145
	Nonaccrual	0.62	0.02	0.14	0.32	0.54	0.83	1.40	1.91	145
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.10	0.14	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	145
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.13	0.20	145
Commercial real estate	30-89 days past due	0.30	0.00	0.01	0.05	0.22	0.53	0.81	1.17	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.22	145
	Nonaccrual	0.43	0.00	0.03	0.11	0.30	0.63	1.09	1.57	145
Construction and development	30-89 days past due	0.35	0.00	0.00	0.00	0.10	0.66	1.50	2.69	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.21	144
	Nonaccrual	0.21	0.00	0.00	0.00	0.04	0.28	1.03	2.20	144
1-4 family	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.15	0.49	0.74	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	144
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.21	144
Other	30-89 days past due	0.21	0.00	0.00	0.00	0.02	0.27	1.04	2.10	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	144
	Nonaccrual	0.16	0.00	0.00	0.00	0.01	0.21	0.76	1.51	144
Multifamily	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.05	0.67	1.25	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	144
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.02	0.30	0.64	144
Nonfarm non-residential	30-89 days past due	0.27	0.00	0.00	0.05	0.16	0.43	0.85	1.29	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.32	145
	Nonaccrual	0.55	0.00	0.01	0.11	0.36	0.83	1.58	2.12	145
Owner occupied	30-89 days past due	0.13	0.00	0.00	0.02	0.09	0.24	0.39	0.55	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.11	145
	Nonaccrual	0.23	0.00	0.00	0.05	0.16	0.35	0.63	1.19	145
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.05	0.18	0.46	0.73	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.28	145
	Nonaccrual	0.22	0.00	0.00	0.00	0.09	0.40	0.77	1.10	145
Farmland	30-89 days past due	0.25	0.00	0.00	0.00	0.00	0.37	1.20	1.93	115
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.42	115
	Nonaccrual	1.20	0.00	0.00	0.00	0.00	1.76	5.30	11.11	115
Credit card	30-89 days past due	1.09	0.00	0.00	0.00	0.51	1.58	4.03	7.73	50
	90+ days past due	0.32	0.00	0.00	0.00	0.00	0.49	1.21	2.66	50
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	50

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





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	20
Cost: Interest-bearing deposits	1.79	1.11	1.22	1.57	2.14	2.18	2.21	2.22	3
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions									
<b>Growth Rates</b>									
Net loans and leases	-41.40	-100.00	-100.00	-100.00	-43.12	3.57	64.70	154.74	26
Total selected assets	-24.74	-100.00	-100.00	-73.47	-4.88	3.47	50.37	107.59	48
Deposits	92.56	-24.21	-11.23	27.69	92.56	157.43	196.36	209.33	2





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	71.41	0.00	6.59	32.38	71.15	107.31	149.45	265.84	99
Dividends declared / Net income	53.69	0.00	0.00	8.02	42.09	73.53	216.97	302.14	131
Net income - dividends / Average equity	3.29	-7.66	-4.17	0.03	3.75	7.03	9.83	11.48	146
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	132.99	0.00	0.00	0.00	115.19	188.51	402.13	533.89	114
Dividends from nonbank subsidiaries	0.72	0.00	0.00	0.00	0.00	0.19	2.13	15.19	114
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
Dividends from all subsidiaries	150.89	0.00	0.00	68.01	122.47	203.14	422.17	599.71	114
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	82.19	0.00	0.00	0.00	54.15	124.13	338.83	496.17	128
Interest income from bank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.06	0.60	3.15	128
Management and service fees from bank subsidiaries	0.79	0.00	0.00	0.00	0.00	0.00	3.14	25.04	128
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	128
Operating income from bank subsidiaries	88.22	0.00	0.00	4.98	55.96	145.27	341.24	551.66	128
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	45.12	0.00	0.00	0.00	18.96	100.00	103.00	199.74	62
Interest income from nonbank subsidiaries	0.17	0.00	0.00	0.00	0.00	0.00	0.00	5.66	62
Management and serv fees from nonbank subsidiaries	0.18	0.00	0.00	0.00	0.00	0.00	0.00	8.88	62
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Operating income from nonbank subsidiaries	57.35	0.00	0.00	0.00	53.66	100.00	137.65	338.94	62
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	43.92	0.00	0.00	0.00	29.36	67.43	99.63	125.29	8
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	43.92	0.00	0.00	0.00	29.36	67.43	99.63	125.29	8
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	64.75	0.00	0.00	0.00	97.42	99.86	100.00	100.00	131
Interest income from bank subsidiaries	2.09	0.00	0.00	0.00	0.00	0.10	1.20	90.52	131
Management and service fees from bank subsidiaries	1.93	0.00	0.00	0.00	0.00	0.00	12.84	50.47	131
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	131
Operating income from bank subsidiaries	79.88	0.00	0.00	88.56	99.67	100.00	100.00	101.59	131
Dividends from nonbank subsidiaries	1.93	0.00	0.00	0.00	0.00	0.19	11.92	46.10	131
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.20	131
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Operating income from nonbank subsidiaries	3.42	0.00	0.00	0.00	0.00	0.33	12.76	73.27	131
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Loans and advances from subsidiaries / Short term debt	613.06	0.00	0.00	12.89	226.53	683.31	1297.85	2534.73	18
Loans and advances from subsidiaries / Total debt	70.56	0.00	0.00	0.00	34.00	113.40	281.60	410.37	74

# BHCPR Reporters for Quarter Ending 03/31/2020

Peer Group 2 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>
1399765	3,362,700	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	6,736,228	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	5,000,580	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	3,945,571	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	5,865,246	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	8,098,810	AMERANT BANCORP INC.	CORAL GABLES, FL	
1059715	4,142,642	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	3,591,931	ANB CORPORATION, THE	TERRELL, TX	
1048812	3,291,332	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	7,662,607	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1133286	8,672,370	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	5,458,107	BANCORP, INC., THE	WILMINGTON, DE	
1097306	3,032,812	BANCPPLUS CORPORATION	RIDGELAND, MS	Moved from Peer 3
3547999	4,889,951	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,610,793	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,677,339	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	3,785,851	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
1416523	5,060,783	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,974,160	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,474,205	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,923,033	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	5,007,065	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	5,734,754	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	4,462,828	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,594,539	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	3,158,348	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	3,728,011	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	3,085,343	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,384,395	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	4,802,340	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	3,426,101	CBTX, INC.	BEAUMONT, TX	
1022764	6,108,548	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	5,562,286	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	5,088,402	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	3,779,138	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	8,315,394	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,387,182	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	4,352,645	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	7,279,327	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,067,407	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,755,503	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2107707	3,273,114	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2487650	6,347,825	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
5218097	9,284,135	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	9,992,219	EAGLE BANCORP, INC.	BETHESDA, MD	
2461016	3,367,153	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	7,500,643	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	3,944,139	EQUITY BANCSHARES, INC.	WICHITA, KS	

2781910	3,720,895	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	4,866,048	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,313,527	FB CORPORATION	CREVE COEUR, MO	
1132104	6,655,687	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1032464	4,471,768	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	5,612,696	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	6,377,189	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	4,906,310	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	4,061,294	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1203602	9,721,405	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	8,515,105	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3316917	6,581,938	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
1102312	9,701,091	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1208595	4,055,009	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	6,513,841	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	4,168,146	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	3,864,831	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1048894	4,094,367	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	4,323,610	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	7,245,410	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	3,791,601	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	4,378,345	FREMONT BANCORPORATION	FREMONT, CA	
1098620	4,327,324	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,075,781	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2900261	5,617,691	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,932,716	HAPPY BANCSHARES, INC.	CANYON, TX	
4973353	4,110,017	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	3,213,109	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	4,078,162	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	5,587,300	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,366,239	HILLS BANCORPORATION	HILLS, IA	
3843507	6,806,718	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,076,786	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	3,085,369	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	Moved from Peer 3
4366003	3,548,033	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	5,351,325	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1201925	3,632,387	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	4,790,889	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,922,646	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	3,037,817	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	5,573,606	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	6,773,833	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	7,014,379	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	5,031,733	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3884863	5,276,316	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	7,074,050	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	3,657,434	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	7,908,398	MERCHANTS BANCORP	CARMEL, IN	
1902651	6,348,748	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	5,844,049	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	5,081,850	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	6,208,230	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	4,763,909	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	6,028,330	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1139279	9,953,543	NBT BANCORP INC.	NORWICH, NY	

3212091	6,355,347	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	9,787,315	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	3,732,554	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	4,996,781	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
1136661	4,094,506	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	9,238,571	OFG BANCORP	SAN JUAN, PR	
2233950	3,392,665	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	6,049,735	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	8,728,102	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	5,831,458	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	4,469,120	PEOPLES BANCORP INC.	MARIETTA, OH	
2125813	5,232,076	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,128,653	RBB BANCORP	LOS ANGELES, CA	New Y-9C/BHCPR reporter
1130584	3,196,501	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	5,722,033	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	3,300,416	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,005,496	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,323,976	SALEM FIVE BANCORP	SALEM, MA	
1248304	8,929,602	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	7,352,894	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	9,364,882	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
2368106	9,244,125	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,214,245	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	3,139,091	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
1245068	7,273,638	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1058398	8,205,339	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	7,452,304	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,486,905	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	3,789,018	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	3,951,901	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,743,114	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	6,474,309	TRICO BANCSHARES	CHICO, CA	
3475074	8,990,061	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	5,353,728	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	5,260,971	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1116609	5,464,768	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,139,976	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4105266	8,531,624	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	7,353,289	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	5,622,001	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	3,595,543	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1025541	5,628,887	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	7,274,736	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 146 bank holding companies.