

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2018

Summary Ratios

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.33	3.25	3.29	3.22	3.22
+ Non-interest income	0.91	0.91	0.93	0.97	0.99
- Overhead expense	2.59	2.55	2.60	2.68	2.70
- Provision for loan and lease losses	0.12	0.11	0.11	0.12	0.11
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.57	1.55	1.55	1.47	1.44
Net operating income	1.23	1.04	0.95	1.00	0.95
Net income	1.23	1.04	0.95	1.00	0.95
Net income (sub-chapter S adjusted)	1.20	1.07	1.11	1.06	1.02
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.33	4.00	4.06	3.93	3.93
Interest expense	0.75	0.51	0.54	0.44	0.42
Net interest income (tax equivalent)	3.58	3.50	3.54	3.48	3.49
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.08	0.08	0.10	0.11	0.09
Earnings coverage of net losses (X)	26.40	32.48	0.97	9.22	11.53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.96	0.97	0.95	1.00	1.11
Allowance for loan and lease losses / Total loans and leases	0.95	0.96	0.94	0.99	1.10
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.58	0.58	0.57	0.71	0.87
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.30	0.26	0.32	0.30	0.35
Liquidity and Funding					
Net noncore funding dependence	13.34	13.39	13.97	16.29	16.95
Net short-term noncore funding dependence	8.45	8.85	9.65	9.53	9.14
Net loans and leases / Total assets	73.12	71.91	72.64	71.18	69.95
Capitalization					
Tier 1 leverage ratio	10.27	9.97	10.04	9.84	10.02
Equity capital / Total assets	11.07	10.86	10.84	10.58	10.85
Equity capital + minority interest / Total assets	11.16	10.91	10.89	10.62	10.91
Tier 1 common equity capital / Total risk-weighted assets	12.32	11.98	11.90	11.79	12.13
Net Loans and leases / Equity capital (X)	6.78	6.74	6.82	6.80	6.56
Cash dividends / Net income	25.02	28.75	32.32	29.36	30.01
Cash dividends / Net income (sub-chapter S adjusted)	21.26	22.70	19.39	21.80	34.64
Retained earnings / Average equity capital	8.25	6.74	5.73	6.26	5.72
Growth Rates					
Assets	9.88	9.74	9.89	12.34	12.70
Equity capital	12.31	12.44	13.71	11.77	10.30
Net loans and leases	11.93	12.30	12.54	14.27	15.14
Noncore funding	11.22	-5.29	-3.35	12.03	12.05
Parent Company Ratios					
Short-term debt / Equity capital	0.02	0.01	0.02	0.03	0.02
Long-term debt / Equity capital	3.99	4.18	4.39	3.78	2.30
Equity investment in subs / Equity capital	104.29	105.18	105.17	105.23	103.38
Cash FR op + noncash + op expenses / Op expenses + dividends	126.47	95.68	100.80	111.02	123.42

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	4.02	3.72	3.78	3.64	3.63
Less: Interest expense	0.70	0.48	0.50	0.41	0.39
Equals: Net interest income (tax equivalent)	3.33	3.25	3.29	3.22	3.22
Plus: Non-interest income	0.91	0.91	0.93	0.97	0.99
Equals: adjusted operating income (tax equivalent)	4.30	4.21	4.26	4.24	4.26
Less: Overhead Expense	2.59	2.55	2.60	2.68	2.70
Less: Provision for loan and lease losses	0.12	0.11	0.11	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	0.00	0.01	0.01	0.02	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.57	1.55	1.55	1.47	1.44
Less: Applicable income taxes (tax equivalent)	0.33	0.50	0.59	0.48	0.48
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.23	1.04	0.95	1.00	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.23	1.04	0.95	1.00	0.95
Memo: Net income (last four quarters)	1.10	1.02	0.95	1.00	0.96
Net income-BHC and noncontrolling (minority) interest	1.24	1.04	0.95	1.00	0.96
Margin Analysis					
Average earning assets / Average assets	93.21	93.26	93.19	92.80	92.49
Average interest-bearing funds / Average assets	70.32	69.65	70.06	70.45	70.40
Interest income (tax equivalent) / Average earning assets	4.33	4.00	4.06	3.93	3.93
Interest expense / Average earning assets	0.75	0.51	0.54	0.44	0.42
Net interest income (tax equivalent) / Average earning assets	3.58	3.50	3.54	3.48	3.49
Yield or Cost					
Total loans and leases (tax equivalent)	4.80	4.46	4.52	4.41	4.48
Interest-bearing bank balances	1.74	0.97	1.13	0.54	0.29
Fed funds sold and reverse repos	1.46	0.81	0.83	0.51	0.36
Trading assets	0.52	0.47	0.48	0.65	0.91
Total earning assets	4.27	3.91	3.98	3.84	3.85
Investment securities (tax equivalent)	2.67	2.58	2.61	2.51	2.44
US Treasury and agency securities (excluding Mortgage-backed securities)		1.67	1.66	1.70	1.62
Mortgage-backed securities	2.38	2.18	2.19	2.07	2.14
All other securities		3.80	3.85	3.69	3.67
Interest-bearing deposits	0.77	0.49	0.52	0.42	0.39
Time deposits of \$250K or more	1.46				
Time deposits < \$250K	1.31				
Other domestic deposits	0.58			0.27	0.24
Foreign deposits	1.69	0.77	0.84	0.40	0.11
Fed funds purchased and repos	0.90	0.68	0.68	0.59	0.50
Other borrowed funds and trading liabilities	2.01	1.42	1.48	1.27	1.45
All interest-bearing funds	0.99	0.68	0.71	0.58	0.55

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Non-interest Income & Expenses

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Mutual fund fee income / Non-interest income	1.75	1.96	1.89	2.10	2.62
Overhead expenses / Net Interest Income + non-interest income	61.12	61.80	62.21	64.03	64.98
Percent of Average Assets					
Total overhead expense	2.59	2.55	2.60	2.68	2.70
Personnel expense	1.48	1.45	1.47	1.48	1.46
Net occupancy expense	0.31	0.32	0.32	0.33	0.34
Other operating expenses	0.79	0.76	0.79	0.84	0.86
Overhead less non-interest income	1.64	1.61	1.65	1.64	1.67
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.36	60.56	61.01	62.83	63.92
Personnel expense	34.60	34.77	34.72	35.07	34.95
Net occupancy expense	7.32	7.56	7.51	7.80	8.22
Other operating expenses	17.90	17.83	18.30	19.30	19.90
Total non-interest income	20.54	21.24	21.24	22.44	22.42
Fiduciary activities income	1.99	2.02	1.95	1.96	1.87
Service charges on domestic deposit accounts	3.47	3.81	3.83	4.14	4.51
Trading revenue	0.05	0.09	0.07	0.10	0.06
Investment banking fees and commissions	0.90	0.91	0.92	0.95	1.02
Insurance activities revenue	0.53	0.46	0.44	0.54	0.59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.51	0.35	0.40	0.37	0.31
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.92	2.25	2.38	2.88	2.77
Other non-interest income	7.10	7.24	7.34	7.65	7.50
Overhead less non-interest income	39.34	38.71	39.09	39.46	40.47
Applicable income taxes / Pretax net operating income (tax equivalent)	18.49	27.18	33.75	27.97	28.22
Applicable income tax + TE / Pretax net operating income + TE	21.73	32.92	38.57	33.62	33.73

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Percent Composition of Assets

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Real estate loans	53.56	53.31	53.42	52.89	51.85
Commercial and industrial loans	11.51	10.57	10.82	10.48	10.47
Loans to individuals	2.52	2.46	2.58	2.57	2.58
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.46	0.45	0.51	0.40	0.42
Other loans and leases	2.67	2.52	2.62	2.31	2.09
Net loans and leases	73.12	71.91	72.64	71.18	69.95
Debt securities over 1 year	13.35	14.46	13.96	14.93	15.71
Mutual funds and equity securities	0.06	0.08	0.07	0.09	0.08
Subtotal	87.28	86.88	87.26	86.78	86.83
Interest-bearing bank balances	2.29	2.63	2.34	2.44	2.42
Federal funds sold and reverse repos	0.01	0.03	0.02	0.03	0.02
Debt securities 1 year or less	2.08	1.93	1.92	1.97	1.98
Trading assets	0.03	0.03	0.02	0.03	0.03
Total earning assets	92.23	92.26	92.22	91.95	91.93
Non-interest cash and due from depository institutions	1.18	1.20	1.26	1.26	1.20
Other real estate owned	0.05	0.06	0.06	0.09	0.14
All other assets	6.49	6.47	6.45	6.70	6.76
Memoranda					
Short-term investments	4.65	5.04	4.63	4.89	4.78
US Treasury securities	0.32	0.13	0.22	0.20	0.26
US agency securities (excluding Mortgage-backed securities)	1.60	1.63	1.50	1.53	1.85
Municipal securities	2.75	3.05	2.97	3.28	2.86
Mortgage-backed securities	8.82	9.52	9.19	9.71	10.36
Asset-backed securities	0.24	0.19	0.23	0.25	0.26
Other debt securities	0.50	0.52	0.48	0.57	0.62
Loans held-for-sale	0.27	0.31	0.32	0.48	0.33
Loans not held-for-sale	73.09	71.77	72.41	70.85	69.93
Real estate loans secured by 1-4 family	16.62	16.42	16.45	16.69	16.96
Revolving	2.45	2.78	2.71	2.89	2.96
Closed-end, secured by first liens	13.35	12.92	13.04	13.05	13.14
Closed-end, secured by junior liens	0.39	0.39	0.39	0.45	0.52
Commercial real estate loans	33.59	33.83	33.79	33.44	32.03
Construction and land development	4.84	4.58	4.55	4.74	4.27
Multifamily	4.94	5.08	5.31	4.89	4.26
Nonfarm nonresidential	22.19	22.51	22.31	22.24	21.51
Real estate loans secured by farmland	0.86	0.70	0.81	0.63	0.65

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	72.88	73.85	73.20	74.05	73.87
Real estate loans secured by 1-4 family	22.92	23.09	22.93	23.78	24.58
Revolving	3.37	3.88	3.76	4.05	4.21
Closed-end	19.05	18.72	18.69	19.29	19.90
Commercial real estate loans	45.87	46.98	46.38	46.86	45.56
Construction and land development	6.62	6.41	6.35	6.66	6.13
1-4 family	1.58	1.54	1.50	1.64	1.47
Other	4.95	4.83	4.76	4.97	4.56
Multifamily	6.53	6.91	7.12	6.67	5.95
Nonfarm nonresidential	30.59	31.41	30.85	31.41	30.89
Owner-occupied	10.64	10.76	10.55	11.41	11.63
Other	19.45	20.31	19.91	19.60	18.90
Real estate loans secured by farmland	1.24	1.06	1.19	0.97	1.02
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	16.31	15.28	15.51	15.29	15.47
Loans to individuals	3.68	3.66	3.90	4.01	4.08
Credit card loans	0.03	0.03	0.03	0.03	0.04
Agricultural loans	0.66	0.67	0.76	0.61	0.66
Other loans and leases	3.78	3.67	3.75	3.44	3.12
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	481.81	491.38	493.00	493.51	483.35
Real estate loans secured by 1-4 family	152.62	154.26	153.49	158.33	159.89
Revolving	22.72	26.49	25.65	27.64	28.31
Closed-end	126.47	124.44	124.95	128.16	129.21
Commercial real estate loans	302.58	312.27	312.02	312.00	300.67
Construction and land development	43.67	42.60	42.49	43.49	40.62
1-4 family	10.09	9.93	9.95	10.67	9.58
Other	32.78	32.03	31.92	32.30	30.24
Multifamily	44.30	46.75	48.75	44.34	39.61
Nonfarm nonresidential	201.33	208.51	207.39	208.50	202.84
Owner-occupied	69.58	70.72	70.07	74.92	76.05
Other	127.64	134.22	133.46	130.66	124.19
Real estate loans secured by farmland	7.83	6.50	7.39	6.01	6.09
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.01
Commercial and industrial loans	103.43	98.46	100.26	97.82	98.77
Loans to individuals	22.15	22.20	23.15	24.08	24.48
Credit card loans	0.21	0.17	0.18	0.20	0.25
Agricultural loans	4.25	4.27	4.71	3.78	4.01
Other loans and leases	24.54	23.74	24.61	22.36	19.59
Supplemental					
Non-owner occupied CRE loans / Gross loans	35.04	36.07	35.68	35.33	33.78
Non-owner occupied CRE loans / Total risk based capital	230.74	238.89	240.40	234.59	221.68
Construction and land development loans / Total risk based capital	43.67	42.60	42.49	43.49	40.62
Total CRE loans / Total risk based capital	305.30	314.88	314.87	314.88	303.67

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Liquidity and Funding

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Short-term investments	4.65	5.04	4.63	4.89	4.78
Liquid assets	15.53	16.66	15.94	16.73	18.02
Investment securities	16.15	17.03	16.65	17.49	18.50
Net loans and leases	73.12	71.91	72.64	71.18	69.95
Net loans, leases and standby letters of credit	73.54	72.38	73.08	71.65	70.48
Core deposits	70.18	69.95	69.79	67.98	67.08
Noncore funding	16.43	16.77	17.09	19.16	19.76
Time deposits of \$250K or more	4.26	3.39	3.54		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.92	1.32	1.20	1.51	1.74
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.93	1.34	1.21	1.52	1.76
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.73	3.96	4.47	3.78	3.07
Earning assets repriceable in 1 year	32.54	33.34	33.41	32.07	31.07
Interest-bearing liabilities repriceable in 1 year	18.44	16.34	16.67	15.64	14.89
Long-term debt repriceable in 1 year	0.18	0.19	0.19	0.25	0.19
Net assets repriceable in 1 year	13.03	15.90	15.65	15.31	14.97
Other Liquidity and Funding Ratios					
Net noncore funding dependence	13.34	13.39	13.97	16.29	16.95
Net ST noncore funding dependence	8.45	8.85	9.65	9.53	9.14
Short-term investment / ST noncore funding	54.47	52.50	46.67	43.28	46.75
Liquid assets-ST noncore funding / Nonliquid assets	4.16	5.04	3.68	4.33	6.91
Net loans and leases / Total deposits	92.80	91.87	92.86	90.82	89.84
Net loans and leases / Core deposits	105.61	104.13	105.03	106.19	106.33
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.89	0.20	-0.05	-0.12	0.39
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.38	0.01	-0.62	-1.01	0.25
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.02	-0.02	-0.02	0.00
Percent of Investment Securities					
Held-to-maturity securities	11.53	13.83	13.07	13.87	14.46
Available-for-sale securities	87.47	86.17	86.93	86.13	85.54
US Treasury securities	1.93	0.86	1.33	1.24	1.42
US agency securities (excluding Mortgage-backed securities)	10.74	10.69	10.16	9.66	10.91
Municipal securities	17.07	17.70	17.86	18.74	16.22
Mortgage-backed securities	54.26	56.32	55.76	55.93	56.83
Asset-backed securities	1.37	1.11	1.31	1.48	1.41
Other debt securities	3.49	3.37	3.25	3.88	3.69
Mutual funds and equity securities	0.47	0.62	0.58	0.67	0.57
Debt securities 1 year or less	13.26	12.32	11.90	12.22	11.83
Debt securities 1 to 5 years	24.12	22.79	23.53	21.73	23.86
Debt securities over 5 years	57.90	61.32	60.73	62.51	59.79
Pledged securities	44.29	48.94	46.78	47.79	50.96
Structured notes, fair value	0.12	0.15	0.08	0.25	0.45
Percent Change from Prior Like Quarter					
Short-term investments	8.26	12.31	6.96	26.60	14.48
Investment securities	7.76	6.51	4.99	5.15	9.35
Core deposits	11.06	14.40	13.94	13.61	14.05
Noncore funding	11.22	-5.29	-3.35	12.03	12.05

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Derivatives and Off-Balance-Sheet Transactions

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)		17.52	17.28	17.08	16.91
Standby letters of credit	0.35	0.41	0.40	0.42	0.47
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 (BHC as guarantor)	0.01	0.00	0.01	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	6.30	7.24	6.82	6.88	5.96
Interest rate contracts	6.20	7.11	6.72	6.74	5.78
Interest rate futures and forward contracts	0.32	0.37	0.28	0.37	0.32
Written options contracts (interest rate)	0.32	0.35	0.28	0.38	0.35
Purchased options contracts (interest rate)	0.06	0.07	0.08	0.06	0.05
Interest rate swaps	4.90	5.58	5.41	5.11	4.40
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)		25.84	25.74	26.08	26.34

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	99.87	99.93	99.91	99.94	99.77
Foreign exchange contracts	0.01	0.03	0.04	0.02	0.04
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.01
Futures and forwards	13.62	13.01	12.76	15.26	13.76
Written options	11.44	11.29	9.73	11.61	13.26
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	11.24	11.04	9.46	11.28	12.89
Purchased options	1.43	0.94	1.44	1.00	1.25
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.37	0.80	1.27	0.67	1.04
Swaps	62.81	64.96	66.04	62.69	61.97
Held for trading	14.47	15.52	16.18	15.21	12.71
Interest rate contracts	13.66	16.14	16.40	15.71	13.36
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	85.53	84.48	83.82	84.79	87.29
Interest rate contracts	84.72	84.14	83.04	84.33	85.98
Foreign exchange contracts	0.00	0.00	0.01	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and FX 14 days or less)	83.38	85.43	87.47	84.94	81.03
One year or less	15.83	14.59	15.62	16.56	15.89
Over 1 year to 5 years	21.60	19.81	21.68	20.66	20.87
Over 5 years	33.94	38.69	37.90	35.04	30.11
Gross negative fair value (absolute value)	0.57	0.60	0.50	0.73	1.04
Gross positive fair value	1.52	0.93	0.92	1.08	1.03
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.00	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.01	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	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.09	0.06	0.05	0.05	0.05

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2018

Allowance and Net Loan and Lease Losses

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.12	0.11	0.11	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.16	0.15	0.16	0.17	0.15
Provision for loan and lease losses / Net losses	181.03	228.99	110.75	158.54	144.72
Allowance for loan and lease losses / Total loans and leases not held for sale	0.96	0.97	0.95	1.00	1.11
Allowance for loan and lease losses / Total loans and leases	0.95	0.96	0.94	0.99	1.10
Allowance for loan and lease losses / Net loans and leases losses (X)	23.24	36.23	16.23	16.56	13.90
Allowance for loan and lease losses / Nonaccrual assets	283.28	277.14	270.69	249.57	220.56
ALLL/90+ days past due + nonaccrual loans and leases	252.11	234.97	232.03	210.63	187.47
Gross loan and lease losses / Average loans and leases	0.13	0.14	0.16	0.19	0.18
Recoveries / Average loans and leases	0.05	0.06	0.06	0.07	0.08
Net losses / Average loans and leases	0.08	0.08	0.10	0.11	0.09
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	35.73	38.55	50.41	56.70	46.50
Earnings coverage of net losses (X)	26.40	32.48	0.97	9.22	11.53
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.01	0.02	0.02	0.03
Real estate loans secured by 1-4 family	0.01	0.03	0.03	0.04	0.07
Revolving	0.01	0.03	0.03	0.05	0.08
Closed-end	0.01	0.02	0.02	0.04	0.07
Commercial real estate loans	0.00	0.00	0.01	0.01	0.01
Construction and land development	-0.03	-0.04	-0.04	-0.06	-0.04
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.03	-0.03	-0.04	-0.05	-0.04
Multifamily	0.00	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	0.01	0.01	0.02	0.03	0.02
Owner-occupied	0.00	0.00	0.01	0.01	0.02
Other	0.00	0.00	0.01	0.01	0.00
Real estate loans secured by farmland	0.00	0.00	0.00	-0.01	0.01
Commercial and industrial loans	0.17	0.15	0.18	0.26	0.18
Loans to individuals	0.73	0.85	0.78	0.71	0.77
Credit card loans	1.84	1.37	1.60	1.25	1.61
Agricultural loans	0.04	0.04	0.06	0.05	0.01
Loans to foreign governments and institutions	0.00			0.00	0.00
Other loans and leases	0.26	0.25	0.27	0.32	0.21

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2018

Past Due and Nonaccrual Assets

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Loans and Leases					
30-89 days past due loans and leases	0.30	0.26	0.32	0.30	0.35
90+ days past due loans and leases	0.04	0.05	0.04	0.06	0.07
Nonaccrual loans and leases	0.49	0.47	0.46	0.55	0.64
90+ days past due and nonaccrual loans and leases	0.55	0.55	0.55	0.64	0.75
30-89 days past due restructured	0.01	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	0.10	0.11	0.10	0.13	0.17
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	0.30	0.26	0.32	0.30	0.35
90+ days past due assets	0.04	0.05	0.04	0.06	0.07
Nonaccrual assets	0.49	0.47	0.47	0.55	0.65
30+ days past due and nonaccrual assets	0.87	0.82	0.89	0.95	1.12
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.39	0.40	0.45	0.52
90+ past due and nonaccrual assets + other real estate owned	0.46	0.48	0.48	0.57	0.68
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.61	0.64	0.63	0.74	0.91
Allowance for loan and leases losses	95.71	101.25	100.14	117.25	132.65
Equity cap + allowance for loan and lease losses	5.34	5.66	5.57	6.57	8.13
Tier 1 cap + allowance for loan and lease losses	5.80	6.24	6.11	7.32	8.84
Loans and Leases + other real estate owned	0.84	0.88	0.86	1.05	1.32

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2018

Past Due and Nonaccrual Loans and Leases

		09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.25	0.22	0.29	0.27	0.34
	90+ days past due	0.03	0.05	0.05	0.06	0.08
	Nonaccrual	0.46	0.44	0.43	0.50	0.64
Commercial and industrial	30-89 days past due	0.30	0.22	0.27	0.22	0.22
	90+ days past due	0.01	0.02	0.01	0.02	0.02
	Nonaccrual	0.64	0.66	0.60	0.79	0.76
Individuals	30-89 days past due	0.56	0.59	0.69	0.69	0.67
	90+ days past due	0.03	0.05	0.03	0.05	0.05
	Nonaccrual	0.16	0.19	0.21	0.18	0.23
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.27	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.10	0.06	0.15	0.09	0.12
	90+ days past due	0.01	0.00	0.00	0.01	0.01
	Nonaccrual	0.63	0.25	0.31	0.27	0.27
Foreign governments	30-89 days past due	0.00			0.00	0.00
	90+ days past due	0.00			0.00	0.00
	Nonaccrual	0.00			0.00	0.00
Other loans and leases	30-89 days past due	0.15	0.11	0.12	0.14	0.11
	90+ days past due	0.00	0.01	0.00	0.01	0.00
	Nonaccrual	0.07	0.10	0.06	0.10	0.12

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: 09/30/2018

		09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Memoranda						
1-4 Family	30-89 days past due	0.38	0.39	0.56	0.49	0.61
	90+ days past due	0.05	0.05	0.06	0.07	0.11
	Nonaccrual	0.60	0.63	0.65	0.73	0.85
Revolving	30-89 days past due	0.33	0.29	0.29	0.33	0.42
	90+ days past due	0.01	0.01	0.02	0.03	0.05
	Nonaccrual	0.33	0.44	0.42	0.52	0.65
Closed-End	30-89 days past due	0.40	0.41	0.63	0.52	0.65
	90+ days past due	0.05	0.06	0.06	0.08	0.12
	Nonaccrual	0.63	0.67	0.68	0.78	0.91
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.04	0.05	0.07
Commercial real estate	30-89 days past due	0.15	0.12	0.15	0.14	0.20
	90+ days past due	0.02	0.02	0.02	0.04	0.06
	Nonaccrual	0.40	0.34	0.33	0.40	0.53
Construction and development	30-89 days past due	0.17	0.11	0.18	0.15	0.16
	90+ days past due	0.02	0.00	0.01	0.03	0.03
	Nonaccrual	0.17	0.24	0.21	0.35	0.63
1-4 family	30-89 days past due	0.05	0.03	0.05	0.05	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.04	0.05	0.08
Other	30-89 days past due	0.09	0.06	0.08	0.06	0.10
	90+ days past due	0.01	0.00	0.01	0.02	0.03
	Nonaccrual	0.10	0.14	0.12	0.24	0.45
Multifamily	30-89 days past due	0.04	0.04	0.04	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.04	0.10	0.05	0.14	0.17
Nonfarm non-residential	30-89 days past due	0.15	0.12	0.14	0.14	0.20
	90+ days past due	0.01	0.03	0.02	0.04	0.06
	Nonaccrual	0.47	0.41	0.40	0.46	0.56
Owner occupied	30-89 days past due	0.07	0.06	0.06	0.07	0.09
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.19	0.17	0.16	0.22	0.26
Other	30-89 days past due	0.06	0.05	0.06	0.05	0.08
	90+ days past due	0.01	0.01	0.01	0.01	0.03
	Nonaccrual	0.23	0.17	0.16	0.18	0.22
Farmland	30-89 days past due	0.09	0.08	0.10	0.13	0.19
	90+ days past due	0.00	0.00	0.00	0.04	0.04
	Nonaccrual	0.47	0.45	0.44	0.55	0.77
Credit card	30-89 days past due	0.65	0.92	0.83	0.77	0.86
	90+ days past due	0.33	0.27	0.22	0.29	0.33
	Nonaccrual	0.06	0.06	0.08	0.03	0.05

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

BHCPR PEER GROUP DATAPeer Group: 2
Date: 09/30/2018**Regulatory Capital Components and Ratios**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Capital Ratios					
Common equity tier 1 capital, column A	12.32	11.98	11.95	11.79	12.13
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	13.03	12.73	12.68	12.62	13.01
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	14.51	14.18	14.15	14.04	14.24
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.27	9.97	10.04	9.84	10.02

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2018

Insurance and Broker-Dealer Activities

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
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	66.67	63.58	75.00	71.43	60.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.33	36.42	25.00	28.57	40.00
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.53	0.46	0.44	0.54	0.59
Premium income / Insurance activities revenue	0.00	0.01	0.01	0.00	0.00
Credit related premium income / Total premium income	50.00	60.00	60.00	60.00	75.00
Other premium income / Total premium income	50.00	40.00	40.00	40.00	25.00
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)	40.75	14.02	31.81	17.03	14.13
Insurance net income (L/H) / Equity (L/H)		72.05			
Insurance benefits, losses, expenses / Insurance premiums	97.24	192.00	136.34	131.29	116.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	2.86
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.42	13.20	14.86	14.28	13.29
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2018

Foreign Activities

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	1.69	0.77	0.84	0.40	0.11
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans	1.80	5.24	4.38	6.49	0.64
Foreign governments and institutions	0.00			0.00	0.00
Growth Rates					
Net loans and leases	-10.61	10,089.01	22.03	-11.24	371.22
Total selected assets	19.41	-15.11	-5.54	-0.84	9.51
Deposits	-17.85	-37.45	-22.72	34.84	170.33

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2018

Parent Company Analysis - Part 1

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Profitability					
Net income / Average equity capital	11.02	9.56	8.67	9.16	8.59
Bank net income / Average equity investment in banks	11.68	10.05	9.11	9.71	9.27
Nonbank net income / Average equity investment in nonbanks	11.28	9.35	9.81	8.84	8.91
Sub BHCs net income / Average equity investment in sub BHCs	10.69	8.71	8.81	5.87	5.48
Bank net income / Parent net income	104.67	104.00	104.64	103.55	104.08
Nonbank net income / Parent net income	1.05	1.00	1.13	0.96	1.08
Sub BHCs net income / Parent net income	90.82	100.57	90.33	104.04	105.29
Leverage					
Total liabilities / Equity capital	10.16	10.90	11.14	11.55	9.93
Total debt / Equity capital	4.19	4.39	4.62	3.97	2.56
Total debt + NP to subs that issued trust preferred / Equity capital	8.54	9.14	9.36	9.56	8.13
Total debt + Loans guaranteed for affiliate / Equity capital	4.21	4.45	4.64	4.04	2.60
Total debt / Equity capital - excess over fair value	4.19	4.39	4.62	3.97	2.57
Long-term debt / Equity capital	3.99	4.18	4.39	3.78	2.30
Short-term debt / Equity capital	0.02	0.01	0.02	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	16.04	17.25	17.83	12.90	8.22
Double Leverage					
Equity investment in subs / Equity capital	104.29	105.18	105.17	105.23	103.38
Total investment in subs / Equity capital	104.68	105.64	105.55	105.68	103.91
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)	0.37	0.47	0.56	0.54	0.31
Equity investment in subs - equity cap / Net income-div (X)	1.27	1.69	1.91	1.68	1.44
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	104.93	92.10	96.31	103.72	124.21
Cash flow from operations + noncash + op exchange / Op exchange + div	126.47	95.68	100.80	111.02	123.42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	111.89	100.43	101.42	107.09	106.61
Pretax operating income + interest expenses / Interest expense	1,746.28	972.88	1,955.22	4,206.40	15,981.35
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	849.23	899.45	1,082.59	1,091.94	1,952.45
Dividends + interest from subs / Interest expenses + dividends	130.37	100.73	107.07	124.92	146.44
Fees + other income from subs / Salary + other expenses	3.65	5.53	6.15	7.65	6.52
Net income / Current part of long-term debt + preferred dividends (X)	89.96	113.81	71.32	455.19	170.83
Other Ratios					
Net assets repriceable in 1 year / Total assets	1.92	1.55	1.68	1.65	1.68
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	0.60	0.00	0.46	0.00	4.62
Total	0.60	0.00	0.46	0.00	4.62
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.15	0.15	0.15	0.18	0.19
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2018

Parent Company Analysis - Part 2

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	94.04	103.20	100.86	108.30	74.26
Dividends paid / Net income	25.10	28.75	32.32	29.36	30.01
Net income - dividends / Average equity	8.23	6.74	5.74	6.26	5.72
Percent of Dividends Paid					
Dividends from bank subsidiaries	123.64	103.69	106.72	121.16	145.58
Dividends from nonbank subsidiaries	2.58	1.36	2.37	1.56	2.62
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	138.07	108.75	114.69	141.52	154.34
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	29.68	29.04	35.18	36.16	44.45
Interest income from bank subsidiaries	0.12	0.13	0.14	0.13	0.14
Mortgage and service fees from bank subsidiaries	0.33	0.71	0.94	0.78	0.98
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	31.95	32.87	41.35	40.03	50.83
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	65.36	64.05	129.02	63.59	76.47
Interest income from nonbank subsidiaries	0.26	0.04	0.63	0.02	0.54
Mortgage and serv fees from nonbank subsidiaries	0.36	0.57	0.60	0.28	0.68
Other income from nonbank subsidiaries	0.08	0.04	0.08	0.63	0.00
Operating income from nonbank subsidiaries	89.02	68.58	153.75	79.69	87.90
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	52.57	22.02	58.43	27.16	27.43
Interest income from subsidiary BHCs	0.01	0.01	0.07	0.02	0.02
Mortgage and service fees from subsidiary BHCs	0.00	-0.02	-0.14	-0.02	0.00
Other income from subsidiary BHCs	0.24	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	52.81	22.01	58.36	27.16	27.45
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	69.73	63.46	67.33	68.94	68.80
Interest income from bank subsidiaries	1.67	4.61	1.07	2.07	2.48
Mortgage and service fees from bank subsidiaries	0.67	2.34	2.14	1.63	1.96
Other income from bank subsidiaries	0.01	0.01	0.01	0.03	0.01
Operating income from bank subsidiaries	81.42	79.63	79.76	91.67	91.63
Dividends from nonbank subsidiaries	2.19	1.50	1.78	1.01	2.01
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.01
Mortgage 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	3.37	2.70	3.09	1.67	2.80
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	986.92	1,169.79	886.47	574.10	406.38
Loans and advances from subsidiaries / Total debt	93.55	74.22	74.60	78.25	112.92

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									150
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.33	2.28	2.62	3.01	3.37	3.65	3.93	4.19	150
+ Non-interest income	0.91	0.20	0.29	0.54	0.83	1.22	1.68	2.95	150
- Overhead expense	2.59	1.36	1.68	2.10	2.58	3.04	3.68	4.55	150
- Provision for loan and lease losses	0.12	0.00	0.00	0.04	0.09	0.17	0.32	0.50	150
+ Securities gains (losses)	0.00	-0.04	-0.01	0.00	0.00	0.00	0.02	0.05	150
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	150
= Pretax net operating income (tax equivalent)	1.57	0.81	0.99	1.26	1.59	1.86	2.23	2.45	150
Net operating income	1.23	0.60	0.75	0.99	1.24	1.47	1.74	1.94	150
Net income	1.23	0.60	0.75	0.99	1.24	1.47	1.74	1.94	150
Net income (sub-chapter S adjusted)	1.20	0.77	0.84	0.91	0.98	1.35	1.61	2.06	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.33	3.57	3.75	3.96	4.32	4.58	5.02	5.32	150
Interest expense	0.75	0.25	0.35	0.56	0.74	0.96	1.14	1.33	150
Net interest income (tax equivalent)	3.58	2.35	2.77	3.20	3.67	3.94	4.24	4.44	150
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.08	-0.05	-0.01	0.01	0.05	0.12	0.27	0.47	150
Earnings coverage of net losses (X)	26.40	-225.40	-100.10	6.71	24.33	58.25	140.76	243.87	149
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.96	0.44	0.55	0.75	0.94	1.15	1.51	1.77	150
Allowance for loan and lease losses / Total loans and leases	0.95	0.41	0.54	0.73	0.94	1.15	1.45	1.77	150
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.58	0.08	0.15	0.30	0.49	0.78	1.28	1.63	150
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.30	0.03	0.05	0.13	0.23	0.47	0.69	0.96	150
Liquidity and Funding									
Net noncore funding dependence	13.34	-9.16	-1.37	5.77	13.15	20.79	28.85	31.24	150
Net short-term noncore funding dependence	8.45	-10.61	-3.32	2.71	9.16	14.84	20.30	25.29	150
Net loans and leases / Total assets	73.12	50.57	60.52	68.58	74.14	78.77	84.07	85.67	150
Capitalization									
Tier 1 leverage ratio	10.27	8.03	8.36	9.16	10.09	11.38	12.82	14.13	150
Equity capital / Total assets	11.07	7.77	8.27	9.29	11.00	12.70	14.16	15.21	150
Equity capital + minority interest / Total assets	11.16	7.80	8.34	9.42	11.08	12.80	14.30	15.21	150
Tier 1 common equity capital / Total risk-weighted assets	12.32	9.03	9.83	10.59	11.79	13.58	16.26	19.07	150
Net Loans and leases / Equity capital (X)	6.78	3.80	4.71	5.62	6.80	7.89	9.26	9.98	150
Cash dividends / Net income	25.02	0.00	0.00	8.49	28.77	40.25	57.55	65.83	150
Cash dividends / Net income (sub-chapter S adjusted)	21.26	-11.25	-8.73	1.91	20.89	43.54	52.52	54.77	13
Retained earnings / Average equity capital	8.25	2.71	3.52	6.20	8.16	9.78	13.03	16.49	150
Growth Rates									
Assets	9.88	-0.86	0.82	3.76	6.81	12.80	31.31	41.04	150
Equity capital	12.31	-1.72	-0.18	3.07	7.23	17.03	37.98	59.07	150
Net loans and leases	11.93	-0.94	2.03	5.16	9.14	16.36	31.32	44.17	150
Noncore funding	11.22	-48.42	-24.94	-10.22	6.81	32.76	56.55	83.27	149
Parent Company Ratios									
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.65	150
Long-term debt / Equity capital	3.99	0.00	0.00	0.00	0.00	8.86	16.47	18.46	150
Equity investment in subs / Equity capital	104.29	89.09	91.29	98.67	104.01	111.39	117.13	123.62	150
Cash FR op + noncash + op expenses / Op expenses + dividends	126.47	1.55	19.70	77.80	112.20	152.16	244.67	513.78	149

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2018

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)	4.02	3.40	3.53	3.73	4.01	4.27	4.64	4.99	150
Less: Interest expense	0.70	0.24	0.33	0.52	0.67	0.90	1.08	1.28	150
Equals: Net interest income (tax equivalent)	3.33	2.28	2.62	3.01	3.37	3.65	3.93	4.19	150
Plus: Non-interest income	0.91	0.20	0.29	0.54	0.83	1.22	1.68	2.95	150
Equals: adjusted operating income (tax equivalent)	4.30	2.83	3.17	3.73	4.29	4.78	5.54	6.43	150
Less: Overhead Expense	2.59	1.36	1.68	2.10	2.58	3.04	3.68	4.55	150
Less: Provision for loan and lease losses	0.12	0.00	0.00	0.04	0.09	0.17	0.32	0.50	150
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	150
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.04	-0.01	0.00	0.00	0.00	0.02	0.05	150
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	150
Equals: Pretax net operating income (tax equivalent)	1.57	0.81	0.99	1.26	1.59	1.86	2.23	2.45	150
Less: Applicable income taxes (tax equivalent)	0.33	0.06	0.13	0.25	0.33	0.43	0.50	0.58	150
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	150
Equals: Net operating income	1.23	0.60	0.75	0.99	1.24	1.47	1.74	1.94	150
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Equals: Net income	1.23	0.60	0.75	0.99	1.24	1.47	1.74	1.94	150
Memo: Net income (last four quarters)	1.10	0.45	0.60	0.86	1.07	1.36	1.69	1.96	150
Net income-BHC and noncontrolling (minority) interest	1.24	0.60	0.76	0.99	1.24	1.47	1.75	1.95	150
Margin Analysis									
Average earning assets / Average assets	93.21	88.12	89.26	91.06	93.43	95.24	96.78	97.77	150
Average interest-bearing funds / Average assets	70.32	52.78	58.65	63.95	70.30	77.15	83.34	86.19	150
Interest income (tax equivalent) / Average earning assets	4.33	3.57	3.75	3.96	4.32	4.58	5.02	5.32	150
Interest expense / Average earning assets	0.75	0.25	0.35	0.56	0.74	0.96	1.14	1.33	150
Net interest income (tax equivalent) / Average earning assets	3.58	2.35	2.77	3.20	3.67	3.94	4.24	4.44	150
Yield or Cost									
Total loans and leases (tax equivalent)	4.80	3.89	4.08	4.45	4.76	5.08	5.66	5.95	150
Interest-bearing bank balances	1.74	0.72	0.96	1.39	1.74	2.09	2.54	3.13	150
Fed funds sold and reverse repos	1.46	0.00	0.00	0.95	1.60	2.08	2.85	3.65	66
Trading assets	0.52	0.00	0.00	0.00	0.00	0.97	2.59	3.81	39
Total earning assets	4.27	3.50	3.71	3.93	4.25	4.51	4.94	5.29	150
Investment securities (tax equivalent)	2.67	1.98	2.18	2.32	2.66	2.96	3.32	3.51	150
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.38	1.96	2.06	2.19	2.36	2.55	2.80	2.98	147
All other securities									
Interest-bearing deposits	0.77	0.25	0.38	0.53	0.77	0.98	1.27	1.51	150
Time deposits of \$250K or more	1.46	0.69	0.88	1.22	1.50	1.70	1.90	2.12	148
Time deposits < \$250K	1.31	0.54	0.82	1.06	1.35	1.55	1.75	1.82	148
Other domestic deposits	0.58	0.19	0.23	0.32	0.54	0.84	1.06	1.25	150
Foreign deposits	1.69	1.35	1.38	1.50	1.69	1.87	1.99	2.02	2
Fed funds purchased and repos	0.90	0.00	0.05	0.24	0.63	1.46	2.02	2.56	125
Other borrowed funds and trading liabilities	2.01	1.32	1.57	1.76	1.91	2.19	2.65	3.56	146
All interest-bearing funds	0.99	0.41	0.51	0.75	0.98	1.25	1.44	1.67	150

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2018

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.75	0.00	0.00	0.00	0.99	3.05	6.76	8.33	150
Overhead expenses / Net Interest Income + non-interest income	61.12	42.79	50.41	55.41	61.18	67.38	73.88	78.03	150
Percent of Average Assets									
Total overhead expense	2.59	1.36	1.68	2.10	2.58	3.04	3.68	4.55	150
Personnel expense	1.48	0.78	0.90	1.18	1.47	1.75	2.09	2.46	150
Net occupancy expense	0.31	0.15	0.18	0.24	0.31	0.38	0.44	0.52	150
Other operating expenses	0.79	0.38	0.48	0.57	0.76	0.93	1.24	1.56	150
Overhead less non-interest income	1.64	0.81	1.01	1.33	1.63	1.94	2.31	2.43	150
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.36	42.51	46.44	54.14	60.23	66.06	73.71	77.24	150
Personnel expense	34.60	22.56	24.69	30.80	35.19	38.29	44.13	47.15	150
Net occupancy expense	7.32	4.02	4.62	5.96	7.26	8.70	9.96	10.44	150
Other operating expenses	17.90	11.06	12.23	15.23	17.88	20.55	23.69	26.53	150
Total non-interest income	20.54	6.04	7.93	13.26	19.35	26.71	34.09	50.83	150
Fiduciary activities income	1.99	0.00	0.00	0.00	0.79	3.43	8.27	10.96	150
Service charges on domestic deposit accounts	3.47	0.22	0.64	1.96	3.36	4.77	6.40	7.85	150
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.36	0.71	150
Investment banking fees and commissions	0.90	0.00	0.00	0.01	0.49	1.47	3.26	5.31	150
Insurance activities revenue	0.53	0.00	0.00	0.00	0.02	0.42	2.97	6.68	150
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Net servicing fees	0.51	0.00	0.00	0.00	0.23	0.59	2.07	4.52	150
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Net gain (loss) - sales of loans, OREO, and other assets	1.92	-0.11	0.00	0.20	1.16	3.07	5.62	11.79	150
Other non-interest income	7.10	2.38	2.98	4.70	6.82	8.68	13.23	17.78	150
Overhead less non-interest income	39.34	15.39	23.54	31.90	39.06	47.36	53.68	57.87	150
Applicable income taxes / Pretax net operating income (tax equivalent)	18.49	0.01	3.60	15.30	19.68	23.06	26.43	28.29	150
Applicable income tax + TE / Pretax net operating income + TE	21.73	4.66	12.49	19.53	22.11	25.53	28.35	30.11	150

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2018

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	53.56	21.21	33.45	43.99	53.64	64.55	72.78	78.28	150
Commercial and industrial loans	11.51	1.94	3.96	6.05	9.86	16.05	22.71	29.57	150
Loans to individuals	2.52	0.02	0.07	0.32	0.86	2.99	11.50	17.73	150
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	150
Agricultural loans	0.46	0.00	0.00	0.00	0.05	0.60	2.45	3.46	150
Other loans and leases	2.67	0.00	0.01	0.30	1.80	3.93	8.38	11.50	150
Net loans and leases	73.12	50.57	60.52	68.58	74.14	78.77	84.07	85.67	150
Debt securities over 1 year	13.35	2.86	5.00	8.55	12.19	17.81	22.62	31.11	150
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.01	0.09	0.25	0.42	150
Subtotal	87.28	76.97	80.51	84.43	88.32	90.51	92.21	93.05	150
Interest-bearing bank balances	2.29	0.08	0.16	0.55	1.53	2.92	7.93	10.26	150
Federal funds sold and reverse repos	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.20	150
Debt securities 1 year or less	2.08	0.01	0.06	0.36	1.18	3.21	6.92	11.34	150
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.33	150
Total earning assets	92.23	87.94	89.01	90.52	92.08	94.08	95.36	96.02	150
Non-interest cash and due from depository institutions	1.18	0.21	0.34	0.73	1.21	1.55	2.00	2.28	150
Other real estate owned	0.05	0.00	0.00	0.00	0.03	0.07	0.17	0.36	150
All other assets	6.49	3.17	3.70	4.79	6.32	8.10	9.62	10.48	150
Memoranda									
Short-term investments	4.65	0.55	0.82	1.75	3.36	7.29	11.06	14.48	150
US Treasury securities	0.32	0.00	0.00	0.00	0.00	0.43	1.48	4.15	150
US agency securities (excluding Mortgage-backed securities)	1.60	0.00	0.00	0.08	0.83	2.78	5.89	8.99	150
Municipal securities	2.75	0.00	0.01	0.39	1.94	3.89	8.47	10.93	150
Mortgage-backed securities	8.82	0.25	1.24	4.70	7.71	13.49	18.22	20.53	150
Asset-backed securities	0.24	0.00	0.00	0.00	0.00	0.04	1.40	5.11	150
Other debt securities	0.50	0.00	0.00	0.00	0.13	0.80	2.15	3.64	150
Loans held-for-sale	0.27	0.00	0.00	0.01	0.08	0.32	1.21	3.33	150
Loans not held-for-sale	73.09	48.71	59.27	68.76	73.76	79.26	84.67	86.09	150
Real estate loans secured by 1-4 family	16.62	1.68	5.66	9.18	14.85	22.49	33.97	41.91	150
Revolving	2.45	0.03	0.17	0.77	1.99	4.08	5.93	7.48	150
Closed-end, secured by first liens	13.35	1.31	3.36	7.24	11.28	18.90	29.10	34.38	150
Closed-end, secured by junior liens	0.39	0.01	0.04	0.13	0.31	0.61	0.96	1.52	150
Commercial real estate loans	33.59	12.05	18.13	26.09	32.75	41.32	51.08	60.31	150
Construction and land development	4.84	0.35	0.97	2.61	4.17	7.17	9.84	12.75	150
Multifamily	4.94	0.19	0.62	1.74	3.52	6.05	13.66	28.60	150
Nonfarm nonresidential	22.19	6.39	9.80	17.06	22.24	27.57	33.44	36.93	150
Real estate loans secured by farmland	0.86	0.00	0.00	0.01	0.26	1.48	4.14	6.00	150

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2018

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	72.88	41.26	50.79	61.34	72.81	85.13	91.60	96.55	150
Real estate loans secured by 1-4 family	22.92	4.73	7.36	12.46	21.13	30.38	46.10	53.23	150
Revolving	3.37	0.04	0.21	1.07	2.73	5.34	8.33	10.55	150
Closed-end	19.05	3.53	4.97	10.98	16.13	26.91	39.06	46.92	150
Commercial real estate loans	45.87	21.83	27.56	36.01	44.59	55.05	67.60	73.89	150
Construction and land development	6.62	0.61	1.46	3.64	5.80	9.80	13.85	16.27	150
1-4 family	1.58	0.00	0.06	0.53	1.02	2.32	4.40	5.16	150
Other	4.95	0.43	0.99	2.52	4.48	6.99	9.66	11.90	150
Multifamily	6.53	0.31	0.81	2.43	4.83	8.65	18.18	33.82	150
Nonfarm nonresidential	30.59	11.62	16.23	24.33	30.59	37.41	43.76	48.25	150
Owner-occupied	10.64	1.16	2.92	7.13	10.39	13.80	19.28	22.06	150
Other	19.45	5.40	9.38	13.33	19.04	24.90	30.93	36.93	150
Real estate loans secured by farmland	1.24	0.00	0.00	0.02	0.35	2.01	5.40	8.82	150
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	150
Commercial and industrial loans	16.31	2.47	5.85	8.85	14.27	22.61	33.51	39.25	150
Loans to individuals	3.68	0.02	0.09	0.45	1.17	4.59	17.57	25.39	150
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.18	0.39	150
Agricultural loans	0.66	0.00	0.00	0.00	0.07	0.95	3.52	5.63	150
Other loans and leases	3.78	0.00	0.02	0.47	2.56	5.64	11.44	17.29	150
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	481.81	200.51	293.60	392.96	477.46	571.92	691.95	739.45	150
Real estate loans secured by 1-4 family	152.62	18.30	44.21	76.58	131.57	211.01	342.32	415.47	150
Revolving	22.72	0.20	1.57	6.70	17.47	36.58	56.74	71.41	150
Closed-end	126.47	13.28	31.29	65.45	107.35	173.54	287.74	375.71	150
Commercial real estate loans	302.58	99.24	163.96	229.04	301.08	374.62	446.50	516.99	150
Construction and land development	43.67	3.21	8.38	22.36	41.88	60.94	92.06	114.35	150
1-4 family	10.09	0.00	0.54	3.29	6.61	14.90	28.08	33.79	150
Other	32.78	2.45	6.08	16.31	31.56	48.84	66.60	77.61	150
Multifamily	44.30	1.46	6.14	16.35	31.29	58.19	135.57	218.21	150
Nonfarm nonresidential	201.33	54.18	94.39	149.27	199.76	254.54	310.97	340.60	150
Owner-occupied	69.58	7.05	15.59	45.91	68.45	92.37	127.33	142.73	150
Other	127.64	27.24	47.15	88.59	124.72	168.62	214.16	260.26	150
Real estate loans secured by farmland	7.83	0.00	0.00	0.12	2.36	12.83	35.26	54.52	150
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.28	150
Commercial and industrial loans	103.43	17.69	36.78	57.58	94.17	140.06	199.16	249.99	150
Loans to individuals	22.15	0.13	0.64	3.03	7.35	27.88	99.26	157.68	150
Credit card loans	0.21	0.00	0.00	0.00	0.00	0.07	1.24	2.46	150
Agricultural loans	4.25	0.00	0.00	0.00	0.42	5.69	23.15	30.91	150
Other loans and leases	24.54	0.00	0.15	2.90	15.85	37.96	78.72	107.80	150
Supplemental									
Non-owner occupied CRE loans / Gross loans	35.04	13.54	19.91	27.08	33.61	42.30	57.32	65.81	150
Non-owner occupied CRE loans / Total risk based capital	230.74	57.46	107.02	169.42	218.50	282.58	384.90	444.30	150
Construction and land development loans / Total risk based capital	43.67	3.21	8.38	22.36	41.88	60.94	92.06	114.35	150
Total CRE loans / Total risk based capital	305.30	99.62	169.27	234.07	306.32	374.62	450.65	517.43	150

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2018

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	4.65	0.55	0.82	1.75	3.36	7.29	11.06	14.48	150
Liquid assets	15.53	6.83	8.17	9.74	15.07	20.17	28.19	33.09	150
Investment securities	16.15	4.94	7.52	10.08	15.42	20.64	30.09	34.90	150
Net loans and leases	73.12	50.57	60.52	68.58	74.14	78.77	84.07	85.67	150
Net loans, leases and standby letters of credit	73.54	50.78	60.89	68.86	74.48	79.17	84.22	86.06	150
Core deposits	70.18	52.07	57.42	64.18	70.56	76.21	81.56	84.81	150
Noncore funding	16.43	2.41	4.86	9.73	16.32	22.44	29.95	36.50	150
Time deposits of \$250K or more	4.26	0.87	1.32	2.19	3.19	5.73	9.80	13.92	150
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Federal funds purchased and repos	0.92	0.00	0.00	0.00	0.45	1.67	3.60	5.01	150
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Net federal funds purchased (sold)	0.93	-0.01	0.00	0.00	0.36	1.58	3.59	5.01	150
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Other borrowings w/remaining maturity of 1 year or less	3.73	0.00	0.00	0.38	3.02	7.20	10.21	12.84	150
Earning assets repriceable in 1 year	32.54	10.14	15.48	22.99	31.08	42.65	52.04	60.04	150
Interest-bearing liabilities repriceable in 1 year	18.44	4.11	5.28	7.64	13.92	23.12	52.12	56.83	150
Long-term debt repriceable in 1 year	0.18	0.00	0.00	0.00	0.00	0.00	0.97	4.73	150
Net assets repriceable in 1 year	13.03	-30.05	-20.14	1.58	14.27	26.90	38.00	43.61	150
Other Liquidity and Funding Ratios									
Net noncore funding dependence	13.34	-9.16	-1.37	5.77	13.15	20.79	28.85	31.24	150
Net ST noncore funding dependence	8.45	-10.61	-3.32	2.71	9.16	14.84	20.30	25.29	150
Short-term investment / ST noncore funding	54.47	4.15	5.81	13.35	29.31	74.04	184.80	297.72	149
Liquid assets-ST noncore funding / Nonliquid assets	4.16	-14.96	-10.52	-5.66	3.60	10.85	23.08	32.43	150
Net loans and leases / Total deposits	92.80	62.80	71.43	85.67	93.69	100.68	110.06	117.92	150
Net loans and leases / Core deposits	105.61	68.91	77.17	94.43	103.71	119.34	131.53	147.46	150
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.89	-4.17	-2.66	-1.60	-0.51	-0.06	0.00	0.02	97
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.38	-8.59	-7.25	-4.96	-2.95	-1.68	-0.44	-0.07	149
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.58	-0.15	-0.04	-0.01	0.00	0.00	0.00	31
Percent of Investment Securities									
Held-to-maturity securities	11.53	0.00	0.00	0.00	3.81	22.84	46.54	61.68	150
Available-for-sale securities	87.47	35.08	49.53	75.91	95.45	99.95	100.00	100.00	150
US Treasury securities	1.93	0.00	0.00	0.00	0.00	2.14	9.69	22.36	150
US agency securities (excluding Mortgage-backed securities)	10.74	0.00	0.00	0.72	5.69	19.83	35.83	51.45	150
Municipal securities	17.07	0.00	0.07	3.92	12.91	26.03	39.86	58.54	150
Mortgage-backed securities	54.26	4.15	13.56	38.65	58.91	72.82	85.81	89.34	150
Asset-backed securities	1.37	0.00	0.00	0.00	0.00	0.33	10.54	20.30	150
Other debt securities	3.49	0.00	0.00	0.00	0.83	5.65	16.02	21.46	150
Mutual funds and equity securities	0.47	0.00	0.00	0.00	0.06	0.53	2.39	4.11	150
Debt securities 1 year or less	13.26	0.10	0.53	2.92	9.22	20.21	42.34	62.20	150
Debt securities 1 to 5 years	24.12	0.68	2.62	8.96	22.24	37.70	51.04	61.00	150
Debt securities over 5 years	57.90	4.11	14.54	40.48	60.46	77.50	90.37	97.42	150
Pledged securities	44.29	1.01	6.14	23.34	43.15	69.29	83.60	89.18	150
Structured notes, fair value	0.12	0.00	0.00	0.00	0.00	0.00	0.63	2.82	150
Percent Change from Prior Like Quarter									
Short-term investments	8.26	-71.56	-54.00	-27.01	-2.18	39.42	93.59	178.40	150
Investment securities	7.76	-17.98	-10.43	-3.01	5.22	13.10	39.76	59.65	150
Core deposits	11.06	-5.03	-1.92	2.88	7.53	18.11	33.92	45.88	150
Noncore funding	11.22	-48.42	-24.94	-10.22	6.81	32.76	56.55	83.27	149

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.87	95.09	99.80	100.00	100.00	100.00	100.00	100.00	130
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.65	130
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	130
Futures and forwards									
	13.62	0.00	0.00	0.00	2.78	26.61	53.90	85.30	130
Written options									
	11.44	0.00	0.00	0.00	4.19	19.74	48.48	66.46	130
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Over-the-counter	11.24	0.00	0.00	0.00	4.19	19.74	48.48	63.52	130
Purchased options									
	1.43	0.00	0.00	0.00	0.00	0.00	7.60	29.43	130
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Over-the-counter	1.37	0.00	0.00	0.00	0.00	0.00	7.42	29.43	130
Swaps									
	62.81	0.00	0.00	15.24	83.45	98.77	100.00	100.00	130
Held for trading									
	14.47	0.00	0.00	0.00	0.00	9.67	91.74	99.58	130
Interest rate contracts	13.66	0.00	0.00	0.00	0.00	0.00	83.31	98.80	130
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Non-traded									
	85.53	0.42	8.26	90.33	100.00	100.00	100.00	100.00	130
Interest rate contracts	84.72	0.42	8.26	75.95	100.00	100.00	100.00	100.00	130
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	130
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Derivative contracts (excluding futures and FX 14 days or less)									
	83.38	11.02	36.62	67.90	94.12	100.00	100.00	104.13	130
One year or less	15.83	0.00	0.00	0.24	7.24	30.07	55.64	95.40	130
Over 1 year to 5 years	21.60	0.00	0.00	0.00	14.51	43.73	66.00	82.58	130
Over 5 years	33.94	0.00	0.00	0.00	32.38	65.81	86.83	95.13	130
Gross negative fair value (absolute value)	0.57	0.00	0.00	0.01	0.45	1.09	1.63	2.03	130
Gross positive fair value	1.52	0.03	0.20	0.73	1.41	2.01	3.64	4.39	130
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	150
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.05	150
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	150
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	150
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	150
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Other Ratios									
Current credit exposure / Risk-weighted assets	0.09	0.00	0.00	0.00	0.02	0.15	0.46	0.61	150

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

Peer Group: 2
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.12	0.00	0.00	0.04	0.09	0.17	0.32	0.50	150
Provision for loan and lease losses / Average loans and leases	0.16	-0.01	0.00	0.05	0.12	0.24	0.42	0.62	150
Provision for loan and lease losses / Net losses	181.03	-844.87	-169.22	70.13	132.06	300.32	645.88	1213.08	149
Allowance for loan and lease losses / Total loans and leases not held for sale	0.96	0.44	0.55	0.75	0.94	1.15	1.51	1.77	150
Allowance for loan and lease losses / Total loans and leases	0.95	0.41	0.54	0.73	0.94	1.15	1.45	1.77	150
Allowance for loan and lease losses / Net loans and leases losses (X)	23.24	1.55	3.12	6.72	12.93	30.88	80.67	100.69	122
Allowance for loan and lease losses / Nonaccrual assets	283.28	58.26	76.52	128.21	211.36	393.90	720.58	1006.22	148
ALLL/90+ days past due + nonaccrual loans and leases	252.11	52.11	63.56	115.64	188.60	348.79	604.94	990.75	148
Gross loan and lease losses / Average loans and leases	0.13	0.00	0.02	0.04	0.10	0.18	0.36	0.51	150
Recoveries / Average loans and leases	0.05	0.00	0.01	0.01	0.04	0.08	0.14	0.17	150
Net losses / Average loans and leases	0.08	-0.05	-0.01	0.01	0.05	0.12	0.27	0.47	150
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	150
Recoveries / Prior year-end losses	35.73	5.31	7.25	12.97	22.43	48.76	97.94	198.19	145
Earnings coverage of net losses (X)	26.40	-225.40	-100.10	6.71	24.33	58.25	140.76	243.87	149
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.07	-0.03	-0.01	0.00	0.02	0.06	0.08	149
Real estate loans secured by 1-4 family	0.01	-0.08	-0.05	-0.01	0.00	0.04	0.07	0.13	149
Revolving	0.01	-0.19	-0.07	-0.01	0.00	0.04	0.14	0.23	145
Closed-end	0.01	-0.07	-0.05	-0.01	0.00	0.03	0.07	0.11	149
Commercial real estate loans	0.00	-0.10	-0.04	-0.01	0.00	0.01	0.07	0.11	149
Construction and land development	-0.03	-0.40	-0.15	-0.03	0.00	0.00	0.02	0.08	149
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.02	149
Other	-0.03	-0.40	-0.14	-0.01	0.00	0.00	0.01	0.04	149
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.04	147
Nonfarm nonresidential	0.01	-0.05	-0.02	-0.01	0.00	0.02	0.08	0.14	149
Owner-occupied	0.00	-0.03	-0.01	0.00	0.00	0.00	0.03	0.06	149
Other	0.00	-0.03	-0.02	0.00	0.00	0.00	0.03	0.09	149
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.03	119
Commercial and industrial loans	0.17	-0.24	-0.08	0.00	0.09	0.35	0.63	0.87	150
Loans to individuals	0.73	0.02	0.08	0.27	0.45	1.04	1.99	5.29	120
Credit card loans	1.84	-0.34	0.00	0.00	1.37	3.22	5.21	7.51	48
Agricultural loans	0.04	-0.02	0.00	0.00	0.00	0.00	0.19	0.69	96
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.26	-0.02	0.00	0.00	0.00	0.24	1.27	2.96	141

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 Date: 09/30/2018

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	0.30	0.03	0.05	0.13	0.23	0.47	0.69	0.96	150
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.05	0.16	0.31	150
Nonaccrual loans and leases	0.49	0.06	0.13	0.26	0.42	0.70	1.07	1.49	150
90+ days past due and nonaccrual loans and leases	0.55	0.07	0.15	0.27	0.45	0.76	1.23	1.66	150
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.30	0.03	0.05	0.13	0.23	0.47	0.69	0.96	150
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.05	0.16	0.34	150
Nonaccrual assets	0.49	0.06	0.13	0.26	0.42	0.70	1.07	1.49	150
30+ days past due and nonaccrual assets	0.87	0.13	0.25	0.50	0.78	1.20	1.69	2.31	150
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.39	0.05	0.10	0.20	0.33	0.54	0.81	1.19	150
90+ past due and nonaccrual assets + other real estate owned	0.46	0.06	0.12	0.22	0.37	0.62	1.03	1.38	150
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	0.61	0.13	0.17	0.31	0.57	0.79	1.31	1.70	150
Allowance for loan and leases losses	95.71	21.55	28.69	45.01	81.19	131.85	199.35	278.98	149
Equity cap + allowance for loan and lease losses	5.34	1.20	1.53	2.58	4.54	6.87	11.71	16.86	150
Tier 1 cap + allowance for loan and lease losses	5.80	1.34	1.65	2.75	5.21	8.16	12.26	16.89	150
Loans and Leases + other real estate owned	0.84	0.18	0.25	0.43	0.77	1.13	1.75	2.63	150

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2018

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	0.25	0.02	0.04	0.08	0.19	0.40	0.61	0.91	149
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.34	149
	Nonaccrual	0.46	0.04	0.07	0.21	0.40	0.63	0.99	1.51	149
Commercial and industrial	30-89 days past due	0.30	0.00	0.00	0.04	0.19	0.54	1.03	1.42	150
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.20	150
	Nonaccrual	0.64	0.00	0.00	0.14	0.44	1.06	1.95	2.80	150
Individuals	30-89 days past due	0.56	0.00	0.00	0.13	0.40	0.82	1.97	3.02	149
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.15	0.44	149
	Nonaccrual	0.16	0.00	0.00	0.00	0.07	0.26	0.69	1.15	149
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Agricultural	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.12	0.60	0.94	96
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	96
	Nonaccrual	0.63	0.00	0.00	0.00	0.00	0.75	3.47	5.82	96
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.15	0.87	1.92	141
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	141
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.01	0.47	0.98	141

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2018

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	0.38	0.02	0.05	0.15	0.30	0.59	0.88	1.39	149
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.27	0.36	149
	Nonaccrual	0.60	0.01	0.07	0.23	0.51	0.87	1.36	2.72	149
Revolving	30-89 days past due	0.33	0.00	0.00	0.04	0.27	0.56	1.00	1.34	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.29	145
	Nonaccrual	0.33	0.00	0.00	0.03	0.24	0.53	1.00	1.72	145
Closed-End	30-89 days past due	0.40	0.00	0.03	0.10	0.29	0.63	1.03	1.57	149
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.30	0.45	149
	Nonaccrual	0.63	0.00	0.03	0.25	0.54	0.88	1.41	2.43	149
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	149
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	149
	Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.06	0.12	0.20	149
Commercial real estate	30-89 days past due	0.15	0.00	0.00	0.02	0.09	0.28	0.48	0.68	149
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.27	149
	Nonaccrual	0.40	0.00	0.01	0.11	0.26	0.57	1.12	1.60	149
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.01	0.27	0.89	1.26	149
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.38	149
	Nonaccrual	0.17	0.00	0.00	0.00	0.03	0.27	0.75	1.39	149
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.28	0.57	149
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	149
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.43	149
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.09	0.39	1.10	149
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.32	149
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.13	0.54	0.83	149
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.01	0.23	0.49	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	147
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.03	0.24	0.61	147
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.01	0.10	0.28	0.50	0.62	149
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.20	149
	Nonaccrual	0.47	0.00	0.00	0.08	0.29	0.76	1.49	2.33	149
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.04	0.11	0.28	0.43	149
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	149
	Nonaccrual	0.19	0.00	0.00	0.04	0.13	0.29	0.60	0.87	149
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.01	0.07	0.26	0.48	149
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.17	149
	Nonaccrual	0.23	0.00	0.00	0.00	0.07	0.41	0.91	1.43	149
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.10	0.54	1.00	119
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	119
	Nonaccrual	0.47	0.00	0.00	0.00	0.00	0.81	2.26	3.85	119
Credit card	30-89 days past due	0.65	0.00	0.00	0.00	0.24	1.14	2.48	3.13	48
	90+ days past due	0.33	0.00	0.00	0.00	0.00	0.35	2.52	3.26	48
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.30	1.05	48

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2018

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.32	9.02	9.83	10.59	11.79	13.58	16.26	19.07	150
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Tier 1 capital, column A	13.03	10.05	10.33	11.39	12.43	14.38	17.43	20.08	150
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Total capital, column A	14.51	11.59	12.17	12.87	13.93	15.43	19.17	21.30	150
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Tier 1 leverage	10.27	8.03	8.36	9.16	10.09	11.38	12.82	14.13	150

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Cost: Interest-bearing deposits	1.69	1.35	1.38	1.50	1.69	1.87	1.99	2.02	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans	1.80	0.04	0.05	0.06	0.07	2.68	4.24	4.76	3
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-10.61	-92.13	-43.25	-22.98	-9.73	14.29	45.62	63.31	24
Total selected assets	19.41	-86.88	-41.54	-16.55	0.00	22.20	97.34	314.39	46
Deposits	-17.85	-29.94	-28.60	-24.57	-17.85	-11.13	-7.10	-5.76	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	94.04	0.00	15.29	53.13	89.29	116.05	218.54	278.43	111
Dividends paid / Net income	25.10	0.00	0.00	8.49	28.77	40.50	57.55	65.83	150
Net income - dividends / Average equity	8.23	2.71	3.52	6.12	8.16	9.78	13.03	16.49	150
Percent of Dividends Paid									
Dividends from bank subsidiaries	123.64	0.00	0.00	68.57	111.32	168.18	287.97	591.23	124
Dividends from nonbank subsidiaries	2.58	0.00	0.00	0.00	0.00	0.54	16.02	31.36	124
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124
Dividends from all subsidiaries	138.07	0.00	0.04	84.68	116.48	170.63	346.07	628.67	124
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	29.68	0.00	0.00	1.23	29.52	50.17	70.56	107.05	144
Interest income from bank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.14	0.70	1.42	144
Mortgage and service fees from bank subsidiaries	0.33	0.00	0.00	0.00	0.00	0.00	1.46	8.10	144
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	144
Operating income from bank subsidiaries	31.95	0.00	0.00	5.30	30.53	52.06	73.17	113.09	144
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	65.36	0.00	0.00	1.36	71.67	100.00	128.10	236.24	78
Interest income from nonbank subsidiaries	0.26	0.00	0.00	0.00	0.00	0.00	0.00	5.25	78
Mortgage and serv fees from nonbank subsidiaries	0.36	0.00	0.00	0.00	0.00	0.00	0.00	10.79	78
Other income from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.79	78
Operating income from nonbank subsidiaries	89.02	0.00	0.00	11.87	78.39	100.00	183.97	673.90	78
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	52.57	0.00	0.00	0.00	16.58	83.08	147.74	166.49	7
Interest income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.03	7
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary BHCs	0.24	0.00	0.00	0.00	0.00	0.00	0.66	1.16	7
Operating income from subsidiary BHCs	52.81	0.00	0.00	0.00	16.62	83.91	148.73	166.98	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	69.73	0.00	0.00	36.79	94.99	99.35	100.00	100.00	141
Interest income from bank subsidiaries	1.67	0.00	0.00	0.00	0.00	0.41	6.08	61.19	141
Mortgage and service fees from bank subsidiaries	0.67	0.00	0.00	0.00	0.00	0.00	2.91	20.00	141
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.66	141
Operating income from bank subsidiaries	81.42	0.00	0.00	84.48	98.89	99.93	100.00	100.00	141
Dividends from nonbank subsidiaries	2.19	0.00	0.00	0.00	0.00	0.68	14.37	29.95	141
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	141
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Operating income from nonbank subsidiaries	3.37	0.00	0.00	0.00	0.02	2.24	20.61	52.79	141
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Loans and advances from subsidiaries / Short term debt	986.92	0.00	0.00	257.08	477.30	908.79	2510.77	3423.18	11
Loans and advances from subsidiaries / Total debt	93.55	0.00	0.00	0.00	39.84	121.21	358.67	725.56	74

BHCPR Reporters for Quarter Ending 09/30/2018

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 06/30/2018 and Other Notes</u>
1399765	3,055,266	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	Moved from Peer 3
1199602	6,293,764	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3109904	3,021,323	ACCESS NATIONAL CORPORATION	RESTON, VA	Moved from Peer 3
3744239	3,035,539	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 3
1061679	3,666,516	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	4,015,267	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,705,491	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	3,043,043	ANB CORPORATION, THE	TERRELL, TX	
3814310	9,791,520	AXOS FINANCIAL, INC.	SAN DIEGO, CA	
1133286	7,602,443	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,360,200	BANCORP, INC., THE	WILMINGTON, DE	
3547999	4,346,801	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,151,165	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,560,992	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3846629	5,870,975	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
1246159	3,181,414	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
1416523	4,446,865	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,722,937	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	7,338,193	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,388,442	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,486,963	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	4,917,409	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	3,817,847	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,191,584	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,419,994	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4226910	9,463,253	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	3,724,086	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	3,190,676	CBTX, INC.	BEAUMONT, TX	
1022764	5,728,640	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	4,870,423	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,420,404	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	3,129,313	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1060328	3,850,668	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	6,566,274	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,213,776	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	4,173,843	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	5,368,641	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	3,716,561	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,499,188	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2487650	6,294,193	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	8,970,579	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	6,779,000	DURANT BANCORP, INC.	DURANT, OK	
2652104	8,057,855	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	6,004,339	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	5,517,539	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	3,931,675	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	3,185,931	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	4,143,425	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	

1118797	6,207,336	FB CORPORATION	CREVE COEUR, MO	
1132104	5,058,167	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1081118	4,812,056	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	4,258,385	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	4,979,242	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	5,712,459	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	4,242,474	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1203602	7,889,385	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	7,686,345	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3407598	3,239,394	FIRST CONNECTICUT BANCORP, INC.	FARMINGTON, CT	
3316917	3,098,191	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
1102312	7,571,231	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	5,471,428	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	3,202,918	FIRST INTERNET BANCORP	FISHERS, IN	
1208559	9,788,408	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1206760	3,355,477	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL	
1048894	4,249,995	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,752,360	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	6,539,543	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	4,167,813	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	4,033,645	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,364,945	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	4,587,370	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	4,420,203	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,810,527	GUARANTY BANCORP	DENVER, CO	
2900261	5,487,042	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,430,173	HAPPY BANCSHARES, INC.	CANYON, TX	
2634874	3,192,910	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	5,276,214	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,102,483	HILLS BANCORPORATION	HILLS, IA	
3843507	7,029,082	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,786,980	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,353,960	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	4,150,561	HORIZON BANCORP	MICHIGAN CITY, IN	
1136803	8,377,333	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	3,297,124	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
3140288	9,891,464	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	Moved from Peer 1
2112439	3,902,343	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,089,821	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	5,010,034	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	6,656,211	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	5,627,564	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,759,054	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	3,011,362	LANDRUM COMPANY	COLUMBIA, MO	Moved from Peer 3
4191465	9,085,856	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3884863	3,444,757	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	6,692,415	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1135972	8,435,802	MERCANTIL BANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,300,106	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	3,806,954	MERCHANTS BANCORP	CARMEL, IN	
1902651	5,775,613	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	5,835,080	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,794,993	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	5,724,612	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,267,965	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	

3973888	5,585,104	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
3551389	4,103,345	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
1139279	9,547,284	NBT BANCORP INC.	NORWICH, NY	
3212091	5,701,952	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	8,103,113	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	3,003,562	NICOLET BANKSHARES, INC.	GREEN BAY, WI	Moved from Peer 3
3132863	4,286,415	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
4122722	9,657,091	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,838,610	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	7,573,407	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,656,672	OFB BANCORP	SAN JUAN, PR	
2233950	3,616,334	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	4,667,725	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	4,111,298	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ	
1142336	7,756,491	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	4,435,709	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	4,011,855	PEOPLES BANCORP INC.	MARIETTA, OH	
3133637	9,709,633	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
2125813	4,792,733	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	3,047,416	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	5,222,354	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	7,105,363	S&T BANCORP, INC.	INDIANA, PA	
3365858	4,946,357	SALEM FIVE BANCORP	SALEM, MA	
1248304	8,034,565	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	5,930,934	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	7,517,833	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
2368106	7,184,805	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1245068	6,105,354	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
4036324	4,925,019	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA	
1417333	5,250,902	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,197,600	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	3,326,009	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	3,562,805	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,746,960	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	6,318,864	TRICO BANCSHARES	CHICO, CA	
3475074	5,573,288	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	4,537,100	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	4,885,879	TRUSTCO BANK CORP NY	GLENVILLE, NY	
2509413	7,212,544	UNITED FINANCIAL BANCORP, INC.	HARTFORD, CT	
1116609	4,801,998	UNIVEST CORPORATION OF PENNSYLVANIA	SOUDERTON, PA	
1050712	3,079,953	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4105266	3,275,846	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	6,407,740	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	4,772,086	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1025541	5,536,163	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	5,880,493	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	
3844269	7,159,842	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 2 has 150 bank holding companies.