

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.55	3.41	3.40	3.37	3.41
+ Non-interest income	1.64	1.10	1.11	1.12	1.12
- Overhead expense	3.59	3.22	3.31	3.18	3.25
- Provision for loan and lease losses	0.15	0.11	0.08	0.11	0.09
+ Securities gains (losses)	0.01	0.03	0.02	0.05	0.04
+ Other tax equivalent adjustments	0.01	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.47	1.22	1.21	1.24	1.29
Net operating income	1.18	0.87	0.96	0.92	0.94
Net income	1.18	0.87	0.96	0.92	0.94
Net income (sub-chapter S adjusted)	1.27	0.57	0.63	0.50	0.98
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.42	4.19	4.20	4.15	4.16
Interest expense	0.62	0.53	0.51	0.50	0.48
Net interest income (tax equivalent)	3.79	3.66	3.67	3.62	3.67
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.03	0.11	0.11	0.13	0.12
Earnings coverage of net losses (X)	43.66	15.86	13.30	28.15	24.15
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.41	1.27	1.23	1.30	1.28
Allowance for loan and lease losses / Total loans and leases	1.41	1.26	1.22	1.29	1.27
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.51	1.09	1.13	1.31	1.21
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.43	0.40	0.59	0.54	0.53
<b>Liquidity and Funding</b>					
Net noncore funding dependence	6.14	6.65	6.80	15.38	15.72
Net short-term noncore funding dependence	1.60	2.38	2.54	7.62	7.01
Net loans and leases / Total assets	67.31	67.73	66.71	65.65	66.33
<b>Capitalization</b>					
Tier 1 leverage ratio	11.30	9.99	9.99	10.01	10.24
Equity capital / Total assets	10.77	9.76	10.06	9.64	10.06
Equity capital + minority interest / Total assets	10.77	9.78	10.07	9.73	10.07
Tier 1 common equity capital / Total risk-weighted assets	11.78	12.02	12.67	12.36	12.68
Net Loans and leases / Equity capital (X)	6.31	7.23	6.85	7.02	6.73
Cash dividends / Net income	20.19	20.67	33.23	25.48	24.81
Cash dividends / Net income (sub-chapter S adjusted)	8.45	-461.18	68.97	79.12	41.44
Retained earnings / Average equity capital	8.41	6.94	6.50	6.77	6.68
<b>Growth Rates</b>					
Assets	3.78	3.53	3.62	4.31	5.49
Equity capital	5.34	3.25	9.65	4.10	6.23
Net loans and leases	2.91	4.96	5.68	6.06	9.59
Noncore funding	19.24	-27.59	-31.85	4.19	6.73
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.16	0.14	0.19	0.09
Long-term debt / Equity capital	0.39	4.02	3.57	3.40	2.35
Equity investment in subs / Equity capital	108.57	116.19	111.76	113.30	108.82
Cash FR op + noncash + op expenses / Op expenses + dividends	209.59	79.66	92.76	99.26	108.84

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	4.14	3.91	3.90	3.85	3.86
Less: Interest expense	0.58	0.49	0.48	0.46	0.45
Equals: Net interest income (tax equivalent)	3.55	3.41	3.40	3.37	3.41
Plus: Non-interest income	1.64	1.10	1.11	1.12	1.12
Equals: adjusted operating income (tax equivalent)	5.19	4.53	4.54	4.51	4.56
Less: Overhead Expense	3.59	3.22	3.31	3.18	3.25
Less: Provision for loan and lease losses	0.15	0.11	0.08	0.11	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	0.01	0.03	0.02	0.05	0.04
Plus: other tax equivalent adjustments	0.01	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.47	1.22	1.21	1.24	1.29
Less: Applicable income taxes (tax equivalent)	0.30	0.35	0.27	0.34	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.18	0.87	0.96	0.92	0.94
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.18	0.87	0.96	0.92	0.94
Memo: Net income (last four quarters)	1.41	0.85	0.96	0.92	0.94
Net income-BHC and noncontrolling (minority) interest	1.18	0.87	0.96	0.92	0.94
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.74	93.26	93.37	93.10	93.06
Average interest-bearing funds / Average assets	73.61	72.44	71.18	71.71	72.34
Interest income (tax equivalent) / Average earning assets	4.42	4.19	4.20	4.15	4.16
Interest expense / Average earning assets	0.62	0.53	0.51	0.50	0.48
Net interest income (tax equivalent) / Average earning assets	3.79	3.66	3.67	3.62	3.67
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.08	4.80	4.88	4.84	4.97
Interest-bearing bank balances	1.84	1.12	1.23	0.71	0.47
Fed funds sold and reverse repos	1.43	0.64	0.71	0.34	0.13
Trading assets				0.00	0.81
Total earning assets	4.35	4.09	4.10	4.04	4.06
Investment securities (tax equivalent)	2.57	2.55	2.51	2.65	2.47
US Treasury and agency securities (excluding Mortgage-backed securities)		1.82	1.82	1.93	1.67
Mortgage-backed securities	2.30	2.13	2.12	2.03	2.10
All other securities		3.60	3.54	4.12	3.57
Interest-bearing deposits	0.68	0.50	0.51	0.49	0.49
Time deposits of \$250K or more	1.42				
Time deposits < \$250K	1.23				
Other domestic deposits	0.38			0.26	0.25
Foreign deposits					
Fed funds purchased and repos	1.05	0.41	0.66	0.33	0.32
Other borrowed funds and trading liabilities	2.05	1.79	1.98	1.92	1.93
All interest-bearing funds	0.79	0.68	0.69	0.65	0.63

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**Non-interest Income & Expenses**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	70.09	72.46	74.07	71.82	72.16
<b>Percent of Average Assets</b>					
Total overhead expense	3.59	3.22	3.31	3.18	3.25
Personnel expense	1.98	1.77	1.80	1.76	1.77
Net occupancy expense	0.43	0.36	0.38	0.38	0.38
Other operating expenses	1.18	1.09	1.12	1.04	1.03
Overhead less non-interest income	1.95	2.12	2.17	2.08	2.10
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	69.28	71.01	72.59	70.34	70.74
Personnel expense	38.90	39.00	40.34	38.52	39.49
Net occupancy expense	8.51	7.84	8.29	8.24	8.29
Other operating expenses	21.88	23.73	23.67	23.17	22.45
Total non-interest income	31.09	23.37	23.16	23.25	22.59
Fiduciary activities income	2.96	1.29	1.33	1.70	1.15
Service charges on domestic deposit accounts	4.64	4.25	4.51	4.18	4.26
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	1.57	0.78	0.57	0.67	0.72
Insurance activities revenue	0.45	0.24	0.22	0.38	0.71
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	1.07	0.52	0.71	0.37	0.92
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	10.36	3.86	3.76	4.37	3.96
Other non-interest income	10.05	9.45	8.75	8.96	7.27
Overhead less non-interest income	38.19	47.17	48.59	47.06	47.26
Applicable income taxes / Pretax net operating income (tax equivalent)	14.68	19.49	5.07	17.84	20.50
Applicable income tax + TE / Pretax net operating income + TE	19.72	27.16	13.06	25.47	27.74

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**Percent Composition of Assets**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Real estate loans	52.63	53.20	53.24	52.16	50.87
Commercial and industrial loans	9.68	8.66	8.95	9.19	9.50
Loans to individuals	1.57	1.81	1.46	1.42	1.46
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00
Agricultural loans	3.56	1.27	1.19	1.32	1.65
Other loans and leases	0.80	1.39	1.03	1.04	1.56
Net loans and leases	67.31	67.73	66.71	65.65	66.33
Debt securities over 1 year	17.22	17.38	17.49	20.61	19.54
Mutual funds and equity securities	0.24	0.11	0.07	0.11	0.17
Subtotal	84.77	85.30	84.76	86.13	86.58
Interest-bearing bank balances	4.11	3.39	3.42	3.26	3.10
Federal funds sold and reverse repos	0.82	0.17	0.13	0.31	0.21
Debt securities 1 year or less	3.02	2.96	2.76	1.73	1.55
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.72	92.50	92.34	92.30	92.54
Non-interest cash and due from depository institutions	1.50	1.38	1.45	1.60	1.42
Other real estate owned	0.26	0.17	0.16	0.23	0.18
All other assets	5.78	6.09	6.13	6.00	5.97
<b>Memoranda</b>					
Short-term investments	7.94	7.16	7.02	5.80	5.33
US Treasury securities	0.50	0.58	0.54	0.44	0.46
US agency securities (excluding Mortgage-backed securities)	4.24	4.16	4.45	3.53	4.31
Municipal securities	6.11	5.73	5.69	6.69	5.96
Mortgage-backed securities	8.81	8.66	8.45	10.19	8.83
Asset-backed securities	0.46	0.16	0.16	0.08	0.06
Other debt securities	0.11	0.18	0.26	0.14	0.31
Loans held-for-sale	0.33	0.21	0.31	0.30	0.42
Loans not held-for-sale	67.91	68.38	66.82	66.10	66.50
Real estate loans secured by 1-4 family	16.64	18.43	19.44	17.38	17.97
Revolving	2.60	2.32	2.27	2.20	2.43
Closed-end, secured by first liens	13.25	15.39	16.39	14.36	14.74
Closed-end, secured by junior liens	0.79	0.57	0.62	0.64	0.64
Commercial real estate loans	30.91	31.59	31.11	31.92	29.74
Construction and land development	4.53	4.76	4.64	5.38	4.64
Multifamily	4.02	3.50	3.43	3.08	2.83
Nonfarm nonresidential	22.36	23.10	22.62	23.15	21.69
Real estate loans secured by farmland	5.07	1.94	1.98	1.94	2.15

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	76.74	78.54	79.25	78.41	76.47
Real estate loans secured by 1-4 family	24.51	27.02	28.39	26.58	26.92
Revolving	3.77	3.40	3.34	3.31	3.57
Closed-end	20.75	23.44	24.88	23.11	23.21
Commercial real estate loans	45.01	46.53	45.95	48.02	44.16
Construction and land development	6.34	6.88	6.78	7.96	6.88
1-4 family	1.74	2.22	2.22	2.26	1.89
Other	4.60	4.56	4.44	5.61	4.82
Multifamily	5.80	5.20	5.15	4.82	4.22
Nonfarm nonresidential	32.86	33.94	33.83	34.83	32.35
Owner-occupied	14.35	14.01	13.90	14.98	14.92
Other	18.52	19.58	19.47	19.42	16.49
Real estate loans secured by farmland	7.22	3.00	3.12	2.98	3.20
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.34	12.67	13.28	14.11	14.12
Loans to individuals	2.44	2.80	2.35	2.33	2.36
Credit card loans	0.03	0.03	0.04	0.05	0.07
Agricultural loans	5.26	2.13	2.01	2.11	2.52
Other loans and leases	1.22	2.13	1.61	1.86	2.42
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	439.37	487.27	495.67	490.02	462.55
Real estate loans secured by 1-4 family	140.50	168.85	181.94	164.95	167.04
Revolving	21.12	20.96	20.74	20.46	22.44
Closed-end	119.38	146.98	160.03	143.02	143.96
Commercial real estate loans	260.38	287.56	288.85	299.33	270.92
Construction and land development	36.44	43.52	42.45	49.82	41.74
1-4 family	10.18	14.04	13.74	14.46	11.35
Other	26.27	28.59	27.72	34.44	29.20
Multifamily	33.89	33.06	32.68	29.09	26.17
Nonfarm nonresidential	190.05	208.69	209.89	215.40	198.10
Owner-occupied	82.30	87.29	87.47	93.52	93.24
Other	107.75	120.94	122.47	121.35	100.63
Real estate loans secured by farmland	38.49	18.72	18.96	19.23	20.34
Loans to depository institutions and acceptances of other banks	0.11	0.00	0.00	0.00	0.00
Commercial and industrial loans	80.20	80.98	85.65	87.01	88.67
Loans to individuals	13.10	16.28	13.73	13.66	13.61
Credit card loans	0.17	0.18	0.27	0.33	0.42
Agricultural loans	27.43	12.65	11.70	13.37	15.80
Other loans and leases	6.52	13.06	9.87	9.62	14.48
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	30.77	32.40	32.05	32.90	28.39
Non-owner occupied CRE loans / Total risk based capital	178.68	202.56	202.85	204.50	173.12
Construction and land development loans / Total risk based capital	36.44	43.52	42.45	49.82	41.74
Total CRE loans / Total risk based capital	260.99	289.39	290.48	300.45	272.10

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**Liquidity and Funding**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Short-term investments	7.94	7.16	7.02	5.80	5.33
Liquid assets	19.26	18.90	19.26	20.50	19.45
Investment securities	20.48	20.76	20.94	22.82	21.99
Net loans and leases	67.31	67.73	66.71	65.65	66.33
Net loans, leases and standby letters of credit	67.89	68.09	67.08	66.07	66.73
Core deposits	74.12	74.91	74.60	68.85	68.70
Noncore funding	13.17	13.06	13.03	19.19	19.18
Time deposits of \$250K or more	4.33	3.39	3.45		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.73	1.04	1.14	1.08	1.16
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.91	0.89	1.04	0.79	0.98
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.29	2.16	1.84	2.04	1.67
Earning assets repriceable in 1 year	33.24	28.53	28.99	26.33	27.34
Interest-bearing liabilities repriceable in 1 year	24.10	19.80	20.51	21.69	19.79
Long-term debt repriceable in 1 year	0.07	0.49	0.20	0.70	0.23
Net assets repriceable in 1 year	9.07	8.10	8.10	3.65	6.88
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	6.14	6.65	6.80	15.38	15.72
Net ST noncore funding dependence	1.60	2.38	2.54	7.62	7.01
Short-term investment / ST noncore funding	177.49	141.11	134.85	56.72	59.22
Liquid assets-ST noncore funding / Nonliquid assets	13.67	12.14	13.05	11.13	10.35
Net loans and leases / Total deposits	81.92	82.11	80.97	79.37	81.09
Net loans and leases / Core deposits	91.08	91.52	90.19	96.23	98.45
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.13	0.37	-0.05	-0.66	0.66
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.82	0.59	-1.03	-1.33	1.35
Structured notes appreciation (depreciation) / T1 cap	-0.04	-0.10	-0.11	-0.12	-0.16
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	1.21	8.87	6.15	11.79	13.86
Available-for-sale securities	97.63	91.13	93.85	88.21	86.14
US Treasury securities	2.47	3.31	2.87	3.04	2.49
US agency securities (excluding Mortgage-backed securities)	27.51	21.32	23.22	18.93	22.63
Municipal securities	21.99	24.11	23.53	26.15	25.47
Mortgage-backed securities	42.71	43.57	41.53	44.72	41.35
Asset-backed securities	3.04	0.67	0.69	0.42	0.34
Other debt securities	1.04	1.01	1.64	0.88	1.48
Mutual funds and equity securities	1.24	1.03	0.74	0.93	1.18
Debt securities 1 year or less	16.67	13.72	13.12	7.81	8.24
Debt securities 1 to 5 years	38.46	25.94	26.57	29.11	31.40
Debt securities over 5 years	43.60	57.62	57.91	61.09	56.04
Pledged securities	57.34	51.64	48.55	47.32	47.86
Structured notes, fair value	2.79	0.28	0.29	0.35	0.58
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	54.18	4.00	13.56	51.61	14.62
Investment securities	3.80	-0.65	-1.12	-1.19	0.44
Core deposits	2.60	11.00	11.08	4.64	4.93
Noncore funding	19.24	-27.59	-31.85	4.19	6.73

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)		12.75	12.11	12.13	13.19
Standby letters of credit	0.58	0.32	0.35	0.42	0.37
Commercial and similar letters of credit	0.38	0.01	0.00	0.01	0.00
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	2.48	1.65	1.81	1.49	1.58
Interest rate contracts	2.48	1.65	1.81	1.49	1.58
Interest rate futures and forward contracts	0.50	0.17	0.24	0.22	0.26
Written options contracts (interest rate)	0.74	0.37	0.50	0.24	0.25
Purchased options contracts (interest rate)	0.43	0.00	0.00	0.15	0.03
Interest rate swaps	0.80	0.58	0.53	0.25	0.40
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
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)		19.37	18.64	18.90	20.62

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**Derivatives Analysis**

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Notional Amount</b>					
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	26.12	34.81	36.19	30.34	32.33
Written options	42.40	22.48	21.07	23.64	26.54
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	42.40	22.48	21.07	23.64	26.54
Purchased options	4.47	0.00	0.00	8.63	5.01
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	4.47	0.00	0.00	8.63	5.01
Swaps	27.01	37.26	38.05	29.40	33.33
Held for trading	14.29	1.29	2.58	1.00	0.82
Interest rate contracts	14.29	1.29	2.58	1.00	0.82
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	85.71	98.71	92.29	99.00	99.18
Interest rate contracts	85.71	98.71	92.29	99.00	99.13
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)	51.86	79.06	76.57	72.67	73.99
One year or less	32.83	47.19	50.11	31.08	37.41
Over 1 year to 5 years	2.79	20.21	13.68	18.47	11.97
Over 5 years	16.24	5.26	4.45	19.66	22.02
Gross negative fair value (absolute value)	0.08	0.83	0.43	0.69	1.30
Gross positive fair value	1.09	0.82	0.82	1.10	0.96
<b>Percent of Tier 1 Capital</b>					
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
<b>Past Due Derivative Instruments Fair Value</b>					
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
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.03	0.00	0.00	0.01	0.00



**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 09/30/2018

**Allowance and Net Loan and Lease Losses**

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.15	0.11	0.08	0.11	0.09
Provision for loan and lease losses / Average loans and leases	0.26	0.16	0.12	0.17	0.14
Provision for loan and lease losses / Net losses	289.43	187.96	190.96	209.58	112.93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.41	1.27	1.23	1.30	1.28
Allowance for loan and lease losses / Total loans and leases	1.41	1.26	1.22	1.29	1.27
Allowance for loan and lease losses / Net loans and leases losses (X)	27.67	19.93	16.34	24.27	20.91
Allowance for loan and lease losses / Nonaccrual assets	157.90	187.22	171.95	215.84	246.90
ALLL/90+ days past due + nonaccrual loans and leases	147.70	165.12	165.05	176.34	204.56
Gross loan and lease losses / Average loans and leases	0.11	0.18	0.17	0.21	0.20
Recoveries / Average loans and leases	0.09	0.07	0.07	0.08	0.09
Net losses / Average loans and leases	0.03	0.11	0.11	0.13	0.12
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	38.48	43.70	54.55	46.10	51.82
Earnings coverage of net losses (X)	43.66	15.86	13.30	28.15	24.15
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.01	0.01	0.05	0.07	0.06
Real estate loans secured by 1-4 family	0.05	0.03	0.06	0.10	0.07
Revolving	0.23	-0.01	0.03	0.12	0.09
Closed-end	0.04	0.03	0.07	0.10	0.08
Commercial real estate loans	-0.01	0.00	0.03	0.04	0.03
Construction and land development	-0.01	-0.04	-0.04	-0.02	-0.28
1-4 family	0.00	0.00	0.00	-0.01	0.00
Other	-0.01	-0.03	-0.04	-0.01	-0.30
Multifamily	-0.03	0.00	0.00	0.04	0.02
Nonfarm nonresidential	0.00	0.02	0.04	0.05	0.05
Owner-occupied	0.01	0.00	0.01	0.04	0.05
Other	-0.01	0.01	0.02	0.01	0.01
Real estate loans secured by farmland	-0.01	0.00	0.00	0.18	0.02
Commercial and industrial loans	0.42	0.25	0.25	0.25	0.18
Loans to individuals	0.61	0.84	1.08	0.56	0.75
Credit card loans	1.62	0.92	0.70	1.43	2.56
Agricultural loans	-0.22	0.02	0.01	0.03	-0.01
Loans to foreign governments and institutions					
Other loans and leases	0.33	0.39	0.16	2.48	1.03

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 09/30/2018

**Past Due and Nonaccrual Assets**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.43	0.40	0.59	0.54	0.53
90+ days past due loans and leases	0.04	0.09	0.06	0.06	0.08
Nonaccrual loans and leases	1.17	0.81	0.84	0.93	0.89
90+ days past due and nonaccrual loans and leases	1.21	0.93	0.92	1.05	1.03
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.43	0.40	0.59	0.54	0.53
90+ days past due assets	0.04	0.09	0.06	0.06	0.08
Nonaccrual assets	1.19	0.85	0.86	0.94	0.91
30+ days past due and nonaccrual assets	1.66	1.36	1.56	1.63	1.60
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.80	0.66	0.62	0.69	0.71
90+ past due and nonaccrual assets + other real estate owned	1.06	0.85	0.82	0.93	0.95
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	1.46	1.09	1.09	1.33	1.33
Allowance for loan and leases losses	160.38	127.08	142.70	162.05	170.57
Equity cap + allowance for loan and lease losses	12.93	10.50	10.24	12.94	12.18
Tier 1 cap + allowance for loan and lease losses	11.92	10.29	10.25	12.83	12.07
Loans and Leases + other real estate owned	2.17	1.59	1.60	2.05	1.93

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.43	0.34	0.52	0.52	0.56
	90+ days past due	0.03	0.06	0.03	0.05	0.08
	Nonaccrual	1.32	0.89	0.93	0.75	0.92
Commercial and industrial	30-89 days past due	0.47	0.31	0.58	0.31	0.34
	90+ days past due	0.11	0.01	0.02	0.02	0.01
	Nonaccrual	2.06	0.61	0.56	1.10	0.90
Individuals	30-89 days past due	0.81	1.08	0.92	0.63	0.72
	90+ days past due	0.09	0.31	0.33	0.03	0.03
	Nonaccrual	0.10	0.23	0.14	0.26	0.50
Depository institution loans	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
Agricultural	30-89 days past due	0.15	0.14	0.21	0.04	0.07
	90+ days past due	0.11	0.00	0.00	0.00	0.00
	Nonaccrual	0.37	0.18	0.30	0.14	0.08
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	6.74	0.19	0.25	0.45	0.29
	90+ days past due	0.01	0.01	0.00	0.00	0.00
	Nonaccrual	0.00	0.12	0.00	0.53	0.10

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.51	0.56	0.91	0.79	0.84
	90+ days past due	0.07	0.06	0.04	0.05	0.08
	Nonaccrual	1.13	0.81	0.97	0.83	0.91
Revolving	30-89 days past due	0.45	0.30	0.50	0.35	0.42
	90+ days past due	0.05	0.01	0.01	0.03	0.02
	Nonaccrual	0.39	0.33	0.25	0.39	0.44
Closed-End	30-89 days past due	0.56	0.55	0.96	0.86	0.91
	90+ days past due	0.08	0.07	0.04	0.05	0.08
	Nonaccrual	1.24	0.89	1.08	0.83	0.97
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.05	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.09	0.02	0.03	0.03	0.04
Commercial real estate	30-89 days past due	0.36	0.17	0.25	0.29	0.32
	90+ days past due	0.01	0.04	0.02	0.03	0.03
	Nonaccrual	1.25	0.83	0.74	0.66	0.83
Construction and development	30-89 days past due	1.11	0.18	0.29	0.19	0.30
	90+ days past due	0.03	0.01	0.00	0.01	0.01
	Nonaccrual	2.53	0.48	0.40	0.53	0.97
1-4 family	30-89 days past due	0.28	0.01	0.09	0.04	0.17
	90+ days past due	0.03	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.04	0.03	0.10
Other	30-89 days past due	0.83	0.10	0.15	0.11	0.09
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	2.48	0.39	0.33	0.43	0.67
Multifamily	30-89 days past due	0.21	0.01	0.04	0.09	0.51
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.46	0.09	0.29	0.26	0.10
Nonfarm non-residential	30-89 days past due	0.21	0.20	0.26	0.32	0.26
	90+ days past due	0.00	0.05	0.03	0.04	0.04
	Nonaccrual	1.31	0.92	0.81	0.74	0.87
Owner occupied	30-89 days past due	0.17	0.14	0.16	0.21	0.16
	90+ days past due	0.00	0.03	0.02	0.03	0.01
	Nonaccrual	0.74	0.51	0.53	0.41	0.45
Other	30-89 days past due	0.04	0.05	0.06	0.12	0.06
	90+ days past due	0.00	0.02	0.00	0.00	0.00
	Nonaccrual	0.57	0.32	0.26	0.30	0.34
Farmland	30-89 days past due	0.49	0.17	0.61	0.69	0.17
	90+ days past due	0.04	0.01	0.00	0.00	0.01
	Nonaccrual	2.07	1.10	0.91	1.99	0.68
Credit card	30-89 days past due	1.03	0.84	1.32	0.99	1.73
	90+ days past due	0.05	0.30	0.33	0.04	0.14
	Nonaccrual	0.00	0.00	0.00	0.01	0.06

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

**BHCPR PEER GROUP DATA**Peer Group: 4  
Date: 09/30/2018**Regulatory Capital Components and Ratios**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A	11.77	12.02	12.67	12.36	12.68
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	15.06	13.72	14.06	13.87	14.11
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	16.19	15.34	15.62	15.26	15.42
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	11.30	9.99	9.99	10.01	10.24

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 09/30/2018

**Insurance and Broker-Dealer Activities**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.05	0.01	0.01	0.01	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	50.00	50.00	72.64	43.48
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	50.00	50.00	27.36	56.52
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.45	0.24	0.22	0.38	0.71
Premium income / Insurance activities revenue	0.23	0.00	0.10	0.07	0.00
Credit related premium income / Total premium income	80.77	72.41	76.32	40.00	78.33
Other premium income / Total premium income	19.23	27.59	23.68	60.00	21.67
Insurance underwriting net income / Consolidated net income	0.64	0.01	0.01	0.11	0.00
Insurance net income (P/C) / Equity (P/C)	51.56	73.81	68.43	43.57	29.71
Insurance net income (L/H) / Equity (L/H)	1.30	1.85	1.91	1.41	0.87
Insurance benefits, losses, expenses / Insurance premiums	69.23	44.83	47.37	45.56	111.67
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net 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	10.44	16.68	15.83	14.16	13.80
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 09/30/2018

**Foreign Activities**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases	-30.03	16.64	-21.39	310.95	-5.91
Total selected assets	-20.09	4.62	-17.61	26.66	-11.54
Deposits					

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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
<b>Profitability</b>					
Net income / Average equity capital	10.42	8.80	8.73	8.93	8.89
Bank net income / Average equity investment in banks	10.51	9.14	9.51	9.03	9.46
Nonbank net income / Average equity investment in nonbanks	15.26	3.88	0.41	2.25	5.86
Sub BHCs net income / Average equity investment in sub BHCs		11.35	8.02	11.80	6.21
Bank net income / Parent net income	103.45	108.50	111.48	96.36	104.70
Nonbank net income / Parent net income	6.84	0.93	0.50	1.20	1.27
Sub BHCs net income / Parent net income		100.00	100.11	106.41	100.65
<b>Leverage</b>					
Total liabilities / Equity capital	12.98	20.30	15.69	17.40	13.96
Total debt / Equity capital	0.39	4.42	4.13	3.68	2.79
Total debt + NP to subs that issued trust preferred / Equity capital	11.19	18.19	14.33	15.18	11.74
Total debt + Loans guaranteed for affiliate / Equity capital	0.39	4.60	4.15	3.70	2.80
Total debt / Equity capital - excess over fair value	0.39	4.42	4.14	3.69	2.80
Long-term debt / Equity capital	0.39	4.02	3.57	3.40	2.35
Short-term debt / Equity capital	0.00	0.16	0.14	0.19	0.09
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	0.04	0.03	0.03	0.10	0.09
Long-term debt / Consolidated long-term debt	2.02	8.74	8.79	8.33	6.95
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	108.57	116.19	111.76	113.30	108.82
Total investment in subs / Equity capital	108.60	116.34	112.01	113.55	109.28
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.71	1.48	1.40	1.11	0.87
Equity investment in subs - equity cap / Net income-div (X)	1.91	2.41	3.37	2.14	2.74
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	89.76	82.39	101.12	106.67	127.31
Cash flow from operations + noncash + op exchange / Op exchange + div	209.59	79.66	92.76	99.26	108.84
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	90.87	100.03	103.50	90.41	121.81
Pretax operating income + interest expenses / Interest expense	4,661.17	2,339.59	6,214.44	2,206.21	5,804.08
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,329.78	508.64	643.72	794.66	1,596.43
Dividends + interest from subs / Interest expenses + dividends	160.26	100.24	98.97	136.19	155.85
Fees + other income from subs / Salary + other expenses	19.97	9.20	8.35	7.33	7.13
Net income / Current part of long-term debt + preferred dividends (X)		15.80	14.68	99.31	31.58
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	-4.87	-1.71	-1.91	-0.79	-0.03
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	100.00	100.00	0.00	50.00
Total	0.00	100.00	100.00	0.00	50.00
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.02	0.02	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.02	0.02	0.00
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.27	0.31	0.19	0.32	0.30
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: 4  
Date: 09/30/2018

**Parent Company Analysis - Part 2**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	101.41	102.12	86.65	79.53	76.14
Dividends paid / Net income	20.19	20.67	33.23	25.48	24.75
Net income - dividends / Average equity	8.41	6.94	6.50	6.77	6.69
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	141.84	135.53	125.32	150.16	170.21
Dividends from nonbank subsidiaries	17.89	0.07	0.70	0.26	1.49
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	159.73	136.65	133.34	153.14	176.22
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	27.00	28.28	36.01	36.90	35.98
Interest income from bank subsidiaries	0.11	0.03	0.04	0.02	0.06
Mortgage and service fees from bank subsidiaries	7.79	2.18	2.40	1.68	0.47
Other income from bank subsidiaries	0.15	0.16	0.11	0.12	0.10
Operating income from bank subsidiaries	35.05	33.00	40.90	40.21	38.17
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	4,291.30	45.84	56.89	210.66	73.21
Interest income from nonbank subsidiaries	0.00	0.86	0.00	1.35	0.09
Mortgage and serv 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	1.46
Operating income from nonbank subsidiaries	4,291.30	46.69	56.89	212.00	112.49
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs		0.00	35.84	0.00	13.52
Interest income from subsidiary BHCs		0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs		0.00	0.00	0.00	0.00
Other income from subsidiary BHCs		0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs		0.00	35.84	0.00	13.52
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	63.94	67.52	69.02	69.74	70.89
Interest income from bank subsidiaries	0.95	0.68	0.51	2.07	0.20
Mortgage and service fees from bank subsidiaries	9.86	5.57	4.28	2.52	0.92
Other income from bank subsidiaries	0.76	0.54	0.30	0.25	0.13
Operating income from bank subsidiaries	75.50	78.85	78.65	79.33	79.84
Dividends from nonbank subsidiaries	13.00	3.57	4.47	3.28	1.48
Interest income from nonbank subsidiaries	10.49	3.89	0.34	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	0.01	0.14
Operating income from nonbank subsidiaries	23.49	15.36	8.72	3.71	3.68
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		1,919.09	18,756.47	948.11	1,060.38
Loans and advances from subsidiaries / Total debt	236.39	2,096.09	7,312.09	616.12	170.19

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 4  
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									10
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.55	2.80	2.86	2.94	3.44	4.09	4.34	4.60	10
+ Non-interest income	1.64	0.84	0.86	1.16	1.52	1.80	2.68	2.97	10
- Overhead expense	3.59	2.86	2.87	3.01	3.39	3.75	4.53	5.01	10
- Provision for loan and lease losses	0.15	0.00	0.00	0.01	0.09	0.13	0.25	0.55	10
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.04	10
+ Other tax equivalent adjustments	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.07	10
= Pretax net operating income (tax equivalent)	1.47	0.76	0.88	1.05	1.41	1.83	2.08	2.37	10
Net operating income	1.18	0.60	0.74	0.92	1.06	1.41	1.93	1.96	10
Net income	1.18	0.60	0.74	0.92	1.06	1.41	1.93	1.96	10
Net income (sub-chapter S adjusted)	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.42	3.68	3.76	3.90	4.27	4.87	5.22	5.33	10
Interest expense	0.62	0.33	0.43	0.56	0.57	0.77	0.91	0.94	10
Net interest income (tax equivalent)	3.79	2.90	3.01	3.15	3.71	4.32	4.68	4.95	10
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.03	-0.16	-0.14	0.02	0.04	0.10	0.13	0.13	10
Earnings coverage of net losses (X)	43.66	-9.80	-7.06	13.68	24.14	82.40	110.16	120.09	10
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.41	1.10	1.11	1.12	1.22	1.38	1.75	2.36	10
Allowance for loan and lease losses / Total loans and leases	1.41	1.09	1.11	1.12	1.21	1.37	1.73	2.35	10
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.51	0.55	0.68	1.15	1.21	2.08	2.50	2.82	10
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.43	0.18	0.20	0.25	0.41	0.52	0.69	0.77	10
<b>Liquidity and Funding</b>									
Net noncore funding dependence	6.14	-4.97	0.05	3.43	7.34	10.38	13.17	13.67	10
Net short-term noncore funding dependence	1.60	-9.38	-7.87	-0.99	2.44	6.47	9.43	9.87	10
Net loans and leases / Total assets	67.31	49.23	50.04	65.01	68.72	76.09	78.99	79.45	10
<b>Capitalization</b>									
Tier 1 leverage ratio	11.30	9.80	9.88	10.23	10.95	11.69	13.57	13.91	10
Equity capital / Total assets	10.77	8.16	8.47	9.38	11.14	12.07	12.40	12.84	10
Equity capital + minority interest / Total assets	10.77	8.16	8.47	9.38	11.14	12.07	12.40	12.84	10
Tier 1 common equity capital / Total risk-weighted assets	11.78	3.36	5.21	11.68	13.57	14.49	15.15	15.28	10
Net Loans and leases / Equity capital (X)	6.31	5.58	5.59	5.68	5.98	6.58	7.07	7.95	10
Cash dividends / Net income	20.19	0.00	0.00	11.36	22.16	30.08	34.44	37.52	10
Cash dividends / Net income (sub-chapter S adjusted)	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	1
Retained earnings / Average equity capital	8.41	4.54	5.79	6.63	8.57	10.52	11.62	11.80	10
<b>Growth Rates</b>									
Assets	3.78	-3.78	0.15	2.77	3.43	4.85	9.95	11.49	10
Equity capital	5.34	-1.91	-0.53	2.90	4.04	5.82	11.53	16.26	10
Net loans and leases	2.91	-10.64	-4.36	3.14	4.73	7.27	9.22	9.90	10
Noncore funding	19.24	-32.72	-27.59	-5.72	14.21	25.66	64.23	93.77	10
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Long-term debt / Equity capital	0.39	0.00	0.00	0.00	0.00	0.00	0.39	2.12	10
Equity investment in subs / Equity capital	108.57	96.45	96.71	97.51	103.65	120.05	124.79	127.64	10
Cash FR op + noncash + op expenses / Op expenses + dividends	209.59	-18.96	68.03	100.76	107.16	149.38	266.60	753.53	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2018

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	4.14	3.47	3.52	3.70	3.96	4.61	4.84	4.96	10
Less: Interest expense	0.58	0.31	0.41	0.52	0.53	0.71	0.86	0.91	10
Equals: Net interest income (tax equivalent)	3.55	2.80	2.86	2.94	3.44	4.09	4.34	4.60	10
Plus: Non-interest income	1.64	0.84	0.86	1.16	1.52	1.80	2.68	2.97	10
Equals: adjusted operating income (tax equivalent)	5.19	4.43	4.44	4.62	4.88	5.30	6.18	6.86	10
Less: Overhead Expense	3.59	2.86	2.87	3.01	3.39	3.75	4.53	5.01	10
Less: Provision for loan and lease losses	0.15	0.00	0.00	0.01	0.09	0.13	0.25	0.55	10
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	10
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.04	10
Plus: other tax equivalent adjustments	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.07	10
Equals: Pretax net operating income (tax equivalent)	1.47	0.76	0.88	1.05	1.41	1.83	2.08	2.37	10
Less: Applicable income taxes (tax equivalent)	0.30	-0.01	0.00	0.18	0.27	0.46	0.52	0.60	10
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Equals: Net operating income	1.18	0.60	0.74	0.92	1.06	1.41	1.93	1.96	10
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Equals: Net income	1.18	0.60	0.74	0.92	1.06	1.41	1.93	1.96	10
Memo: Net income (last four quarters)	1.41	0.63	0.74	0.86	1.05	1.65	2.05	2.98	10
Net income-BHC and noncontrolling (minority) interest	1.18	0.60	0.74	0.92	1.06	1.41	1.93	1.96	10
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.74	91.94	92.36	92.74	93.17	94.70	95.40	96.46	10
Average interest-bearing funds / Average assets	73.61	66.44	68.32	70.85	73.96	77.14	78.65	79.62	10
Interest income (tax equivalent) / Average earning assets	4.42	3.68	3.76	3.90	4.27	4.87	5.22	5.33	10
Interest expense / Average earning assets	0.62	0.33	0.43	0.56	0.57	0.77	0.91	0.94	10
Net interest income (tax equivalent) / Average earning assets	3.79	2.90	3.01	3.15	3.71	4.32	4.68	4.95	10
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.08	4.44	4.45	4.66	5.11	5.42	5.61	5.81	10
Interest-bearing bank balances	1.84	1.37	1.45	1.61	1.75	1.99	2.39	2.51	10
Fed funds sold and reverse repos	1.43	0.27	0.55	1.09	1.70	1.71	1.94	2.28	9
Trading assets									
Total earning assets	4.35	3.63	3.72	3.82	4.21	4.87	4.93	5.19	10
Investment securities (tax equivalent)	2.57	2.03	2.14	2.24	2.43	2.54	3.04	3.67	10
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.30	2.03	2.03	2.04	2.14	2.56	2.71	2.81	9
All other securities									
Interest-bearing deposits	0.68	0.36	0.43	0.48	0.64	0.83	1.05	1.11	10
Time deposits of \$250K or more	1.42	0.61	0.98	1.27	1.48	1.61	1.73	2.15	10
Time deposits < \$250K	1.23	0.61	0.64	0.88	1.29	1.58	1.75	1.78	10
Other domestic deposits	0.38	0.22	0.28	0.33	0.36	0.44	0.55	0.56	10
Foreign deposits									
Fed funds purchased and repos	1.05	0.18	0.20	0.37	0.83	1.56	2.00	2.21	9
Other borrowed funds and trading liabilities	2.05	1.70	1.77	1.84	1.91	2.31	2.47	2.49	9
All interest-bearing funds	0.79	0.45	0.57	0.67	0.71	1.01	1.13	1.16	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2018

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Overhead expenses / Net Interest Income + non-interest income	70.09	57.23	58.94	62.74	69.77	75.52	82.92	84.15	10
<b>Percent of Average Assets</b>									
Total overhead expense	3.59	2.86	2.87	3.01	3.39	3.75	4.53	5.01	10
Personnel expense	1.98	1.70	1.71	1.80	1.91	2.06	2.35	2.47	10
Net occupancy expense	0.43	0.27	0.28	0.30	0.40	0.46	0.67	0.75	10
Other operating expenses	1.18	0.75	0.78	0.83	1.01	1.07	1.78	2.24	10
Overhead less non-interest income	1.95	1.23	1.44	1.72	2.12	2.22	2.30	2.43	10
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	69.28	57.23	58.94	61.70	68.60	74.09	82.92	84.15	10
Personnel expense	38.90	31.47	32.06	34.56	38.13	40.32	42.60	50.41	10
Net occupancy expense	8.51	5.50	5.54	5.70	7.46	9.15	14.19	14.84	10
Other operating expenses	21.88	16.34	17.49	17.83	19.95	21.96	31.78	33.84	10
Total non-interest income	31.09	17.38	18.50	20.95	31.98	38.20	43.84	46.41	10
Fiduciary activities income	2.96	0.00	0.00	0.00	0.00	1.82	5.98	14.56	10
Service charges on domestic deposit accounts	4.64	1.63	1.82	2.81	4.26	6.60	7.92	8.15	10
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Investment banking fees and commissions	1.57	0.00	0.00	0.00	0.57	3.01	4.29	4.62	10
Insurance activities revenue	0.45	0.00	0.00	0.00	0.03	0.25	0.75	2.20	10
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Net servicing fees	1.07	0.00	0.00	0.06	0.84	1.90	2.19	2.62	10
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Net gain (loss) - sales of loans, OREO, and other assets	10.36	0.37	0.78	2.34	4.34	11.33	30.71	34.23	10
Other non-interest income	10.05	4.19	5.62	6.87	7.62	9.13	13.54	23.20	10
Overhead less non-interest income	38.19	25.13	28.80	32.40	37.39	42.44	51.46	53.60	10
Applicable income taxes / Pretax net operating income (tax equivalent)	14.68	-0.70	-0.09	11.08	17.80	18.68	25.36	26.11	10
Applicable income tax + TE / Pretax net operating income + TE	19.72	-0.70	-0.09	19.26	24.79	25.30	27.38	29.67	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2018

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	52.63	36.59	37.41	42.04	48.22	66.30	68.74	69.38	10
Commercial and industrial loans	9.68	3.26	4.39	7.51	7.69	11.92	13.92	18.98	10
Loans to individuals	1.57	0.15	0.23	0.63	1.09	2.35	3.10	3.77	10
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.07	10
Agricultural loans	3.56	0.00	0.00	0.01	0.76	4.71	8.53	12.97	10
Other loans and leases	0.80	0.02	0.02	0.20	0.75	1.01	1.57	1.97	10
Net loans and leases	67.31	49.23	50.04	65.01	68.72	76.09	78.99	79.45	10
Debt securities over 1 year	17.22	4.22	5.62	8.63	15.91	21.81	34.77	34.96	10
Mutual funds and equity securities	0.24	0.00	0.00	0.00	0.04	0.24	0.45	1.01	10
Subtotal	84.77	81.54	81.68	83.32	84.16	86.97	87.88	88.35	10
Interest-bearing bank balances	4.11	0.51	0.72	1.07	2.44	6.95	9.56	9.91	10
Federal funds sold and reverse repos	0.82	0.00	0.00	0.00	0.03	0.36	1.85	4.04	10
Debt securities 1 year or less	3.02	0.69	1.19	1.71	3.06	4.01	5.22	5.86	10
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Total earning assets	92.72	90.33	91.20	91.56	92.25	93.71	94.61	95.94	10
Non-interest cash and due from depository institutions	1.50	0.70	0.88	1.08	1.43	1.91	2.26	2.39	10
Other real estate owned	0.26	0.01	0.01	0.03	0.20	0.42	0.53	0.66	10
All other assets	5.78	2.91	3.61	5.24	5.87	6.82	7.37	8.20	10
<b>Memoranda</b>									
Short-term investments	7.94	3.20	3.76	4.70	7.91	10.56	11.84	12.82	10
US Treasury securities	0.50	0.00	0.00	0.00	0.00	0.15	2.21	2.43	10
US agency securities (excluding Mortgage-backed securities)	4.24	0.32	0.64	1.53	1.61	3.60	11.30	14.81	10
Municipal securities	6.11	0.01	0.03	0.19	2.87	8.06	18.08	19.96	10
Mortgage-backed securities	8.81	0.59	1.18	4.55	9.60	13.89	14.90	15.42	10
Asset-backed securities	0.46	0.00	0.00	0.00	0.05	0.96	1.27	1.36	10
Other debt securities	0.11	0.00	0.00	0.00	0.00	0.02	0.23	0.59	10
Loans held-for-sale	0.33	0.00	0.00	0.04	0.12	0.55	0.84	0.98	10
Loans not held-for-sale	67.91	49.96	50.01	65.49	69.45	76.44	79.82	80.27	10
Real estate loans secured by 1-4 family	16.64	10.06	10.64	12.88	17.02	20.01	21.16	22.76	10
Revolving	2.60	0.69	1.39	1.82	2.33	3.71	4.01	4.46	10
Closed-end, secured by first liens	13.25	6.98	7.12	8.79	14.36	15.15	20.58	20.65	10
Closed-end, secured by junior liens	0.79	0.11	0.13	0.29	0.55	1.41	1.60	1.67	10
Commercial real estate loans	30.91	14.86	16.23	19.72	31.41	40.67	46.68	47.77	10
Construction and land development	4.53	0.61	1.22	1.90	2.82	5.08	11.66	12.70	10
Multifamily	4.02	1.16	1.45	2.14	2.33	4.02	9.32	11.05	10
Nonfarm nonresidential	22.36	11.03	11.10	14.71	22.55	30.48	32.79	33.22	10
Real estate loans secured by farmland	5.07	0.03	0.05	0.28	2.80	7.01	11.12	16.48	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2018

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	76.74	59.93	61.14	68.66	74.21	87.49	89.74	92.81	10
Real estate loans secured by 1-4 family	24.51	15.59	16.18	20.00	25.01	28.64	32.54	33.36	10
Revolving	3.77	1.23	2.45	2.83	3.97	4.83	5.49	5.82	10
Closed-end	20.75	11.70	13.25	15.06	19.55	27.70	29.80	30.40	10
Commercial real estate loans	45.01	21.64	26.59	35.27	47.67	54.08	61.68	63.95	10
Construction and land development	6.34	0.93	1.86	2.97	4.11	8.08	14.75	15.98	10
1-4 family	1.74	0.20	0.40	0.59	0.88	2.27	3.99	4.92	10
Other	4.60	0.62	1.23	2.30	3.06	6.09	10.76	11.05	10
Multifamily	5.80	1.63	2.18	3.13	3.99	5.83	12.02	15.12	10
Nonfarm nonresidential	32.86	16.30	19.04	23.02	36.61	40.79	44.95	46.47	10
Owner-occupied	14.35	7.60	8.82	10.45	15.58	17.17	19.47	19.98	10
Other	18.52	7.25	7.32	11.98	20.07	23.65	28.05	28.34	10
Real estate loans secured by farmland	7.22	0.04	0.08	0.42	5.16	9.73	15.67	21.35	10
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.11	10
Commercial and industrial loans	14.34	5.85	8.67	9.61	12.77	15.31	21.14	28.79	10
Loans to individuals	2.44	0.28	0.45	0.86	1.62	2.91	4.75	6.82	10
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.03	0.15	10
Agricultural loans	5.26	0.00	0.00	0.01	1.00	9.31	12.01	16.77	10
Other loans and leases	1.22	0.02	0.03	0.30	1.15	1.62	2.30	2.95	10
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	439.37	324.95	337.34	349.20	394.88	541.26	594.33	602.55	10
Real estate loans secured by 1-4 family	140.50	84.44	89.05	100.64	143.07	158.88	188.44	211.41	10
Revolving	21.12	6.46	12.92	15.56	22.24	26.64	30.26	34.69	10
Closed-end	119.38	60.07	66.08	81.72	117.27	136.83	186.26	199.40	10
Commercial real estate loans	260.38	118.23	147.59	170.45	263.73	355.05	391.35	400.26	10
Construction and land development	36.44	4.95	9.90	15.19	25.19	42.64	84.52	97.01	10
1-4 family	10.18	0.96	1.91	3.26	5.25	12.42	22.97	30.12	10
Other	26.27	3.27	6.55	11.50	19.03	32.01	61.55	66.89	10
Multifamily	33.89	8.77	11.78	19.31	20.38	37.85	68.82	90.73	10
Nonfarm nonresidential	190.05	86.30	100.48	121.74	190.88	249.92	297.47	301.72	10
Owner-occupied	82.30	42.08	50.23	56.03	80.64	112.90	116.74	118.17	10
Other	107.75	36.31	37.84	68.39	103.18	144.72	178.42	185.17	10
Real estate loans secured by farmland	38.49	0.21	0.42	2.55	25.48	52.86	88.65	116.25	10
Loans to depository institutions and acceptances of other banks	0.11	0.00	0.00	0.00	0.00	0.00	0.11	0.61	10
Commercial and industrial loans	80.20	30.17	41.56	55.99	71.98	84.75	115.27	161.11	10
Loans to individuals	13.10	1.42	2.17	4.89	9.19	16.57	26.30	34.27	10
Credit card loans	0.17	0.00	0.00	0.00	0.00	0.00	0.17	0.94	10
Agricultural loans	27.43	0.00	0.00	0.08	5.58	44.14	67.87	91.26	10
Other loans and leases	6.52	0.15	0.18	1.75	5.97	7.88	13.06	16.24	10
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	30.77	13.78	17.23	19.95	32.28	42.22	44.27	45.56	10
Non-owner occupied CRE loans / Total risk based capital	178.68	68.58	82.22	113.98	164.47	257.30	280.88	285.22	10
Construction and land development loans / Total risk based capital	36.44	4.95	9.90	15.19	25.19	42.64	84.52	97.01	10
Total CRE loans / Total risk based capital	260.99	118.23	147.59	171.17	263.73	356.32	391.35	400.26	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2018

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.94	3.20	3.76	4.70	7.91	10.56	11.84	12.82	10
Liquid assets	19.26	9.85	13.02	15.52	16.67	19.68	27.58	35.16	10
Investment securities	20.48	5.07	7.13	12.24	20.24	25.77	36.95	37.61	10
Net loans and leases	67.31	49.23	50.04	65.01	68.72	76.09	78.99	79.45	10
Net loans, leases and standby letters of credit	67.89	49.34	50.13	65.87	68.79	76.92	79.52	80.00	10
Core deposits	74.12	64.75	65.93	69.79	75.61	76.87	79.25	82.42	10
Noncore funding	13.17	5.09	7.90	8.91	11.56	19.37	22.12	22.67	10
Time deposits of \$250K or more	4.33	1.87	1.91	2.41	4.21	5.41	6.58	7.69	10
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Federal funds purchased and repos	1.73	0.00	0.00	0.11	0.51	1.31	3.38	7.17	10
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Net federal funds purchased (sold)	0.91	-2.03	-0.37	0.00	0.25	0.73	2.25	5.93	10
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other borrowings w/remaining maturity of 1 year or less	2.29	0.00	0.00	0.00	0.53	2.26	6.83	9.36	10
Earning assets repriceable in 1 year	33.24	20.43	21.23	26.82	30.06	40.87	45.45	50.95	10
Interest-bearing liabilities repriceable in 1 year	24.10	8.59	10.14	10.93	13.74	32.44	55.39	60.90	10
Long-term debt repriceable in 1 year	0.07	0.00	0.00	0.00	0.00	0.00	0.21	0.36	10
Net assets repriceable in 1 year	9.07	-25.64	-12.79	-2.47	10.97	22.96	33.29	38.33	10
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	6.14	-4.97	0.05	3.43	7.34	10.38	13.17	13.67	10
Net ST noncore funding dependence	1.60	-9.38	-7.87	-0.99	2.44	6.47	9.43	9.87	10
Short-term investment / ST noncore funding	177.49	34.75	37.77	44.65	86.29	112.43	543.91	611.89	10
Liquid assets-ST noncore funding / Nonliquid assets	13.67	0.16	0.72	7.67	11.71	13.75	20.10	37.09	10
Net loans and leases / Total deposits	81.92	62.06	62.54	74.55	79.43	95.25	98.58	99.33	10
Net loans and leases / Core deposits	91.08	68.93	70.68	84.82	89.43	104.24	105.85	108.09	10
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.13	-0.44	-0.39	-0.25	0.00	0.05	0.07	0.08	3
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.82	-8.95	-7.84	-5.70	-3.81	-1.47	-0.38	0.42	10
Structured notes appreciation (depreciation) / T1 cap	-0.04	-0.09	-0.08	-0.05	-0.02	-0.02	-0.01	-0.01	5
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	1.21	0.00	0.00	0.00	0.00	0.22	2.45	6.31	10
Available-for-sale securities	97.63	88.84	96.36	98.53	99.86	100.00	100.00	100.00	10
US Treasury securities	2.47	0.00	0.00	0.00	0.00	0.40	10.28	12.31	10
US agency securities (excluding Mortgage-backed securities)	27.51	1.84	3.69	4.86	14.19	46.10	54.82	75.82	10
Municipal securities	21.99	0.44	0.87	2.22	11.64	35.47	58.22	63.28	10
Mortgage-backed securities	42.71	11.94	23.88	38.75	44.13	50.52	63.18	67.07	10
Asset-backed securities	3.04	0.00	0.00	0.00	0.14	4.46	9.25	11.21	10
Other debt securities	1.04	0.00	0.00	0.00	0.00	0.10	5.07	5.12	10
Mutual funds and equity securities	1.24	0.00	0.00	0.00	0.25	0.92	2.62	5.56	10
Debt securities 1 year or less	16.67	5.45	5.82	6.68	17.06	24.71	28.02	29.55	10
Debt securities 1 to 5 years	38.46	6.60	10.30	13.68	42.33	58.86	66.73	76.22	10
Debt securities over 5 years	43.60	7.78	7.85	23.39	41.23	69.96	75.75	78.25	10
Pledged securities	57.34	26.50	30.26	47.30	56.78	61.75	91.65	93.44	10
Structured notes, fair value	2.79	0.00	0.00	0.00	0.12	0.54	5.39	14.39	10
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	54.18	-12.20	-9.89	5.77	12.82	49.06	123.43	233.22	10
Investment securities	3.80	-24.74	-11.77	-2.27	1.39	4.72	16.50	40.59	10
Core deposits	2.60	-5.37	-3.06	-0.19	1.26	5.49	11.35	12.58	10
Noncore funding	19.24	-32.72	-27.59	-5.72	14.21	25.66	64.23	93.77	10





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 4  
Date:09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	7
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
<b>Futures and forwards</b>									
	26.12	0.00	0.00	0.00	29.88	45.82	54.53	57.92	7
<b>Written options</b>									
	42.40	5.94	11.87	24.88	38.68	54.18	75.02	87.51	7
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Over-the-counter	42.40	5.94	11.87	24.88	38.68	54.18	75.02	87.51	7
<b>Purchased options</b>									
	4.47	0.00	0.00	0.00	0.00	0.00	12.53	21.93	7
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Over-the-counter	4.47	0.00	0.00	0.00	0.00	0.00	12.53	21.93	7
<b>Swaps</b>									
	27.01	0.00	0.00	0.00	0.00	44.52	69.33	84.67	7
<b>Held for trading</b>									
	14.29	0.00	0.00	0.00	0.00	0.00	40.00	70.00	7
Interest rate contracts	14.29	0.00	0.00	0.00	0.00	0.00	40.00	70.00	7
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
<b>Non-traded</b>									
	85.71	30.00	60.00	100.00	100.00	100.00	100.00	100.00	7
Interest rate contracts	85.71	30.00	60.00	100.00	100.00	100.00	100.00	100.00	7
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
	51.86	8.96	17.93	35.76	50.00	70.76	88.13	94.06	7
One year or less	32.83	0.00	0.00	14.94	41.64	48.50	54.53	57.92	7
Over 1 year to 5 years	2.79	0.00	0.00	0.00	0.00	0.00	7.81	13.68	7
Over 5 years	16.24	0.00	0.00	0.00	0.00	6.83	48.20	74.10	7
Gross negative fair value (absolute value)	0.08	0.00	0.00	0.00	0.00	0.04	0.25	0.38	7
Gross positive fair value	1.09	0.00	0.00	0.00	1.40	1.79	2.35	2.49	7
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	10
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	10
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	10
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
<b>Past Due Derivative Instruments Fair Value</b>									
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	10
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.03	0.00	0.00	0.00	0.00	0.00	0.03	0.15	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2018

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.15	0.00	0.00	0.01	0.09	0.13	0.25	0.55	10
Provision for loan and lease losses / Average loans and leases	0.26	0.00	0.00	0.02	0.13	0.23	0.41	1.01	10
Provision for loan and lease losses / Net losses	289.43	-84.35	-16.79	4.39	129.17	494.94	727.85	994.16	10
Allowance for loan and lease losses / Total loans and leases not held for sale	1.41	1.10	1.11	1.12	1.22	1.38	1.75	2.36	10
Allowance for loan and lease losses / Total loans and leases	1.41	1.09	1.11	1.12	1.21	1.37	1.73	2.35	10
Allowance for loan and lease losses / Net loans and leases losses (X)	27.67	9.85	10.31	10.84	24.27	40.70	47.11	53.46	8
Allowance for loan and lease losses / Nonaccrual assets	157.90	61.26	73.23	96.02	151.03	219.40	237.99	261.37	10
ALLL/90+ days past due + nonaccrual loans and leases	147.70	58.38	67.94	100.64	139.65	206.49	217.95	233.54	10
Gross loan and lease losses / Average loans and leases	0.11	0.05	0.07	0.08	0.11	0.14	0.16	0.18	10
Recoveries / Average loans and leases	0.09	0.00	0.01	0.01	0.05	0.10	0.27	0.27	10
Net losses / Average loans and leases	0.03	-0.16	-0.14	0.02	0.04	0.10	0.13	0.13	10
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	10
Recoveries / Prior year-end losses	38.48	3.25	4.46	6.08	18.50	50.59	110.01	116.65	10
Earnings coverage of net losses (X)	43.66	-9.80	-7.06	13.68	24.14	82.40	110.16	120.09	10
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.01	-0.10	-0.06	0.00	0.01	0.02	0.10	0.11	10
Real estate loans secured by 1-4 family	0.05	-0.09	-0.04	-0.01	0.05	0.11	0.16	0.19	10
Revolving	0.23	-0.07	-0.02	0.00	0.00	0.03	0.45	1.28	9
Closed-end	0.04	-0.17	-0.17	-0.04	0.05	0.14	0.18	0.20	10
Commercial real estate loans	-0.01	-0.19	-0.11	-0.02	-0.01	0.00	0.11	0.15	10
Construction and land development	-0.01	-0.05	-0.05	-0.02	0.00	0.00	0.00	0.00	9
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other	-0.01	-0.05	-0.05	-0.02	0.00	0.00	0.00	0.00	9
Multifamily	-0.03	-0.18	-0.04	0.00	0.00	0.00	0.01	0.04	10
Nonfarm nonresidential	0.00	-0.18	-0.05	-0.01	0.00	0.00	0.17	0.21	10
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.00	0.02	0.09	10
Other	-0.01	-0.18	-0.04	0.00	0.00	0.00	0.04	0.14	10
Real estate loans secured by farmland	-0.01	-0.11	-0.04	0.00	0.00	0.00	0.03	0.08	9
Commercial and industrial loans	0.42	-0.28	-0.10	0.00	0.08	0.11	0.99	2.33	10
Loans to individuals	0.61	0.05	0.08	0.16	0.21	0.56	1.54	2.12	8
Credit card loans	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1
Agricultural loans	-0.22	-1.14	-0.65	0.00	0.00	0.00	0.03	0.05	7
Loans to foreign governments and institutions									
Other loans and leases	0.33	0.00	0.00	0.00	0.13	0.30	1.06	1.23	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2018

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.43	0.18	0.20	0.25	0.41	0.52	0.69	0.77	10
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.03	0.07	0.11	0.12	10
Nonaccrual loans and leases	1.17	0.45	0.51	0.66	0.80	1.38	2.33	2.67	10
90+ days past due and nonaccrual loans and leases	1.21	0.52	0.59	0.69	0.82	1.48	2.35	2.68	10
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.43	0.18	0.20	0.25	0.41	0.52	0.69	0.77	10
90+ days past due assets	0.04	0.00	0.00	0.00	0.03	0.07	0.11	0.12	10
Nonaccrual assets	1.19	0.45	0.51	0.66	0.80	1.38	2.35	2.78	10
30+ days past due and nonaccrual assets	1.66	0.80	0.91	1.12	1.44	1.77	2.70	3.21	10
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.80	0.37	0.42	0.50	0.58	1.12	1.60	1.60	10
90+ past due and nonaccrual assets + other real estate owned	1.06	0.39	0.45	0.67	0.94	1.49	1.71	1.90	10
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	1.46	0.77	0.88	0.96	1.25	2.06	2.24	2.32	10
Allowance for loan and leases losses	160.38	89.75	93.72	105.94	147.29	199.97	268.10	270.83	10
Equity cap + allowance for loan and lease losses	12.93	6.30	7.49	8.12	10.57	16.47	22.39	23.55	10
Tier 1 cap + allowance for loan and lease losses	11.92	6.38	7.26	8.49	10.73	15.16	18.94	19.36	10
Loans and Leases + other real estate owned	2.17	1.15	1.33	1.47	1.83	2.79	3.18	3.81	10

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	0.43	0.13	0.13	0.20	0.38	0.52	0.78	0.93	10
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.06	0.09	0.09	10
	Nonaccrual	1.32	0.32	0.38	0.62	0.86	1.80	2.43	3.23	10
Commercial and industrial	30-89 days past due	0.47	0.04	0.08	0.16	0.19	0.59	0.86	1.47	10
	90+ days past due	0.11	0.00	0.00	0.00	0.00	0.04	0.32	0.55	10
	Nonaccrual	2.06	0.00	0.00	0.06	0.60	2.41	5.22	7.88	10
Individuals	30-89 days past due	0.81	0.02	0.03	0.13	0.36	0.73	1.50	3.11	10
	90+ days past due	0.09	0.00	0.00	0.00	0.00	0.01	0.13	0.47	10
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.13	0.28	0.42	10
Depository institution loans	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
Agricultural	30-89 days past due	0.15	0.00	0.00	0.00	0.13	0.27	0.32	0.34	7
	90+ days past due	0.11	0.00	0.00	0.00	0.00	0.00	0.32	0.56	7
	Nonaccrual	0.37	0.00	0.00	0.00	0.02	0.75	0.92	0.98	7
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	6.74	0.00	0.00	0.00	0.25	2.81	9.48	34.12	10
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.05	10
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 4  
Date: 09/30/2018

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.51	0.05	0.09	0.15	0.35	0.81	0.98	1.25	10
	90+ days past due	0.07	0.00	0.00	0.00	0.02	0.15	0.21	0.23	10
	Nonaccrual	1.13	0.34	0.40	0.59	0.66	1.36	1.93	3.00	10
Revolving	30-89 days past due	0.45	0.00	0.00	0.01	0.25	0.70	1.04	1.29	9
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.22	0.25	9
	Nonaccrual	0.39	0.00	0.00	0.03	0.30	0.70	0.78	0.86	9
Closed-End	30-89 days past due	0.56	0.03	0.05	0.17	0.33	0.83	1.20	1.54	10
	90+ days past due	0.08	0.00	0.00	0.00	0.03	0.14	0.23	0.23	10
	Nonaccrual	1.24	0.37	0.40	0.61	0.77	1.49	2.36	3.21	10
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.05	0.06	0.06	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
	Nonaccrual	0.09	0.00	0.00	0.00	0.01	0.11	0.17	0.34	10
Commercial real estate	30-89 days past due	0.36	0.04	0.08	0.17	0.30	0.34	0.47	1.00	10
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.02	10
	Nonaccrual	1.25	0.11	0.23	0.36	0.80	1.32	1.98	3.93	10
Construction and development	30-89 days past due	1.11	0.00	0.00	0.00	0.00	0.66	2.35	5.29	9
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.08	0.15	9
	Nonaccrual	2.53	0.00	0.00	0.00	0.00	1.81	5.50	12.14	9
1-4 family	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.58	0.86	0.87	9
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.08	0.15	9
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.09	0.28	9
Other	30-89 days past due	0.83	0.00	0.00	0.00	0.00	0.00	1.54	4.46	9
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	9
	Nonaccrual	2.48	0.00	0.00	0.00	0.00	1.71	5.21	11.99	9
Multifamily	30-89 days past due	0.21	0.00	0.00	0.00	0.00	0.00	0.21	1.13	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
	Nonaccrual	0.46	0.00	0.00	0.00	0.00	0.06	1.68	2.34	10
Nonfarm non-residential	30-89 days past due	0.21	0.00	0.00	0.08	0.22	0.34	0.42	0.42	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	10
	Nonaccrual	1.31	0.16	0.32	0.38	0.68	1.58	2.36	3.97	10
Owner occupied	30-89 days past due	0.17	0.00	0.00	0.00	0.11	0.34	0.42	0.42	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
	Nonaccrual	0.74	0.06	0.13	0.36	0.50	1.06	1.71	1.85	10
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.21	0.22	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	10
	Nonaccrual	0.57	0.00	0.00	0.00	0.02	0.19	1.27	2.85	10
Farmland	30-89 days past due	0.49	0.00	0.00	0.00	0.00	0.00	1.27	2.52	9
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.08	0.23	9
	Nonaccrual	2.07	0.00	0.00	0.05	0.32	1.83	5.68	8.60	9
Credit card	30-89 days past due	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1
	90+ days past due	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2018

**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	11.77	3.36	5.21	11.68	13.57	14.49	15.15	15.27	10
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Tier 1 capital, column A	15.06	13.45	13.72	14.30	15.18	15.77	16.49	16.52	10
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Total capital, column A	16.19	14.68	14.93	15.30	16.23	17.02	17.52	17.55	10
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Tier 1 leverage	11.30	9.80	9.88	10.23	10.95	11.69	13.57	13.91	10











## BHCPR Reporters for Quarter Ending 09/30/2018

Peer Group 4 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>
1247576	722,090	215 HOLDING CO.	MINNEAPOLIS, MN	
1491913	772,354	BLACKHAWK BANCORP, INC.	BELOIT, WI	
2531245	615,047	CARVER BANCORP, INC.	NEW YORK, NY	
1203899	889,114	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	823,171	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1139532	723,733	CIB MARINE BANCSHARES, INC.	BROOKFIELD, WI	
1097566	757,482	CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	SHELBYVILLE, KY	
1404632	986,969	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1081716	993,428	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3030307	962,330	LANDMARK BANCORP, INC.	MANHATTAN, KS	

Note: Peer Group 4 has 10 bank holding companies.