

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2020

Summary Ratios

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	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)	3.73	3.45	2.70	3.47	3.41
+ Non-interest income	1.12	1.03	1.16	1.06	0.86
- Overhead expense	3.11	2.99	3.08	3.07	2.83
- Provision for credit losses	0.28	0.11	0.12	0.12	0.11
+ Securities gains (losses)	0.01	0.00	0.01	0.00	0.01
+ Other tax equivalent adjustments	-0.26	0.00	0.20	0.00	0.00
= Pretax net operating income (tax equivalent)	1.48	1.51	1.36	1.45	1.38
Net operating income	0.91	1.21	1.22	1.16	0.86
Net income	0.91	1.21	1.22	1.16	0.86
Net income (Subchapter S adjusted)	0.94	1.14	1.15	1.25	1.01
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.95	4.62	3.94	4.44	4.17
Interest expense	0.90	0.92	0.99	0.73	0.52
Net interest income (tax equivalent)	4.03	3.70	3.05	3.71	3.65
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.05	0.06	0.10	0.08	0.10
Earnings coverage of net loan and lease losses (X)	-17.96	27.51	24.22	43.61	22.97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	1.11	1.12	1.08	1.12
Allowance for loan and lease losses / Total loans and leases	1.25	1.11	1.12	1.08	1.11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.79	0.67	0.72	0.80
30-89 days past due loans and leases / Total loans and leases	0.54	0.38	0.41	0.39	0.39
Liquidity and Funding					
Net noncore funding dependence	7.54	7.26	7.16	9.22	9.50
Net short-term noncore funding dependence	1.28	1.61	1.08	3.79	4.58
Net loans and leases / Total assets	73.25	72.76	73.36	72.92	71.35
Capitalization					
Tier 1 leverage ratio	11.21	10.83	11.30	10.75	10.22
Holding company equity capital / Total assets	11.39	10.77	11.50	10.55	10.24
Total equity capital (including minority interest) / Total assets	11.39	10.80	11.50	10.57	10.27
Common equity tier 1 capital / Total risk-weighted assets	12.52	12.49	13.07	12.28	12.57
Net loans and leases / Equity capital (X)	6.68	6.96	6.64	7.12	7.09
Cash dividends / Net income	35.56	25.18	25.08	25.08	27.62
Cash dividends / Net income (Subchapter S adjusted)		35.47		43.47	24.88
Growth Rates					
Assets	8.19	8.76	8.15	9.88	7.50
Equity capital	9.18	13.43	12.75	11.71	9.01
Net loans and leases	7.12	9.77	7.66	11.56	9.85
Noncore funding	4.97	4.79	4.08	11.17	-18.86
Parent Company Ratios					
Short-term debt / Equity capital	0.20	0.04	0.05	0.08	0.02
Long-term debt / Equity capital	3.42	2.91	3.64	3.46	2.87
Equity investment in subsidiaries / Equity capital	105.33	105.36	104.96	106.27	105.10
Cash from ops + noncash items + op expense / Op expense + dividends	149.24	118.93	137.83	134.52	117.27

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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)	4.58	4.29	3.50	4.13	3.89
Less: Interest expense	0.82	0.85	0.90	0.68	0.48
Equals: Net interest income (tax equivalent)	3.73	3.45	2.70	3.47	3.41
Plus: Non-interest income	1.12	1.03	1.16	1.06	0.86
Equals: adjusted operating income (tax equivalent)	4.49	4.59	8.67	4.67	4.31
Less: Overhead expense	3.11	2.99	3.08	3.07	2.83
Less: Provision for credit losses	0.28	0.11	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	0.01	0.00	0.01	0.00	0.01
Plus: other tax equivalent adjustments	-0.26	0.00	0.20	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.48	1.51	1.36	1.45	1.38
Less: Applicable income taxes (tax equivalent)	0.47	0.29	0.32	0.28	0.50
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.91	1.21	1.22	1.16	0.86
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.91	1.21	1.22	1.16	0.86
Memo: Net income (last four quarters)	1.15	1.17	1.22	1.12	0.87
Net income-BHC and noncontrolling (minority) interest	0.91	1.21	1.22	1.16	0.87
Margin Analysis					
Average earning assets / Average assets	93.01	93.56	93.25	93.48	93.70
Average interest-bearing funds / Average assets	70.10	70.22	69.42	70.30	71.97
Interest income (tax equivalent) / Average earning assets	4.95	4.62	3.94	4.44	4.17
Interest expense / Average earning assets	0.90	0.92	0.99	0.73	0.52
Net interest income (tax equivalent) / Average earning assets	4.03	3.70	3.05	3.71	3.65
Yield or Cost					
Total loans and leases (tax equivalent)	5.20	5.13	5.65	4.98	4.75
Interest-bearing bank balances	1.33	2.12	2.00	1.68	1.14
Federal funds sold and reverse repos	0.98	1.54	1.39	1.56	0.80
Trading assets	0.00	0.00	0.00	0.00	0.52
Total earning assets	4.50	4.58	4.65	4.39	4.08
Investment securities (tax equivalent)	6.05	2.67	0.80	2.52	2.49
US Treasury and agency securities (excluding mortgage-backed securities)	2.42	2.34	2.28	2.03	1.70
Mortgage-backed securities	10.63	2.60	3.04	2.32	2.13
All other securities	10.25	3.73	-0.47	3.48	3.48
Interest-bearing deposits	1.00	1.02	1.11	0.77	0.53
Time deposits of \$250K or more	1.90	1.90	2.02	1.50	
Time deposits < \$250K	1.87	1.63	1.85	1.31	
Other domestic deposits	0.64	0.74	0.77	0.54	
Foreign deposits					0.19
Federal funds purchased and repos	0.65	0.94	0.92	0.78	0.55
Other borrowed funds and trading liabilities	0.24	2.43	0.40	2.35	1.82
All interest-bearing funds	1.18	1.22	1.31	0.98	0.67

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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	0.00	1.84	0.00	2.03	1.71
Overhead expenses / Net Interest Income + non-interest income	68.37	65.92	64.86	66.01	66.76
Percent of Average Assets					
Total overhead expense	3.11	2.99	3.08	3.07	2.83
Personnel expense	1.79	1.75	1.76	1.74	1.63
Net occupancy expense	0.31	0.35	0.33	0.35	0.34
Other operating expenses	0.96	0.89	0.95	0.93	0.84
Overhead less non-interest income	1.95	1.93	1.88	1.95	1.92
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.19	65.32	85.45	65.26	65.60
Personnel expense	32.46	37.55	46.02	37.04	37.78
Net occupancy expense	7.08	7.43	8.91	7.43	7.92
Other operating expenses	21.65	19.40	30.53	19.92	19.55
Total non-interest income	17.09	21.04	33.01	21.32	19.48
Fiduciary activities income	1.14	1.61	14.73	2.03	1.39
Service charges on domestic deposit accounts	5.46	3.57	7.41	3.86	4.07
Trading revenue	0.00	0.00	-0.10	0.00	0.00
Investment banking fees and commissions	0.00	0.60	0.00	0.68	0.62
Insurance activities revenue	0.00	1.04	0.00	0.87	0.55
Venture capital revenue	-0.04	0.00	-2.50	0.00	0.00
Net servicing fees	0.44	0.51	0.77	0.65	0.47
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.13	2.45	0.94	2.56	2.46
Other non-interest income	7.55	7.80	11.31	6.95	6.83
Overhead less non-interest income	44.10	43.56	52.44	43.74	45.44
Applicable income taxes / Pretax net operating income (tax equivalent)	15.82	16.58	21.16	15.96	30.92
Applicable income tax + TE / Pretax net operating income + TE	28.31	20.09	11.00	19.41	37.44

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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	55.64	56.13	55.67	55.84	55.36
Commercial and industrial loans	0.00	8.74	0.00	9.01	9.48
Loans to individuals	1.52	1.77	1.60	1.94	1.81
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.41	1.72	2.36	1.74	0.93
Other loans and leases	0.04	1.33	0.03	1.52	1.43
Net loans and leases	73.25	72.76	73.36	72.92	71.35
Debt securities over 1 year	9.94	12.20	10.28	12.97	15.36
Mutual funds and equity securities	0.03	0.06	0.04	0.06	0.07
Subtotal	84.31	86.11	84.73	86.98	87.20
Interest-bearing bank balances	4.30	4.04	4.43	3.17	3.04
Federal funds sold and reverse repos	0.39	0.24	0.22	0.15	0.05
Debt securities 1 year or less	2.13	1.58	2.20	1.76	1.73
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	88.09	92.75	88.22	92.63	92.71
Non-interest cash and due from depository institutions	1.42	1.31	1.35	1.51	1.51
Other real estate owned	0.08	0.10	0.08	0.11	0.10
All other assets	6.19	5.92	6.12	5.83	5.65
Memoranda					
Short-term investments	7.15	6.37	7.07	5.40	5.23
US Treasury securities	0.16	0.20	0.21	0.27	0.19
US agency securities (excluding mortgage-backed securities)	1.46	2.25	1.79	2.39	2.45
Municipal securities	2.87	3.37	3.17	3.73	4.75
Mortgage-backed securities	2.57	6.69	2.54	6.86	7.57
Asset-backed securities	0.08	0.02	0.07	0.02	0.06
Other debt securities	0.24	0.21	0.22	0.26	0.38
Loans held-for-sale	0.24	0.12	0.17	0.15	0.20
Loans held for investment	73.57	73.22	73.67	73.34	71.61
Real estate loans secured by 1-4 family	16.71	17.38	17.36	17.19	17.85
Revolving	2.27	2.61	2.48	2.43	2.52
Closed-end, secured by first liens	13.53	14.06	14.10	13.82	14.46
Closed-end, secured by junior liens	0.43	0.47	0.48	0.49	0.50
Commercial real estate loans	33.70	33.50	33.17	33.77	33.57
Construction and land development	6.15	6.29	6.04	6.22	5.56
Multifamily	4.42	3.79	4.36	3.79	3.41
Nonfarm nonresidential	22.73	22.08	22.35	22.37	23.49
Real estate loans secured by farmland	3.31	2.55	3.31	2.50	1.68

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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	74.97	76.47	74.93	76.05	77.78
Real estate loans secured by 1-4 family	22.73	23.85	23.54	23.55	25.19
Revolving	3.04	3.53	3.32	3.27	3.52
Closed-end	19.10	20.05	19.97	19.71	21.26
Commercial real estate loans	45.40	45.68	44.64	46.01	47.26
Construction and land development	8.21	8.54	8.13	8.45	7.86
1-4 family	1.78	1.99	1.75	2.11	2.19
Other	6.26	6.38	6.13	6.28	5.49
Multifamily	6.15	5.08	6.02	5.11	4.72
Nonfarm nonresidential	30.30	29.79	29.76	30.32	33.14
Owner-occupied	11.66	12.24	11.66	12.83	13.85
Other	18.27	17.02	17.78	16.96	18.78
Real estate loans secured by farmland	4.41	3.47	4.44	3.38	2.46
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.00	12.77	0.00	12.99	13.36
Loans to individuals	2.04	2.41	2.16	2.69	2.61
Credit card loans	0.03	0.03	0.03	0.03	0.05
Agricultural loans	3.17	2.29	3.11	2.33	1.32
Other loans and leases	0.05	1.85	0.05	2.12	2.04
Loans and Leases, Percent of Tier 1 Capital + ALLL					
Real estate loans	498.72	507.10	494.03	509.05	515.56
Real estate loans secured by 1-4 family	151.51	158.69	155.55	157.46	167.40
Revolving	20.69	23.86	22.48	22.56	24.02
Closed-end	127.50	133.33	131.73	131.69	141.11
Commercial real estate loans	300.60	302.34	293.08	307.00	313.73
Construction and land development	54.55	57.37	53.26	57.56	52.22
1-4 family	11.99	13.55	11.66	14.51	14.48
Other	41.02	42.91	40.04	42.56	36.50
Multifamily	39.15	34.78	38.24	35.12	31.78
Nonfarm nonresidential	206.42	202.99	201.22	207.40	220.76
Owner-occupied	79.49	82.04	78.78	86.76	92.16
Other	125.01	115.65	120.34	115.82	125.60
Real estate loans secured by farmland	29.59	23.98	29.54	23.46	16.06
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.01	0.00	0.00
Commercial and industrial loans	0.00	82.08	0.00	84.94	89.32
Loans to individuals	14.30	16.91	14.98	18.68	17.46
Credit card loans	0.20	0.20	0.20	0.23	0.30
Agricultural loans	18.75	14.29	19.05	14.86	8.97
Other loans and leases	0.37	12.05	0.33	13.76	13.36
Supplemental					
Non-owner occupied CRE loans / Gross loans	35.23	33.83	34.30	33.58	33.04
Non-owner occupied CRE loans / Tier 1 capital + ALLL	221.88	218.11	214.91	219.24	219.81
Total CRE loans / Tier 1 capital + ALLL	303.61	304.88	295.59	310.42	316.00

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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	7.15	6.37	7.07	5.40	5.23
Liquid assets	11.62	16.33	11.60	15.71	16.43
Investment securities	13.05	14.67	13.39	15.52	17.57
Net loans and leases	73.25	72.76	73.36	72.92	71.35
Net loans, leases and standby letters of credit	73.85	73.33	73.94	73.51	71.85
Core deposits	71.78	73.97	71.95	73.45	74.17
Noncore funding	13.35	12.40	13.32	13.22	13.70
Time deposits of \$250K or more	4.50	4.55	4.62	4.24	4.01
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.73	0.73	0.70	0.87	0.80
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.36	0.51	0.48	0.75	0.76
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.42	1.25	1.27	1.96	2.25
Earning assets that reprice within 1 year	28.44	29.27	30.35	28.24	28.58
Interest-bearing liabilities that reprice within 1 year	16.28	14.63	16.17	14.92	16.52
Long-term debt that reprices within 1 year	0.28	0.38	0.25	0.29	0.25
Net assets that reprice within 1 year	10.46	12.61	12.55	11.80	11.23
Other Liquidity and Funding Ratios					
Net noncore funding dependence	7.54	7.26	7.16	9.22	9.50
Net short-term noncore funding dependence	1.28	1.61	1.08	3.79	4.58
Short-term investment / Short-term noncore funding	141.83	132.43	148.20	100.04	88.64
Liquid assets - short-term noncore funding / Nonliquid assets	4.13	10.80	4.29	8.82	9.08
Net loans and leases / Total deposits	91.51	89.25	91.28	90.40	87.09
Net loans and leases / Core deposits	102.86	99.83	102.58	100.35	97.25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.60	-0.02	0.56	-0.51	-0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.79	-0.69	0.87	-2.14	-0.83
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.11	-0.01	-0.24	-0.09
Percent of Investment Securities					
Held-to-maturity securities	2.57	6.19	4.23	6.61	9.08
Available-for-sale securities	95.53	90.08	93.98	91.06	90.74
US Treasury securities	1.22	1.32	1.54	1.91	1.14
US agency securities (excluding mortgage-backed securities)	13.24	17.67	14.73	17.81	15.27
Municipal securities	24.88	23.19	23.34	25.16	26.84
Mortgage-backed securities	18.79	45.47	18.74	44.66	44.70
Asset-backed securities	0.81	0.17	0.69	0.16	0.35
Other debt securities	1.93	1.50	1.75	1.78	2.43
Mutual funds and equity securities	0.30	0.49	0.35	0.45	0.52
Debt securities 1 year or less	18.49	13.45	18.36	13.92	11.43
Debt securities 1 to 5 years	22.08	25.38	23.87	26.77	26.06
Debt securities over 5 years	54.69	54.54	53.37	54.69	58.63
Pledged securities	41.12	46.94	40.93	50.50	44.55
Structured notes, fair value	0.09	0.83	0.15	0.61	0.29
Percent Change from Prior Like Quarter					
Short-term investments	32.63	24.04	51.60	27.61	18.52
Investment securities	0.34	2.63	0.73	3.26	3.39
Core deposits	8.66	9.77	9.66	10.02	14.99
Noncore funding	4.97	4.79	4.08	11.17	-18.86

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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)			15.62	16.17	15.29
Standby letters of credit	0.39	0.41	0.44	0.44	0.41
Commercial and similar letters of credit	0.00	0.01	0.01	0.00	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	1.72	0.00	1.57	1.39
Interest rate contracts	0.00	1.69	0.00	1.54	1.39
Interest rate futures and forward contracts	0.00	0.24	0.00	0.19	0.19
Written options contracts (interest rate)	0.00	0.31	0.00	0.23	0.16
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.67	0.00	0.74	0.66
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			21.79	23.53	22.61

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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		100.00	51.42	100.00	100.00
Foreign exchange contracts		0.00	5.53	0.00	0.00
Equity, commodity, and other contracts		0.00	43.04	0.00	0.00
Futures and forwards		23.85	100.00	23.75	30.18
Written options		33.14	0.00	33.09	20.21
Exchange-traded		0.00	0.00	0.00	0.00
Over-the-counter		32.95	0.00	32.73	20.18
Purchased options		0.25	0.00	0.25	0.03
Exchange-traded		0.00	0.00	0.00	0.00
Over-the-counter		0.25	0.00	0.25	0.03
Swaps		37.63	0.00	36.49	40.44
Held for trading		0.00	0.00	0.00	2.32
Interest rate contracts		0.00	0.00	0.00	2.32
Foreign exchange contracts		0.00	0.00	0.00	0.00
Equity, commodity, and other contracts		0.00	0.00	0.00	0.00
Non-traded		100.00	100.00	91.84	97.68
Interest rate contracts		97.69	51.42	90.20	97.17
Foreign exchange contracts		0.00	5.53	0.00	0.00
Equity, commodity, and other contracts		0.00	43.04	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)		58.80	100.00	58.73	72.97
One year or less		22.06	100.00	21.66	29.36
Over 1 year to 5 years		13.59	0.00	13.01	12.60
Over 5 years		11.08	0.00	14.15	14.48
Gross negative fair value (absolute value)		0.51	0.00	0.39	0.35
Gross positive fair value		0.75	0.72	1.05	0.64
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.00	0.01	0.02	0.01	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.28	0.11	0.12	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.43	0.15	0.16	0.16	0.15
Provision for loan and lease losses / Net loan and lease losses	-544.17	-118.86	211.09	322.04	178.39
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	1.11	1.12	1.08	1.12
Allowance for loan and lease losses / Total loans and leases	1.25	1.11	1.12	1.08	1.11
Allowance for loan and lease losses / Net loans and leases losses (X)	28.59	53.46	25.98	36.36	22.44
Allowance for loan and lease losses / Nonaccrual assets	373.35	278.46	388.33	301.74	327.65
ALLL / 90+ days past due + nonaccrual loans and leases	301.52	253.35	340.86	279.98	288.78
Gross loan and lease losses / Average loans and leases	0.08	0.09	0.15	0.14	0.16
Recoveries / Average loans and leases	0.03	0.03	0.04	0.05	0.05
Net losses / Average loans and leases	0.05	0.06	0.10	0.08	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	8.70	9.72	46.66	37.26	47.06
Earnings coverage of net loan and lease losses (X)	-17.96	27.51	24.22	43.61	22.97
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.02	0.02	0.03	0.03
Real estate loans secured by 1-4 family	0.02	0.01	0.02	0.04	0.04
Revolving	0.02	0.02	0.02	0.01	0.03
Closed-end	0.02	0.01	0.02	0.04	0.04
Commercial real estate loans	0.00	0.03	0.01	0.02	0.03
Construction and land development	-0.01	-0.01	0.01	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	0.00	-0.02	-0.02
Multifamily	0.00	0.00	0.00	0.01	0.00
Nonfarm nonresidential	0.00	0.03	0.01	0.03	0.04
Owner-occupied	0.00	0.01	0.01	0.02	0.02
Other	0.00	0.00	0.00	0.01	0.01
Real estate loans secured by farmland	0.01	0.00	0.00	0.01	0.01
Commercial and industrial loans		0.05	0.00	0.19	0.21
Loans to individuals	0.87	0.78	0.56	0.57	0.71
Credit card loans	1.34	1.07	1.41	1.55	1.32
Agricultural loans	0.02	0.00	0.04	0.02	0.03
Loans to foreign governments and institutions					0.00
Other loans and leases	6.23	0.53	10.91	0.38	0.44

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	0.54	0.38	0.41	0.39	0.39
90+ days past due loans and leases	0.03	0.02	0.03	0.02	0.02
Nonaccrual loans and leases	0.58	0.60	0.52	0.53	0.61
90+ days past due and nonaccrual loans and leases	0.62	0.63	0.57	0.55	0.66
30-89 days past due restructured	0.00	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.08	0.08	0.09	0.15
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.54	0.38	0.41	0.39	0.39
90+ days past due assets	0.03	0.02	0.03	0.02	0.02
Nonaccrual assets	0.58	0.60	0.52	0.53	0.62
30+ days past due and nonaccrual assets	1.19	1.04	1.00	0.98	1.08
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.46	0.46	0.42	0.40	0.48
90+ past due and nonaccrual assets + other real estate owned	0.57	0.60	0.53	0.55	0.61
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.54	0.79	0.68	0.80	0.86
Allowance for loan and lease losses	57.72	96.68	82.92	102.87	114.22
Equity capital + allowance for loan and lease losses	4.60	7.08	5.84	7.22	7.94
Tier 1 capital + allowance for loan and lease losses	4.74	7.06	5.97	7.19	7.98
Loans and leases + other real estate owned	0.72	1.09	0.92	1.09	1.21

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.50	0.36	0.36	0.37	0.37
	90+ days past due	0.03	0.02	0.02	0.01	0.02
	Nonaccrual	0.58	0.58	0.53	0.52	0.59
Commercial and industrial	30-89 days past due		0.29	0.00	0.23	0.23
	90+ days past due		0.00	0.00	0.01	0.01
	Nonaccrual		0.57	0.00	0.53	0.67
Individuals	30-89 days past due	0.62	0.54	0.61	0.60	0.61
	90+ days past due	0.02	0.01	0.02	0.03	0.02
	Nonaccrual	0.22	0.23	0.25	0.22	0.18
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	0.60	0.19	0.23	0.14	0.10
	90+ days past due	0.05	0.02	0.01	0.00	0.00
	Nonaccrual	0.67	0.35	0.27	0.24	0.20
Foreign governments	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Other loans and leases	30-89 days past due	3.54	0.50	1.88	0.29	0.18
	90+ days past due	0.81	0.00	0.00	0.00	0.00
	Nonaccrual	2.26	0.09	0.58	0.08	0.04

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: 3
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	0.66	0.54	0.65	0.59	0.63
	90+ days past due	0.03	0.03	0.04	0.03	0.03
	Nonaccrual	0.68	0.66	0.66	0.65	0.70
Revolving	30-89 days past due	0.31	0.26	0.33	0.30	0.37
	90+ days past due	0.02	0.02	0.01	0.01	0.00
	Nonaccrual	0.40	0.32	0.32	0.30	0.35
Closed-End	30-89 days past due	0.72	0.60	0.70	0.64	0.69
	90+ days past due	0.03	0.03	0.04	0.03	0.03
	Nonaccrual	0.73	0.72	0.71	0.71	0.76
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.04	0.05	0.04
Commercial real estate	30-89 days past due	0.33	0.23	0.18	0.19	0.19
	90+ days past due	0.01	0.01	0.01	0.00	0.01
	Nonaccrual	0.49	0.45	0.38	0.41	0.50
Construction and development	30-89 days past due	0.22	0.31	0.24	0.16	0.19
	90+ days past due	0.01	0.00	0.01	0.00	0.00
	Nonaccrual	0.24	0.39	0.23	0.24	0.32
1-4 family	30-89 days past due	0.05	0.06	0.06	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.05	0.01	0.05	0.03
Other	30-89 days past due	0.14	0.20	0.13	0.09	0.09
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.22	0.24	0.18	0.17	0.22
Multifamily	30-89 days past due	0.05	0.06	0.04	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.08	0.07	0.07	0.07
Nonfarm non-residential	30-89 days past due	0.36	0.21	0.14	0.18	0.18
	90+ days past due	0.01	0.01	0.01	0.00	0.01
	Nonaccrual	0.53	0.48	0.41	0.46	0.51
Owner occupied	30-89 days past due	0.12	0.11	0.07	0.08	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.24	0.24	0.23	0.27
Other	30-89 days past due	0.19	0.08	0.06	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.16	0.16	0.16	0.18
Farmland	30-89 days past due	0.38	0.26	0.15	0.49	0.15
	90+ days past due	0.05	0.02	0.01	0.00	0.00
	Nonaccrual	0.87	0.65	0.80	0.63	0.54
Credit card	30-89 days past due	4.27	1.36	2.16	0.98	0.90
	90+ days past due	0.69	0.19	0.33	0.39	0.21
	Nonaccrual	0.00	0.02	0.01	0.06	0.00

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

BHCPR PEER GROUP DATAPeer Group: 3
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	10.43			12.49			13.07			12.28			12.57		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.16			13.43			13.89			13.27			13.31		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	12.35			14.70			15.19			14.55			14.64		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	11.21			10.83			11.30			10.75			10.22		
Supplementary leverage ratio, advanced approaches HCs	62.53			60.77			61.74			62.94					

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	75.00	100.00	100.00	87.50
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	25.00	0.00	0.00	12.50
Separate account assets (L/H) / Total life assets		0.00			0.00
Insurance activities revenue / Adjusted operating income	0.00	1.04	0.00	0.87	0.55
Premium income / Insurance activities revenue		1.33		1.11	0.00
Credit related premium income / Total premium income		41.67		33.33	50.00
Other premium income / Total premium income		58.33		66.67	50.00
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)	180.11	124.65	118.25	85.89	67.03
Insurance net income (L/H) / Equity (L/H)		2.20			1.63
Insurance benefits, losses, expenses / Insurance premiums		27.83		35.44	27.07
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
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	11.03	10.21	11.36	10.58	12.11
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

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Peer Group: 3
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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					0.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					0.00
Growth Rates					
Net loans and leases	-100.00	-60.48	-100.00	-9.74	-24.58
Total selected assets	-41.32	-49.50	-28.79	-6.20	-25.34
Deposits					-4.13

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	7.38	11.05	10.57	10.84	7.97
Bank net income / Average equity investment in banks	8.35	11.17	10.97	11.26	9.00
Nonbank net income / Average equity investment in nonbanks	9.00	7.18	9.77	8.88	5.78
Subsidiary HCs net income / Average equity investment in sub HCs	2.50	27.05	12.05	9.88	6.91
Bank net income / Parent net income	107.48	106.76	105.76	107.90	107.02
Nonbank net income / Parent net income	1.45	0.74	0.79	0.84	0.70
Subsidiary holding companies' net income / Parent net income	125.21	106.30	104.30	106.65	95.68
Leverage					
Total liabilities / Equity capital	10.99	12.12	11.23	12.68	10.80
Total debt / Equity capital	3.95	3.50	3.84	3.98	3.17
Total debt + notes payable to subs that issued TPS / Equity capital	9.17	10.16	9.38	11.03	8.69
Total debt + Loans guaranteed for affiliate / Equity capital	3.97	3.55	3.85	4.00	3.23
Total debt / Equity capital - excess over fair value	3.96	3.50	3.84	3.98	3.18
Long-term debt / Equity capital	3.42	2.91	3.64	3.46	2.87
Short-term debt / Equity capital	0.20	0.04	0.05	0.08	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	0.19	0.06	0.19	0.06	0.03
Long-term debt / Consolidated long-term debt	13.82	14.23	13.90	16.89	13.33
Double Leverage					
Equity investment in subs / Equity capital	105.33	105.36	104.96	106.27	105.10
Total investment in subs / Equity capital	105.51	105.73	105.28	106.56	105.25
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.60	0.50	0.46	0.54	0.56
Equity investment in subs - equity cap / Net income-div (X)	1.57	1.62	1.37	1.49	2.05
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	139.75	105.52	137.62	121.21	112.90
Cash from ops + noncash items + op expense / Op expense + dividend	149.24	118.93	137.83	134.52	117.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	77.45	103.54	107.06	112.95	112.96
Pretax operating income + interest expense / Interest expense	12,434.32	13,791.44	5,287.52	3,351.58	4,139.47
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,991.15	1,037.15	1,261.43	877.02	1,384.65
Dividends + interest from subsidiaries / Interest expense + dividends	149.25	132.87	169.24	181.02	150.32
Fees + other income from subsidiaries / Salary + other expenses	14.92	10.42	15.22	8.70	4.91
Net income / Current part of long-term debt + preferred dividends (X)	53.33	33.50	458.88	62.73	163.78
Other Ratios					
Net assets that reprice within 1 year / Total assets	0.96	1.09	1.47	1.21	1.09
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.29	0.00	0.25	0.00
Total	0.00	0.29	0.00	0.25	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.42	0.14	0.44	0.15	0.10
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: 3
 Date: 03/31/2020

Parent Company Analysis - Part 2

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	03/31/2020	03/31/2019	12/31/2019	12/31/2018	12/31/2017
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	68.06	59.88	61.56	90.27	82.38
Dividends declared / Net income	35.59	24.70	25.05	25.12	27.61
Net income - dividends / Average equity	3.75	7.96	7.79	7.72	5.72
Percent of Dividends Paid					
Dividends from bank subsidiaries	162.78	132.29	173.85	156.12	138.85
Dividends from nonbank subsidiaries	6.12	0.38	1.36	1.23	1.23
Dividends from subsidiary holding companies	0.00	0.00	0.00	2.09	0.00
Dividends from all subsidiaries	177.25	146.19	217.48	197.26	160.94
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	45.58	34.67	41.48	37.96	41.10
Interest income from bank subsidiaries	0.04	0.08	0.05	0.03	0.03
Management and service fees from bank subsidiaries	3.96	2.27	3.60	1.72	0.79
Other income from bank subsidiaries	0.02	0.01	0.01	0.01	0.02
Operating income from bank subsidiaries	54.52	38.72	49.34	44.73	45.01
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	77.22	74.15	69.53	82.76	64.43
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.04
Management and serv fees from nonbank subsidiaries	0.31	0.14	0.53	0.40	0.11
Other income from nonbank subsidiaries	0.00	0.00	0.93	0.00	0.00
Operating income from nonbank subsidiaries	78.65	75.92	78.32	81.44	69.80
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	17.11	24.09	20.75	27.34	9.20
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	0.01	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	17.11	24.09	20.76	27.34	9.26
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	55.44	56.03	71.81	68.27	74.86
Interest income from bank subsidiaries	2.92	3.78	0.38	0.21	0.47
Management and service fees from bank subsidiaries	5.52	4.09	4.39	3.99	1.30
Other income from bank subsidiaries	0.07	0.05	0.01	0.01	0.05
Operating income from bank subsidiaries	77.60	76.50	88.84	89.61	93.95
Dividends from nonbank subsidiaries	5.52	2.67	2.53	1.69	0.93
Interest income from nonbank subsidiaries	0.00	0.00	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	0.04	0.06	0.08	0.02	0.00
Operating income from nonbank subsidiaries	6.65	5.07	4.81	3.03	1.26
Dividends from subsidiary holding companies	0.00	1.07	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	1.08	0.00	0.03	0.00
Loans and advances from subsidiaries / Short term debt	3,210.75	3,519.94	3,989.95	2,764.87	1,539.64
Loans and advances from subsidiaries / Total debt	169.82	863.09	269.29	1,250.80	119.19

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									48
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.73	3.30	3.34	3.47	3.58	3.83	4.22	4.35	4
+ Non-interest income	1.12	0.23	0.30	0.58	0.94	1.22	2.04	5.41	48
- Overhead expense	3.11	1.91	2.18	2.49	2.90	3.17	4.66	7.18	48
- Provision for credit losses	0.28	0.01	0.04	0.10	0.19	0.40	0.71	1.01	48
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.11	48
+ Other tax equivalent adjustments	-0.26	-0.88	-0.73	-0.26	0.00	0.00	0.00	0.00	4
= Pretax net operating income (tax equivalent)	1.48	0.94	0.97	1.07	1.46	1.87	2.00	2.05	4
Net operating income	0.91	-0.42	-0.01	0.64	0.99	1.29	1.68	1.82	48
Net income	0.91	-0.42	-0.01	0.64	0.99	1.29	1.68	1.82	48
Net income (Subchapter S adjusted)	0.94	-0.08	0.16	0.89	1.24	1.42	1.45	1.46	5
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.95	4.33	4.35	4.38	4.76	5.32	5.71	5.84	4
Interest expense	0.90	0.29	0.32	0.64	0.93	1.13	1.36	1.51	48
Net interest income (tax equivalent)	4.03	3.46	3.53	3.75	3.92	4.20	4.61	4.75	4
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.05	-0.05	-0.01	0.00	0.03	0.08	0.19	0.30	48
Earnings coverage of net loan and lease losses (X)	-17.96	-632.20	-240.37	-9.62	20.42	47.15	113.03	236.10	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	0.75	0.82	0.97	1.18	1.45	1.75	2.94	48
Allowance for loan and lease losses / Total loans and leases	1.25	0.75	0.80	0.97	1.17	1.44	1.75	2.94	48
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.05	0.09	0.35	0.57	1.15	1.48	1.71	48
30-89 days past due loans and leases / Total loans and leases	0.54	0.01	0.09	0.29	0.48	0.69	1.21	1.43	48
Liquidity and Funding									
Net noncore funding dependence	7.54	-13.36	-8.04	-0.89	6.29	13.63	25.93	40.62	48
Net short-term noncore funding dependence	1.28	-16.48	-10.21	-4.60	1.81	7.42	13.15	16.17	48
Net loans and leases / Total assets	73.25	48.94	62.89	68.54	74.57	78.68	82.53	85.06	48
Capitalization									
Tier 1 leverage ratio	11.21	8.26	8.48	9.93	10.69	11.74	15.97	19.18	48
Holding company equity capital / Total assets	11.39	8.22	8.86	10.20	10.85	12.42	14.92	17.81	48
Total equity capital (including minority interest) / Total assets	11.39	8.22	8.86	10.20	10.85	12.42	14.92	17.81	48
Common equity tier 1 capital / Total risk-weighted assets	12.52	8.96	9.14	10.89	12.43	13.90	16.20	18.64	41
Net loans and leases / Equity capital (X)	6.68	4.38	4.94	5.41	6.54	7.84	8.78	9.45	48
Cash dividends / Net income	35.56	0.00	0.00	3.53	34.61	51.33	107.54	113.26	43
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	8.19	1.01	2.34	3.81	6.66	11.54	19.18	21.80	47
Equity capital	9.18	-3.25	0.81	5.78	8.63	12.62	17.09	22.48	47
Net loans and leases	7.12	-5.21	-2.16	2.88	5.88	11.20	17.01	25.75	47
Noncore funding	4.97	-17.56	-11.95	-6.54	3.58	13.66	22.74	47.82	47
Parent Company Ratios									
Short-term debt / Equity capital	0.20	0.00	0.00	0.00	0.00	0.00	0.76	3.89	48
Long-term debt / Equity capital	3.42	0.00	0.00	0.00	0.00	7.49	15.25	17.53	48
Equity investment in subsidiaries / Equity capital	105.33	92.70	95.98	99.70	104.37	112.31	117.55	119.44	48
Cash from ops + noncash items + op expense / Op expense + dividends	149.24	-14.55	4.69	60.42	100.00	194.25	456.93	567.74	47

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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)	4.58	4.06	4.08	4.12	4.40	4.86	5.23	5.36	4
Less: Interest expense	0.82	0.27	0.29	0.52	0.84	1.04	1.22	1.43	48
Equals: Net interest income (tax equivalent)	3.73	3.30	3.34	3.47	3.58	3.83	4.22	4.35	4
Plus: Non-interest income	1.12	0.23	0.30	0.58	0.94	1.22	2.04	5.41	48
Equals: adjusted operating income (tax equivalent)	4.49	4.10	4.11	4.14	4.36	4.71	4.97	5.06	4
Less: Overhead expense	3.11	1.91	2.18	2.49	2.90	3.17	4.66	7.18	48
Less: Provision for credit losses	0.28	0.01	0.04	0.10	0.19	0.40	0.71	1.01	48
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	48
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.11	48
Plus: other tax equivalent adjustments	-0.26	-0.88	-0.73	-0.26	0.00	0.00	0.00	0.00	4
Equals: Pretax net operating income (tax equivalent)	1.48	0.94	0.97	1.07	1.46	1.87	2.00	2.05	4
Less: Applicable income taxes (tax equivalent)	0.47	0.13	0.14	0.19	0.34	0.61	0.89	0.98	4
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Equals: Net operating income	0.91	-0.42	-0.01	0.64	0.99	1.29	1.68	1.82	48
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Equals: Net income	0.91	-0.42	-0.01	0.64	0.99	1.29	1.68	1.82	48
Memo: Net income (last four quarters)	1.15	0.64	0.70	0.83	1.10	1.40	1.71	1.99	47
Net income-BHC and noncontrolling (minority) interest	0.91	-0.42	-0.01	0.64	0.99	1.29	1.68	1.82	48
Margin Analysis									
Average earning assets / Average assets	93.01	85.81	87.39	91.38	93.81	95.02	96.73	98.10	48
Average interest-bearing funds / Average assets	70.10	36.04	53.87	66.00	72.67	77.30	80.60	81.43	48
Interest income (tax equivalent) / Average earning assets	4.95	4.33	4.35	4.38	4.76	5.32	5.71	5.84	4
Interest expense / Average earning assets	0.90	0.29	0.32	0.64	0.93	1.13	1.36	1.51	48
Net interest income (tax equivalent) / Average earning assets	4.03	3.46	3.53	3.75	3.92	4.20	4.61	4.75	4
Yield or Cost									
Total loans and leases (tax equivalent)	5.20	4.60	4.68	4.94	5.31	5.57	5.62	5.64	4
Interest-bearing bank balances	1.33	0.23	0.47	0.96	1.25	1.67	2.25	3.12	48
Federal funds sold and reverse repos	0.98	0.00	0.02	0.60	1.19	1.33	1.69	1.79	22
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total earning assets	4.50	3.84	4.06	4.22	4.51	4.77	4.95	5.19	48
Investment securities (tax equivalent)	6.05	2.17	2.22	2.38	2.58	6.25	12.65	14.79	4
US Treasury and agency securities (excluding mortgage-backed securities)	2.42	0.12	0.52	1.69	2.15	2.96	4.56	7.50	43
Mortgage-backed securities	10.63	2.82	3.05	3.55	4.43	10.03	15.46	152.25	40
All other securities	10.25	1.87	1.93	2.11	2.74	10.88	24.58	29.14	4
Interest-bearing deposits	1.00	0.33	0.47	0.73	1.05	1.28	1.65	1.76	46
Time deposits of \$250K or more	1.90	0.91	1.28	1.62	2.05	2.17	2.32	2.45	46
Time deposits < \$250K	1.87	0.83	1.19	1.62	1.90	2.14	2.38	2.52	46
Other domestic deposits	0.64	0.23	0.26	0.40	0.62	0.82	1.10	1.17	46
Foreign deposits									
Federal funds purchased and repos	0.65	0.00	0.13	0.25	0.55	1.18	1.52	1.91	33
Other borrowed funds and trading liabilities	0.24	0.00	0.00	0.00	0.00	0.00	2.07	2.25	45
All interest-bearing funds	1.18	0.46	0.66	0.86	1.20	1.47	1.77	1.91	48

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2020

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Overhead expenses / Net Interest Income + non-interest income	68.37	49.81	55.26	59.52	68.72	72.54	83.23	106.70	48
Percent of Average Assets									
Total overhead expense	3.11	1.91	2.18	2.49	2.90	3.17	4.66	7.18	48
Personnel expense	1.79	1.14	1.22	1.42	1.69	1.97	2.51	3.71	48
Net occupancy expense	0.31	0.15	0.19	0.23	0.29	0.40	0.45	0.48	48
Other operating expenses	0.96	0.49	0.65	0.74	0.81	0.96	1.45	3.23	48
Overhead less non-interest income	1.95	0.92	1.38	1.68	1.94	2.18	2.56	2.98	48
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.19	46.76	48.26	52.77	63.58	72.00	72.21	72.28	4
Personnel expense	32.46	24.10	25.04	27.85	32.77	37.39	39.63	40.38	4
Net occupancy expense	7.08	4.87	5.15	6.02	7.31	8.38	8.83	8.98	4
Other operating expenses	21.65	16.85	16.97	17.32	20.89	25.21	26.93	27.51	4
Total non-interest income	17.09	11.76	11.96	12.58	17.31	21.81	22.03	22.10	4
Fiduciary activities income	1.14	0.00	0.00	0.00	0.00	1.15	3.20	3.89	4
Service charges on domestic deposit accounts	5.46	3.71	3.77	3.95	4.91	6.41	7.59	7.98	4
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Investment banking fees and commissions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Insurance activities revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Venture capital revenue	-0.04	-0.13	-0.11	-0.04	0.00	0.00	0.00	0.00	4
Net servicing fees	0.44	-1.18	-0.97	-0.34	0.15	0.93	2.07	2.45	4
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net gain (loss) - sales of loans, OREO, and other assets	2.13	0.30	0.36	0.53	0.66	2.26	5.08	6.01	4
Other non-interest income	7.55	5.96	6.04	6.29	7.28	8.54	9.28	9.52	4
Overhead less non-interest income	44.10	32.45	32.56	32.91	41.88	53.07	57.43	58.88	4
Applicable income taxes / Pretax net operating income (tax equivalent)	15.82	10.56	11.22	13.19	16.91	19.54	19.55	19.55	4
Applicable income tax + TE / Pretax net operating income + TE	28.31	13.07	14.21	17.65	20.65	31.31	48.54	54.29	4

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2020

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	55.64	8.05	37.83	50.23	58.79	64.31	69.37	73.25	48
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Loans to individuals	1.52	0.00	0.03	0.47	1.42	2.34	4.01	5.51	48
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	48
Agricultural loans	2.41	0.00	0.00	0.01	0.28	2.97	10.32	21.38	48
Other loans and leases	0.04	0.00	0.00	0.00	0.00	0.00	0.21	0.57	48
Net loans and leases	73.25	48.94	62.89	68.54	74.57	78.68	82.53	85.06	48
Debt securities over 1 year	9.94	0.41	0.97	6.02	9.06	14.41	21.03	23.97	48
Mutual funds and equity securities	0.03	0.00	0.00	0.00	0.00	0.01	0.07	0.67	48
Subtotal	84.31	60.88	77.19	82.31	85.47	87.68	90.23	91.20	48
Interest-bearing bank balances	4.30	0.14	0.48	1.52	3.43	5.65	10.01	15.82	48
Federal funds sold and reverse repos	0.39	0.00	0.00	0.00	0.00	0.56	1.72	3.24	48
Debt securities 1 year or less	2.13	0.12	0.23	0.52	0.86	2.39	8.64	11.29	48
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Total earning assets	88.09	76.55	79.72	85.30	88.81	91.35	94.88	96.22	48
Non-interest cash and due from depository institutions	1.42	0.33	0.57	0.78	1.37	1.93	2.74	3.43	48
Other real estate owned	0.08	0.00	0.00	0.00	0.03	0.14	0.29	0.58	48
All other assets	6.19	3.05	3.06	4.87	6.01	7.63	8.83	11.33	48
Memoranda									
Short-term investments	7.15	0.80	2.27	3.81	5.94	10.07	15.48	19.80	48
US Treasury securities	0.16	0.00	0.00	0.00	0.00	0.00	1.49	1.59	48
US agency securities (excluding mortgage-backed securities)	1.46	0.00	0.00	0.17	0.86	2.52	4.03	5.57	48
Municipal securities	2.87	0.00	0.15	0.63	2.45	4.71	8.07	8.79	48
Mortgage-backed securities	2.57	0.00	0.00	0.19	2.23	4.84	6.33	7.04	48
Asset-backed securities	0.08	0.00	0.00	0.00	0.00	0.00	0.60	0.99	48
Other debt securities	0.24	0.00	0.00	0.00	0.08	0.34	1.06	1.17	48
Loans held-for-sale	0.24	0.00	0.00	0.00	0.11	0.31	0.94	1.43	48
Loans held for investment	73.57	49.61	63.68	68.75	74.11	78.84	83.27	84.94	48
Real estate loans secured by 1-4 family	16.71	0.50	3.67	10.16	16.70	21.46	31.39	34.82	48
Revolving	2.27	0.00	0.21	0.99	2.09	3.36	4.74	6.63	48
Closed-end, secured by first liens	13.53	0.33	2.18	6.63	13.28	17.80	25.68	30.36	48
Closed-end, secured by junior liens	0.43	0.01	0.07	0.20	0.37	0.56	0.88	1.12	48
Commercial real estate loans	33.70	1.04	18.26	26.80	35.36	41.96	48.21	50.32	48
Construction and land development	6.15	0.23	1.64	2.73	6.35	8.30	11.13	13.08	48
Multifamily	4.42	0.19	0.62	1.85	3.24	4.84	10.84	20.44	48
Nonfarm nonresidential	22.73	0.61	6.04	18.11	23.69	29.42	32.76	34.86	48
Real estate loans secured by farmland	3.31	0.00	0.00	0.09	1.07	5.68	11.25	19.65	48

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2020

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	74.97	8.61	52.89	70.50	80.12	86.23	88.21	91.81	48
Real estate loans secured by 1-4 family	22.73	0.54	4.62	13.37	22.88	29.08	40.49	43.15	48
Revolving	3.04	0.00	0.29	1.41	2.73	4.79	6.87	8.65	48
Closed-end	19.10	0.41	2.94	9.76	19.84	25.92	35.55	38.91	48
Commercial real estate loans	45.40	1.42	20.70	39.40	47.56	55.43	62.71	69.93	48
Construction and land development	8.21	0.32	2.41	3.75	8.86	11.12	14.89	18.08	48
1-4 family	1.78	0.00	0.00	0.55	1.68	3.15	4.12	5.24	48
Other	6.26	0.13	1.59	2.89	5.93	9.06	11.98	12.57	48
Multifamily	6.15	0.25	0.72	2.71	4.06	6.60	17.14	28.37	48
Nonfarm nonresidential	30.30	0.84	7.34	23.35	32.23	37.82	44.36	44.92	48
Owner-occupied	11.66	0.45	3.04	6.08	12.41	15.98	19.39	21.34	48
Other	18.27	0.39	3.83	11.54	18.94	23.66	27.02	30.96	48
Real estate loans secured by farmland	4.41	0.00	0.00	0.11	1.56	7.44	16.05	24.76	48
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	48
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Loans to individuals	2.04	0.00	0.04	0.69	1.75	3.27	5.56	6.91	48
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.29	48
Agricultural loans	3.17	0.00	0.00	0.02	0.36	3.61	14.99	26.44	48
Other loans and leases	0.05	0.00	0.00	0.00	0.00	0.00	0.27	0.88	48
Loans and Leases, Percent of Tier 1 Capital + ALLL									
Real estate loans	498.72	34.92	347.61	422.97	506.12	593.79	696.07	749.63	48
Real estate loans secured by 1-4 family	151.51	2.18	29.43	83.29	155.84	187.95	297.88	337.82	48
Revolving	20.69	0.00	1.33	9.43	18.76	35.39	43.49	65.08	48
Closed-end	127.50	1.67	17.52	57.31	127.11	162.43	226.18	301.39	48
Commercial real estate loans	300.60	8.68	108.92	244.78	305.06	375.17	420.90	501.39	48
Construction and land development	54.55	2.02	11.44	27.51	57.37	70.52	95.99	104.37	48
1-4 family	11.99	0.00	0.03	3.34	11.47	20.48	28.66	32.27	48
Other	41.02	0.83	8.80	18.62	45.96	53.56	69.89	80.73	48
Multifamily	39.15	1.40	4.83	16.66	30.19	51.54	104.04	143.51	48
Nonfarm nonresidential	206.42	5.26	30.11	142.57	219.37	265.14	309.92	347.67	48
Owner-occupied	79.49	2.30	15.27	40.25	82.02	104.09	149.01	165.42	48
Other	125.01	2.43	16.14	77.42	131.35	164.66	190.62	244.46	48
Real estate loans secured by farmland	29.59	0.00	0.00	0.82	9.53	64.29	107.60	153.50	48
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.16	48
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Loans to individuals	14.30	0.00	0.19	4.43	12.24	21.39	37.67	61.11	48
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.05	1.20	1.99	48
Agricultural loans	18.75	0.00	0.00	0.11	1.74	25.87	82.55	137.97	48
Other loans and leases	0.37	0.00	0.00	0.00	0.00	0.00	1.88	5.80	48
Supplemental									
Non-owner occupied CRE loans / Gross loans	35.23	4.64	18.09	26.79	35.97	43.36	52.86	68.31	48
Non-owner occupied CRE loans / Tier 1 capital + ALLL	221.88	5.85	72.74	169.56	242.94	276.78	307.55	379.43	48
Total CRE loans / Tier 1 capital + ALLL	303.61	8.68	111.23	245.31	306.41	375.17	424.61	502.31	48

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	7.15	0.80	2.27	3.81	5.94	10.07	15.48	19.80	48
Liquid assets	11.62	5.57	6.41	7.97	10.60	14.98	18.45	22.49	48
Investment securities	13.05	1.27	3.58	8.33	13.08	17.03	23.46	26.67	48
Net loans and leases	73.25	48.94	62.89	68.54	74.57	78.68	82.53	85.06	48
Net loans, leases and standby letters of credit	73.85	49.02	62.96	68.81	75.30	79.55	83.08	85.48	48
Core deposits	71.78	34.16	49.85	67.54	75.69	78.16	81.98	83.68	48
Noncore funding	13.35	2.14	5.17	7.56	11.79	16.84	25.91	34.54	48
Time deposits of \$250K or more	4.50	0.81	1.51	2.64	4.84	6.01	7.46	8.43	48
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Federal funds purchased and repos	0.73	0.00	0.00	0.00	0.48	1.21	2.59	3.45	48
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Net federal funds purchased (sold)	0.36	-2.82	-0.95	0.00	0.00	1.00	1.81	3.23	48
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Other borrowings w/remaining maturity of 1 year or less	1.42	0.00	0.00	0.00	0.42	2.81	4.84	7.60	48
Earning assets that reprice within 1 year	28.44	16.46	18.54	21.86	27.11	35.57	40.23	42.33	48
Interest-bearing liabilities that reprice within 1 year	16.28	2.83	4.73	9.11	15.50	19.71	34.59	40.68	48
Long-term debt that reprices within 1 year	0.28	0.00	0.00	0.00	0.00	0.09	1.10	4.39	48
Net assets that reprice within 1 year	10.46	-14.64	-8.16	3.23	9.82	16.35	27.21	32.50	48
Other Liquidity and Funding Ratios									
Net noncore funding dependence	7.54	-13.36	-8.04	-0.89	6.29	13.63	25.93	40.62	48
Net short-term noncore funding dependence	1.28	-16.48	-10.21	-4.60	1.81	7.42	13.15	16.17	48
Short-term investment / Short-term noncore funding	141.83	8.65	17.64	40.79	71.99	162.54	466.37	760.73	47
Liquid assets - short-term noncore funding / Nonliquid assets	4.13	-14.48	-7.01	-2.39	3.01	10.07	16.06	24.90	48
Net loans and leases / Total deposits	91.51	72.16	78.01	82.91	89.72	98.93	107.36	115.03	46
Net loans and leases / Core deposits	102.86	79.96	81.14	90.26	98.03	112.50	131.15	156.63	46
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.60	-0.01	0.00	0.00	0.04	0.40	1.84	2.79	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.79	-1.79	-0.42	0.03	1.08	2.89	5.66	7.05	47
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.02	8
Percent of Investment Securities									
Held-to-maturity securities	2.57	0.00	0.00	0.00	0.00	0.24	17.84	31.81	47
Available-for-sale securities	95.53	60.80	71.34	97.26	99.98	100.00	100.00	100.00	47
US Treasury securities	1.22	0.00	0.00	0.00	0.00	0.00	8.38	15.46	47
US agency securities (excluding mortgage-backed securities)	13.24	0.00	0.00	2.59	10.67	17.36	40.45	53.14	47
Municipal securities	24.88	0.11	3.07	11.59	21.37	34.44	57.38	62.98	47
Mortgage-backed securities	18.79	0.00	0.00	7.03	18.90	30.74	41.52	46.49	47
Asset-backed securities	0.81	0.00	0.00	0.00	0.00	0.00	3.90	13.15	47
Other debt securities	1.93	0.00	0.00	0.00	0.51	3.22	8.26	9.54	47
Mutual funds and equity securities	0.30	0.00	0.00	0.00	0.00	0.12	1.29	4.60	47
Debt securities 1 year or less	18.49	1.55	2.20	4.91	10.62	31.50	53.86	63.41	47
Debt securities 1 to 5 years	22.08	1.17	2.80	9.21	21.11	35.73	43.98	47.24	47
Debt securities over 5 years	54.69	6.43	12.20	32.05	62.50	75.53	86.38	89.81	47
Pledged securities	41.12	0.00	0.47	26.07	42.73	63.09	77.09	79.73	47
Structured notes, fair value	0.09	0.00	0.00	0.00	0.00	0.00	0.73	1.09	47
Percent Change from Prior Like Quarter									
Short-term investments	32.63	-46.04	-34.27	0.08	26.45	54.88	90.31	229.74	47
Investment securities	0.34	-24.42	-18.62	-7.32	-1.40	9.08	17.06	34.45	46
Core deposits	8.66	0.82	1.88	3.93	7.18	13.35	19.85	25.97	45
Noncore funding	4.97	-17.56	-11.95	-6.54	3.58	13.66	22.74	47.82	47

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Peer Group: 3
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	0.28	0.01	0.04	0.10	0.19	0.40	0.71	1.01	48
Provision for loan and lease losses / Average loans and leases	0.43	0.02	0.07	0.15	0.29	0.60	1.05	2.06	48
Provision for loan and lease losses / Net loan and lease losses	-544.17	-20285.71	-5086.23	-207.40	199.20	986.90	2686.67	3755.59	47
Allowance and Net Loan and Lease Losses									
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	0.75	0.82	0.97	1.18	1.45	1.75	2.94	48
Allowance for loan and lease losses / Total loans and leases	1.25	0.75	0.80	0.97	1.17	1.44	1.75	2.94	48
Allowance for loan and lease losses / Net loans and leases losses (X)	28.59	2.81	4.95	12.04	19.36	37.43	61.34	112.71	33
Allowance for loan and lease losses / Nonaccrual assets	373.35	97.52	108.68	144.57	204.54	405.07	929.26	2528.21	47
ALLL / 90+ days past due + nonaccrual loans and leases	301.52	94.54	101.30	133.61	194.68	325.96	813.88	1299.34	47
Gross Loan and Lease Losses									
Gross loan and lease losses / Average loans and leases	0.08	0.00	0.00	0.01	0.06	0.13	0.24	0.32	48
Recoveries / Average loans and leases	0.03	0.00	0.01	0.01	0.02	0.05	0.09	0.11	48
Net losses / Average loans and leases	0.05	-0.05	-0.01	0.00	0.03	0.08	0.19	0.30	48
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	48
Recoveries / Prior year-end losses	8.70	1.30	1.55	3.07	6.31	10.29	26.94	34.51	47
Earnings coverage of net loan and lease losses (X)	-17.96	-632.20	-240.37	-9.62	20.42	47.15	113.03	236.10	47
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.09	-0.03	-0.01	0.00	0.01	0.06	0.23	46
Real estate loans secured by 1-4 family	0.02	-0.04	-0.03	-0.01	0.00	0.05	0.11	0.13	45
Revolving	0.02	-0.04	-0.02	0.00	0.00	0.00	0.17	0.26	44
Closed-end	0.02	-0.05	-0.02	-0.01	0.00	0.04	0.13	0.15	45
Commercial real estate loans	0.00	-0.11	-0.04	0.00	0.00	0.00	0.07	0.22	46
Construction and land development	-0.01	-0.07	-0.03	0.00	0.00	0.00	0.00	0.00	45
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	45
Other	0.00	-0.05	-0.03	0.00	0.00	0.00	0.00	0.00	45
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	46
Nonfarm nonresidential	0.00	-0.18	-0.06	0.00	0.00	0.00	0.11	0.24	45
Owner-occupied	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	45
Other	0.00	-0.13	-0.02	0.00	0.00	0.00	0.03	0.13	45
Real estate loans secured by farmland	0.01	-0.03	0.00	0.00	0.00	0.00	0.02	0.30	39
Commercial and Industrial Loans									
Commercial and industrial loans									
Loans to individuals	0.87	0.05	0.19	0.27	0.60	1.18	1.93	3.50	32
Credit card loans	1.34	-0.44	0.00	0.00	0.38	2.18	4.60	4.97	13
Agricultural loans	0.02	-0.04	0.00	0.00	0.00	0.00	0.10	0.22	36
Loans to foreign governments and institutions									
Other loans and leases	6.23	-0.04	-0.01	0.00	0.00	4.00	19.72	28.04	9

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.54	0.01	0.09	0.29	0.48	0.69	1.21	1.43	48
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.01	0.06	0.13	0.17	48
Nonaccrual loans and leases	0.58	0.04	0.09	0.27	0.47	0.89	1.36	1.37	48
90+ days past due and nonaccrual loans and leases	0.62	0.06	0.14	0.30	0.48	0.91	1.37	1.53	48
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.54	0.01	0.09	0.29	0.48	0.69	1.21	1.43	48
90+ days past due assets	0.03	0.00	0.00	0.00	0.01	0.06	0.13	0.17	48
Nonaccrual assets	0.58	0.04	0.09	0.27	0.47	0.89	1.36	1.37	48
30+ days past due and nonaccrual assets	1.19	0.12	0.34	0.65	1.03	1.82	1.97	2.25	48
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.46	0.04	0.07	0.23	0.37	0.69	1.02	1.25	48
90+ past due and nonaccrual assets + other real estate owned	0.57	0.04	0.07	0.29	0.45	0.87	1.31	1.52	48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.54	0.03	0.06	0.28	0.42	0.84	1.22	1.35	48
Allowance for loan and lease losses	57.72	3.43	8.25	35.02	55.47	81.48	107.94	124.36	48
Equity capital + allowance for loan and lease losses	4.60	0.22	0.39	2.36	3.89	6.28	10.47	12.22	48
Tier 1 capital + allowance for loan and lease losses	4.74	0.23	0.42	2.61	3.97	6.99	10.00	11.87	48
Loans and leases + other real estate owned	0.72	0.05	0.09	0.35	0.57	1.15	1.48	1.71	48

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.50	0.00	0.04	0.29	0.49	0.66	1.16	1.44	46
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.06	0.14	0.19	46
	Nonaccrual	0.58	0.03	0.08	0.26	0.46	0.91	1.28	1.53	46
Commercial and industrial	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Individuals	30-89 days past due	0.62	0.00	0.00	0.28	0.58	0.98	1.36	1.77	44
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.06	0.11	0.17	44
	Nonaccrual	0.22	0.00	0.00	0.00	0.13	0.40	0.77	1.47	44
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural	30-89 days past due	0.60	0.00	0.00	0.00	0.10	0.70	2.10	4.22	36
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.24	0.36	36
	Nonaccrual	0.67	0.00	0.00	0.00	0.06	0.70	1.69	4.46	36
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	3.54	0.00	0.00	0.00	0.00	5.53	12.82	13.23	9
	90+ days past due	0.81	0.00	0.00	0.00	0.00	0.00	1.82	4.24	9
	Nonaccrual	2.26	0.00	0.00	0.00	0.00	0.00	4.36	12.13	9

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2020

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.66	0.00	0.07	0.37	0.66	0.93	1.50	2.18	45
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.06	0.16	0.22	45
	Nonaccrual	0.68	0.02	0.16	0.37	0.70	1.00	1.21	1.41	45
Revolving	30-89 days past due	0.31	0.00	0.00	0.01	0.24	0.53	0.94	1.01	44
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.35	44
	Nonaccrual	0.40	0.00	0.00	0.09	0.27	0.64	1.17	1.82	44
Closed-End	30-89 days past due	0.72	0.00	0.07	0.27	0.63	1.02	1.76	2.73	45
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.18	0.28	45
	Nonaccrual	0.73	0.01	0.10	0.36	0.69	1.14	1.29	1.40	45
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.09	0.14	45
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	45
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.13	0.28	45
Commercial real estate	30-89 days past due	0.33	0.00	0.00	0.05	0.23	0.52	1.05	1.24	46
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.11	46
	Nonaccrual	0.49	0.00	0.03	0.09	0.24	0.69	1.40	1.99	46
Construction and development	30-89 days past due	0.22	0.00	0.00	0.00	0.09	0.47	0.84	1.20	45
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.11	45
	Nonaccrual	0.24	0.00	0.00	0.00	0.09	0.38	1.09	1.52	45
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.12	0.25	0.32	45
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.19	45
Other	30-89 days past due	0.14	0.00	0.00	0.00	0.02	0.23	0.60	1.13	45
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.11	45
	Nonaccrual	0.22	0.00	0.00	0.00	0.07	0.28	1.09	1.35	45
Multifamily	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.26	0.82	46
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.36	1.26	46
Nonfarm non-residential	30-89 days past due	0.36	0.00	0.00	0.03	0.25	0.51	1.26	1.78	45
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.12	45
	Nonaccrual	0.53	0.00	0.03	0.07	0.23	0.83	1.59	2.03	45
Owner occupied	30-89 days past due	0.12	0.00	0.00	0.00	0.04	0.19	0.46	0.94	45
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	45
	Nonaccrual	0.24	0.00	0.00	0.03	0.10	0.44	0.89	1.12	45
Other	30-89 days past due	0.19	0.00	0.00	0.00	0.07	0.37	0.68	1.24	45
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	45
	Nonaccrual	0.23	0.00	0.00	0.00	0.03	0.26	1.24	1.83	45
Farmland	30-89 days past due	0.38	0.00	0.00	0.00	0.19	0.71	1.20	2.08	39
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.36	0.49	39
	Nonaccrual	0.87	0.00	0.00	0.00	0.33	1.32	3.37	7.78	39
Credit card	30-89 days past due	4.27	0.00	0.00	0.00	1.27	2.60	5.17	18.70	13
	90+ days past due	0.69	0.00	0.00	0.00	0.24	0.78	1.44	2.71	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	13

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 03/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	68.06	0.00	3.10	27.52	57.01	97.74	161.32	229.30	33
Dividends declared / Net income	35.59	0.00	0.00	3.53	34.61	51.34	107.54	113.77	43
Net income - dividends / Average equity	3.75	-15.64	-5.57	1.42	5.28	7.36	10.74	13.26	48
Percent of Dividends Paid									
Dividends from bank subsidiaries	162.78	0.00	0.00	70.17	158.76	243.95	407.22	433.70	36
Dividends from nonbank subsidiaries	6.12	0.00	0.00	0.00	0.00	0.32	24.91	59.74	36
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Dividends from all subsidiaries	177.25	0.00	0.00	98.45	158.89	244.44	423.95	473.17	36
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	45.58	0.00	0.00	0.00	36.26	65.98	186.38	217.03	40
Interest income from bank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.07	0.11	0.59	40
Management and service fees from bank subsidiaries	3.96	0.00	0.00	0.00	0.00	2.49	16.88	55.62	40
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.47	40
Operating income from bank subsidiaries	54.52	0.00	0.00	0.30	43.44	81.00	217.01	246.87	40
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	77.22	0.00	0.00	9.86	100.00	100.00	128.04	283.50	23
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Management and serv fees from nonbank subsidiaries	0.31	0.00	0.00	0.00	0.00	0.00	1.56	4.53	23
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating income from nonbank subsidiaries	78.65	0.00	0.00	19.04	100.00	100.00	133.18	284.15	23
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	17.11	1.71	3.42	8.56	17.11	25.67	30.81	32.52	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	17.11	1.71	3.42	8.56	17.11	25.67	30.81	32.52	2
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	55.44	0.00	0.00	0.00	85.17	99.51	99.87	99.97	46
Interest income from bank subsidiaries	2.92	0.00	0.00	0.00	0.00	0.08	25.85	92.86	46
Management and service fees from bank subsidiaries	5.52	0.00	0.00	0.00	0.00	3.20	30.98	69.29	46
Other income from bank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.29	1.33	46
Operating income from bank subsidiaries	77.60	0.00	0.00	72.32	99.30	99.92	100.00	100.00	46
Dividends from nonbank subsidiaries	5.52	0.00	0.00	0.00	0.00	0.54	43.61	56.10	46
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	46
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	46
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.14	0.87	46
Operating income from nonbank subsidiaries	6.65	0.00	0.00	0.00	0.12	3.44	53.28	89.34	46
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Loans and advances from subsidiaries / Short term debt	3210.75	0.00	0.00	0.00	51.55	503.90	9000.22	15776.67	9
Loans and advances from subsidiaries / Total debt	169.82	0.00	0.00	0.00	42.38	213.48	464.73	1480.56	25

BHCPR Reporters for Quarter Ending 03/31/2020

Peer Group 3 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>
1201457	1,349,149	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,330,955	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	2,177,234	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1076691	2,495,065	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
3590388	2,697,738	BANK OF MARIN BANCORP	NOVATO, CA	
2935142	1,457,096	BOU BANCORP, INC.	OGDEN, UT	
3378764	2,418,730	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3488850	2,289,597	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1203899	1,036,822	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2158156	2,734,904	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1133594	1,841,338	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1246533	2,575,856	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1121229	2,709,409	DACOTAH BANKS, INC.	ABERDEEN, SD	
5149016	2,139,796	DWS USA CORPORATION	NEW YORK, NY	
1988646	2,009,256	FIRST BANCORP, INC.	LEBANON, VA	
1247428	2,196,374	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1478017	2,738,961	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1099917	2,675,599	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,462,471	FIRST UNITED CORPORATION	OAKLAND, MD	
1137453	1,225,299	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	2,061,347	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1862036	2,390,984	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2038409	1,526,498	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,173,180	HEARTLAND BANCCORP	WHITEHALL, OH	
1205183	1,769,169	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	2,199,382	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1066209	1,532,357	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,370,720	LINCOLN BANCORP	REINBECK, IA	
3832583	1,267,500	MARLIN BUSINESS SERVICES CORP DBA MARLIN CAPITAL SOLUTIONS	MOUNT LAUREL, NJ	
2589714	1,819,367	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,058,735	MINNWEST CORPORATION	MINNETONKA, MN	
2398082	2,829,580	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
4436559	2,425,457	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
1248153	2,387,488	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2818245	1,244,827	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
3186585	2,989,847	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2007647	1,759,233	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
1118434	1,232,010	QNB CORP.	QUAKERTOWN, PA	
3835164	2,104,466	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2810285	1,247,659	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
2849799	2,372,389	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	2,375,245	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1097771	1,170,702	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	2,379,901	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1139103	1,156,723	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN	
1917600	2,500,812	VERABANK, INC.	HENDERSON, TX	
4523431	2,053,783	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
2004141	2,868,084	WILSON BANK HOLDING COMPANY	LEBANON, TN	

Note: Peer Group 3 has 48 bank holding companies.