

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2019

**Summary Ratios**

 FR BHCPR  
 Page 1

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.03	3.05	3.08	2.92	2.80
+ Non-interest income	1.30	1.31	1.31	1.35	1.39
- Overhead expense	2.67	2.70	2.71	2.72	2.72
- Provision for credit losses	0.16	0.13	0.14	0.16	0.17
+ Securities gains (losses)	0.01	0.00	0.00	0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.58	1.58	1.57	1.43	1.36
Net operating income	1.21	1.23	1.24	0.89	0.90
Net income	1.21	1.23	1.24	0.90	0.90
Net income (Subchapter S adjusted)	1.11	1.51	1.42	0.99	1.54
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.47	4.16	4.24	3.80	3.57
Interest expense	1.11	0.81	0.86	0.60	0.49
Net interest income (tax equivalent)	3.35	3.34	3.38	3.19	3.06
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.21	0.18	0.22	0.24	0.27
Earnings coverage of net loan and lease losses (X)	24.63	15.60	21.75	19.67	19.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.85	0.90	0.90	0.98	1.07
Allowance for loan and lease losses / Total loans and leases	0.83	0.89	0.89	0.96	1.04
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.62	0.61	0.72	0.88
30-89 days past due loans and leases / Total loans and leases	0.40	0.41	0.44	0.47	0.51
<b>Liquidity and Funding</b>					
Net noncore funding dependence	15.22	16.16	16.61	17.02	18.62
Net short-term noncore funding dependence	3.67	4.50	4.65	4.82	5.92
Net loans and leases / Total assets	63.74	63.96	63.98	62.73	61.97
<b>Capitalization</b>					
Tier 1 leverage ratio	9.81	9.77	9.71	9.53	9.40
Holding company equity capital / Total assets	12.36	12.13	12.22	11.94	11.52
Total equity capital (including minority interest) / Total assets	12.50	12.18	12.27	12.01	11.60
Common equity tier 1 capital / Total risk-weighted assets	12.12	12.18	12.12	12.19	12.16
Net loans and leases / Equity capital (X)	5.25	5.28	5.29	5.27	5.37
Cash dividends / Net income	31.44	26.22	27.31	31.29	29.05
Cash dividends / Net income (Subchapter S adjusted)	-9.97	12.78	17.36	47.52	-20.06
<b>Growth Rates</b>					
Assets	9.25	8.15	7.00	8.28	8.31
Equity capital	10.57	9.86	7.89	10.18	7.99
Net loans and leases	9.10	9.72	7.89	9.38	8.51
Noncore funding	8.76	8.41	10.67	5.57	9.36
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.98	1.25	1.14	1.07	1.59
Long-term debt / Equity capital	13.51	12.09	13.37	12.69	13.44
Equity investment in subsidiaries / Equity capital	103.51	102.95	103.10	102.10	101.56
Cash from ops + noncash items + op expense / Op expense + dividends	186.14	156.62	174.91	148.20	144.09

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2019

**Relative Income Statement and Margin Analysis**

 FR BHCPR  
 Page 2

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	4.05	3.80	3.87	3.47	3.26
Less: Interest expense	1.01	0.74	0.79	0.55	0.45
Equals: Net interest income (tax equivalent)	3.03	3.05	3.08	2.92	2.80
Plus: Non-interest income	1.30	1.31	1.31	1.35	1.39
Equals: adjusted operating income (tax equivalent)	4.41	4.43	4.46	4.33	4.25
Less: Overhead expense	2.67	2.70	2.71	2.72	2.72
Less: Provision for credit losses	0.16	0.13	0.14	0.16	0.17
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.58	1.58	1.57	1.43	1.36
Less: Applicable income taxes (tax equivalent)	0.36	0.34	0.33	0.55	0.45
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.21	1.23	1.24	0.89	0.90
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.21	1.23	1.24	0.90	0.90
Memo: Net income (last four quarters)	1.23	1.10	1.24	0.91	0.94
Net income-BHC and noncontrolling (minority) interest	1.21	1.24	1.25	0.91	0.91
<b>Margin Analysis</b>					
Average earning assets / Average assets	91.11	91.50	91.48	91.61	91.56
Average interest-bearing funds / Average assets	66.13	65.36	65.56	65.75	65.40
Interest income (tax equivalent) / Average earning assets	4.47	4.16	4.24	3.80	3.57
Interest expense / Average earning assets	1.11	0.81	0.86	0.60	0.49
Net interest income (tax equivalent) / Average earning assets	3.35	3.34	3.38	3.19	3.06
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.13	4.84	4.95	4.52	4.31
Interest-bearing bank balances	2.09	1.54	1.64	1.05	0.52
Federal funds sold and reverse repos	2.63	2.11	2.17	1.41	0.71
Trading assets	1.03	1.06	1.11	1.11	1.21
Total earning assets	4.42	4.11	4.20	3.73	3.51
Investment securities (tax equivalent)	2.81	2.64	2.68	2.47	2.42
US Treasury and agency securities (excluding mortgage-backed securities)				1.62	1.51
Mortgage-backed securities	2.66	2.46	2.50	2.23	2.13
All other securities				3.66	3.70
Interest-bearing deposits	1.13	0.75	0.81	0.49	0.39
Time deposits of \$250K or more	1.96	1.32	1.44		
Time deposits < \$250K	1.81	1.21	1.29		
Other domestic deposits	0.96	0.62	0.67		0.27
Foreign deposits	1.30	0.85	0.97	0.51	0.36
Federal funds purchased and repos	2.02	1.44	1.51	0.94	0.65
Other borrowed funds and trading liabilities	2.46	2.20	2.28	1.77	1.55
All interest-bearing funds	1.53	1.12	1.19	0.82	0.69

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2019

**Non-interest Income & Expenses**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.71	2.98	3.08	2.85	2.86
Overhead expenses / Net Interest Income + non-interest income	60.66	60.74	60.88	63.61	64.64
<b>Percent of Average Assets</b>					
Total overhead expense	2.67	2.70	2.71	2.72	2.72
Personnel expense	1.41	1.44	1.44	1.42	1.41
Net occupancy expense	0.28	0.28	0.29	0.29	0.29
Other operating expenses	0.96	0.95	0.97	1.00	0.99
Overhead less non-interest income	1.33	1.36	1.38	1.34	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	60.15	60.20	60.37	62.73	63.78
Personnel expense	32.24	32.61	32.51	32.93	33.57
Net occupancy expense	6.44	6.39	6.50	6.70	6.99
Other operating expenses	21.01	20.59	20.89	22.41	22.41
Total non-interest income	28.54	28.41	28.50	31.08	32.47
Fiduciary activities income	1.93	2.04	2.15	2.39	2.27
Service charges on domestic deposit accounts	3.81	4.08	4.15	4.28	4.37
Trading revenue	1.19	0.94	0.90	0.90	0.98
Investment banking fees and commissions	3.49	3.13	3.41	3.61	3.68
Insurance activities revenue	0.47	0.40	0.47	0.55	0.56
Venture capital revenue	0.02	0.01	0.02	0.01	0.01
Net servicing fees	0.23	0.72	0.65	0.60	0.59
Net securitization income	0.00	0.00	0.01	0.01	0.02
Net gain (loss) - sales of loans, OREO, and other assets	1.76	1.54	1.61	1.67	2.20
Other non-interest income	9.88	9.82	9.81	10.77	10.83
Overhead less non-interest income	31.02	31.06	31.46	31.19	31.53
Applicable income taxes / Pretax net operating income (tax equivalent)	20.87	19.75	19.04	32.99	29.45
Applicable income tax + TE / Pretax net operating income + TE	23.21	22.20	21.56	37.95	33.84

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2019

**Percent Composition of Assets**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Assets</b>					
Real estate loans	37.82	37.39	37.20	35.54	34.32
Commercial and industrial loans	11.99	12.48	12.85	12.62	12.69
Loans to individuals	4.11	4.09	4.31	4.47	4.39
Loans to depository institutions and acceptances of other banks	0.04	0.04	0.05	0.06	0.09
Agricultural loans	0.24	0.27	0.30	0.21	0.16
Other loans and leases	5.11	4.95	5.00	5.10	5.14
Net loans and leases	63.74	63.96	63.98	62.73	61.97
Debt securities over 1 year	14.19	14.39	14.63	14.83	14.77
Mutual funds and equity securities	0.05	0.06	0.06	0.06	0.06
Subtotal	79.32	80.05	79.97	79.31	78.74
Interest-bearing bank balances	3.19	2.92	3.04	3.46	3.68
Federal funds sold and reverse repos	1.62	1.42	1.66	1.81	1.91
Debt securities 1 year or less	1.90	1.84	1.96	1.86	1.89
Trading assets	1.27	1.24	1.33	1.34	1.43
Total earning assets	89.43	89.73	89.74	89.84	89.94
Non-interest cash and due from depository institutions	1.24	1.12	1.21	1.22	1.16
Other real estate owned	0.03	0.04	0.04	0.05	0.07
All other assets	9.25	8.99	8.98	8.86	8.83
<b>Memoranda</b>					
Short-term investments	7.85	7.39	7.80	8.69	9.05
US Treasury securities	1.06	0.99	1.04	1.02	1.14
US agency securities (excluding mortgage-backed securities)	0.57	0.64	0.69	0.75	0.70
Municipal securities	1.31	1.61	1.62	1.60	1.48
Mortgage-backed securities	11.16	10.79	11.13	11.06	10.88
Asset-backed securities	0.29	0.31	0.33	0.30	0.33
Other debt securities	0.37	0.39	0.41	0.38	0.34
Loans held-for-sale	0.49	0.28	0.30	0.33	0.46
Loans held for investment	63.30	63.95	63.93	62.63	61.73
Real estate loans secured by 1-4 family	13.56	13.31	13.46	13.44	13.46
Revolving	2.09	2.23	2.27	2.40	2.53
Closed-end, secured by first liens	10.90	10.40	10.57	10.35	10.21
Closed-end, secured by junior liens	0.29	0.30	0.31	0.34	0.35
Commercial real estate loans	21.96	21.72	21.58	19.88	18.43
Construction and land development	3.42	3.49	3.51	3.25	2.77
Multifamily	3.01	2.72	2.72	2.54	2.59
Nonfarm nonresidential	14.47	14.38	14.45	13.30	12.08
Real estate loans secured by farmland	0.37	0.39	0.41	0.32	0.27

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2019

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

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	57.63	56.72	56.50	54.84	53.68
Real estate loans secured by 1-4 family	21.25	20.89	21.10	21.45	22.07
Revolving	3.20	3.44	3.50	3.77	4.07
Closed-end	17.80	17.15	17.39	17.41	17.66
Commercial real estate loans	33.14	32.27	32.15	29.99	28.06
Construction and land development	5.11	5.18	5.21	4.90	4.31
1-4 family	0.96	1.00	1.02	0.89	0.75
Other	4.01	4.06	4.05	3.90	3.45
Multifamily	4.66	4.10	4.10	3.84	3.95
Nonfarm nonresidential	21.82	21.25	21.41	20.03	18.36
Owner-occupied	7.64	7.97	8.04	7.58	6.94
Other	14.08	13.38	13.39	12.45	11.40
Real estate loans secured by farmland	0.56	0.59	0.63	0.51	0.43
Loans to depository institutions and acceptances of other banks	0.10	0.10	0.12	0.17	0.27
Commercial and industrial loans	19.49	19.72	20.32	20.53	21.09
Loans to individuals	7.05	6.93	7.36	7.62	7.70
Credit card loans	0.77	0.79	1.02	1.12	1.19
Agricultural loans	0.38	0.42	0.46	0.33	0.26
Other loans and leases	9.87	9.31	9.65	10.32	10.46
<b>Loans and Leases, Percent of Total Capital</b>					
Real estate loans	368.64	359.32	358.59	345.84	327.20
Real estate loans secured by 1-4 family	132.54	128.62	129.78	130.27	128.66
Revolving	20.13	21.75	21.87	23.45	24.62
Closed-end	110.58	105.07	106.38	105.19	102.17
Commercial real estate loans	213.73	208.64	207.22	193.09	174.92
Construction and land development	32.71	33.50	33.39	31.12	26.34
1-4 family	6.35	6.63	6.62	5.78	4.77
Other	25.33	25.93	25.75	24.56	20.96
Multifamily	29.42	27.11	26.09	24.35	24.97
Nonfarm nonresidential	140.73	137.89	138.46	129.62	115.12
Owner-occupied	48.95	51.71	51.68	48.41	43.08
Other	90.05	85.59	86.19	78.94	70.52
Real estate loans secured by farmland	3.43	3.85	3.82	3.15	2.53
Loans to depository institutions and acceptances of other banks	0.38	0.49	0.49	0.64	0.96
Commercial and industrial loans	114.02	117.10	120.18	118.10	116.35
Loans to individuals	39.85	39.52	39.95	41.90	41.12
Credit card loans	3.83	4.65	4.89	5.29	5.49
Agricultural loans	2.10	2.54	2.55	1.74	1.39
Other loans and leases	50.09	48.08	48.48	49.47	49.55
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	26.18	24.88	24.79	23.09	21.76
Non-owner occupied CRE loans / Total capital	166.82	159.04	158.14	146.66	133.88
Construction and land development loans / Total capital	32.71	33.50	33.39	31.12	26.34
Total CRE loans / Total capital	219.78	214.09	213.01	198.70	180.59

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2019

**Liquidity and Funding**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Assets</b>					
Short-term investments	7.85	7.39	7.80	8.69	9.05
Liquid assets	22.78	22.02	22.72	24.04	24.62
Investment securities	16.68	16.91	17.27	17.35	17.40
Net loans and leases	63.74	63.96	63.98	62.73	61.97
Net loans, leases and standby letters of credit	64.78	65.02	65.07	63.89	63.32
Core deposits	62.60	61.96	62.13	61.26	59.19
Noncore funding	19.93	20.85	21.33	22.31	24.21
Time deposits of \$250K or more	3.02	2.84	2.89	2.57	
Foreign deposits	0.42	0.40	0.47	0.54	0.60
Federal funds purchased and repos	1.94	1.95	1.97	2.23	2.41
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.49	0.63	0.54	0.73	0.76
Commercial paper	0.01	0.01	0.02	0.02	0.01
Other borrowings w/remaining maturity of 1 year or less	3.04	3.84	3.67	3.96	3.70
Earning assets that reprice within 1 year	39.45	40.06	40.29	41.61	42.17
Interest-bearing liabilities that reprice within 1 year	10.25	9.37	10.01	8.46	8.17
Long-term debt that reprices within 1 year	0.95	1.20	1.34	1.58	1.62
Net assets that reprice within 1 year	26.73	27.65	27.38	29.77	30.76
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	15.22	16.16	16.61	17.02	18.62
Net short-term noncore funding dependence	3.67	4.50	4.65	4.82	5.92
Short-term investment / Short-term noncore funding	78.67	65.21	66.47	74.88	69.34
Liquid assets - short-term noncore funding / Nonliquid assets	17.23	15.19	16.05	18.17	18.46
Net loans and leases / Total deposits	90.56	90.68	90.08	90.14	88.81
Net loans and leases / Core deposits	105.02	105.56	104.98	105.64	107.37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.88	-1.43	-0.82	-0.31	-0.33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.74	-3.62	-1.98	-0.77	-1.03
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	-0.06	-0.05	-0.08	-0.13
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	14.08	16.31	16.19	15.76	18.12
Available-for-sale securities	83.79	82.01	81.88	84.24	81.88
US Treasury securities	6.37	7.27	7.00	6.96	7.82
US agency securities (excluding mortgage-backed securities)	3.77	3.98	4.02	4.42	4.36
Municipal securities	7.74	9.49	9.17	9.31	8.50
Mortgage-backed securities	67.19	65.28	65.46	65.34	64.90
Asset-backed securities	1.76	2.14	2.05	1.74	2.21
Other debt securities	2.86	2.81	2.79	2.57	2.56
Mutual funds and equity securities	0.37	0.43	0.41	0.51	0.70
Debt securities 1 year or less	11.84	11.16	11.91	11.79	12.00
Debt securities 1 to 5 years	20.38	19.80	19.18	18.80	19.22
Debt securities over 5 years	63.10	65.67	64.73	64.73	63.79
Pledged securities	31.59	33.44	33.30	34.58	34.59
Structured notes, fair value	0.04	0.04	0.04	0.03	0.08
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	25.25	6.17	6.77	19.19	14.53
Investment securities		8.04	9.41	8.45	12.21
Core deposits	10.42	8.63	7.29	12.21	10.24
Noncore funding	8.76	8.41	10.67	5.57	9.36

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2019

**Derivatives and Off-Balance-Sheet Transactions**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			24.06	24.03	24.41
Standby letters of credit	0.83	0.85	0.92	0.96	1.10
Commercial and similar letters of credit	0.02	0.03	0.02	0.03	0.03
Securities lent	0.36	0.43	0.62	0.75	0.56
Credit derivatives - notional amount (holding company as guarantor)	0.41	0.37	0.52	0.30	0.31
Credit derivatives - notional amount (holding company as beneficiary)	0.53	0.56	0.75	0.55	0.59
Credit derivative contracts w/ purchased credit protection-investment grade	0.26	0.27	0.52	0.19	0.29
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.52	0.58	0.69	0.59	0.94
Derivative contracts	72.67	58.47	65.26	75.35	70.49
Interest rate contracts	51.04	38.67	43.29	53.66	50.41
Interest rate futures and forward contracts	13.43	11.90	10.87	13.82	15.96
Written options contracts (interest rate)	2.53	2.17	2.17	2.60	2.56
Purchased options contracts (interest rate)	2.62	2.03	2.32	2.37	2.12
Interest rate swaps	30.09	20.02	26.74	25.60	27.06
Foreign exchange contracts	10.80	7.14	10.92	9.40	9.39
Futures and forward foreign exchange contracts	5.74	3.59	5.22	4.53	5.32
Written options contracts (foreign exchange)	0.06	0.03	0.14	0.06	0.10
Purchased options contracts (foreign exchange)	0.07	0.03	0.13	0.06	0.10
Foreign exchange rate swaps	2.07	1.05	2.17	2.34	1.53
Equity, commodity, and other derivative contracts	3.20	3.69	4.08	3.81	3.23
Commodity and other futures and forward contracts	0.24	0.26	0.25	0.30	0.26
Written options contracts (commodity and other)	0.98	1.21	1.48	1.21	1.13
Purchased options contracts (commodity and other)	0.92	1.08	1.29	1.12	0.97
Commodity and other swaps	0.34	0.31	0.40	0.29	0.23
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			44.93	46.60	47.84

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date:09/30/2019

**Derivatives Analysis**

 FR BHCPR  
 Page 8

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Notional Amount</b>					
Interest rate contracts	94.12	92.70	92.86	92.20	91.70
Foreign exchange contracts	2.90	3.26	3.39	3.53	4.36
Equity, commodity, and other contracts	1.44	2.02	1.93	1.94	1.91
<b>Futures and forwards</b>	<b>14.60</b>	<b>12.88</b>	<b>12.68</b>	<b>13.23</b>	<b>17.53</b>
Written options	6.95	7.14	6.63	6.68	7.63
Exchange-traded	0.16	0.31	0.23	0.27	0.22
Over-the-counter	6.19	5.90	5.49	5.27	6.55
Purchased options	4.03	4.30	4.22	4.73	4.69
Exchange-traded	0.28	0.36	0.32	0.33	0.49
Over-the-counter	3.03	3.13	3.20	3.32	3.43
Swaps	68.34	68.84	70.39	68.94	62.99
<b>Held for trading</b>	<b>43.85</b>	<b>45.46</b>	<b>46.18</b>	<b>46.32</b>	<b>43.54</b>
Interest rate contracts	38.00	37.79	38.27	37.84	35.09
Foreign exchange contracts	1.45	1.89	1.85	2.10	2.42
Equity, commodity, and other contracts	0.75	1.13	1.14	1.01	0.86
<b>Non-traded</b>	<b>56.15</b>	<b>54.54</b>	<b>53.82</b>	<b>53.68</b>	<b>56.46</b>
Interest rate contracts	53.22	51.73	50.68	51.23	51.73
Foreign exchange contracts	0.37	0.54	0.57	0.60	0.64
Equity, commodity, and other contracts	0.15	0.18	0.16	0.21	0.30
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>	<b>92.14</b>	<b>94.31</b>	<b>94.46</b>	<b>95.63</b>	<b>94.20</b>
One year or less	31.24	33.79	32.44	31.96	31.37
Over 1 year to 5 years	30.87	30.80	31.22	31.85	33.87
Over 5 years	27.01	28.43	28.71	29.43	32.03
Gross negative fair value (absolute value)	1.08	0.84	0.71	0.69	0.99
Gross positive fair value	1.52	0.91	0.84	0.71	1.13
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.07	0.06	0.06	0.06	0.09
Gross positive fair value (X)	0.08	0.06	0.06	0.06	0.10
Held for trading (X)	0.06	0.05	0.05	0.05	0.08
Non-traded (X)	0.01	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.06	0.03	0.04	0.04	0.06
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.74	0.48	0.52	0.53	0.82



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2019

**Allowance and Net Loan and Lease Losses**

 FR BHCPR  
 Page 9

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.16	0.13	0.14	0.16	0.17
Provision for loan and lease losses / Average loans and leases	0.25	0.20	0.24	0.28	0.31
Provision for loan and lease losses / Net loan and lease losses	141.42	128.88	134.68	143.18	141.39
Allowance for loan and lease losses / Total loans and leases not held for sale	0.85	0.90	0.90	0.98	1.07
Allowance for loan and lease losses / Total loans and leases	0.83	0.89	0.89	0.96	1.04
Allowance for loan and lease losses / Net loans and leases losses (X)	7.81	8.21	7.54	8.39	8.27
Allowance for loan and lease losses / Nonaccrual assets	207.90	206.33	214.03	178.03	167.13
ALLL / 90+ days past due + nonaccrual loans and leases	157.71	149.77	160.51	136.22	123.58
Gross loan and lease losses / Average loans and leases	0.29	0.27	0.30	0.33	0.37
Recoveries / Average loans and leases	0.08	0.09	0.09	0.09	0.11
Net losses / Average loans and leases	0.21	0.18	0.22	0.24	0.27
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	26.52	31.11	41.30	33.49	40.49
Earnings coverage of net loan and lease losses (X)	24.63	15.60	21.75	19.67	19.75
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.01	0.02	0.02	0.02	0.03
Real estate loans secured by 1-4 family	0.01	0.02	0.01	0.03	0.06
Revolving	0.03	0.04	0.03	0.09	0.13
Closed-end	0.01	0.01	0.01	0.02	0.04
Commercial real estate loans	0.01	0.01	0.01	0.01	0.00
Construction and land development	-0.01	-0.03	-0.03	-0.02	-0.04
1-4 family	0.00	-0.01	-0.01	0.00	-0.01
Other	-0.01	-0.02	-0.02	-0.01	-0.02
Multifamily	0.00	0.00	0.00	-0.01	0.00
Nonfarm nonresidential	0.02	0.03	0.02	0.03	0.01
Owner-occupied	0.01	0.01	0.01	0.01	0.01
Other	0.01	0.01	0.01	0.01	0.00
Real estate loans secured by farmland	0.01	0.00	0.00	0.01	-0.02
Commercial and industrial loans	0.36	0.26	0.31	0.39	0.41
Loans to individuals	1.18	1.16	1.16	1.25	1.28
Credit card loans	3.19	3.04	2.92	2.92	2.67
Agricultural loans	0.06	0.16	0.15	0.18	0.11
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.14	0.13	0.14	0.15	0.14

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2019

**Past Due and Nonaccrual Assets**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.40	0.41	0.44	0.47	0.51
90+ days past due loans and leases	0.14	0.16	0.17	0.20	0.23
Nonaccrual loans and leases	0.52	0.54	0.54	0.63	0.76
90+ days past due and nonaccrual loans and leases	0.70	0.75	0.75	0.88	1.06
30-89 days past due restructured	0.02	0.02	0.02	0.02	0.02
90+ days past due restructured	0.01	0.01	0.01	0.01	0.01
Nonaccrual restructured	0.14	0.18	0.16	0.20	0.23
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	0.01
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.40	0.41	0.44	0.47	0.51
90+ days past due assets	0.14	0.17	0.18	0.20	0.24
Nonaccrual assets	0.54	0.56	0.57	0.64	0.77
30+ days past due and nonaccrual assets	1.18	1.20	1.26	1.39	1.63
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.44	0.47	0.48	0.54	0.64
90+ past due and nonaccrual assets + other real estate owned	0.48	0.52	0.52	0.59	0.72
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.54	0.61	0.60	0.72	0.86
Allowance for loan and lease losses	114.50	118.36	118.28	129.01	139.29
Equity capital + allowance for loan and lease losses	4.31	4.92	4.79	5.78	7.07
Tier 1 capital + allowance for loan and lease losses	5.74	6.26	6.16	7.35	8.71
Loans and leases + other real estate owned	0.87	0.98	0.96	1.15	1.38

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2019

**Past Due and Nonaccrual Loans and Leases**

		09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.35	0.39	0.42	0.44	0.48
	90+ days past due	0.15	0.21	0.22	0.26	0.31
	Nonaccrual	0.49	0.59	0.57	0.69	0.81
Commercial and industrial	30-89 days past due	0.33	0.29	0.30	0.32	0.33
	90+ days past due	0.04	0.06	0.05	0.05	0.05
	Nonaccrual	0.81	0.83	0.76	0.93	1.19
Individuals	30-89 days past due	0.89	0.79	0.84	0.97	1.08
	90+ days past due	0.15	0.16	0.16	0.19	0.21
	Nonaccrual	0.20	0.22	0.23	0.24	0.22
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	0.05	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.19	0.16	0.17	0.17	0.20
	90+ days past due	0.01	0.00	0.00	0.00	0.03
	Nonaccrual	0.77	0.71	0.75	0.96	0.93
Foreign governments	30-89 days past due	0.00	0.00	0.01	0.00	0.54
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.06	0.06	0.06	0.03
Other loans and leases	30-89 days past due	0.14	0.14	0.17	0.20	0.16
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.15	0.14	0.14	0.10	0.17

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 1  
Date: 09/30/2019

		09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.55	0.64	0.71	0.74	0.82
	90+ days past due	0.30	0.44	0.46	0.49	0.69
	Nonaccrual	0.75	0.89	0.86	0.97	1.19
Revolving	30-89 days past due	0.47	0.52	0.50	0.61	0.60
	90+ days past due	0.05	0.05	0.05	0.07	0.07
	Nonaccrual	0.97	1.40	1.17	1.17	1.30
Closed-End	30-89 days past due	0.57	0.67	0.75	0.79	0.91
	90+ days past due	0.34	0.50	0.53	0.57	0.79
	Nonaccrual	0.72	0.87	0.84	0.96	1.20
Junior Lien	30-89 days past due	0.02	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.05	0.06	0.06	0.07	0.09
Commercial real estate	30-89 days past due	0.16	0.18	0.17	0.18	0.16
	90+ days past due	0.02	0.03	0.03	0.04	0.05
	Nonaccrual	0.27	0.26	0.28	0.34	0.40
Construction and development	30-89 days past due	0.26	0.24	0.21	0.23	0.22
	90+ days past due	0.02	0.02	0.02	0.03	0.04
	Nonaccrual	0.17	0.18	0.19	0.24	0.34
1-4 family	30-89 days past due	0.03	0.05	0.06	0.07	0.04
	90+ days past due	0.01	0.00	0.00	0.00	0.01
	Nonaccrual	0.02	0.03	0.02	0.03	0.03
Other	30-89 days past due	0.18	0.17	0.13	0.13	0.15
	90+ days past due	0.01	0.01	0.02	0.02	0.03
	Nonaccrual	0.14	0.14	0.15	0.18	0.27
Multifamily	30-89 days past due	0.05	0.08	0.10	0.07	0.07
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.06	0.08	0.08	0.10	0.12
Nonfarm non-residential	30-89 days past due	0.15	0.18	0.17	0.17	0.16
	90+ days past due	0.02	0.04	0.03	0.04	0.06
	Nonaccrual	0.30	0.32	0.30	0.38	0.45
Owner occupied	30-89 days past due	0.07	0.08	0.09	0.07	0.08
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.17	0.18	0.17	0.21	0.24
Other	30-89 days past due	0.07	0.08	0.07	0.09	0.07
	90+ days past due	0.01	0.02	0.01	0.02	0.03
	Nonaccrual	0.12	0.13	0.13	0.14	0.18
Farmland	30-89 days past due	0.27	0.24	0.25	0.27	0.14
	90+ days past due	0.03	0.04	0.01	0.06	0.05
	Nonaccrual	1.00	1.39	1.23	1.07	0.72
Credit card	30-89 days past due	1.46	1.16	1.22	1.08	1.21
	90+ days past due	0.77	0.74	0.73	0.75	0.75
	Nonaccrual	0.12	0.08	0.09	0.08	0.09

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2019

**Regulatory Capital Components and Ratios**

	09/30/2019			09/30/2018			12/31/2018			12/31/2017			12/31/2016		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.07			12.09			12.09			12.16			12.16		
Common equity tier 1 capital, column B	0.38			0.41			0.52			0.44			0.47		
Tier 1 capital, column A	12.71			12.87			12.86			12.95			12.92		
Tier 1 capital, column B	0.44			0.48			0.60			0.51			0.55		
Total capital, column A	14.32			14.47			14.45			14.63			14.65		
Total capital, column B	0.50			0.53			0.67			0.57			0.61		
Tier 1 leverage	9.81			9.77			9.71			9.53			9.40		
Supplementary leverage ratio, advanced approaches HCs	7.47			7.31			7.31			6.58			7.12		

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2019

**Insurance and Broker-Dealer Activities**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.01	0.02
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.91	57.37	56.12	52.23	49.62
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.09	42.63	43.88	47.77	50.38
Separate account assets (L/H) / Total life assets	7.01	2.92	8.53	2.52	2.15
Insurance activities revenue / Adjusted operating income	0.47	0.40	0.47	0.55	0.56
Premium income / Insurance activities revenue	6.15	4.72	4.86	4.64	4.87
Credit related premium income / Total premium income	34.88	44.52	44.54	43.04	52.96
Other premium income / Total premium income	65.12	55.48	55.46	56.96	47.04
Insurance underwriting net income / Consolidated net income	0.09	0.06	0.08	0.04	0.12
Insurance net income (P/C) / Equity (P/C)	12.39	13.77	15.64	5.74	5.19
Insurance net income (L/H) / Equity (L/H)	-0.28	2.34	1.99	-2.99	4.69
Insurance benefits, losses, expenses / Insurance premiums	401.48	148.84	160.49	127.33	246.60
Reinsurance recovery (P/C) / Total assets (P/C)	0.23	0.18	0.17	0.48	0.41
Reinsurance recovery (L/H) / Total assets (L/H)	0.15	0.00	2.31	0.00	1.92
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.43	10.20	10.22	9.84	9.31
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	1.46	1.54	1.79	1.54	1.46

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2019

**Foreign Activities**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Yield: Foreign loans	1.24	1.16	1.17	1.08	1.23
Cost: Interest-bearing deposits	1.30	0.85	0.97	0.51	0.36
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	21.24	51.37	27.29	67.99	67.21
Commercial and industrial loans	0.19	0.95	1.53	2.12	1.37
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	21.15	16.12	7.24	21.19	6.90
Total selected assets	12.44	16.87	3.19	21.86	12.63
Deposits	9.49	17.60	5.00	-0.77	47.76

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2019

**Parent Company Analysis - Part 1**

 FR BHCPR  
 Page 16

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Profitability</b>					
Net income / Average equity capital	9.90	10.32	10.40	7.61	7.97
Bank net income / Average equity investment in banks	10.59	11.22	11.19	8.74	9.09
Nonbank net income / Average equity investment in nonbanks	9.04	6.81	7.10	4.73	5.53
Subsidiary HCs net income / Average equity investment in sub HCs	8.84	8.85	8.78	6.82	7.23
Bank net income / Parent net income	83.18	82.71	82.56	80.64	80.11
Nonbank net income / Parent net income	4.08	4.67	3.78	7.76	6.37
Subsidiary holding companies' net income / Parent net income	73.29	72.11	72.48	82.97	76.68
<b>Leverage</b>					
Total liabilities / Equity capital	20.73	19.42	20.88	19.94	21.58
Total debt / Equity capital	14.79	13.46	14.69	13.95	15.12
Total debt + notes payable to subs that issued TPS / Equity capital	16.85	15.90	17.10	16.10	17.51
Total debt + Loans guaranteed for affiliate / Equity capital	15.17	13.93	15.12	14.35	15.57
Total debt / Equity capital - excess over fair value	14.99	13.58	14.81	14.10	15.29
Long-term debt / Equity capital	13.51	12.09	13.37	12.69	13.44
Short-term debt / Equity capital	0.98	1.25	1.14	1.07	1.59
Current portion of long-term debt / Equity capital	0.13	0.14	0.14	0.27	0.39
Excess cost over fair value / Equity capital	0.11	0.09	0.12	0.17	0.20
Long-term debt / Consolidated long-term debt	27.97	28.41	28.63	26.93	28.31
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	103.51	102.95	103.10	102.10	101.56
Total investment in subs / Equity capital	111.85	111.32	112.48	111.30	110.99
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)	0.39	0.35	0.35	0.52	0.28
Equity investment in subs - equity cap / Net income-div (X)	1.11	1.15	1.22	2.64	1.75
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	170.10	147.10	162.34	141.81	137.84
Cash from ops + noncash items + op expense / Op expense + dividend	186.14	156.62	174.91	148.20	144.09
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	115.62	99.48	103.19	92.33	128.25
Pretax operating income + interest expense / Interest expense	1,705.80	2,207.50	2,898.75	1,909.25	2,107.38
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,527.32	1,189.98	1,369.37	1,547.94	1,414.32
Dividends + interest from subsidiaries / Interest expense + dividends	202.96	176.16	188.90	172.51	157.78
Fees + other income from subsidiaries / Salary + other expenses	15.63	15.47	16.08	16.39	14.75
Net income / Current part of long-term debt + preferred dividends (X)	44.39	27.53	33.93	24.63	55.02
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	2.60	2.55	2.61	3.24	4.62
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	3.41	0.49	0.24	0.10	1.57
Nonaccrual	7.19	6.66	6.54	7.38	15.05
Total	10.60	7.14	6.78	7.48	16.62
<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	0.10	0.18	0.21	0.17	0.11
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.12	0.18	0.23	0.17	0.11
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	5.58	5.07	5.51	5.68	6.18
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.19	0.14	0.21	0.13	0.11



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2019

**Parent Company Analysis - Part 2**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	56.99	64.21	57.26	68.72	78.25
Dividends declared / Net income	31.44	26.21	27.33	31.29	29.05
Net income - dividends / Average equity	6.67	7.37	7.33	5.03	5.34
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	176.46	151.50	157.73	130.71	116.31
Dividends from nonbank subsidiaries	5.38	6.38	7.13	12.57	11.99
Dividends from subsidiary holding companies	22.09	15.24	16.86	18.99	13.56
Dividends from all subsidiaries	248.52	207.54	215.26	196.35	190.88
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	64.21	48.29	60.71	59.00	44.62
Interest income from bank subsidiaries	0.56	0.48	0.52	0.76	0.54
Management and service fees from bank subsidiaries	1.58	1.84	1.88	2.98	2.35
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	66.13	56.36	63.43	62.82	53.32
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	64.13	40.53	51.40	102.35	61.37
Interest income from nonbank subsidiaries	18.43	18.67	18.56	8.11	6.68
Management and serv fees from nonbank subsidiaries	1.28	1.89	2.96	0.85	1.37
Other income from nonbank subsidiaries	1.08	0.41	0.15	0.81	0.73
Operating income from nonbank subsidiaries	115.32	77.17	99.33	165.35	98.61
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	58.96	40.06	48.56	59.89	39.67
Interest income from subsidiary holding companies	4.70	3.70	3.95	2.71	0.33
Management and service fees from subsidiary holding companies	0.35	0.41	0.43	0.56	0.58
Other income from subsidiary holding companies	0.48	0.01	0.01	0.00	0.00
Operating income from subsidiary holding companies	66.47	52.64	61.19	64.33	42.09
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	66.10	63.58	65.18	59.17	52.71
Interest income from bank subsidiaries	0.88	1.02	0.92	0.94	1.12
Management and service fees from bank subsidiaries	1.74	2.20	2.01	2.17	2.70
Other income from bank subsidiaries	0.05	0.03	0.02	0.09	0.03
Operating income from bank subsidiaries	77.63	72.90	74.20	69.23	63.24
Dividends from nonbank subsidiaries	1.98	2.59	2.57	2.65	3.92
Interest income from nonbank subsidiaries	1.36	3.08	2.32	2.79	3.92
Management and service fees from nonbank subsidiaries	0.05	0.04	0.03	0.07	0.06
Other income from nonbank subsidiaries	0.05	0.04	0.02	0.17	0.19
Operating income from nonbank subsidiaries	6.49	8.47	7.64	9.99	13.62
Dividends from subsidiary holding companies	5.36	4.69	5.15	5.49	6.07
Interest income from subsidiary holding companies	0.23	0.42	0.37	0.13	0.04
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	6.86	6.93	6.79	6.46	7.14
Loans and advances from subsidiaries / Short term debt	115.70	71.16	87.87	83.68	151.56
Loans and advances from subsidiaries / Total debt	26.56	27.48	26.53	39.18	30.35

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 1  
Date: 09/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									128
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.03	0.90	1.82	2.58	3.13	3.54	3.96	4.30	128
+ Non-interest income	1.30	0.22	0.39	0.71	1.09	1.68	3.00	3.88	128
- Overhead expense	2.67	1.56	1.74	2.21	2.58	3.04	3.97	4.45	128
- Provision for credit losses	0.16	-0.01	0.00	0.06	0.12	0.25	0.38	0.62	128
+ Securities gains (losses)	0.01	-0.03	-0.02	0.00	0.00	0.01	0.04	0.06	128
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	128
= Pretax net operating income (tax equivalent)	1.58	0.56	0.96	1.31	1.60	1.88	2.16	2.46	128
Net operating income	1.21	0.21	0.68	1.03	1.25	1.44	1.62	1.78	128
Net income	1.21	0.21	0.68	1.03	1.25	1.44	1.62	1.78	128
Net income (Subchapter S adjusted)	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.47	3.36	3.62	4.05	4.41	4.83	5.33	6.03	128
Interest expense	1.11	0.37	0.51	0.75	1.07	1.39	1.91	2.42	128
Net interest income (tax equivalent)	3.35	1.24	1.96	2.90	3.45	3.92	4.43	4.67	128
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.21	-0.01	0.01	0.05	0.14	0.33	0.57	1.05	128
Earnings coverage of net loan and lease losses (X)	24.63	-73.05	2.24	6.11	13.63	32.59	78.24	192.72	128
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.85	0.29	0.35	0.60	0.84	1.04	1.38	1.87	128
Allowance for loan and lease losses / Total loans and leases	0.83	0.29	0.35	0.59	0.83	1.03	1.37	1.86	128
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.10	0.18	0.36	0.54	0.79	1.03	1.39	128
30-89 days past due loans and leases / Total loans and leases	0.40	0.05	0.08	0.20	0.32	0.56	0.94	1.39	128
<b>Liquidity and Funding</b>									
Net noncore funding dependence	15.22	-8.25	-2.04	5.99	14.19	21.18	37.13	47.18	128
Net short-term noncore funding dependence	3.67	-46.76	-16.93	-1.21	4.61	11.41	18.49	25.97	128
Net loans and leases / Total assets	63.74	18.68	34.76	57.45	68.67	74.06	78.30	81.42	128
<b>Capitalization</b>									
Tier 1 leverage ratio	9.81	7.31	8.04	8.76	9.61	10.76	12.01	13.76	128
Holding company equity capital / Total assets	12.36	7.92	8.73	10.47	12.24	14.29	16.45	17.49	128
Total equity capital (including minority interest) / Total assets	12.50	8.05	9.13	10.57	12.45	14.29	16.61	17.52	128
Common equity tier 1 capital / Total risk-weighted assets	12.12	9.18	9.55	10.33	11.82	12.96	16.33	17.96	126
Net loans and leases / Equity capital (X)	5.25	1.62	2.98	4.18	5.09	6.19	7.72	8.94	128
Cash dividends / Net income	31.44	0.00	4.38	17.94	32.20	42.61	51.46	61.69	123
Cash dividends / Net income (Subchapter S adjusted)	-9.97	-9.97	-9.97	-9.97	-9.97	-9.97	-9.97	-9.97	1
<b>Growth Rates</b>									
Assets	9.25	-2.14	1.00	3.74	6.73	11.82	25.76	47.26	125
Equity capital	10.57	-3.32	-0.65	3.28	8.65	15.00	29.91	48.84	125
Net loans and leases	9.10	-0.50	0.70	3.04	6.59	13.07	22.89	45.56	125
Noncore funding	8.76	-22.77	-17.69	-5.94	6.67	22.48	43.36	58.00	125
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.98	0.00	0.00	0.00	0.00	0.01	6.83	11.94	128
Long-term debt / Equity capital	13.51	0.00	0.00	0.00	6.32	22.85	46.20	70.13	128
Equity investment in subsidiaries / Equity capital	103.51	91.30	95.53	99.46	102.81	107.75	112.30	120.99	128
Cash from ops + noncash items + op expense / Op expense + dividends	186.14	32.53	89.27	116.37	163.46	233.96	361.05	454.40	126

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2019

**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)	4.05	2.96	3.25	3.70	4.03	4.40	4.85	5.62	128
Less: Interest expense	1.01	0.33	0.44	0.67	0.98	1.29	1.81	2.25	128
Equals: Net interest income (tax equivalent)	3.03	0.90	1.82	2.58	3.13	3.54	3.96	4.30	128
Plus: Non-interest income	1.30	0.22	0.39	0.71	1.09	1.68	3.00	3.88	128
Equals: adjusted operating income (tax equivalent)	4.41	2.89	3.37	3.85	4.41	4.80	5.50	7.47	128
Less: Overhead expense	2.67	1.56	1.74	2.21	2.58	3.04	3.97	4.45	128
Less: Provision for credit losses	0.16	-0.01	0.00	0.06	0.12	0.25	0.38	0.62	128
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	128
Plus: Realized gains (losses) on available-for-sale securities	0.01	-0.03	-0.02	0.00	0.00	0.01	0.04	0.06	128
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	128
Equals: Pretax net operating income (tax equivalent)	1.58	0.56	0.96	1.31	1.60	1.88	2.16	2.46	128
Less: Applicable income taxes (tax equivalent)	0.36	0.12	0.17	0.27	0.37	0.44	0.54	0.74	128
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	128
Equals: Net operating income	1.21	0.21	0.68	1.03	1.25	1.44	1.62	1.78	128
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Equals: Net income	1.21	0.21	0.68	1.03	1.25	1.44	1.62	1.78	128
Memo: Net income (last four quarters)	1.23	0.48	0.68	1.03	1.23	1.45	1.68	1.87	125
Net income-BHC and noncontrolling (minority) interest	1.21	0.34	0.72	1.03	1.25	1.44	1.62	1.78	128
<b>Margin Analysis</b>									
Average earning assets / Average assets	91.11	85.16	87.05	88.75	90.94	93.38	95.34	96.56	128
Average interest-bearing funds / Average assets	66.13	51.50	54.60	60.49	66.04	70.46	79.62	84.63	128
Interest income (tax equivalent) / Average earning assets	4.47	3.36	3.62	4.05	4.41	4.83	5.33	6.03	128
Interest expense / Average earning assets	1.11	0.37	0.51	0.75	1.07	1.39	1.91	2.42	128
Net interest income (tax equivalent) / Average earning assets	3.35	1.24	1.96	2.90	3.45	3.92	4.43	4.67	128
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.13	3.90	4.28	4.74	5.05	5.47	6.12	7.59	128
Interest-bearing bank balances	2.09	0.72	1.00	1.58	2.15	2.53	3.02	3.69	128
Federal funds sold and reverse repos	2.63	0.00	0.26	1.94	2.44	2.97	5.57	6.64	80
Trading assets	1.03	0.00	0.00	0.00	0.11	2.31	3.37	4.11	88
Total earning assets	4.42	3.33	3.60	4.02	4.37	4.80	5.25	5.91	128
Investment securities (tax equivalent)	2.81	2.24	2.32	2.49	2.77	3.08	3.45	3.56	127
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	2.66	2.13	2.28	2.45	2.64	2.86	3.16	3.24	126
All other securities									
Interest-bearing deposits	1.13	0.37	0.52	0.78	1.08	1.45	1.91	2.10	127
Time deposits of \$250K or more	1.96	0.97	1.34	1.69	2.00	2.29	2.45	2.79	123
Time deposits < \$250K	1.81	0.72	0.96	1.44	1.90	2.21	2.43	2.57	124
Other domestic deposits	0.96	0.34	0.41	0.62	0.93	1.21	1.68	1.98	127
Foreign deposits	1.30	0.21	0.56	0.70	1.35	1.79	2.43	2.65	30
Federal funds purchased and repos	2.02	0.16	0.35	0.96	2.08	2.50	4.06	7.14	116
Other borrowed funds and trading liabilities	2.46	1.17	1.49	2.05	2.42	2.89	3.47	3.57	128
All interest-bearing funds	1.53	0.60	0.79	1.06	1.45	1.86	2.67	3.22	128

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2019

**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	2.71	0.00	0.00	0.18	2.28	4.78	8.13	12.25	127
Overhead expenses / Net Interest Income + non-interest income	60.66	43.63	47.43	54.59	59.60	66.31	78.46	82.28	128
<b>Percent of Average Assets</b>									
Total overhead expense	2.67	1.56	1.74	2.21	2.58	3.04	3.97	4.45	128
Personnel expense	1.41	0.76	0.85	1.12	1.43	1.63	1.95	2.17	128
Net occupancy expense	0.28	0.11	0.14	0.23	0.27	0.34	0.40	0.45	128
Other operating expenses	0.96	0.47	0.53	0.66	0.84	1.10	1.86	2.11	128
Overhead less non-interest income	1.33	-0.20	0.46	0.97	1.38	1.72	2.08	2.39	128
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	60.15	43.27	47.12	54.01	58.88	65.99	77.97	82.17	128
Personnel expense	32.24	21.22	23.53	28.35	32.35	36.06	40.26	44.55	128
Net occupancy expense	6.44	1.68	3.70	5.32	6.40	7.68	8.98	10.08	128
Other operating expenses	21.01	12.87	14.28	16.30	19.56	23.61	34.18	42.46	128
Total non-interest income	28.54	6.53	10.33	16.83	24.20	37.81	58.13	82.42	128
Fiduciary activities income	1.93	0.00	0.00	0.00	1.44	3.31	6.49	10.44	128
Service charges on domestic deposit accounts	3.81	0.00	0.21	1.82	3.91	5.72	7.04	7.48	128
Trading revenue	1.19	0.00	0.00	0.00	0.27	1.46	5.33	10.30	128
Investment banking fees and commissions	3.49	0.00	0.00	0.40	1.56	3.22	14.10	32.94	128
Insurance activities revenue	0.47	0.00	0.00	0.00	0.09	0.47	2.18	6.60	128
Venture capital revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.57	128
Net servicing fees	0.23	-1.45	-0.26	0.00	0.05	0.43	1.27	1.79	128
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.10	128
Net gain (loss) - sales of loans, OREO, and other assets	1.76	-0.18	0.00	0.31	1.24	2.85	4.98	7.96	128
Other non-interest income	9.88	2.36	3.60	5.68	7.99	13.50	22.13	30.91	128
Overhead less non-interest income	31.02	-4.08	8.60	23.62	34.01	40.45	45.34	51.20	128
Applicable income taxes / Pretax net operating income (tax equivalent)	20.87	12.45	14.93	18.21	20.63	23.91	26.90	28.76	126
Applicable income tax + TE / Pretax net operating income + TE	23.21	16.13	18.26	20.78	22.98	25.30	29.29	34.65	126

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 1  
Date: 09/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	37.82	2.06	6.23	24.25	42.20	53.67	59.45	64.79	128
Commercial and industrial loans	11.99	0.98	3.00	7.12	11.09	16.93	22.61	25.54	128
Loans to individuals	4.11	0.03	0.09	0.51	2.08	7.30	11.88	17.61	128
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.01	0.32	0.62	128
Agricultural loans	0.24	0.00	0.00	0.00	0.04	0.26	1.08	2.48	128
Other loans and leases	5.11	0.43	0.84	1.76	3.87	7.89	12.03	16.59	128
Net loans and leases	63.74	18.68	34.76	57.45	68.67	74.06	78.30	81.42	128
Debt securities over 1 year	14.19	0.93	5.43	10.07	13.29	18.82	23.96	27.81	128
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.20	0.33	128
Subtotal	79.32	30.70	48.73	77.47	83.37	86.80	88.91	89.71	128
Interest-bearing bank balances	3.19	0.29	0.49	1.11	2.18	4.81	8.90	10.17	128
Federal funds sold and reverse repos	1.62	0.00	0.00	0.00	0.00	0.45	12.09	23.31	128
Debt securities 1 year or less	1.90	0.07	0.13	0.35	1.21	2.91	5.61	10.33	128
Trading assets	1.27	0.00	0.00	0.00	0.29	0.89	7.46	15.23	128
Total earning assets	89.43	79.87	85.65	87.32	89.67	91.84	93.93	94.75	128
Non-interest cash and due from depository institutions	1.24	0.27	0.44	0.85	1.21	1.64	2.01	2.14	128
Other real estate owned	0.03	0.00	0.00	0.00	0.02	0.06	0.10	0.13	128
All other assets	9.25	4.27	5.08	6.97	9.24	11.32	13.32	19.03	128
<b>Memoranda</b>									
Short-term investments	7.85	1.05	1.43	2.12	4.35	10.19	24.81	35.40	128
US Treasury securities	1.06	0.00	0.00	0.00	0.14	2.05	4.56	6.41	128
US agency securities (excluding mortgage-backed securities)	0.57	0.00	0.00	0.00	0.31	1.06	2.28	3.00	128
Municipal securities	1.31	0.00	0.00	0.04	0.72	2.45	4.70	6.35	128
Mortgage-backed securities	11.16	0.30	3.73	7.11	10.66	15.46	19.52	24.17	128
Asset-backed securities	0.29	0.00	0.00	0.00	0.00	0.40	1.36	3.14	128
Other debt securities	0.37	0.00	0.00	0.00	0.08	0.58	1.69	2.70	128
Loans held-for-sale	0.49	0.00	0.00	0.06	0.27	0.71	1.99	3.89	128
Loans held for investment	63.30	17.43	34.92	57.52	68.28	72.41	78.04	82.06	128
Real estate loans secured by 1-4 family	13.56	0.23	1.90	6.90	13.61	20.13	25.66	34.73	128
Revolving	2.09	0.00	0.01	0.39	1.74	3.52	4.75	5.98	128
Closed-end, secured by first liens	10.90	0.09	1.31	5.51	10.80	14.82	22.83	31.65	128
Closed-end, secured by junior liens	0.29	0.00	0.00	0.05	0.20	0.45	0.79	1.56	128
Commercial real estate loans	21.96	0.28	1.39	10.09	23.01	33.85	38.46	44.67	128
Construction and land development	3.42	0.00	0.18	1.11	2.87	5.19	8.07	9.56	128
Multifamily	3.01	0.01	0.20	1.00	2.48	4.22	7.02	13.39	128
Nonfarm nonresidential	14.47	0.11	0.97	6.37	14.50	22.25	27.50	29.81	128
Real estate loans secured by farmland	0.37	0.00	0.00	0.00	0.08	0.58	1.74	2.41	128

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 1  
Date: 09/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	57.63	12.35	25.46	41.29	63.34	74.92	81.37	85.52	128
Real estate loans secured by 1-4 family	21.25	0.76	4.19	12.89	21.47	28.04	36.08	49.24	128
Revolving	3.20	0.00	0.03	0.70	3.10	5.10	7.12	7.95	128
Closed-end	17.80	0.56	4.02	10.58	16.91	24.80	33.00	45.28	128
Commercial real estate loans	33.14	0.55	7.20	17.25	37.40	47.29	55.13	61.40	128
Construction and land development	5.11	0.00	0.45	1.92	4.22	7.36	11.65	13.62	128
1-4 family	0.96	0.00	0.00	0.14	0.61	1.77	3.13	3.67	128
Other	4.01	0.00	0.43	1.71	3.37	6.16	8.58	10.18	128
Multifamily	4.66	0.02	0.74	1.77	3.77	6.51	11.28	18.40	128
Nonfarm nonresidential	21.82	0.24	4.05	10.09	21.91	33.00	38.36	41.53	128
Owner-occupied	7.64	0.00	0.16	2.96	7.03	11.39	16.03	18.24	128
Other	14.08	0.18	3.83	7.39	14.19	21.00	25.40	28.60	128
Real estate loans secured by farmland	0.56	0.00	0.00	0.01	0.12	0.84	2.46	4.02	128
Loans to depository institutions and acceptances of other banks	0.10	0.00	0.00	0.00	0.00	0.03	0.62	1.92	128
Commercial and industrial loans	19.49	2.22	7.04	11.72	18.09	26.26	39.03	41.41	128
Loans to individuals	7.05	0.05	0.24	1.05	3.49	11.71	21.87	42.09	128
Credit card loans	0.77	0.00	0.00	0.00	0.01	0.90	3.38	12.85	128
Agricultural loans	0.38	0.00	0.00	0.00	0.06	0.42	1.69	3.80	128
Other loans and leases	9.87	0.68	1.13	2.43	7.02	15.60	25.04	50.31	128
<b>Loans and Leases, Percent of Total Capital</b>									
Real estate loans	368.64	33.01	75.18	221.62	410.68	521.62	579.63	657.65	126
Real estate loans secured by 1-4 family	132.54	7.78	24.82	65.03	127.67	187.31	253.12	353.21	126
Revolving	20.13	0.01	0.21	4.26	16.50	33.45	48.31	57.51	126
Closed-end	110.58	5.51	21.34	53.22	103.93	143.64	231.61	322.05	126
Commercial real estate loans	213.73	3.98	20.38	94.24	218.47	316.11	382.28	432.46	126
Construction and land development	32.71	0.01	2.76	10.05	27.50	52.97	74.96	85.93	126
1-4 family	6.35	0.00	0.00	0.70	3.90	11.33	20.96	24.81	126
Other	25.33	0.01	2.56	8.52	23.14	41.74	54.91	63.15	126
Multifamily	29.42	0.18	2.70	9.42	24.21	41.13	79.44	133.67	126
Nonfarm nonresidential	140.73	2.35	12.02	65.93	142.03	216.34	268.43	303.37	126
Owner-occupied	48.95	0.00	0.62	17.66	45.44	77.58	107.74	133.22	126
Other	90.05	1.65	9.14	36.51	86.69	143.28	175.02	199.83	126
Real estate loans secured by farmland	3.43	0.00	0.00	0.05	0.83	5.44	15.80	22.80	126
Loans to depository institutions and acceptances of other banks	0.38	0.00	0.00	0.00	0.00	0.14	3.12	4.43	126
Commercial and industrial loans	114.02	8.80	29.99	62.48	107.77	157.83	214.88	229.79	126
Loans to individuals	39.85	0.32	1.03	4.95	19.08	75.65	124.67	158.46	126
Credit card loans	3.83	0.00	0.00	0.00	0.03	4.24	15.97	55.79	126
Agricultural loans	2.10	0.00	0.00	0.01	0.38	2.34	10.08	20.98	126
Other loans and leases	50.09	4.87	7.09	19.10	35.99	76.24	126.98	172.13	126
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	26.18	0.76	7.56	15.77	28.06	36.50	45.83	48.63	128
Non-owner occupied CRE loans / Total capital	166.82	4.30	20.27	85.39	173.17	247.27	323.73	339.84	126
Construction and land development loans / Total capital	32.71	0.01	2.76	10.05	27.50	52.97	74.96	85.93	126
Total CRE loans / Total capital	219.78	5.70	24.01	105.63	226.41	321.29	387.42	432.50	126

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2019

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.85	1.05	1.43	2.12	4.35	10.19	24.81	35.40	128
Liquid assets	22.78	8.84	10.53	13.51	19.49	27.40	47.48	64.24	128
Investment securities	16.68	2.66	7.54	11.34	15.58	21.31	28.47	34.63	128
Net loans and leases	63.74	18.68	34.76	57.45	68.67	74.06	78.30	81.42	128
Net loans, leases and standby letters of credit	64.78	19.64	41.22	57.89	69.44	74.39	79.08	82.05	128
Core deposits	62.60	15.18	28.23	53.87	67.01	74.13	79.50	80.62	128
Noncore funding	19.93	4.32	5.57	10.97	16.44	30.21	43.10	51.76	128
Time deposits of \$250K or more	3.02	0.03	0.64	1.47	2.49	4.44	6.24	8.18	128
Foreign deposits	0.42	0.00	0.00	0.00	0.00	0.00	2.87	6.88	128
Federal funds purchased and repos	1.94	0.00	0.00	0.11	0.87	3.17	7.89	14.56	128
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Net federal funds purchased (sold)	0.49	-7.28	-2.17	0.00	0.29	1.49	3.19	4.06	128
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.49	128
Other borrowings w/remaining maturity of 1 year or less	3.04	0.00	0.04	0.41	2.70	5.08	7.44	10.31	128
Earning assets that reprice within 1 year	39.45	18.46	23.10	30.61	40.13	45.59	55.35	64.67	128
Interest-bearing liabilities that reprice within 1 year	10.25	1.70	3.17	6.54	8.85	12.98	21.45	30.64	128
Long-term debt that reprices within 1 year	0.95	0.00	0.00	0.00	0.00	1.29	4.22	10.29	128
Net assets that reprice within 1 year	26.73	-3.83	8.30	18.16	27.96	35.38	43.33	50.51	128
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	15.22	-8.25	-2.04	5.99	14.19	21.18	37.13	47.18	128
Net short-term noncore funding dependence	3.67	-46.76	-16.93	-1.21	4.61	11.41	18.49	25.97	128
Short-term investment / Short-term noncore funding	78.67	6.00	10.45	20.07	50.32	109.29	227.44	351.92	128
Liquid assets - short-term noncore funding / Nonliquid assets	17.23	-14.27	-5.68	2.18	13.52	25.20	61.38	87.30	128
Net loans and leases / Total deposits	90.56	55.93	63.66	81.68	91.80	98.51	118.92	135.12	127
Net loans and leases / Core deposits	105.02	64.88	76.93	87.51	100.11	114.84	153.62	176.23	127
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.88	-0.09	0.00	0.15	0.65	1.43	2.69	3.54	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.74	-0.02	0.05	0.45	1.52	2.58	4.38	5.68	125
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	-0.02	0.00	0.00	0.00	0.02	0.09	0.14	20
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	14.08	0.00	0.00	0.00	7.62	29.74	43.28	52.01	127
Available-for-sale securities	83.79	47.70	56.22	68.88	91.27	99.04	99.97	100.00	127
US Treasury securities	6.37	0.00	0.00	0.00	1.35	11.31	28.37	49.46	127
US agency securities (excluding mortgage-backed securities)	3.77	0.00	0.00	0.00	1.80	5.62	16.65	20.68	127
Municipal securities	7.74	0.00	0.00	0.52	4.02	13.95	25.17	35.18	127
Mortgage-backed securities	67.19	15.46	32.95	52.18	71.78	83.13	93.49	95.92	127
Asset-backed securities	1.76	0.00	0.00	0.00	0.00	1.92	8.45	19.68	127
Other debt securities	2.86	0.00	0.00	0.03	0.77	3.91	13.49	29.40	127
Mutual funds and equity securities	0.37	0.00	0.00	0.00	0.12	0.67	1.50	2.06	127
Debt securities 1 year or less	11.84	1.04	1.31	3.91	8.13	16.74	33.10	55.67	127
Debt securities 1 to 5 years	20.38	0.57	1.49	4.54	14.69	31.19	59.39	67.25	127
Debt securities over 5 years	63.10	14.66	21.89	39.38	72.23	84.13	91.75	94.72	127
Pledged securities	31.59	0.84	4.13	13.13	28.62	48.34	65.48	73.66	127
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.21	1.41	127
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	25.25	-43.58	-22.47	-8.94	9.54	49.57	116.83	179.57	125
Investment securities									
Core deposits	10.42	-2.43	0.66	3.03	6.69	16.00	31.74	53.74	124
Noncore funding	8.76	-22.77	-17.69	-5.94	6.67	22.48	43.36	58.00	125





# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date:09/30/2019

## Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	94.12	49.68	71.64	90.27	99.48	100.00	100.00	100.00	127
Foreign exchange contracts	2.90	0.00	0.00	0.00	0.16	3.78	17.90	28.37	127
Equity, commodity, and other contracts	1.44	0.00	0.00	0.00	0.00	1.21	6.93	14.94	127
<b>Futures and forwards</b>									
	14.60	0.00	0.00	1.70	8.60	23.96	55.63	65.15	127
<b>Written options</b>									
	6.95	0.00	0.00	1.08	4.58	9.90	26.90	35.76	127
Exchange-traded	0.16	0.00	0.00	0.00	0.00	0.00	1.45	3.08	127
Over-the-counter	6.19	0.00	0.00	0.97	3.40	9.20	25.88	35.76	127
<b>Purchased options</b>									
	4.03	0.00	0.00	0.00	0.82	7.74	17.35	26.15	127
Exchange-traded	0.28	0.00	0.00	0.00	0.00	0.00	1.99	5.39	127
Over-the-counter	3.03	0.00	0.00	0.00	0.38	5.76	15.09	23.06	127
Swaps	68.34	0.37	10.61	51.29	76.81	94.13	99.43	100.00	127
<b>Held for trading</b>									
	43.85	0.00	0.00	0.00	56.14	90.35	99.00	99.92	127
Interest rate contracts	38.00	0.00	0.00	0.00	39.93	76.56	94.57	97.86	127
Foreign exchange contracts	1.45	0.00	0.00	0.00	0.00	1.00	6.38	18.76	127
Equity, commodity, and other contracts	0.75	0.00	0.00	0.00	0.00	0.00	5.58	7.95	127
<b>Non-traded</b>									
	56.15	0.08	1.00	9.65	43.86	100.00	100.00	100.00	127
Interest rate contracts	53.22	0.00	0.71	8.88	43.70	99.65	100.00	100.00	127
Foreign exchange contracts	0.37	0.00	0.00	0.00	0.00	0.14	1.50	7.50	127
Equity, commodity, and other contracts	0.15	0.00	0.00	0.00	0.00	0.00	1.07	4.26	127
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	92.14	45.71	63.85	86.30	95.73	100.00	104.26	142.61	127
One year or less	31.24	0.22	1.53	6.61	19.90	55.85	85.67	102.23	127
Over 1 year to 5 years	30.87	0.00	0.25	10.70	28.46	46.91	59.04	81.51	127
Over 5 years	27.01	0.00	0.00	8.04	23.09	47.69	70.47	80.74	127
Gross negative fair value (absolute value)	1.08	0.02	0.10	0.28	0.79	1.74	2.83	3.54	127
Gross positive fair value	1.52	0.05	0.29	0.70	1.34	2.34	3.09	3.54	127
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.07	0.00	0.00	0.01	0.02	0.05	0.24	1.67	126
Gross positive fair value (X)	0.08	0.00	0.00	0.01	0.04	0.08	0.22	1.68	126
Held for trading (X)	0.06	0.00	0.00	0.00	0.02	0.06	0.21	1.60	126
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.06	126
Current credit exposure (X)	0.06	0.00	0.00	0.00	0.03	0.07	0.20	0.50	126
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.74	0.00	0.00	0.05	0.39	0.83	3.17	6.60	126

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2019

**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	0.16	-0.01	0.00	0.06	0.12	0.25	0.38	0.62	128
Provision for loan and lease losses / Average loans and leases	0.25	-0.01	0.02	0.09	0.19	0.37	0.61	1.10	128
Provision for loan and lease losses / Net loan and lease losses	141.42	26.79	52.77	97.86	119.77	167.40	337.45	417.65	128
Allowance for loan and lease losses / Total loans and leases not held for sale	0.85	0.29	0.35	0.60	0.84	1.04	1.38	1.87	128
Allowance for loan and lease losses / Total loans and leases	0.83	0.29	0.35	0.59	0.83	1.03	1.37	1.86	128
Allowance for loan and lease losses / Net loans and leases losses (X)	7.81	1.37	1.61	2.43	4.88	11.41	26.52	33.43	119
Allowance for loan and lease losses / Nonaccrual assets	207.90	29.76	63.59	97.45	156.31	274.66	493.29	951.05	127
ALLL / 90+ days past due + nonaccrual loans and leases	157.71	28.91	45.04	84.93	130.35	221.05	336.06	437.39	128
Gross loan and lease losses / Average loans and leases	0.29	0.02	0.04	0.09	0.22	0.41	0.69	1.29	128
Recoveries / Average loans and leases	0.08	0.00	0.01	0.03	0.06	0.11	0.17	0.37	128
Net losses / Average loans and leases	0.21	-0.01	0.01	0.05	0.14	0.33	0.57	1.05	128
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	128
Recoveries / Prior year-end losses	26.52	2.93	6.28	15.08	22.28	33.51	49.77	107.54	125
Earnings coverage of net loan and lease losses (X)	24.63	-73.05	2.24	6.11	13.63	32.59	78.24	192.72	128
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.01	-0.05	-0.03	-0.01	0.01	0.03	0.06	0.10	126
Real estate loans secured by 1-4 family	0.01	-0.06	-0.04	-0.01	0.00	0.04	0.05	0.11	123
Revolving	0.03	-0.21	-0.11	-0.02	0.00	0.07	0.20	0.37	120
Closed-end	0.01	-0.05	-0.03	-0.01	0.00	0.02	0.05	0.07	123
Commercial real estate loans	0.01	-0.05	-0.02	0.00	0.00	0.03	0.08	0.14	125
Construction and land development	-0.01	-0.15	-0.09	-0.02	0.00	0.00	0.04	0.10	120
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.02	120
Other	-0.01	-0.12	-0.08	-0.02	0.00	0.00	0.04	0.09	120
Multifamily	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.06	123
Nonfarm nonresidential	0.02	-0.04	-0.02	0.00	0.00	0.03	0.10	0.18	123
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.09	123
Other	0.01	-0.02	-0.01	0.00	0.00	0.02	0.05	0.10	123
Real estate loans secured by farmland	0.01	-0.05	-0.02	0.00	0.00	0.00	0.06	0.14	104
Commercial and industrial loans	0.36	-0.01	0.00	0.10	0.26	0.49	1.07	1.39	126
Loans to individuals	1.18	0.05	0.17	0.43	0.93	1.80	3.12	3.87	111
Credit card loans	3.19	0.00	0.05	1.90	3.28	4.44	6.71	7.68	73
Agricultural loans	0.06	-0.55	-0.01	0.00	0.00	0.06	0.56	0.71	99
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.14	-0.02	0.00	0.00	0.03	0.23	0.58	0.94	127

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 09/30/2019

**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	0.40	0.05	0.08	0.20	0.32	0.56	0.94	1.39	128
90+ days past due loans and leases	0.14	0.00	0.00	0.00	0.06	0.18	0.72	0.95	128
Nonaccrual loans and leases	0.52	0.09	0.15	0.32	0.48	0.70	0.96	1.22	128
90+ days past due and nonaccrual loans and leases	0.70	0.15	0.21	0.40	0.64	0.93	1.30	2.28	128
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.13	128
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.12	128
Nonaccrual restructured	0.14	0.00	0.00	0.04	0.10	0.23	0.35	0.47	128
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	128
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	128
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	128
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.40	0.06	0.10	0.20	0.33	0.57	0.94	1.41	128
90+ days past due assets	0.14	0.00	0.00	0.01	0.07	0.18	0.72	0.95	128
Nonaccrual assets	0.54	0.09	0.17	0.32	0.49	0.73	1.08	1.51	128
30+ days past due and nonaccrual assets	1.18	0.35	0.48	0.67	1.01	1.55	2.48	4.30	128
Total assets	0.54	0.08	0.12	0.31	0.50	0.78	0.99	1.23	128
Allowance for loan and lease losses	114.50	26.04	36.52	63.33	102.53	142.87	228.70	422.01	128
Equity capital + allowance for loan and lease losses	4.31	0.66	1.17	2.32	4.07	6.01	8.16	9.61	128
Tier 1 capital + allowance for loan and lease losses	5.74	0.84	1.50	3.29	5.17	7.68	10.87	21.94	128
Loans and leases + other real estate owned	0.87	0.20	0.26	0.48	0.82	1.18	1.56	2.47	128

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2019

**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	0.35	0.03	0.08	0.17	0.28	0.49	0.76	1.44	126
	90+ days past due	0.15	0.00	0.00	0.00	0.03	0.16	0.71	1.44	126
	Nonaccrual	0.49	0.06	0.10	0.22	0.43	0.65	1.05	1.54	126
Commercial and industrial	30-89 days past due	0.33	0.00	0.01	0.10	0.23	0.44	1.01	1.46	126
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.05	0.18	0.37	126
	Nonaccrual	0.81	0.00	0.05	0.27	0.67	1.17	1.78	2.34	126
Individuals	30-89 days past due	0.89	0.00	0.01	0.36	0.81	1.18	1.99	2.48	128
	90+ days past due	0.15	0.00	0.00	0.00	0.05	0.26	0.65	1.14	128
	Nonaccrual	0.20	0.00	0.00	0.01	0.12	0.34	0.66	0.99	128
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	56
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Agricultural	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.35	0.92	2.10	99
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.15	99
	Nonaccrual	0.77	0.00	0.00	0.00	0.08	1.05	3.51	6.21	99
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.02	0.23	15
Other loans and leases	30-89 days past due	0.14	0.00	0.00	0.00	0.04	0.23	0.58	1.01	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.18	127
	Nonaccrual	0.15	0.00	0.00	0.00	0.06	0.22	0.58	1.17	127

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: 1  
Date: 09/30/2019

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.55	0.09	0.14	0.24	0.42	0.76	1.31	2.24	123
	90+ days past due	0.30	0.00	0.00	0.00	0.05	0.24	1.67	4.19	123
	Nonaccrual	0.75	0.07	0.15	0.34	0.58	1.07	1.62	2.51	123
Revolving	30-89 days past due	0.47	0.00	0.03	0.21	0.45	0.69	1.05	1.85	120
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.25	0.38	120
	Nonaccrual	0.97	0.00	0.00	0.28	0.61	1.24	3.89	4.70	120
Closed-End	30-89 days past due	0.57	0.07	0.11	0.21	0.43	0.80	1.41	2.32	123
	90+ days past due	0.34	0.00	0.00	0.00	0.04	0.28	2.06	4.41	123
	Nonaccrual	0.72	0.05	0.11	0.31	0.61	1.03	1.75	2.46	123
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.06	0.12	123
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	123
	Nonaccrual	0.05	0.00	0.00	0.01	0.03	0.09	0.15	0.22	123
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.04	0.12	0.27	0.45	0.57	125
	90+ days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.11	0.14	125
	Nonaccrual	0.27	0.00	0.01	0.09	0.23	0.38	0.65	0.74	125
Construction and development	30-89 days past due	0.26	0.00	0.00	0.00	0.09	0.41	1.26	2.64	120
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.34	120
	Nonaccrual	0.17	0.00	0.00	0.00	0.09	0.22	0.66	1.24	120
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.07	0.16	0.26	120
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.11	120
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.04	0.08	0.15	120
Other	30-89 days past due	0.18	0.00	0.00	0.00	0.05	0.25	0.78	1.65	120
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.07	120
	Nonaccrual	0.14	0.00	0.00	0.00	0.06	0.20	0.62	1.23	120
Multifamily	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.24	0.43	123
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.14	123
	Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.09	0.24	0.63	123
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.04	0.13	0.25	0.44	0.61	123
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.14	123
	Nonaccrual	0.30	0.00	0.00	0.10	0.28	0.46	0.79	0.91	123
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.06	0.12	0.22	0.29	123
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.08	123
	Nonaccrual	0.17	0.00	0.00	0.04	0.15	0.29	0.43	0.55	123
Other	30-89 days past due	0.07	0.00	0.00	0.01	0.03	0.12	0.26	0.49	123
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.11	123
	Nonaccrual	0.12	0.00	0.00	0.01	0.08	0.21	0.37	0.45	123
Farmland	30-89 days past due	0.27	0.00	0.00	0.00	0.06	0.36	1.25	2.40	104
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.48	104
	Nonaccrual	1.00	0.00	0.00	0.00	0.43	1.64	3.62	9.63	104
Credit card	30-89 days past due	1.46	0.00	0.14	0.95	1.28	1.69	2.50	4.86	73
	90+ days past due	0.77	0.00	0.00	0.01	0.88	1.36	1.68	1.96	73
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.02	0.79	1.19	73

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 1  
Date: 09/30/2019**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	12.07	8.98	9.46	10.28	11.77	12.92	16.32	17.96	128
Common equity tier 1 capital, column B	0.38	0.00	0.00	0.00	0.00	0.00	0.00	12.02	128
Tier 1 capital, column A	12.71	9.55	9.96	11.01	12.36	14.08	16.78	19.06	128
Tier 1 capital, column B	0.44	0.00	0.00	0.00	0.00	0.00	0.00	13.71	128
Total capital, column A	14.32	11.39	11.98	12.72	13.68	15.50	18.12	21.04	128
Total capital, column B	0.50	0.00	0.00	0.00	0.00	0.00	0.00	16.03	128
Tier 1 leverage	9.81	7.31	8.04	8.76	9.61	10.76	12.01	13.76	128
Supplementary leverage ratio, advanced approaches HCs	7.47	5.85	6.15	6.31	7.36	7.76	9.36	10.59	17

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2019

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.38	128
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.91	0.00	0.00	0.00	65.67	100.00	100.00	100.00	32
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.09	0.00	0.00	0.00	34.33	100.00	100.00	100.00	32
Separate account assets (L/H) / Total life assets	7.01	0.00	0.00	0.00	0.00	0.00	61.15	69.54	19
Insurance activities revenue / Adjusted operating income	0.47	0.00	0.00	0.00	0.09	0.47	2.18	6.60	128
Premium income / Insurance activities revenue	6.15	0.00	0.00	0.00	0.00	0.03	42.02	94.00	100
Credit related premium income / Total premium income	34.88	0.00	0.00	0.00	0.00	100.00	100.00	100.00	26
Other premium income / Total premium income	65.12	0.00	0.00	0.00	100.00	100.00	100.00	100.00	26
Insurance underwriting net income / Consolidated net income	0.09	0.00	0.00	0.00	0.00	0.00	0.56	2.24	128
Insurance net income (P/C) / Equity (P/C)	12.39	-37.05	-0.40	2.19	5.43	19.72	59.53	60.86	22
Insurance net income (L/H) / Equity (L/H)	-0.28	-32.00	-5.41	1.21	2.55	12.95	23.54	25.14	17
Insurance benefits, losses, expenses / Insurance premiums	401.48	0.00	3.60	34.51	93.01	347.39	1293.18	4087.50	26
Reinsurance recovery (P/C) / Total assets (P/C)	0.23	0.00	0.00	0.00	0.00	0.00	1.49	1.85	22
Reinsurance recovery (L/H) / Total assets (L/H)	0.15	0.00	0.00	0.00	0.00	0.00	0.53	6.26	19
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	128
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.43	0.00	0.26	4.33	11.34	17.73	22.07	24.59	128
<b>Broker-Dealer Activities</b>									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.05	11.46	28.87	128

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 09/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	1.24	0.00	0.00	0.00	0.00	2.69	5.49	9.70	93
Cost: Interest-bearing deposits	1.30	0.21	0.56	0.70	1.35	1.79	2.43	2.65	30
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	21.24	0.07	0.09	0.25	0.72	1.14	62.90	93.73	6
Commercial and industrial loans	0.19	0.04	0.06	0.13	0.19	0.24	0.32	0.33	16
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
<b>Growth Rates</b>									
Net loans and leases	21.15	-54.95	-30.21	-8.87	3.75	27.07	85.58	504.32	88
Total selected assets	12.44	-78.88	-45.36	-14.17	0.36	17.70	80.82	348.96	96
Deposits	9.49	-52.99	-19.90	-9.62	3.53	21.83	50.92	107.58	29



# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 09/30/2019

# Parent Company Analysis - Part 1

FR BHCPR  
Page 16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	9.90	1.67	5.83	8.20	9.86	11.89	14.13	16.36	128
Bank net income / Average equity investment in banks	10.59	2.66	6.02	8.41	10.12	12.57	15.95	19.79	111
Nonbank net income / Average equity investment in nonbanks	9.04	-4.47	-0.28	1.78	4.97	15.63	27.99	33.85	110
Subsidiary HCs net income / Average equity investment in sub HCs	8.84	-0.25	1.37	4.90	9.64	12.35	14.81	16.59	28
Bank net income / Parent net income	83.18	0.00	0.00	89.71	102.44	106.92	112.06	119.33	123
Nonbank net income / Parent net income	4.08	0.00	0.00	0.05	0.75	4.61	20.43	48.97	107
Subsidiary holding companies' net income / Parent net income	73.29	3.79	14.66	49.22	94.55	100.87	105.22	108.73	25
<b>Leverage</b>									
Total liabilities / Equity capital	20.73	0.00	0.90	6.05	11.81	33.64	70.94	90.46	128
Total debt / Equity capital	14.79	0.00	0.00	0.00	6.65	24.87	54.61	82.41	128
Total debt + notes payable to subs that issued TPS / Equity capital	16.85	0.00	0.00	4.94	10.20	28.19	55.27	82.47	128
Total debt + Loans guaranteed for affiliate / Equity capital	15.17	0.00	0.00	0.00	7.60	24.87	54.61	86.84	128
Total debt / Equity capital - excess over fair value	14.99	0.00	0.00	0.00	6.66	26.18	60.63	82.48	128
Long-term debt / Equity capital	13.51	0.00	0.00	0.00	6.32	22.85	46.20	70.13	128
Short-term debt / Equity capital	0.98	0.00	0.00	0.00	0.00	0.01	6.83	11.94	128
Current portion of long-term debt / Equity capital	0.13	0.00	0.00	0.00	0.00	0.00	0.56	3.37	128
Excess cost over fair value / Equity capital	0.11	0.00	0.00	0.00	0.00	0.00	0.52	3.11	128
Long-term debt / Consolidated long-term debt	27.97	0.00	0.00	0.00	22.52	52.54	75.99	82.96	127
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	103.51	91.30	95.53	99.46	102.81	107.75	112.30	120.99	128
Total investment in subs / Equity capital	111.85	96.38	97.95	100.47	105.56	113.11	149.69	179.62	128
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)	0.39	-0.76	-0.45	-0.04	0.32	0.84	1.36	2.04	123
Equity investment in subs - equity cap / Net income-div (X)	1.11	0.03	0.10	0.41	1.08	1.56	2.75	4.53	84
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	170.10	39.39	76.37	107.64	161.42	214.37	321.09	412.19	126
Cash from ops + noncash items + op expense / Op expense + dividend	186.14	32.53	89.27	116.37	163.46	233.96	361.05	454.40	126
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	115.62	-26.75	33.77	88.88	107.54	150.65	216.15	270.21	126
Pretax operating income + interest expense / Interest expense	1705.80	55.77	123.98	390.41	1207.47	2082.23	6552.54	8461.14	95
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1527.32	60.55	130.78	456.28	1011.31	1976.52	4359.58	8553.63	113
Dividends + interest from subsidiaries / Interest expense + dividends	202.96	55.99	82.29	123.56	184.61	247.76	377.87	626.04	122
Fees + other income from subsidiaries / Salary + other expenses	15.63	0.00	0.00	0.00	0.00	28.57	75.78	94.59	126
Net income / Current part of long-term debt + preferred dividends (X)	44.39	0.68	2.38	9.78	24.47	42.16	172.69	489.11	59
<b>Other Ratios</b>									
Net assets that reprice within 1 year / Total assets	2.60	-6.57	-3.70	-0.03	1.25	5.12	11.83	16.62	128
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	3.41	0.00	0.00	0.00	0.00	0.00	1.51	16.34	15
Nonaccrual	7.19	0.00	0.00	0.00	0.00	0.12	4.24	34.20	15
Total	10.60	0.00	0.00	0.00	0.00	2.06	31.55	64.01	15
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
To nonbank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.00	0.00	4.68	128
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Total	0.12	0.00	0.00	0.00	0.00	0.00	0.00	4.70	128
<b>As a Percent of Consolidated Holding Company Assets</b>									
Nonbank assets of nonbank subsidiaries	5.58	0.00	0.00	0.00	0.17	2.40	31.20	73.66	128
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Combined foreign nonbank subsidiary assets	0.19	0.00	0.00	0.00	0.00	0.01	0.51	5.61	128

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 09/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	56.99	8.20	18.29	30.82	49.19	81.04	115.68	132.98	115
Dividends declared / Net income	31.44	0.00	4.38	17.93	32.20	42.61	51.46	61.69	123
Net income - dividends / Average equity	6.67	-0.20	2.81	5.12	6.65	8.51	10.97	12.99	128
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	176.46	0.00	0.00	100.30	160.53	256.81	415.94	621.94	117
Dividends from nonbank subsidiaries	5.38	0.00	0.00	0.00	0.18	7.00	25.55	63.38	117
Dividends from subsidiary holding companies	22.09	0.00	0.00	0.00	0.00	0.00	176.13	307.05	117
Dividends from all subsidiaries	248.52	12.07	91.45	131.86	212.12	322.29	553.64	791.73	117
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	64.21	0.00	5.27	38.54	64.28	85.23	100.61	106.35	106
Interest income from bank subsidiaries	0.56	0.00	0.00	0.00	0.01	0.72	2.69	5.57	106
Management and service fees from bank subsidiaries	1.58	0.00	0.00	0.00	0.00	0.33	10.39	17.38	106
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	106
Operating income from bank subsidiaries	66.13	1.44	12.62	41.90	69.00	89.25	107.06	125.94	106
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	64.13	0.00	0.00	0.00	34.85	100.00	214.15	320.51	89
Interest income from nonbank subsidiaries	18.43	0.00	0.00	0.00	0.00	16.50	109.66	167.08	89
Management and serv fees from nonbank subsidiaries	1.28	0.00	0.00	0.00	0.00	0.00	9.18	21.80	89
Other income from nonbank subsidiaries	1.08	0.00	0.00	0.00	0.00	0.00	5.60	31.60	89
Operating income from nonbank subsidiaries	115.32	0.00	0.00	23.11	92.24	160.00	337.31	598.47	89
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	58.96	0.00	0.00	0.00	75.27	101.74	138.39	138.73	25
Interest income from subsidiary holding companies	4.70	0.00	0.00	0.00	0.00	5.02	22.36	27.77	25
Management and service fees from subsidiary holding companies	0.35	0.00	0.00	0.00	0.00	0.00	0.00	6.71	25
Other income from subsidiary holding companies	0.48	0.00	0.00	0.00	0.00	0.00	0.19	8.68	25
Operating income from subsidiary holding companies	66.47	0.00	0.00	2.67	75.82	107.01	159.24	171.19	25
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	66.10	0.00	0.00	28.32	92.08	99.04	99.92	100.00	124
Interest income from bank subsidiaries	0.88	0.00	0.00	0.00	0.03	1.31	4.63	10.15	124
Management and service fees from bank subsidiaries	1.74	0.00	0.00	0.00	0.00	0.12	12.38	23.54	124
Other income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.21	124
Operating income from bank subsidiaries	77.63	0.00	0.25	70.95	98.02	99.75	99.99	100.00	124
Dividends from nonbank subsidiaries	1.98	0.00	0.00	0.00	0.06	2.61	10.15	23.72	124
Interest income from nonbank subsidiaries	1.36	0.00	0.00	0.00	0.00	0.28	4.79	42.85	124
Management and service fees from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.13	1.78	124
Other income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.02	1.59	124
Operating income from nonbank subsidiaries	6.49	0.00	0.00	0.00	0.77	4.85	36.10	82.94	124
Dividends from subsidiary holding companies	5.36	0.00	0.00	0.00	0.00	0.00	49.99	82.12	124
Interest income from subsidiary holding companies	0.23	0.00	0.00	0.00	0.00	0.00	0.10	11.10	124
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124
Operating income from subsidiary holding companies	6.86	0.00	0.00	0.00	0.00	0.00	70.66	93.56	124
Loans and advances from subsidiaries / Short term debt	115.70	0.00	0.00	0.08	37.58	171.99	220.50	716.40	35
Loans and advances from subsidiaries / Total debt	26.56	0.00	0.00	0.92	10.92	39.47	99.49	128.35	93

# BHCPR Reporters for Quarter Ending 09/30/2019

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2019 and Other Notes</u>
1562859	181,485,000	ALLY FINANCIAL INC.	DETROIT, MI	
2433312	149,516,483	AMERIPRISE FINANCIAL, INC.	MINNEAPOLIS, MN	
1082067	17,764,277	AMERIS BANCORP	MOULTRIE, GA	
3446412	15,107,701	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	19,353,410	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	32,596,460	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	17,443,777	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	11,770,861	AXOS FINANCIAL, INC.	SAN DIEGO, CA	
1073757	2,426,330,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	17,672,140	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	373,275,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	32,950,535	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	12,097,842	BANNER CORPORATION	WALLA WALLA, WA	
5006575	160,711,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	236,750,000	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	92,933,356	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
3762457	15,255,349	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	13,537,048	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	168,802,034	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	136,106,622	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	43,279,426	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	13,114,874	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	17,856,213	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	378,810,387	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	18,004,966	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
2868129	17,420,376	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1094314	14,025,609	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	45,139,189	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	51,403,140	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	2,014,802,000	CITIGROUP INC.	NEW YORK, NY	
1132449	164,974,535	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	13,758,475	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	73,081,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,908,935	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	11,597,297	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	118,455,696	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	33,179,016	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	11,727,078	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	11,332,762	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	116,770,000	DB USA CORPORATION	NEW YORK, NY	
3846375	110,785,547	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	61,706,779	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	43,274,659	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	11,508,089	EASTERN BANK CORPORATION	BOSTON, MA	
5375459	17,299,341	EB ACQUISITION COMPANY II LLC	DALLAS, TX	New Y-9C/BHCPR reporter
4759669	17,299,341	EB ACQUISITION COMPANY, LLC	DALLAS, TX	Moved from Peer 2
3005332	34,353,479	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	171,078,869	FIFTH THIRD BANCORP	CINCINNATI, OH	

2744894	12,530,713	FIRST BANCORP	SAN JUAN, PR	
1075612	37,748,324	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071276	14,480,445	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1025608	20,598,220	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	43,718,832	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	14,701,947	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	12,325,061	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	18,013,454	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	22,165,749	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	19,592,914	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	22,048,362	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	21,677,505	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	13,718,792	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,007,335,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	12,788,301	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	30,551,447	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	12,569,262	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	14,837,029	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	14,901,935	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	15,381,197	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	270,979,568	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	108,735,233	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	31,734,598	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	11,540,121	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	14,959,127	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	11,966,035	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	26,786,430	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	40,497,683	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,764,661,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	147,321,059	KEYCORP	CLEVELAND, OH	
4191465	10,470,261	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	Moved from Peer 2
1037003	125,500,926	M&T BANK CORPORATION	BUFFALO, NY	
2568278	21,631,353	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	902,604,000	MORGAN STANLEY	NEW YORK, NY	
1378434	173,232,364	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	52,537,629	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
3823844	10,170,960	NEXBANK CAPITAL, INC.	DALLAS, TX	Moved from Peer 2
1199611	124,355,847	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	10,736,134	NORTHWEST BANCSHARES INC	WARREN, PA	
1098303	20,438,812	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	11,811,497	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	26,724,627	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	52,068,945	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	12,010,644	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	27,547,834	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	409,007,227	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	52,480,000	POPULAR, INC.	SAN JUAN, PR	
1109599	22,093,140	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
5280254	127,048,305	RBC US GROUP HOLDINGS LLC	TORONTO, O	
3242838	128,436,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	13,039,673	RENASANT CORPORATION	TUPELO, MS	
3981856	147,185,414	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1094828	17,758,574	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2170804	22,580,075	SMBC AMERICAS HOLDINGS, INC.	NEW YORK, NY	
1133437	15,752,082	SOUTH STATE CORPORATION	COLUMBIA, SC	

1111435	244,609,000	STATE STREET CORPORATION	BOSTON, MA
3083291	30,087,578	STERLING BANCORP	MONTEBELLO, NY
1131787	227,580,032	SUNTRUST BANKS, INC.	ATLANTA, GA
1031449	68,466,759	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	105,943,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	47,661,182	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
1201934	45,727,683	TCF FINANCIAL CORPORATION	DETROIT, MI
3606542	393,604,024	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	33,526,714	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	14,542,301	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1079562	13,584,786	TRUSTMARK CORPORATION	JACKSON, MS
1119794	487,671,000	U.S. BANCORP	MINNEAPOLIS, MN
4846998	137,922,307	UBS AMERICAS HOLDING LLC	NEW YORK, NY
1049828	24,143,092	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	28,930,855	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	19,751,461	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	12,814,281	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	33,765,539	VALLEY NATIONAL BANCORP	NEW YORK, NY
3065617	16,474,910	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	29,941,592	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,943,950,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	12,593,904	WESBANCO, INC.	WHEELING, WV
2349815	26,324,245	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	34,902,953	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	12,272,673	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 128 bank holding companies.