

BHCPR PEER GROUP DATA

 Peer Group: 3
 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)	3.43	3.40	3.41	3.33	3.33
+ Non-interest income	1.05	0.88	0.86	0.91	0.93
- Overhead expense	3.05	2.82	2.83	2.89	2.95
- Provision for loan and lease losses	0.12	0.10	0.11	0.12	0.09
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.44	1.41	1.38	1.31	1.31
Net operating income	1.15	0.99	0.86	0.92	0.92
Net income	1.15	0.99	0.86	0.92	0.92
Net income (sub-chapter S adjusted)	0.97	1.04	1.01	0.95	1.00
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.37	4.15	4.17	4.03	4.04
Interest expense	0.69	0.50	0.52	0.45	0.43
Net interest income (tax equivalent)	3.69	3.64	3.65	3.58	3.60
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.08	0.08	0.10	0.10	0.09
Earnings coverage of net losses (X)	50.43	25.72	22.97	19.31	18.13
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.07	1.15	1.12	1.20	1.23
Allowance for loan and lease losses / Total loans and leases	1.07	1.14	1.11	1.19	1.22
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.76	0.89	0.80	1.00	1.14
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.37	0.34	0.39	0.41	0.41
Liquidity and Funding					
Net noncore funding dependence	9.03	9.28	9.50	13.98	14.28
Net short-term noncore funding dependence	3.56	4.39	4.58	6.50	6.60
Net loans and leases / Total assets	72.90	71.11	71.35	69.95	68.69
Capitalization					
Tier 1 leverage ratio	10.89	10.26	10.22	10.12	10.13
Equity capital / Total assets	10.60	10.41	10.24	10.12	10.16
Equity capital + minority interest / Total assets	10.63	10.45	10.27	10.15	10.19
Tier 1 common equity capital / Total risk-weighted assets	12.66	12.65	12.57	12.50	12.50
Net Loans and leases / Equity capital (X)	7.14	6.96	7.09	7.03	6.88
Cash dividends / Net income	22.12	23.04	27.62	24.42	23.33
Cash dividends / Net income (sub-chapter S adjusted)	31.02	28.39	24.88	20.54	15.73
Retained earnings / Average equity capital	8.13	6.97	5.74	6.35	6.42
Growth Rates					
Assets	8.84	6.81	7.50	7.24	9.07
Equity capital	8.35	8.03	9.01	6.03	8.60
Net loans and leases	11.13	9.22	9.85	9.80	11.46
Noncore funding	7.25	-19.82	-18.86	5.04	7.48
Parent Company Ratios					
Short-term debt / Equity capital	0.13	0.04	0.02	0.04	0.05
Long-term debt / Equity capital	2.85	2.90	2.87	2.64	2.18
Equity investment in subs / Equity capital	105.37	105.28	105.10	105.46	105.36
Cash FR op + noncash + op expenses / Op expenses + dividends	127.58	108.87	117.27	135.94	133.59

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Relative Income Statement and Margin Analysis

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Average Assets					
Interest income (tax equivalent)	4.05	3.87	3.89	3.75	3.73
Less: Interest expense	0.64	0.47	0.48	0.42	0.40
Equals: Net interest income (tax equivalent)	3.43	3.40	3.41	3.33	3.33
Plus: Non-interest income	1.05	0.88	0.86	0.91	0.93
Equals: adjusted operating income (tax equivalent)	4.64	4.32	4.31	4.31	4.31
Less: Overhead Expense	3.05	2.82	2.83	2.89	2.95
Less: Provision for loan and lease losses	0.12	0.10	0.11	0.12	0.09
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	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.44	1.41	1.38	1.31	1.31
Less: Applicable income taxes (tax equivalent)	0.29	0.41	0.50	0.38	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.15	0.99	0.86	0.92	0.92
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.15	0.99	0.86	0.92	0.92
Memo: Net income (last four quarters)	1.02	0.98	0.87	0.92	0.93
Net income-BHC and noncontrolling (minority) interest	1.15	0.99	0.87	0.92	0.92
Margin Analysis					
Average earning assets / Average assets	93.28	93.68	93.70	93.39	93.01
Average interest-bearing funds / Average assets	70.55	72.01	71.97	72.11	71.94
Interest income (tax equivalent) / Average earning assets	4.37	4.15	4.17	4.03	4.04
Interest expense / Average earning assets	0.69	0.50	0.52	0.45	0.43
Net interest income (tax equivalent) / Average earning assets	3.69	3.64	3.65	3.58	3.60
Yield or Cost					
Total loans and leases (tax equivalent)	4.92	4.73	4.75	4.67	4.72
Interest-bearing bank balances	1.57	1.06	1.14	0.59	0.34
Fed funds sold and reverse repos	1.48	0.71	0.80	0.39	0.21
Trading assets	0.26	0.45	0.52	0.80	0.92
Total earning assets	4.32	4.07	4.08	3.95	3.95
Investment securities (tax equivalent)	2.50	2.48	2.49	2.38	2.42
US Treasury and agency securities (excluding Mortgage-backed securities)		1.68	1.70	1.61	1.50
Mortgage-backed securities	2.32	2.12	2.13	2.03	2.09
All other securities		3.48	3.48	3.44	3.53
Interest-bearing deposits	0.72	0.52	0.53	0.44	0.41
Time deposits of \$250K or more	1.40				
Time deposits < \$250K	1.23				
Other domestic deposits	0.50			0.26	0.23
Foreign deposits		0.17	0.19	0.17	0.44
Fed funds purchased and repos	0.77	0.53	0.55	0.41	0.37
Other borrowed funds and trading liabilities	2.22	1.81	1.82	1.70	1.74
All interest-bearing funds	0.91	0.65	0.67	0.59	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	2.03	1.65	1.71	1.66	1.91
Overhead expenses / Net Interest Income + non-interest income	66.03	66.49	66.76	68.42	69.81
Percent of Average Assets					
Total overhead expense	3.05	2.82	2.83	2.89	2.95
Personnel expense	1.73	1.63	1.63	1.65	1.65
Net occupancy expense	0.35	0.35	0.34	0.35	0.37
Other operating expenses	0.92	0.83	0.84	0.87	0.91
Overhead less non-interest income	1.91	1.90	1.92	1.93	1.97
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	65.32	65.35	65.60	67.14	68.59
Personnel expense	37.16	37.78	37.78	38.36	38.58
Net occupancy expense	7.38	7.94	7.92	8.12	8.48
Other operating expenses	19.87	19.24	19.55	20.30	21.11
Total non-interest income	21.48	19.83	19.48	20.62	21.02
Fiduciary activities income	1.79	1.36	1.39	1.37	1.56
Service charges on domestic deposit accounts	3.93	4.11	4.07	4.31	4.60
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.66	0.58	0.62	0.58	0.69
Insurance activities revenue	0.80	0.58	0.55	0.57	0.50
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.63	0.49	0.47	0.41	0.40
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.69	2.62	2.46	2.90	2.39
Other non-interest income	7.25	6.84	6.83	7.05	7.41
Overhead less non-interest income	43.41	44.82	45.44	45.87	46.87
Applicable income taxes / Pretax net operating income (tax equivalent)	17.27	23.62	30.92	23.02	23.25
Applicable income tax + TE / Pretax net operating income + TE	20.49	30.15	37.44	29.99	29.97

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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	56.20	54.85	55.36	53.51	52.33
Commercial and industrial loans	8.65	9.75	9.48	9.71	9.86
Loans to individuals	2.30	1.89	1.81	1.85	1.82
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.44	0.98	0.93	0.99	0.98
Other loans and leases	1.49	1.41	1.43	1.54	1.47
Net loans and leases	72.90	71.11	71.35	69.95	68.69
Debt securities over 1 year	13.42	15.54	15.36	15.96	17.61
Mutual funds and equity securities	0.06	0.08	0.07	0.08	0.07
Subtotal	87.37	87.25	87.20	86.67	86.93
Interest-bearing bank balances	2.78	3.12	3.04	3.19	3.16
Federal funds sold and reverse repos	0.10	0.05	0.05	0.04	0.06
Debt securities 1 year or less	1.68	1.74	1.73	1.88	1.52
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.56	92.78	92.71	92.52	92.32
Non-interest cash and due from depository institutions	1.40	1.38	1.51	1.46	1.45
Other real estate owned	0.12	0.11	0.10	0.14	0.21
All other assets	5.97	5.74	5.65	5.92	6.11
Memoranda					
Short-term investments	4.89	5.33	5.23	5.56	5.14
US Treasury securities	0.31	0.21	0.19	0.26	0.22
US agency securities (excluding Mortgage-backed securities)	2.30	2.49	2.45	2.57	2.98
Municipal securities	3.92	4.82	4.75	4.81	4.72
Mortgage-backed securities	6.91	7.57	7.57	8.05	8.81
Asset-backed securities	0.02	0.06	0.06	0.08	0.09
Other debt securities	0.21	0.40	0.38	0.45	0.46
Loans held-for-sale	0.17	0.22	0.20	0.27	0.29
Loans not held-for-sale	73.20	71.37	71.61	70.11	68.69
Real estate loans secured by 1-4 family	18.02	17.84	17.85	17.88	17.94
Revolving	2.52	2.49	2.52	2.56	2.69
Closed-end, secured by first liens	14.54	14.48	14.46	14.39	14.31
Closed-end, secured by junior liens	0.50	0.51	0.50	0.52	0.57
Commercial real estate loans	33.86	33.22	33.57	31.91	30.75
Construction and land development	6.18	5.42	5.56	5.22	4.96
Multifamily	3.93	3.32	3.41	3.08	2.94
Nonfarm nonresidential	22.49	23.37	23.49	22.52	21.71
Real estate loans secured by farmland	2.06	1.69	1.68	1.69	1.54

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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	76.60	77.31	77.78	76.56	76.25
Real estate loans secured by 1-4 family	24.64	25.27	25.19	25.70	26.28
Revolving	3.37	3.50	3.52	3.66	3.92
Closed-end	20.75	21.37	21.26	21.54	21.91
Commercial real estate loans	46.20	46.73	47.26	45.54	44.87
Construction and land development	8.38	7.69	7.86	7.51	7.25
1-4 family	2.11	2.15	2.19	2.04	1.89
Other	6.22	5.36	5.49	5.31	5.21
Multifamily	5.35	4.60	4.72	4.35	4.25
Nonfarm nonresidential	30.46	33.01	33.14	32.29	31.84
Owner-occupied	12.77	13.82	13.85	13.70	13.99
Other	17.21	18.65	18.78	17.83	17.22
Real estate loans secured by farmland	2.83	2.48	2.46	2.53	2.38
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	12.52	13.75	13.36	13.98	14.40
Loans to individuals	3.24	2.74	2.61	2.72	2.69
Credit card loans	0.03	0.05	0.05	0.04	0.04
Agricultural loans	1.97	1.41	1.32	1.45	1.46
Other loans and leases	2.10	2.02	2.04	2.26	2.20
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	498.48	496.00	502.56	484.80	475.83
Real estate loans secured by 1-4 family	160.47	162.49	163.16	162.79	163.57
Revolving	22.95	22.95	23.41	23.51	24.70
Closed-end	134.97	137.25	137.49	136.46	136.42
Commercial real estate loans	300.27	300.37	305.61	289.67	280.70
Construction and land development	54.95	49.24	50.79	47.52	45.46
1-4 family	13.91	13.67	14.05	12.93	11.96
Other	40.67	34.38	35.54	33.45	32.48
Multifamily	35.62	29.87	31.00	27.93	26.85
Nonfarm nonresidential	202.75	212.10	214.67	205.53	199.22
Owner-occupied	84.17	88.63	89.61	87.50	87.33
Other	115.07	119.99	122.03	113.65	108.22
Real estate loans secured by farmland	19.04	15.70	15.88	15.92	14.42
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.00	0.01	0.01
Commercial and industrial loans	78.16	89.22	86.87	89.06	91.01
Loans to individuals	21.08	17.71	17.02	17.29	16.79
Credit card loans	0.20	0.28	0.29	0.26	0.24
Agricultural loans	12.87	9.08	8.80	9.21	8.97
Other loans and leases	13.03	12.86	13.14	14.03	13.46
Supplemental					
Non-owner occupied CRE loans / Gross loans	33.62	32.51	33.04	31.25	30.43
Non-owner occupied CRE loans / Total risk based capital	214.57	208.87	214.02	198.36	191.06
Construction and land development loans / Total risk based capital	54.95	49.24	50.79	47.52	45.46
Total CRE loans / Total risk based capital	302.68	302.48	307.79	291.50	282.55

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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	4.89	5.33	5.23	5.56	5.14
Liquid assets	15.42	16.45	16.43	17.39	18.59
Investment securities	15.82	17.75	17.57	18.43	19.62
Net loans and leases	72.90	71.11	71.35	69.95	68.69
Net loans, leases and standby letters of credit	73.47	71.62	71.85	70.42	69.18
Core deposits	73.95	74.00	74.17	69.99	69.86
Noncore funding	12.71	13.63	13.70	17.89	17.85
Time deposits of \$250K or more	3.93	3.98	4.01		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.87	0.84	0.80	0.98	1.19
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.78	0.81	0.76	0.96	1.15
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.99	2.21	2.25	2.13	1.94
Earning assets repriceable in 1 year	27.61	28.68	28.58	28.26	27.08
Interest-bearing liabilities repriceable in 1 year	13.59	17.05	16.52	16.70	17.45
Long-term debt repriceable in 1 year	0.24	0.32	0.25	0.28	0.25
Net assets repriceable in 1 year	12.30	10.74	11.23	10.64	9.04
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.03	9.28	9.50	13.98	14.28
Net ST noncore funding dependence	3.56	4.39	4.58	6.50	6.60
Short-term investment / ST noncore funding	104.10	92.10	88.64	64.23	58.49
Liquid assets-ST noncore funding / Nonliquid assets	9.41	9.21	9.08	8.08	10.15
Net loans and leases / Total deposits	89.89	86.98	87.09	85.68	84.84
Net loans and leases / Core deposits	99.77	97.10	97.25	101.93	100.26
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.91	0.17	-0.12	-0.19	0.47
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.74	0.19	-0.83	-1.28	0.56
Structured notes appreciation (depreciation) / T1 cap	-0.32	-0.06	-0.09	-0.10	-0.03
Percent of Investment Securities					
Held-to-maturity securities	7.07	9.01	9.08	9.36	10.64
Available-for-sale securities	90.50	90.99	90.74	90.64	89.36
US Treasury securities	2.09	1.40	1.14	1.58	1.33
US agency securities (excluding Mortgage-backed securities)	16.73	15.50	15.27	15.20	17.02
Municipal securities	25.04	26.64	26.84	25.58	23.85
Mortgage-backed securities	45.67	44.07	44.70	45.23	45.34
Asset-backed securities	0.15	0.34	0.35	0.45	0.52
Other debt securities	1.62	2.52	2.43	2.62	2.53
Mutual funds and equity securities	0.43	0.60	0.52	0.65	0.51
Debt securities 1 year or less	12.93	11.50	11.43	11.98	8.87
Debt securities 1 to 5 years	26.42	26.94	26.06	27.38	28.81
Debt securities over 5 years	56.19	57.97	58.63	56.33	58.47
Pledged securities	45.77	44.57	44.55	46.60	47.28
Structured notes, fair value	0.35	0.28	0.29	0.35	0.52
Percent Change from Prior Like Quarter					
Short-term investments	13.12	3.51	18.52	22.55	16.43
Investment securities	1.11	4.14	3.39	1.86	6.26
Core deposits	10.58	14.34	14.99	7.92	9.65
Noncore funding	7.25	-19.82	-18.86	5.04	7.48

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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)		15.46	15.29	15.34	15.16
Standby letters of credit	0.38	0.41	0.41	0.40	0.42
Commercial and similar letters of credit	0.01	0.00	0.00	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.99	1.63	1.39	1.71	1.68
Interest rate contracts	1.97	1.63	1.39	1.71	1.67
Interest rate futures and forward contracts	0.28	0.26	0.19	0.28	0.22
Written options contracts (interest rate)	0.30	0.25	0.16	0.22	0.19
Purchased options contracts (interest rate)	0.01	0.00	0.00	0.00	0.00
Interest rate swaps	0.76	0.65	0.66	0.71	0.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)		22.51	22.61	23.12	23.61

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
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
Futures and forwards	30.59	29.61	30.18	22.75	20.90
Written options	24.42	22.62	20.21	19.37	18.33
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	24.42	22.54	20.18	19.37	18.19
Purchased options	0.59	0.07	0.03	0.11	0.21
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.59	0.07	0.03	0.11	0.21
Swaps	36.58	39.36	40.44	41.89	43.59
Held for trading	0.00	2.10	2.32	3.24	4.26
Interest rate contracts	0.00	2.10	2.32	3.24	4.24
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	100.00	97.90	97.68	96.76	95.74
Interest rate contracts	98.46	97.48	97.17	96.16	95.28
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
Derivative contracts (excluding futures and FX 14 days or less)	67.99	70.48	72.97	74.60	75.74
One year or less	26.17	20.56	29.36	22.40	28.69
Over 1 year to 5 years	12.73	13.29	12.60	12.51	13.24
Over 5 years	15.49	14.41	14.48	17.23	17.28
Gross negative fair value (absolute value)	0.31	0.38	0.35	0.61	0.94
Gross positive fair value	1.02	0.62	0.64	0.70	0.71
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 (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	0.02	0.01	0.00	0.01	0.01

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	0.10	0.11	0.12	0.09
Provision for loan and lease losses / Average loans and leases	0.16	0.15	0.15	0.16	0.13
Provision for loan and lease losses / Net losses	423.94	209.80	178.39	190.58	131.05
Allowance for loan and lease losses / Total loans and leases not held for sale	1.07	1.15	1.12	1.20	1.23
Allowance for loan and lease losses / Total loans and leases	1.07	1.14	1.11	1.19	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	38.78	28.94	22.44	22.83	20.43
Allowance for loan and lease losses / Nonaccrual assets	345.47	286.05	327.65	271.43	258.18
ALLL/90+ days past due + nonaccrual loans and leases	313.11	251.92	288.78	239.71	232.84
Gross loan and lease losses / Average loans and leases	0.13	0.13	0.16	0.16	0.18
Recoveries / Average loans and leases	0.05	0.05	0.05	0.06	0.08
Net losses / Average loans and leases	0.08	0.08	0.10	0.10	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	27.06	34.06	47.06	53.00	45.83
Earnings coverage of net losses (X)	50.43	25.72	22.97	19.31	18.13
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.03	0.03	0.04	0.05
Real estate loans secured by 1-4 family	0.04	0.03	0.04	0.05	0.08
Revolving	0.01	0.02	0.03	0.05	0.08
Closed-end	0.04	0.04	0.04	0.04	0.08
Commercial real estate loans	0.02	0.02	0.03	0.03	0.04
Construction and land development	-0.01	-0.03	-0.02	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.02	-0.03	-0.02	-0.02	0.00
Multifamily	0.00	0.00	0.00	0.00	0.01
Nonfarm nonresidential	0.03	0.03	0.04	0.04	0.05
Owner-occupied	0.01	0.01	0.02	0.02	0.02
Other	0.01	0.01	0.01	0.01	0.01
Real estate loans secured by farmland	0.01	0.00	0.01	0.00	0.00
Commercial and industrial loans	0.19	0.14	0.21	0.17	0.10
Loans to individuals	0.52	0.63	0.71	0.78	0.70
Credit card loans	1.31	1.37	1.32	1.54	1.06
Agricultural loans	0.02	0.02	0.03	0.02	0.01
Loans to foreign governments and institutions		0.00	0.00	0.00	0.00
Other loans and leases	0.34	0.34	0.44	0.37	0.33

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	0.37	0.34	0.39	0.41	0.41
90+ days past due loans and leases	0.03	0.03	0.02	0.03	0.03
Nonaccrual loans and leases	0.57	0.67	0.61	0.73	0.76
90+ days past due and nonaccrual loans and leases	0.61	0.73	0.66	0.79	0.83
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	0.11	0.17	0.15	0.19	0.20
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	0.37	0.34	0.39	0.41	0.41
90+ days past due assets	0.03	0.03	0.02	0.03	0.03
Nonaccrual assets	0.57	0.68	0.62	0.75	0.78
30+ days past due and nonaccrual assets	1.01	1.10	1.08	1.25	1.30
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.45	0.52	0.48	0.56	0.58
90+ past due and nonaccrual assets + other real estate owned	0.59	0.67	0.61	0.76	0.84
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.84	0.93	0.86	1.05	1.18
Allowance for loan and leases losses	112.44	121.01	114.22	134.81	149.73
Equity cap + allowance for loan and lease losses	7.56	8.38	7.94	9.67	10.73
Tier 1 cap + allowance for loan and lease losses	7.45	8.49	7.98	9.61	10.76
Loans and Leases + other real estate owned	1.14	1.31	1.21	1.51	1.73

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.34	0.31	0.37	0.39	0.40
	90+ days past due	0.03	0.03	0.02	0.03	0.03
	Nonaccrual	0.58	0.64	0.59	0.72	0.81
Commercial and industrial	30-89 days past due	0.23	0.25	0.23	0.29	0.25
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.56	0.80	0.67	0.81	0.61
Individuals	30-89 days past due	0.57	0.57	0.61	0.68	0.63
	90+ days past due	0.02	0.02	0.02	0.03	0.03
	Nonaccrual	0.21	0.21	0.18	0.21	0.19
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	0.06	0.07	0.10	0.11	0.07
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.30	0.19	0.20	0.18	0.07
Foreign governments	30-89 days past due		0.00	0.00	0.00	0.00
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.49	0.15	0.18	0.15	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.06	0.04	0.06	0.05

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

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2018

Past Due and Nonaccrual Loans and Leases - Continued

		09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
Memoranda						
1-4 Family	30-89 days past due	0.48	0.49	0.63	0.63	0.67
	90+ days past due	0.04	0.04	0.03	0.04	0.04
	Nonaccrual	0.69	0.72	0.70	0.81	0.90
Revolving	30-89 days past due	0.29	0.34	0.37	0.25	0.30
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.28	0.36	0.35	0.37	0.45
Closed-End	30-89 days past due	0.48	0.46	0.69	0.70	0.73
	90+ days past due	0.05	0.04	0.03	0.04	0.05
	Nonaccrual	0.77	0.78	0.76	0.91	0.97
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.04	0.04	0.05	0.05
Commercial real estate	30-89 days past due	0.23	0.17	0.19	0.20	0.21
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.41	0.55	0.50	0.66	0.76
Construction and development	30-89 days past due	0.19	0.14	0.19	0.20	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.27	0.38	0.32	0.51	0.70
1-4 family	30-89 days past due	0.03	0.04	0.06	0.06	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.02	0.03	0.03	0.04
Other	30-89 days past due	0.14	0.06	0.09	0.08	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.22	0.27	0.22	0.42	0.58
Multifamily	30-89 days past due	0.03	0.04	0.04	0.02	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.10	0.10	0.07	0.13	0.23
Nonfarm non-residential	30-89 days past due	0.23	0.17	0.18	0.19	0.21
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.46	0.54	0.51	0.62	0.80
Owner occupied	30-89 days past due	0.13	0.10	0.11	0.11	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.26	0.31	0.27	0.33	0.37
Other	30-89 days past due	0.07	0.05	0.05	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.18	0.18	0.23	0.29
Farmland	30-89 days past due	0.14	0.19	0.15	0.19	0.15
	90+ days past due	0.01	0.00	0.00	0.01	0.00
	Nonaccrual	0.77	0.57	0.54	0.55	0.50
Credit card	30-89 days past due	0.93	1.18	0.90	0.89	0.66
	90+ days past due	0.23	0.21	0.21	0.19	0.13
	Nonaccrual	0.04	0.00	0.00	0.02	0.01

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

BHCPR PEER GROUP DATAPeer Group: 3
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	12.66	12.65	12.57	12.50	12.50
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	13.57	13.40	13.31	13.34	13.49
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	14.80	14.77	14.64	14.70	14.83
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.89	10.26	10.22	10.12	10.13

BHCPR PEER GROUP DATA

Peer Group: 3
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	100.00	87.50	87.50	84.97	87.04
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	12.50	12.50	15.03	12.96
Seperate account assets (L/H) / Total life assets		0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.80	0.58	0.55	0.57	0.50
Premium income / Insurance activities revenue	1.14	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	33.33	42.86	50.00	33.33	57.14
Other premium income / Total premium income	66.67	57.14	50.00	66.67	42.86
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)	59.36	50.42	67.03	84.22	34.32
Insurance net income (L/H) / Equity (L/H)		1.61	1.63	1.47	1.56
Insurance benefits, losses, expenses / Insurance premiums	38.26	28.65	27.07	22.02	35.16
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.10
Reinsurance recovery (L/H) / Total assets (L/H)		0.00	0.00	0.00	50.00
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	11.15	11.92	12.11	12.22	12.28
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: 3
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		0.17	0.19	0.17	0.44
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				0.20	0.03
Foreign governments and institutions		0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	9.71	-13.57	-24.58	34.13	-33.05
Total selected assets	8.65	-27.75	-25.34	1.43	15.99
Deposits		12.35	-4.13	32.98	-41.47

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	10.67	9.15	7.97	8.52	8.53
Bank net income / Average equity investment in banks	11.42	9.99	9.00	9.43	9.44
Nonbank net income / Average equity investment in nonbanks	8.28	5.32	5.78	4.47	3.78
Sub BHCs net income / Average equity investment in sub BHCs	11.76	8.82	6.91	7.96	6.07
Bank net income / Parent net income	97.36	105.08	107.02	104.60	105.78
Nonbank net income / Parent net income	0.81	0.54	0.70	0.54	0.41
Sub BHCs net income / Parent net income	104.68	93.48	95.68	92.43	95.49
Leverage					
Total liabilities / Equity capital	11.88	10.70	10.80	10.17	11.48
Total debt / Equity capital	3.45	3.25	3.17	3.10	2.57
Total debt + NP to subs that issued trust preferred / Equity capital	10.00	8.69	8.69	9.13	9.44
Total debt + Loans guaranteed for affiliate / Equity capital	3.47	3.30	3.23	3.17	2.66
Total debt / Equity capital - excess over fair value	3.46	3.26	3.18	3.13	2.58
Long-term debt / Equity capital	2.85	2.90	2.87	2.64	2.18
Short-term debt / Equity capital	0.13	0.04	0.02	0.04	0.05
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	0.07	0.03	0.03	0.03	0.02
Long-term debt / Consolidated long-term debt	14.81	13.40	13.33	10.66	8.94
Double Leverage					
Equity investment in subs / Equity capital	105.37	105.28	105.10	105.46	105.36
Total investment in subs / Equity capital	105.53	105.42	105.25	105.63	105.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.48	0.49	0.56	0.53	0.48
Equity investment in subs - equity cap / Net income-div (X)	1.65	1.76	2.05	2.09	1.98
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	108.56	108.08	112.90	135.23	137.17
Cash flow from operations + noncash + op exchange / Op exchange + div	127.58	108.87	117.27	135.94	133.59
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.34	110.16	112.96	103.03	109.55
Pretax operating income + interest expenses / Interest expense	3,328.99	3,413.65	4,139.47	5,951.50	6,358.24
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	608.77	1,261.03	1,384.65	1,619.74	1,468.38
Dividends + interest from subs / Interest expenses + dividends	161.63	135.54	150.32	176.40	213.57
Fees + other income from subs / Salary + other expenses	8.37	5.15	4.91	5.86	7.12
Net income / Current part of long-term debt + preferred dividends (X)	55.36	174.21	163.78	370.52	60.95
Other Ratios					
Net assets repriceable in 1 year / Total assets	1.11	0.83	1.09	0.97	1.02
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	0.28	0.00	0.00	12.73	13.25
Total	0.28	0.00	0.00	12.73	13.25
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	0.13	0.10	0.10	0.12	0.12
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: 3
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	74.70	72.09	82.38	65.85	62.27
Dividends paid / Net income	22.18	23.04	27.61	24.29	23.31
Net income - dividends / Average equity	8.10	6.96	5.72	6.38	6.44
Percent of Dividends Paid					
Dividends from bank subsidiaries	137.04	130.75	138.85	153.86	193.14
Dividends from nonbank subsidiaries	1.60	1.01	1.23	0.96	0.96
Dividends from subsidiary BHCs	2.13	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	177.51	139.95	160.94	180.87	231.03
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	32.33	32.17	41.10	40.27	41.19
Interest income from bank subsidiaries	0.02	0.02	0.03	0.03	0.04
Mortgage and service fees from bank subsidiaries	1.73	0.69	0.79	0.82	1.15
Other income from bank subsidiaries	0.01	0.01	0.02	0.02	0.02
Operating income from bank subsidiaries	40.05	35.38	45.01	44.10	45.96
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	73.16	65.30	64.43	66.96	66.97
Interest income from nonbank subsidiaries	0.00	0.07	0.04	0.07	0.31
Mortgage and serv fees from nonbank subsidiaries	0.56	0.05	0.11	0.16	0.20
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.04	0.45
Operating income from nonbank subsidiaries	74.68	73.01	69.80	82.23	87.26
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	26.03	12.34	9.20	10.01	15.73
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	0.03	0.06
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	26.03	12.38	9.26	11.00	16.13
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	62.96	70.98	74.86	72.76	70.26
Interest income from bank subsidiaries	0.63	0.80	0.47	0.18	1.43
Mortgage and service fees from bank subsidiaries	4.00	1.37	1.30	1.37	1.96
Other income from bank subsidiaries	0.08	0.06	0.05	0.04	0.05
Operating income from bank subsidiaries	81.25	83.26	93.95	92.71	82.71
Dividends from nonbank subsidiaries	1.81	1.26	0.93	0.55	0.50
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	2.97	1.93	1.26	1.12	0.95
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	0.03	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	245.10	989.59	1,539.64	2,082.13	649.04
Loans and advances from subsidiaries / Total debt	539.56	100.78	119.19	126.15	162.82

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									68
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.43	2.39	3.01	3.20	3.42	3.73	3.87	3.99	68
+ Non-interest income	1.05	0.26	0.36	0.58	0.88	1.38	1.93	4.04	68
- Overhead expense	3.05	1.71	2.16	2.42	2.96	3.41	4.21	6.03	68
- Provision for loan and lease losses	0.12	0.00	0.01	0.05	0.11	0.17	0.27	0.41	68
+ Securities gains (losses)	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.03	68
+ Other tax equivalent adjustments	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.03	68
= Pretax net operating income (tax equivalent)	1.44	0.72	0.89	1.11	1.41	1.67	2.10	2.41	68
Net operating income	1.15	0.60	0.75	0.87	1.13	1.35	1.77	1.92	68
Net income	1.15	0.60	0.75	0.87	1.13	1.35	1.77	1.92	68
Net income (sub-chapter S adjusted)	0.97	0.62	0.72	0.89	0.99	1.08	1.21	1.26	7
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.37	3.61	3.83	4.06	4.39	4.59	4.86	4.95	68
Interest expense	0.69	0.21	0.28	0.44	0.71	0.90	1.10	1.23	68
Net interest income (tax equivalent)	3.69	2.80	3.16	3.39	3.70	3.98	4.20	4.34	68
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.08	-0.02	-0.01	0.01	0.05	0.11	0.33	0.49	68
Earnings coverage of net losses (X)	50.43	-262.31	-68.75	7.29	23.14	68.19	219.45	809.15	67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.07	0.58	0.67	0.90	1.02	1.22	1.53	1.67	68
Allowance for loan and lease losses / Total loans and leases	1.07	0.57	0.67	0.88	1.02	1.21	1.53	1.67	68
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.76	0.04	0.10	0.40	0.61	1.13	1.73	2.22	68
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.37	0.03	0.06	0.20	0.34	0.55	0.70	0.81	68
Liquidity and Funding									
Net noncore funding dependence	9.03	-10.20	-5.93	-0.12	8.07	15.56	27.02	40.97	68
Net short-term noncore funding dependence	3.56	-13.02	-6.59	-2.56	3.22	8.81	16.78	20.72	68
Net loans and leases / Total assets	72.90	51.83	58.88	65.72	73.24	79.25	83.19	86.25	68
Capitalization									
Tier 1 leverage ratio	10.89	8.00	8.33	9.45	10.35	11.68	15.44	19.31	68
Equity capital / Total assets	10.60	6.58	7.97	8.91	10.59	11.94	14.51	17.34	68
Equity capital + minority interest / Total assets	10.63	6.58	7.97	8.91	10.65	11.94	14.51	17.34	68
Tier 1 common equity capital / Total risk-weighted assets	12.66	8.63	9.60	10.59	12.25	14.30	16.46	21.81	68
Net Loans and leases / Equity capital (X)	7.14	4.04	5.15	5.87	7.19	8.24	9.69	10.97	68
Cash dividends / Net income	22.12	0.00	0.00	7.16	22.11	35.94	56.80	71.56	68
Cash dividends / Net income (sub-chapter S adjusted)	31.02	-15.11	-7.19	14.62	34.68	52.55	63.63	67.39	7
Retained earnings / Average equity capital	8.13	2.82	3.70	6.17	7.89	10.07	12.79	13.77	68
Growth Rates									
Assets	8.84	-1.12	-0.17	2.74	6.67	14.30	22.32	37.07	67
Equity capital	8.35	-3.89	-1.93	2.02	5.77	11.49	21.01	58.64	67
Net loans and leases	11.13	-1.30	1.90	5.07	9.48	15.32	26.76	34.55	67
Noncore funding	7.25	-62.78	-55.46	-16.84	8.36	34.60	57.77	77.86	67
Parent Company Ratios									
Short-term debt / Equity capital	0.13	0.00	0.00	0.00	0.00	0.00	0.53	3.03	68
Long-term debt / Equity capital	2.85	0.00	0.00	0.00	0.00	4.84	14.12	17.77	68
Equity investment in subs / Equity capital	105.37	90.79	93.11	98.87	104.23	113.17	119.72	126.28	68
Cash FR op + noncash + op expenses / Op expenses + dividends	127.58	28.09	43.91	91.32	108.50	145.05	215.45	479.19	64

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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)	4.05	3.40	3.57	3.80	4.08	4.30	4.49	4.72	68
Less: Interest expense	0.64	0.20	0.27	0.41	0.64	0.83	1.03	1.12	68
Equals: Net interest income (tax equivalent)	3.43	2.39	3.01	3.20	3.42	3.73	3.87	3.99	68
Plus: Non-interest income	1.05	0.26	0.36	0.58	0.88	1.38	1.93	4.04	68
Equals: adjusted operating income (tax equivalent)	4.64	3.40	3.64	3.91	4.37	4.99	5.68	9.31	68
Less: Overhead Expense	3.05	1.71	2.16	2.42	2.96	3.41	4.21	6.03	68
Less: Provision for loan and lease losses	0.12	0.00	0.01	0.05	0.11	0.17	0.27	0.41	68
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	68
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.03	68
Plus: other tax equivalent adjustments	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.03	68
Equals: Pretax net operating income (tax equivalent)	1.44	0.72	0.89	1.11	1.41	1.67	2.10	2.41	68
Less: Applicable income taxes (tax equivalent)	0.29	0.02	0.09	0.21	0.29	0.39	0.47	0.57	68
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Equals: Net operating income	1.15	0.60	0.75	0.87	1.13	1.35	1.77	1.92	68
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Equals: Net income	1.15	0.60	0.75	0.87	1.13	1.35	1.77	1.92	68
Memo: Net income (last four quarters)	1.02	0.47	0.59	0.76	0.96	1.23	1.55	1.94	67
Net income-BHC and noncontrolling (minority) interest	1.15	0.60	0.75	0.87	1.13	1.35	1.77	1.92	68
Margin Analysis									
Average earning assets / Average assets	93.28	87.77	89.55	91.56	93.42	94.80	96.58	98.25	68
Average interest-bearing funds / Average assets	70.55	46.81	56.30	64.89	71.90	77.31	80.76	83.01	68
Interest income (tax equivalent) / Average earning assets	4.37	3.61	3.83	4.06	4.39	4.59	4.86	4.95	68
Interest expense / Average earning assets	0.69	0.21	0.28	0.44	0.71	0.90	1.10	1.23	68
Net interest income (tax equivalent) / Average earning assets	3.69	2.80	3.16	3.39	3.70	3.98	4.20	4.34	68
Yield or Cost									
Total loans and leases (tax equivalent)	4.92	4.17	4.33	4.63	4.89	5.18	5.49	6.62	68
Interest-bearing bank balances	1.57	0.56	0.70	1.19	1.63	1.91	2.24	2.56	68
Fed funds sold and reverse repos	1.48	0.00	0.00	0.49	1.68	1.91	2.46	4.16	36
Trading assets	0.26	0.00	0.00	0.00	0.00	0.00	0.79	1.05	5
Total earning assets	4.32	3.53	3.78	4.03	4.37	4.53	4.84	4.94	68
Investment securities (tax equivalent)	2.50	1.82	2.00	2.20	2.46	2.78	3.20	3.42	67
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.32	1.95	2.01	2.10	2.27	2.45	2.80	3.25	66
All other securities									
Interest-bearing deposits	0.72	0.19	0.29	0.50	0.70	0.95	1.21	1.36	66
Time deposits of \$250K or more	1.40	0.45	0.58	1.23	1.44	1.66	1.91	2.16	66
Time deposits < \$250K	1.23	0.41	0.56	0.94	1.31	1.54	1.69	1.80	66
Other domestic deposits	0.50	0.14	0.19	0.30	0.47	0.66	0.96	1.09	66
Foreign deposits									
Fed funds purchased and repos	0.77	0.00	0.02	0.19	0.56	1.19	2.13	2.89	55
Other borrowed funds and trading liabilities	2.22	1.49	1.56	1.76	2.04	2.43	3.56	4.24	64
All interest-bearing funds	0.91	0.35	0.48	0.64	0.90	1.15	1.40	1.58	67

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	2.03	0.00	0.00	0.00	0.59	4.46	7.61	10.53	68
Overhead expenses / Net Interest Income + non-interest income	66.03	43.32	54.85	59.65	64.88	73.14	80.72	85.43	68
Percent of Average Assets									
Total overhead expense	3.05	1.71	2.16	2.42	2.96	3.41	4.21	6.03	68
Personnel expense	1.73	1.01	1.18	1.37	1.67	2.00	2.37	3.00	68
Net occupancy expense	0.35	0.17	0.22	0.25	0.34	0.42	0.54	0.63	68
Other operating expenses	0.92	0.51	0.66	0.72	0.88	1.05	1.29	1.82	68
Overhead less non-interest income	1.91	0.78	1.29	1.67	1.94	2.21	2.46	2.53	68
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	65.32	43.32	54.26	58.97	63.84	72.43	80.03	85.43	68
Personnel expense	37.16	25.57	28.44	33.81	36.23	41.13	46.31	50.15	68
Net occupancy expense	7.38	3.05	3.89	5.91	7.38	9.04	10.57	11.69	68
Other operating expenses	19.87	13.87	15.06	16.83	19.47	21.95	26.37	28.44	68
Total non-interest income	21.48	7.75	9.92	14.82	19.06	27.31	36.45	51.14	68
Fiduciary activities income	1.79	0.00	0.00	0.00	0.00	3.26	7.35	11.37	68
Service charges on domestic deposit accounts	3.93	0.07	0.93	1.73	3.67	6.12	7.80	10.90	68
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	68
Investment banking fees and commissions	0.66	0.00	0.00	0.00	0.40	1.16	2.05	2.89	68
Insurance activities revenue	0.80	0.00	0.00	0.00	0.05	0.44	3.84	8.60	68
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Net servicing fees	0.63	0.00	0.00	0.00	0.32	1.04	2.45	2.96	68
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Net gain (loss) - sales of loans, OREO, and other assets	2.69	-0.62	-0.10	0.12	1.18	2.72	12.36	16.88	68
Other non-interest income	7.25	1.87	2.80	4.82	7.05	9.15	11.86	15.67	68
Overhead less non-interest income	43.41	24.15	30.50	35.99	44.14	49.94	57.60	60.01	68
Applicable income taxes / Pretax net operating income (tax equivalent)	17.27	0.00	1.72	14.62	18.85	21.82	24.01	25.29	68
Applicable income tax + TE / Pretax net operating income + TE	20.49	1.21	7.08	17.94	22.46	24.78	27.80	28.73	68

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 3
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	56.20	22.77	38.01	47.62	58.35	65.44	70.62	75.28	68
Commercial and industrial loans	8.65	1.28	2.55	5.55	7.98	11.17	15.71	17.74	68
Loans to individuals	2.30	0.01	0.08	0.44	1.40	2.70	9.75	11.75	68
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	68
Agricultural loans	1.44	0.00	0.00	0.00	0.24	1.65	6.08	13.87	68
Other loans and leases	1.49	0.00	0.04	0.42	1.00	2.35	4.36	4.71	68
Net loans and leases	72.90	51.83	58.88	65.72	73.24	79.25	83.19	86.25	68
Debt securities over 1 year	13.42	1.34	2.75	7.70	13.08	17.88	26.21	29.61	68
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.00	0.06	0.27	0.77	68
Subtotal	87.37	78.66	80.30	84.84	88.63	89.91	91.88	93.07	68
Interest-bearing bank balances	2.78	0.08	0.15	0.48	2.14	4.69	7.39	10.13	68
Federal funds sold and reverse repos	0.10	0.00	0.00	0.00	0.00	0.09	0.50	0.84	68
Debt securities 1 year or less	1.68	0.04	0.22	0.59	1.02	2.58	5.13	7.08	68
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Total earning assets	92.56	87.84	88.80	91.24	92.89	94.03	96.02	96.40	68
Non-interest cash and due from depository institutions	1.40	0.45	0.56	0.97	1.34	1.81	2.54	3.39	68
Other real estate owned	0.12	0.00	0.00	0.00	0.05	0.18	0.47	0.87	68
All other assets	5.97	2.87	3.08	4.53	5.71	7.34	9.33	10.17	68
Memoranda									
Short-term investments	4.89	0.78	1.11	1.96	4.08	6.91	12.01	13.00	68
US Treasury securities	0.31	0.00	0.00	0.00	0.00	0.11	1.54	4.51	68
US agency securities (excluding Mortgage-backed securities)	2.30	0.00	0.00	0.55	1.62	3.92	6.49	7.66	68
Municipal securities	3.92	0.01	0.19	0.82	3.48	6.38	9.29	10.65	68
Mortgage-backed securities	6.91	0.04	0.31	2.43	6.09	9.91	16.51	20.96	68
Asset-backed securities	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.33	68
Other debt securities	0.21	0.00	0.00	0.00	0.04	0.42	0.86	1.12	68
Loans held-for-sale	0.17	0.00	0.00	0.01	0.09	0.20	0.71	1.25	68
Loans not held-for-sale	73.20	51.89	59.61	66.71	73.67	79.23	84.32	86.98	68
Real estate loans secured by 1-4 family	18.02	2.76	5.16	12.44	17.56	22.16	31.71	36.87	68
Revolving	2.52	0.00	0.10	1.21	2.52	4.02	5.47	7.03	68
Closed-end, secured by first liens	14.54	1.52	3.65	10.31	14.58	18.76	26.71	32.82	68
Closed-end, secured by junior liens	0.50	0.03	0.12	0.24	0.41	0.72	1.12	1.53	68
Commercial real estate loans	33.86	12.22	19.65	27.24	34.45	39.84	48.27	52.61	68
Construction and land development	6.18	0.49	1.73	3.31	6.15	8.65	11.45	14.61	68
Multifamily	3.93	0.55	1.19	2.07	3.31	4.92	7.92	18.13	68
Nonfarm nonresidential	22.49	3.77	10.76	17.97	22.98	27.35	33.14	34.16	68
Real estate loans secured by farmland	2.06	0.00	0.00	0.06	0.57	3.09	8.58	12.40	68

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	76.60	32.05	51.83	70.53	79.54	86.32	90.56	94.30	68
Real estate loans secured by 1-4 family	24.64	3.29	7.13	17.80	24.53	30.87	41.89	44.98	68
Revolving	3.37	0.00	0.14	1.65	3.15	5.29	7.54	9.44	68
Closed-end	20.75	1.91	5.00	14.63	20.93	26.13	37.39	43.07	68
Commercial real estate loans	46.20	17.58	23.97	38.63	46.18	54.69	66.45	69.83	68
Construction and land development	8.38	0.62	2.49	4.57	8.22	11.75	14.57	18.58	68
1-4 family	2.11	0.00	0.12	0.76	1.81	3.09	4.53	5.30	68
Other	6.22	0.62	1.54	3.50	6.28	8.62	11.26	15.40	68
Multifamily	5.35	0.62	1.70	2.95	4.36	6.30	12.70	24.02	68
Nonfarm nonresidential	30.46	6.40	13.23	24.54	31.68	36.47	42.81	49.68	68
Owner-occupied	12.77	0.85	3.04	6.89	12.95	17.79	22.85	24.82	68
Other	17.21	3.47	9.05	11.99	17.29	21.98	28.06	31.83	68
Real estate loans secured by farmland	2.83	0.00	0.00	0.08	0.81	5.60	11.87	15.66	68
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	68
Commercial and industrial loans	12.52	2.31	4.69	8.20	10.73	15.03	23.59	40.81	68
Loans to individuals	3.24	0.01	0.11	0.57	1.71	3.33	13.11	17.86	68
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.37	68
Agricultural loans	1.97	0.00	0.00	0.00	0.28	2.31	8.39	17.77	68
Other loans and leases	2.10	0.00	0.06	0.58	1.47	3.35	5.95	6.82	68
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	498.48	142.14	331.61	411.39	499.89	583.60	687.53	740.68	68
Real estate loans secured by 1-4 family	160.47	18.58	40.73	107.62	169.02	197.16	280.59	321.73	68
Revolving	22.95	0.00	0.94	9.11	21.77	40.52	47.31	70.20	68
Closed-end	134.97	9.58	33.66	87.39	134.28	182.37	225.31	298.44	68
Commercial real estate loans	300.27	97.13	155.50	241.24	304.39	364.04	449.12	475.13	68
Construction and land development	54.95	2.61	17.94	26.60	52.86	79.15	95.27	117.48	68
1-4 family	13.91	0.00	0.81	4.40	11.93	20.26	28.15	36.88	68
Other	40.67	2.61	11.22	22.16	40.94	58.65	75.25	86.55	68
Multifamily	35.62	4.11	10.00	17.71	30.87	43.67	95.12	135.05	68
Nonfarm nonresidential	202.75	29.26	68.99	164.92	207.10	242.72	321.42	352.60	68
Owner-occupied	84.17	3.95	16.99	49.15	84.84	113.09	146.10	187.52	68
Other	115.07	16.20	40.12	75.84	107.43	152.30	194.08	242.22	68
Real estate loans secured by farmland	19.04	0.00	0.00	0.45	4.64	30.68	76.27	102.24	68
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.26	68
Commercial and industrial loans	78.16	8.48	19.00	52.19	77.87	105.56	139.14	158.40	68
Loans to individuals	21.08	0.03	0.78	4.59	11.86	21.80	80.34	117.07	68
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.00	1.08	2.56	68
Agricultural loans	12.87	0.00	0.00	0.02	1.42	16.22	60.42	107.15	68
Other loans and leases	13.03	0.02	0.31	3.41	10.03	22.57	33.54	38.68	68
Supplemental									
Non-owner occupied CRE loans / Gross loans	33.62	16.50	19.40	24.83	32.81	40.64	52.09	54.95	68
Non-owner occupied CRE loans / Total risk based capital	214.57	69.59	109.53	144.46	220.42	265.19	319.42	359.21	68
Construction and land development loans / Total risk based capital	54.95	2.61	17.94	26.60	52.86	79.15	95.27	117.48	68
Total CRE loans / Total risk based capital	302.68	98.45	155.50	241.39	305.25	364.14	458.54	480.21	68

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	4.89	0.78	1.11	1.96	4.08	6.91	12.01	13.00	68
Liquid assets	15.42	6.04	7.60	10.65	12.88	20.55	26.12	32.11	68
Investment securities	15.82	2.81	5.02	9.81	14.87	22.47	28.97	32.96	68
Net loans and leases	72.90	51.83	58.88	65.72	73.24	79.25	83.19	86.25	68
Net loans, leases and standby letters of credit	73.47	52.01	59.15	66.38	73.77	80.70	84.41	86.57	68
Core deposits	73.95	40.28	56.14	69.59	75.78	80.99	85.04	86.69	68
Noncore funding	12.71	1.45	3.51	6.72	11.40	16.98	26.69	36.92	68
Time deposits of \$250K or more	3.93	0.66	1.03	2.18	4.15	5.31	6.93	8.39	68
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Federal funds purchased and repos	0.87	0.00	0.00	0.00	0.47	1.53	2.87	4.90	68
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Net federal funds purchased (sold)	0.78	-0.38	-0.03	0.00	0.17	1.40	2.82	4.83	68
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Other borrowings w/remaining maturity of 1 year or less	1.99	0.00	0.00	0.00	0.99	3.23	7.26	13.09	68
Earning assets repriceable in 1 year	27.61	14.37	17.76	21.38	28.71	33.36	39.11	40.95	68
Interest-bearing liabilities repriceable in 1 year	13.59	3.30	4.55	6.66	11.20	17.30	27.32	50.27	68
Long-term debt repriceable in 1 year	0.24	0.00	0.00	0.00	0.00	0.13	1.18	2.73	68
Net assets repriceable in 1 year	12.30	-17.31	-5.00	6.01	13.41	20.56	25.46	28.17	68
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.03	-10.20	-5.93	-0.12	8.07	15.56	27.02	40.97	68
Net ST noncore funding dependence	3.56	-13.02	-6.59	-2.56	3.22	8.81	16.78	20.72	68
Short-term investment / ST noncore funding	104.10	6.12	8.60	19.95	57.25	143.79	330.57	644.78	67
Liquid assets-ST noncore funding / Nonliquid assets	9.41	-14.36	-7.31	-0.46	7.27	19.39	31.49	35.02	68
Net loans and leases / Total deposits	89.89	67.97	74.47	78.03	89.63	99.10	106.67	121.18	66
Net loans and leases / Core deposits	99.77	70.87	78.22	83.67	97.42	110.41	130.90	158.08	66
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.91	-6.85	-2.43	-1.17	-0.15	0.00	0.02	0.03	25
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.74	-11.38	-7.68	-5.68	-3.86	-1.12	-0.15	-0.03	67
Structured notes appreciation (depreciation) / T1 cap	-0.32	-1.03	-0.90	-0.41	-0.15	-0.08	-0.06	-0.04	13
Percent of Investment Securities									
Held-to-maturity securities	7.07	0.00	0.00	0.00	0.00	5.58	40.80	69.21	67
Available-for-sale securities	90.50	18.86	55.61	86.21	99.71	100.00	100.00	100.00	67
US Treasury securities	2.09	0.00	0.00	0.00	0.00	1.30	13.38	29.59	67
US agency securities (excluding Mortgage-backed securities)	16.73	0.00	0.00	4.53	12.63	26.17	42.77	60.53	67
Municipal securities	25.04	0.48	1.74	9.35	27.00	37.23	48.43	51.93	67
Mortgage-backed securities	45.67	0.71	6.23	24.61	51.88	60.96	73.12	87.38	67
Asset-backed securities	0.15	0.00	0.00	0.00	0.00	0.00	0.65	3.43	67
Other debt securities	1.62	0.00	0.00	0.00	0.40	3.17	6.71	8.29	67
Mutual funds and equity securities	0.43	0.00	0.00	0.00	0.00	0.52	2.23	4.65	67
Debt securities 1 year or less	12.93	0.44	1.65	4.47	9.38	18.54	36.89	41.06	67
Debt securities 1 to 5 years	26.42	4.78	7.43	13.68	22.33	38.50	55.49	66.10	67
Debt securities over 5 years	56.19	10.06	15.43	36.76	61.87	74.52	87.24	89.19	67
Pledged securities	45.77	0.00	0.86	31.13	52.61	67.18	83.15	85.39	67
Structured notes, fair value	0.35	0.00	0.00	0.00	0.00	0.00	2.51	5.57	67
Percent Change from Prior Like Quarter									
Short-term investments	13.12	-62.76	-43.95	-18.90	4.64	40.90	79.41	110.57	67
Investment securities	1.11	-21.19	-16.82	-10.17	-0.38	9.32	26.71	36.18	66
Core deposits	10.58	-1.58	0.03	2.41	5.98	17.42	35.10	38.38	66
Noncore funding	7.25	-62.78	-55.46	-16.84	8.36	34.60	57.77	77.86	67

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 3
Date:09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	51
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Futures and forwards									
	30.59	0.00	0.00	0.00	20.12	58.97	74.50	100.00	51
Written options									
	24.42	0.00	0.00	0.00	25.50	51.11	76.82	100.00	51
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Over-the-counter	24.42	0.00	0.00	0.00	25.50	51.11	76.82	100.00	51
Purchased options									
	0.59	0.00	0.00	0.00	0.00	0.00	0.00	14.45	51
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Over-the-counter	0.59	0.00	0.00	0.00	0.00	0.00	0.00	14.45	51
Swaps									
	36.58	0.00	0.00	0.00	0.00	94.76	100.00	100.00	51
Held for trading									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	51
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	51
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Non-traded									
	100.00	50.00	100.00	100.00	100.00	100.00	100.00	100.00	51
Interest rate contracts	98.46	13.13	100.00	100.00	100.00	100.00	100.00	100.00	51
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Derivative contracts (excluding futures and FX 14 days or less)									
	67.99	0.00	0.74	37.31	61.37	100.00	100.00	101.00	51
One year or less	26.17	0.00	0.00	0.00	13.99	50.00	64.06	100.00	51
Over 1 year to 5 years	12.73	0.00	0.00	0.00	0.00	21.12	59.64	83.42	51
Over 5 years	15.49	0.00	0.00	0.00	0.00	42.18	79.81	97.31	51
Gross negative fair value (absolute value)	0.31	0.00	0.00	0.00	0.00	0.27	1.70	2.25	51
Gross positive fair value	1.02	0.00	0.00	0.19	1.05	1.73	2.40	3.03	51
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	68
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	68
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	68
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	68
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
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	68
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Other Ratios									
Current credit exposure / Risk-weighted assets	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.19	68

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2018

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	0.12	0.00	0.01	0.05	0.11	0.17	0.27	0.41	68
Provision for loan and lease losses / Average loans and leases	0.16	0.00	0.01	0.06	0.13	0.23	0.36	0.63	68
Provision for loan and lease losses / Net losses	423.94	-201.72	0.00	85.76	169.16	660.50	1183.05	4300.00	67
Allowance for loan and lease losses / Total loans and leases not held for sale	1.07	0.58	0.67	0.90	1.02	1.22	1.53	1.67	68
Allowance for loan and lease losses / Total loans and leases	1.07	0.57	0.67	0.88	1.02	1.21	1.53	1.67	68
Allowance for loan and lease losses / Net loans and leases losses (X)	38.78	2.57	3.04	7.74	18.97	46.56	82.63	284.27	57
Allowance for loan and lease losses / Nonaccrual assets	345.47	71.45	89.48	129.20	199.53	320.32	1349.57	2293.76	67
ALLL/90+ days past due + nonaccrual loans and leases	313.11	68.52	88.06	120.13	191.77	294.42	923.60	2293.76	67
Gross loan and lease losses / Average loans and leases	0.13	0.00	0.01	0.04	0.09	0.17	0.48	0.56	68
Recoveries / Average loans and leases	0.05	0.00	0.01	0.02	0.03	0.07	0.12	0.20	68
Net losses / Average loans and leases	0.08	-0.02	-0.01	0.01	0.05	0.11	0.33	0.49	68
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	68
Recoveries / Prior year-end losses	27.06	7.10	9.05	14.26	21.22	37.88	56.26	93.97	66
Earnings coverage of net losses (X)	50.43	-262.31	-68.75	7.29	23.14	68.19	219.45	809.15	67
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.07	-0.02	0.00	0.01	0.04	0.12	0.17	66
Real estate loans secured by 1-4 family	0.04	-0.04	-0.03	-0.01	0.01	0.08	0.20	0.25	65
Revolving	0.01	-0.12	-0.07	-0.02	0.00	0.02	0.13	0.17	62
Closed-end	0.04	-0.05	-0.04	0.00	0.00	0.06	0.21	0.27	65
Commercial real estate loans	0.02	-0.11	-0.05	0.00	0.00	0.04	0.13	0.22	66
Construction and land development	-0.01	-0.36	-0.18	0.00	0.00	0.00	0.07	0.16	65
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	65
Other	-0.02	-0.36	-0.18	0.00	0.00	0.00	0.05	0.14	65
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.10	66
Nonfarm nonresidential	0.03	-0.05	-0.02	0.00	0.00	0.04	0.15	0.29	65
Owner-occupied	0.01	-0.01	0.00	0.00	0.00	0.01	0.08	0.14	65
Other	0.01	-0.05	-0.01	0.00	0.00	0.00	0.07	0.21	65
Real estate loans secured by farmland	0.01	-0.01	0.00	0.00	0.00	0.00	0.08	0.13	55
Commercial and industrial loans	0.19	-0.05	-0.04	-0.01	0.02	0.23	0.83	1.53	68
Loans to individuals	0.52	0.05	0.09	0.22	0.43	0.76	1.14	1.46	56
Credit card loans	1.31	0.00	0.00	0.00	0.41	1.86	4.08	4.71	17
Agricultural loans	0.02	-0.02	0.00	0.00	0.00	0.00	0.11	0.22	52
Loans to foreign governments and institutions									
Other loans and leases	0.34	-0.05	-0.01	0.00	0.00	0.35	2.06	3.10	65

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 3
 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	0.37	0.03	0.06	0.20	0.34	0.55	0.70	0.81	68
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.18	68
Nonaccrual loans and leases	0.57	0.04	0.09	0.31	0.50	0.81	1.24	1.68	68
90+ days past due and nonaccrual loans and leases	0.61	0.04	0.09	0.34	0.50	0.84	1.25	1.79	68
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	68
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Nonaccrual restructured	0.11	0.00	0.00	0.02	0.07	0.19	0.34	0.68	68
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.37	0.03	0.06	0.20	0.34	0.55	0.70	0.81	68
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.18	68
Nonaccrual assets	0.57	0.04	0.09	0.31	0.50	0.81	1.24	1.68	68
30+ days past due and nonaccrual assets	1.01	0.06	0.41	0.64	0.96	1.21	1.95	2.47	68
90+ days past due and nonaccrual assets	0.45	0.03	0.06	0.24	0.38	0.60	0.98	1.29	68
90+ past due and nonaccrual assets + other real estate owned	0.59	0.03	0.06	0.31	0.50	0.82	1.38	1.73	68
Restructured and Nonaccrual Loans and Leases									
Total Assets	0.84	0.05	0.17	0.40	0.67	1.29	1.83	2.02	68
Allowance for loan and leases losses	112.44	9.65	20.54	61.66	88.76	171.15	241.08	275.64	67
Equity cap + allowance for loan and lease losses	7.56	0.33	1.47	3.39	6.41	11.48	17.07	20.19	68
Tier 1 cap + allowance for loan and lease losses	7.45	0.50	1.33	3.14	6.45	11.24	15.70	18.96	68
Loans and Leases + other real estate owned	1.14	0.07	0.23	0.58	0.90	1.86	2.35	2.63	68

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.34	0.01	0.06	0.17	0.30	0.53	0.72	0.87	66
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.16	66
	Nonaccrual	0.58	0.01	0.05	0.26	0.52	0.81	1.27	1.70	66
Commercial and industrial	30-89 days past due	0.23	0.00	0.00	0.08	0.18	0.42	0.60	0.74	68
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.29	68
	Nonaccrual	0.56	0.00	0.00	0.10	0.30	1.15	1.73	2.16	68
Individuals	30-89 days past due	0.57	0.00	0.08	0.24	0.50	0.93	1.10	1.22	64
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.18	64
	Nonaccrual	0.21	0.00	0.00	0.00	0.12	0.29	0.99	1.31	64
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Agricultural	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.02	0.29	0.56	52
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.23	52
	Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.14	1.51	2.79	52
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.49	0.00	0.00	0.00	0.00	0.25	3.37	6.11	65
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	65
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.42	1.11	65

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.48	0.05	0.09	0.21	0.40	0.69	1.00	1.33	65
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.24	0.31	65
	Nonaccrual	0.69	0.03	0.09	0.29	0.61	1.12	1.36	1.61	65
Revolving	30-89 days past due	0.29	0.00	0.00	0.00	0.21	0.56	0.86	1.01	62
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	62
	Nonaccrual	0.28	0.00	0.00	0.00	0.23	0.51	0.75	0.94	62
Closed-End	30-89 days past due	0.48	0.02	0.09	0.21	0.39	0.76	1.11	1.31	65
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.30	0.35	65
	Nonaccrual	0.77	0.01	0.08	0.26	0.67	1.26	1.60	1.72	65
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.02	0.07	0.12	65
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	65
	Nonaccrual	0.05	0.00	0.00	0.00	0.03	0.10	0.22	0.29	65
Commercial real estate	30-89 days past due	0.23	0.00	0.00	0.03	0.12	0.41	0.72	1.16	66
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.11	66
	Nonaccrual	0.41	0.00	0.00	0.08	0.29	0.70	1.00	2.17	66
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.25	0.89	1.77	65
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	65
	Nonaccrual	0.27	0.00	0.00	0.00	0.06	0.45	1.12	2.16	65
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.40	65
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.22	0.70	65
Other	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.11	0.65	1.46	65
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	65
	Nonaccrual	0.22	0.00	0.00	0.00	0.05	0.31	1.12	1.61	65
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.34	66
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.02	0.49	1.70	66
Nonfarm non-residential	30-89 days past due	0.23	0.00	0.00	0.01	0.13	0.43	0.82	1.11	65
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.10	65
	Nonaccrual	0.46	0.00	0.00	0.07	0.30	0.76	1.27	2.89	65
Owner occupied	30-89 days past due	0.13	0.00	0.00	0.00	0.05	0.27	0.48	0.86	65
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	65
	Nonaccrual	0.26	0.00	0.00	0.02	0.13	0.50	0.86	1.19	65
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.01	0.09	0.38	0.55	65
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	65
	Nonaccrual	0.16	0.00	0.00	0.00	0.03	0.21	0.83	1.15	65
Farmland	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.24	0.63	0.70	55
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.13	55
	Nonaccrual	0.77	0.00	0.00	0.00	0.22	1.01	3.34	5.32	55
Credit card	30-89 days past due	0.93	0.00	0.00	0.05	0.50	0.84	2.55	3.34	17
	90+ days past due	0.23	0.00	0.00	0.00	0.06	0.34	0.78	0.92	17
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.12	17

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	12.66	8.63	9.61	10.58	12.25	14.31	16.47	21.81	68
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Tier 1 capital, column A	13.57	10.08	10.61	11.79	12.66	15.35	17.98	22.54	68
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Total capital, column A	14.80	11.37	11.75	12.85	14.28	16.35	18.88	23.59	68
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Tier 1 leverage	10.89	8.00	8.33	9.45	10.35	11.68	15.44	19.31	68

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	74.70	0.00	1.26	42.35	79.24	100.42	159.82	207.92	52
Dividends paid / Net income	22.18	0.00	0.00	7.17	22.11	35.94	56.80	71.56	68
Net income - dividends / Average equity	8.10	2.82	3.70	6.17	7.80	10.07	12.79	13.77	68
Percent of Dividends Paid									
Dividends from bank subsidiaries	137.04	0.00	0.00	81.73	129.55	183.74	313.54	486.24	54
Dividends from nonbank subsidiaries	1.60	0.00	0.00	0.00	0.00	0.72	10.33	17.59	54
Dividends from subsidiary BHCs	2.13	0.00	0.00	0.00	0.00	0.00	0.00	38.74	54
Dividends from all subsidiaries	177.51	0.00	10.43	99.99	135.42	197.12	405.63	632.97	54
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	32.33	0.00	0.00	10.25	26.14	57.18	83.42	137.99	62
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.21	62
Mortgage and service fees from bank subsidiaries	1.73	0.00	0.00	0.00	0.00	0.00	14.47	21.60	62
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.28	62
Operating income from bank subsidiaries	40.05	0.00	0.04	13.27	32.79	60.54	84.18	141.38	62
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	73.16	0.00	0.00	32.77	100.00	100.00	127.80	138.20	33
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Mortgage and serv fees from nonbank subsidiaries	0.56	0.00	0.00	0.00	0.00	0.00	0.00	7.72	33
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Operating income from nonbank subsidiaries	74.68	0.00	0.54	32.77	100.00	100.00	127.80	138.20	33
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	26.03	0.00	0.00	0.00	9.66	50.40	62.22	66.16	5
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Operating income from subsidiary BHCs	26.03	0.00	0.00	0.00	9.66	50.40	62.22	66.16	5
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	62.96	0.00	0.00	0.00	89.03	99.34	99.93	100.00	65
Interest income from bank subsidiaries	0.63	0.00	0.00	0.00	0.00	0.05	0.66	25.88	65
Mortgage and service fees from bank subsidiaries	4.00	0.00	0.00	0.00	0.00	0.00	25.19	63.08	65
Other income from bank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.05	3.19	65
Operating income from bank subsidiaries	81.25	0.00	2.76	85.31	98.59	99.93	100.00	100.00	65
Dividends from nonbank subsidiaries	1.81	0.00	0.00	0.00	0.00	0.40	11.10	23.10	65
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	65
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Other income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.87	65
Operating income from nonbank subsidiaries	2.97	0.00	0.00	0.00	0.21	0.91	22.82	32.47	65
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating income from subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.63	65
Loans and advances from subsidiaries / Short term debt	245.10	0.00	0.00	0.00	67.91	234.44	500.29	1006.03	10
Loans and advances from subsidiaries / Total debt	539.56	0.00	0.00	13.09	145.13	324.16	783.03	5062.57	34

BHCPR Reporters for Quarter Ending 09/30/2018

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 06/30/2018 and Other Notes</u>
1201457	1,204,847	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,358,973	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,770,976	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1076691	1,806,491	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1048812	2,953,220	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1097306	2,724,880	BANCPLUS CORPORATION	RIDGELAND, MS	
3590388	2,545,715	BANK OF MARIN BANCORP	NOVATO, CA	
2935142	1,304,002	BOU BANCORP, INC.	OGDEN, UT	
3378764	1,885,793	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3929791	2,972,085	BSB BANCORP INC.	BELMONT, MA	
3488850	1,681,922	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1133503	2,831,203	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	2,810,072	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2158156	2,545,268	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1133594	1,753,881	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1246533	2,085,535	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1838974	1,058,140	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX	
1121229	2,481,003	DACOTAH BANKS, INC.	ABERDEEN, SD	
5149016	1,985,918	DWS USA CORPORATION	NEW YORK, NY	New Y-9C/BHCPR reporter
2461016	2,890,603	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1988646	1,756,195	FIRST BANCORP, INC.	LEBANON, VA	
2385493	2,509,208	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1478017	2,269,688	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA	
1208595	2,983,676	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1118265	1,013,780	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1099917	2,408,400	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,347,905	FIRST UNITED CORPORATION	OAKLAND, MD	
1109834	1,386,152	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1137453	1,183,702	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	1,685,685	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1862036	2,242,580	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
4973362	2,854,874	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,451,664	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,023,537	HEARTLAND BANCORP	WHITEHALL, OH	
1917600	2,292,888	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
3728930	2,114,210	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4090054	1,735,315	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,759,552	INWOOD BANCSHARES, INC.	DALLAS, TX	
1066209	1,306,544	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,232,726	LINCOLN BANCORP	REINBECK, IA	
3832583	1,136,094	MARLIN BUSINESS SERVICES CORP.	MOUNT LAUREL, NJ	
2589714	1,356,790	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	1,861,551	MINNWEST CORPORATION	MINNETONKA, MN	
3211601	1,723,104	MVB FINANCIAL CORP.	FAIRMONT, WV	
1139925	1,258,289	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	2,350,280	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
4436559	2,239,755	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2320618	1,159,339	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	

3200221	2,931,018	OLD LINE BANCSHARES, INC.	BOWIE, MD
1248153	1,720,755	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA
2818245	1,100,292	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC
3186585	2,494,653	PEOPLESBANCORP, MHC	HOLYOKE, MA
2007647	1,544,470	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV
1118434	1,184,389	QNB CORP.	QUAKERTOWN, PA
2743235	1,816,296	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA
1398807	2,657,206	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA
3835164	1,828,888	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO
2810285	1,151,975	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY
2033226	2,687,610	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
1075694	2,672,895	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	1,860,555	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	1,946,931	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
1097771	1,140,807	STATE CAPITAL CORPORATION	GREENWOOD, MS
1427275	2,069,653	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
1139103	1,117,876	UNIVERSITY FINANCIAL CORP. GBC DBA SUNRISE BANKS	SAINT PAUL, MN
4523431	1,916,995	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI
1135048	2,829,268	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
2004141	2,443,857	WILSON BANK HOLDING COMPANY	LEBANON, TN

Note: Peer Group 3 has 68 bank holding companies.