

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 09/30/2019

**Summary Ratios**

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|  | 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)   | 3.29       | 3.33       | 3.33       | 3.29       | 3.22       |
| + Non-interest income  | 0.84       | 0.91       | 0.90       | 0.93       | 0.97       |
| - Overhead expense   | 2.53       | 2.59       | 2.58       | 2.60       | 2.68       |
| - Provision for credit losses  | 0.11       | 0.12       | 0.12       | 0.11       | 0.12       |
| + Securities gains (losses)  | 0.01       | 0.00       | 0.00       | 0.01       | 0.02       |
| + Other tax equivalent adjustments   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| = Pretax net operating income (tax equivalent)                                 | 1.52       | 1.57       | 1.55       | 1.55       | 1.47       |
| Net operating income   | 1.18       | 1.23       | 1.22       | 0.95       | 1.00       |
| Net income   | 1.18       | 1.23       | 1.22       | 0.95       | 1.00       |
| Net income (Subchapter S adjusted)   | 1.26       | 1.42       | 1.41       | 1.11       | 1.06       |
| <b>Percent of Average Earning Assets</b>                                       |            |            |            |            |            |
| Interest income (tax equivalent)   | 4.57       | 4.33       | 4.38       | 4.06       | 3.93       |
| Interest expense   | 1.05       | 0.75       | 0.81       | 0.54       | 0.44       |
| Net interest income (tax equivalent)   | 3.54       | 3.58       | 3.58       | 3.54       | 3.48       |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                            |            |            |            |            |            |
| Net loan and lease losses / Average loans and leases                           | 0.10       | 0.08       | 0.09       | 0.10       | 0.11       |
| Earnings coverage of net loan and lease losses (X)                             | 24.67      | 26.40      | 29.23      | 0.97       | 9.22       |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 0.95       | 0.96       | 0.94       | 0.95       | 1.00       |
| Allowance for loan and lease losses / Total loans and leases                   | 0.94       | 0.95       | 0.93       | 0.94       | 0.99       |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO             | 0.58       | 0.58       | 0.57       | 0.57       | 0.71       |
| 30-89 days past due loans and leases / Total loans and leases                  | 0.27       | 0.30       | 0.32       | 0.32       | 0.30       |
| <b>Liquidity and Funding</b>   |            |            |            |            |            |
| Net noncore funding dependence   | 11.92      | 13.44      | 13.54      | 13.97      | 16.29      |
| Net short-term noncore funding dependence                                      | 6.75       | 8.52       | 8.57       | 9.65       | 9.53       |
| Net loans and leases / Total assets  | 72.82      | 73.12      | 73.30      | 72.64      | 71.18      |
| <b>Capitalization</b>  |            |            |            |            |            |
| Tier 1 leverage ratio  | 10.40      | 10.27      | 10.37      | 10.04      | 9.84       |
| Holding company equity capital / Total assets                                  | 11.40      | 11.07      | 11.21      | 10.84      | 10.58      |
| Total equity capital (including minority interest) / Total assets              | 11.47      | 11.16      | 11.30      | 10.89      | 10.62      |
| Common equity tier 1 capital / Total risk-weighted assets                      | 12.50      | 12.33      | 12.41      | 11.90      | 11.79      |
| Net loans and leases / Equity capital (X)                                      | 6.55       | 6.78       | 6.70       | 6.82       | 6.80       |
| Cash dividends / Net income  | 26.17      | 25.02      | 24.01      | 32.32      | 29.36      |
| Cash dividends / Net income (Subchapter S adjusted)                            | 44.34      | 35.76      | 35.12      | 19.39      | 21.80      |
| <b>Growth Rates</b>  |            |            |            |            |            |
| Assets   | 8.77       | 9.87       | 9.35       | 9.89       | 12.34      |
| Equity capital   | 13.29      | 12.31      | 12.50      | 13.71      | 11.77      |
| Net loans and leases   | 8.56       | 11.93      | 10.51      | 12.54      | 14.27      |
| Noncore funding  | 4.58       | 11.56      | 6.76       | -3.35      | 12.03      |
| <b>Parent Company Ratios</b>   |            |            |            |            |            |
| Short-term debt / Equity capital   | 0.00       | 0.02       | 0.03       | 0.02       | 0.03       |
| Long-term debt / Equity capital  | 3.80       | 3.99       | 3.76       | 4.39       | 3.78       |
| Equity investment in subsidiaries / Equity capital                             | 104.19     | 104.29     | 104.10     | 105.17     | 105.23     |
| Cash from ops + noncash items + op expense / Op expense + dividends            | 139.15     | 126.44     | 123.74     | 100.80     | 111.02     |

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**Relative Income Statement and Margin Analysis**

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|  | 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)   | 4.26       | 4.02       | 4.08       | 3.78       | 3.64       |
| Less: Interest expense   | 0.98       | 0.70       | 0.75       | 0.50       | 0.41       |
| Equals: Net interest income (tax equivalent)                             | 3.29       | 3.33       | 3.33       | 3.29       | 3.22       |
| Plus: Non-interest income  | 0.84       | 0.91       | 0.90       | 0.93       | 0.97       |
| Equals: adjusted operating income (tax equivalent)                       | 4.15       | 4.30       | 4.27       | 4.26       | 4.24       |
| Less: Overhead expense   | 2.53       | 2.59       | 2.58       | 2.60       | 2.68       |
| Less: Provision for credit losses  | 0.11       | 0.12       | 0.12       | 0.11       | 0.12       |
| 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       | 0.02       |
| Plus: other tax equivalent adjustments                                   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Pretax net operating income (tax equivalent)                     | 1.52       | 1.57       | 1.55       | 1.55       | 1.47       |
| Less: Applicable income taxes (tax equivalent)                           | 0.32       | 0.33       | 0.32       | 0.59       | 0.48       |
| Less: Minority interest  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Net operating income   | 1.18       | 1.23       | 1.22       | 0.95       | 1.00       |
| Plus: Net extraordinary items  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Net income   | 1.18       | 1.23       | 1.22       | 0.95       | 1.00       |
| Memo: Net income (last four quarters)                                    | 1.19       | 1.10       | 1.22       | 0.95       | 1.00       |
| Net income-BHC and noncontrolling (minority) interest                    | 1.19       | 1.24       | 1.22       | 0.95       | 1.00       |
| <b>Margin Analysis</b>   |            |            |            |            |            |
| Average earning assets / Average assets                                  | 93.25      | 93.22      | 93.23      | 93.19      | 92.80      |
| Average interest-bearing funds / Average assets                          | 70.94      | 70.31      | 70.70      | 70.06      | 70.45      |
| Interest income (tax equivalent) / Average earning assets                | 4.57       | 4.33       | 4.38       | 4.06       | 3.93       |
| Interest expense / Average earning assets                                | 1.05       | 0.75       | 0.81       | 0.54       | 0.44       |
| Net interest income (tax equivalent) / Average earning assets            | 3.54       | 3.58       | 3.58       | 3.54       | 3.48       |
| <b>Yield or Cost</b>   |            |            |            |            |            |
| Total loans and leases (tax equivalent)                                  | 5.05       | 4.80       | 4.85       | 4.52       | 4.41       |
| Interest-bearing bank balances   | 2.41       | 1.74       | 1.88       | 1.13       | 0.54       |
| Federal funds sold and reverse repos                                     | 1.93       | 1.46       | 1.50       | 0.83       | 0.51       |
| Trading assets   | 0.60       | 0.52       | 0.70       | 0.48       | 0.65       |
| Total earning assets   | 4.52       | 4.27       | 4.33       | 3.98       | 3.84       |
| Investment securities (tax equivalent)                                   | 2.83       | 2.67       | 2.69       | 2.61       | 2.51       |
| US Treasury and agency securities (excluding mortgage-backed securities) |            |            |            | 1.66       | 1.70       |
| Mortgage-backed securities   | 2.60       | 2.38       | 2.44       | 2.19       | 2.07       |
| All other securities   |            |            |            | 3.85       | 3.69       |
| Interest-bearing deposits  | 1.17       | 0.77       | 0.85       | 0.52       | 0.42       |
| Time deposits of \$250K or more  | 2.12       | 1.45       | 1.57       |            |            |
| Time deposits < \$250K   | 1.92       | 1.31       | 1.42       |            |            |
| Other domestic deposits  | 0.89       | 0.58       | 0.64       |            | 0.27       |
| Foreign deposits   | 2.26       | 1.69       | 1.85       | 0.84       | 0.40       |
| Federal funds purchased and repos  | 1.26       | 0.90       | 1.03       | 0.68       | 0.59       |
| Other borrowed funds and trading liabilities                             | 2.24       | 2.01       | 2.10       | 1.48       | 1.27       |
| All interest-bearing funds   | 1.39       | 0.99       | 1.06       | 0.71       | 0.58       |

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**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                           | 1.87       | 1.75       | 1.69       | 1.89       | 2.10       |
| Overhead expenses / Net Interest Income + non-interest income          | 61.24      | 61.12      | 61.22      | 62.21      | 64.03      |
| <b>Percent of Average Assets</b>                                       |            |            |            |            |            |
| Total overhead expense   | 2.53       | 2.59       | 2.58       | 2.60       | 2.68       |
| Personnel expense  | 1.47       | 1.48       | 1.46       | 1.47       | 1.48       |
| Net occupancy expense  | 0.31       | 0.31       | 0.31       | 0.32       | 0.33       |
| Other operating expenses   | 0.74       | 0.79       | 0.79       | 0.79       | 0.84       |
| Overhead less non-interest income                                      | 1.64       | 1.64       | 1.65       | 1.65       | 1.64       |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>           |            |            |            |            |            |
| Total overhead expense   | 60.47      | 60.36      | 60.51      | 61.01      | 62.83      |
| Personnel expense  | 35.17      | 34.60      | 34.42      | 34.72      | 35.07      |
| Net occupancy expense  | 7.46       | 7.32       | 7.33       | 7.51       | 7.80       |
| Other operating expenses   | 17.77      | 17.90      | 18.28      | 18.30      | 19.30      |
| Total non-interest income  | 19.64      | 20.54      | 20.30      | 21.24      | 22.44      |
| Fiduciary activities income  | 1.88       | 1.99       | 1.95       | 1.95       | 1.96       |
| Service charges on domestic deposit accounts                           | 3.59       | 3.47       | 3.58       | 3.83       | 4.14       |
| Trading revenue  | 0.08       | 0.05       | 0.03       | 0.07       | 0.10       |
| Investment banking fees and commissions                                | 0.85       | 0.90       | 0.85       | 0.92       | 0.95       |
| Insurance activities revenue   | 0.51       | 0.53       | 0.46       | 0.44       | 0.54       |
| Venture capital revenue  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Net servicing fees   | 0.22       | 0.51       | 0.52       | 0.40       | 0.37       |
| Net securitization income  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Net gain (loss) - sales of loans, OREO, and other assets               | 2.15       | 1.92       | 1.98       | 2.38       | 2.88       |
| Other non-interest income  | 7.28       | 7.11       | 7.05       | 7.34       | 7.65       |
| Overhead less non-interest income                                      | 40.41      | 39.34      | 39.75      | 39.09      | 39.46      |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 19.08      | 18.49      | 18.35      | 33.75      | 27.97      |
| Applicable income tax + TE / Pretax net operating income + TE          | 21.85      | 21.73      | 21.35      | 38.57      | 33.62      |

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**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   | 53.14      | 53.55      | 53.63      | 53.41      | 52.89      |
| Commercial and industrial loans                                 | 11.51      | 11.52      | 11.42      | 10.82      | 10.48      |
| Loans to individuals  | 2.48       | 2.52       | 2.65       | 2.58       | 2.57       |
| Loans to depository institutions and acceptances of other banks | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Agricultural loans  | 0.50       | 0.46       | 0.47       | 0.51       | 0.40       |
| Other loans and leases  | 2.56       | 2.67       | 2.64       | 2.62       | 2.31       |
| Net loans and leases  | 72.82      | 73.12      | 73.30      | 72.64      | 71.18      |
| Debt securities over 1 year                                     | 13.37      | 13.35      | 13.20      | 13.96      | 14.93      |
| Mutual funds and equity securities                              | 0.05       | 0.06       | 0.05       | 0.07       | 0.09       |
| Subtotal  | 86.74      | 87.28      | 87.24      | 87.26      | 86.78      |
| Interest-bearing bank balances                                  | 2.62       | 2.28       | 2.30       | 2.34       | 2.44       |
| Federal funds sold and reverse repos                            | 0.02       | 0.01       | 0.01       | 0.02       | 0.03       |
| Debt securities 1 year or less                                  | 2.02       | 2.08       | 2.14       | 1.92       | 1.97       |
| Trading assets  | 0.04       | 0.03       | 0.02       | 0.02       | 0.03       |
| Total earning assets  | 92.05      | 92.22      | 92.24      | 92.22      | 91.95      |
| Non-interest cash and due from depository institutions          | 1.36       | 1.18       | 1.25       | 1.26       | 1.26       |
| Other real estate owned   | 0.05       | 0.05       | 0.04       | 0.06       | 0.09       |
| All other assets  | 6.47       | 6.49       | 6.39       | 6.45       | 6.70       |
| <b>Memoranda</b>  |            |            |            |            |            |
| Short-term investments  | 5.08       | 4.64       | 4.70       | 4.63       | 4.89       |
| US Treasury securities  | 0.20       | 0.32       | 0.37       | 0.22       | 0.20       |
| US agency securities (excluding mortgage-backed securities)     | 1.39       | 1.60       | 1.67       | 1.50       | 1.53       |
| Municipal securities  | 2.58       | 2.75       | 2.66       | 2.97       | 3.28       |
| Mortgage-backed securities                                      | 8.98       | 8.82       | 8.73       | 9.19       | 9.71       |
| Asset-backed securities   | 0.30       | 0.24       | 0.26       | 0.23       | 0.25       |
| Other debt securities   | 0.55       | 0.50       | 0.52       | 0.48       | 0.57       |
| Loans held-for-sale   | 0.45       | 0.26       | 0.29       | 0.32       | 0.48       |
| Loans held for investment                                       | 72.49      | 73.10      | 73.24      | 72.42      | 70.85      |
| Real estate loans secured by 1-4 family                         | 16.13      | 16.61      | 16.83      | 16.44      | 16.69      |
| Revolving   | 2.29       | 2.45       | 2.43       | 2.71       | 2.89       |
| Closed-end, secured by first liens                              | 13.09      | 13.35      | 13.60      | 13.03      | 13.05      |
| Closed-end, secured by junior liens                             | 0.40       | 0.39       | 0.41       | 0.39       | 0.45       |
| Commercial real estate loans                                    | 33.48      | 33.59      | 33.40      | 33.79      | 33.44      |
| Construction and land development                               | 4.96       | 4.84       | 4.78       | 4.55       | 4.74       |
| Multifamily   | 4.89       | 4.94       | 5.12       | 5.32       | 4.89       |
| Nonfarm nonresidential  | 21.96      | 22.19      | 21.86      | 22.30      | 22.24      |
| Real estate loans secured by farmland                           | 0.96       | 0.86       | 0.88       | 0.81       | 0.63       |

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**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   | 73.04      | 72.87      | 72.88      | 73.20      | 74.05      |
| Real estate loans secured by 1-4 family                         | 22.37      | 22.90      | 23.12      | 22.92      | 23.78      |
| Revolving   | 3.16       | 3.37       | 3.34       | 3.76       | 4.05       |
| Closed-end  | 18.77      | 19.04      | 19.32      | 18.68      | 19.29      |
| Commercial real estate loans                                    | 46.24      | 45.87      | 45.58      | 46.38      | 46.86      |
| Construction and land development                               | 6.89       | 6.62       | 6.53       | 6.35       | 6.66       |
| 1-4 family  | 1.48       | 1.58       | 1.52       | 1.50       | 1.64       |
| Other   | 5.25       | 4.95       | 4.90       | 4.76       | 4.97       |
| Multifamily   | 6.54       | 6.53       | 6.76       | 7.13       | 6.67       |
| Nonfarm nonresidential  | 30.59      | 30.59      | 30.17      | 30.84      | 31.41      |
| Owner-occupied  | 10.65      | 10.64      | 10.32      | 10.55      | 11.41      |
| Other   | 19.47      | 19.45      | 19.35      | 19.91      | 19.60      |
| Real estate loans secured by farmland                           | 1.39       | 1.24       | 1.26       | 1.19       | 0.97       |
| Loans to depository institutions and acceptances of other banks | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Commercial and industrial loans                                 | 16.09      | 16.32      | 16.21      | 15.52      | 15.29      |
| Loans to individuals  | 3.63       | 3.68       | 3.89       | 3.90       | 4.01       |
| Credit card loans   | 0.04       | 0.03       | 0.04       | 0.03       | 0.03       |
| Agricultural loans  | 0.73       | 0.66       | 0.69       | 0.76       | 0.61       |
| Other loans and leases  | 3.66       | 3.78       | 3.74       | 3.75       | 3.44       |
| <b>Loans and Leases, Percent of Total Capital</b>               |            |            |            |            |            |
| Real estate loans   | 474.76     | 481.68     | 483.08     | 492.96     | 493.51     |
| Real estate loans secured by 1-4 family                         | 146.08     | 152.58     | 154.90     | 153.45     | 158.33     |
| Revolving   | 20.92      | 22.73      | 22.57      | 25.65      | 27.64      |
| Closed-end  | 122.54     | 126.42     | 129.36     | 124.91     | 128.16     |
| Commercial real estate loans                                    | 299.72     | 302.53     | 301.60     | 312.02     | 312.00     |
| Construction and land development                               | 44.72      | 43.68      | 43.12      | 42.49      | 43.49      |
| 1-4 family  | 9.32       | 10.09      | 9.75       | 9.95       | 10.67      |
| Other   | 34.17      | 32.79      | 32.41      | 31.92      | 32.30      |
| Multifamily   | 43.53      | 44.30      | 45.92      | 48.81      | 44.34      |
| Nonfarm nonresidential  | 197.92     | 201.32     | 199.32     | 207.33     | 208.50     |
| Owner-occupied  | 68.73      | 69.55      | 67.58      | 70.06      | 74.92      |
| Other   | 125.40     | 127.65     | 128.00     | 133.42     | 130.66     |
| Real estate loans secured by farmland                           | 8.51       | 7.82       | 7.87       | 7.39       | 6.01       |
| Loans to depository institutions and acceptances of other banks | 0.00       | 0.01       | 0.01       | 0.01       | 0.01       |
| Commercial and industrial loans                                 | 102.73     | 103.48     | 102.65     | 100.29     | 97.82      |
| Loans to individuals  | 22.01      | 22.18      | 23.73      | 23.15      | 24.08      |
| Credit card loans   | 0.25       | 0.21       | 0.23       | 0.18       | 0.20       |
| Agricultural loans  | 4.42       | 4.25       | 4.39       | 4.71       | 3.78       |
| Other loans and leases  | 23.44      | 24.57      | 24.37      | 24.61      | 22.36      |
| <b>Supplemental</b>   |            |            |            |            |            |
| Non-owner occupied CRE loans / Gross loans                      | 35.42      | 35.04      | 35.10      | 35.69      | 35.33      |
| Non-owner occupied CRE loans / Total capital                    | 229.32     | 230.71     | 232.18     | 240.42     | 234.59     |
| Construction and land development loans / Total capital         | 44.72      | 43.68      | 43.12      | 42.49      | 43.49      |
| Total CRE loans / Total capital                                 | 302.78     | 305.25     | 304.36     | 314.87     | 314.88     |

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**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   | 5.08       | 4.64       | 4.70       | 4.63       | 4.89       |
| Liquid assets  | 15.87      | 15.53      | 15.56      | 15.94      | 16.73      |
| Investment securities  | 15.85      | 16.15      | 16.02      | 16.65      | 17.49      |
| Net loans and leases   | 72.82      | 73.12      | 73.30      | 72.64      | 71.18      |
| Net loans, leases and standby letters of credit                            | 73.25      | 73.54      | 73.71      | 73.08      | 71.65      |
| Core deposits  | 70.84      | 70.10      | 69.97      | 69.79      | 67.98      |
| Noncore funding  | 15.41      | 16.51      | 16.58      | 17.09      | 19.16      |
| Time deposits of \$250K or more  | 4.54       | 4.26       | 4.28       | 3.54       |            |
| Foreign deposits   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Federal funds purchased and repos  | 0.81       | 0.92       | 0.96       | 1.20       | 1.51       |
| Secured federal funds purchased  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Net federal funds purchased (sold)   | 0.79       | 0.93       | 0.97       | 1.21       | 1.52       |
| Commercial paper   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other borrowings w/remaining maturity of 1 year or less                    | 2.61       | 3.73       | 3.63       | 4.47       | 3.78       |
| Earning assets that reprice within 1 year                                  | 32.53      | 32.48      | 32.35      | 33.41      | 32.07      |
| Interest-bearing liabilities that reprice within 1 year                    | 18.54      | 18.10      | 18.20      | 16.67      | 15.64      |
| Long-term debt that reprices within 1 year                                 | 0.16       | 0.14       | 0.16       | 0.19       | 0.25       |
| Net assets that reprice within 1 year                                      | 13.03      | 13.35      | 12.98      | 15.65      | 15.31      |
| <b>Other Liquidity and Funding Ratios</b>                                  |            |            |            |            |            |
| Net noncore funding dependence   | 11.92      | 13.44      | 13.54      | 13.97      | 16.29      |
| Net short-term noncore funding dependence                                  | 6.75       | 8.52       | 8.57       | 9.65       | 9.53       |
| Short-term investment / Short-term noncore funding                         | 69.73      | 54.37      | 62.28      | 46.67      | 43.28      |
| Liquid assets - short-term noncore funding / Nonliquid assets              | 5.90       | 4.09       | 4.17       | 3.68       | 4.33       |
| Net loans and leases / Total deposits                                      | 91.66      | 92.80      | 92.88      | 92.86      | 90.82      |
| Net loans and leases / Core deposits                                       | 104.77     | 105.75     | 106.50     | 105.03     | 106.19     |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital   | 0.44       | -0.89      | -0.47      | -0.05      | -0.12      |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | 1.67       | -3.38      | -1.95      | -0.62      | -1.01      |
| Structured notes appreciation (depreciation) / Tier 1 capital              | 0.00       | -0.06      | -0.04      | -0.02      | -0.02      |
| <b>Percent of Investment Securities</b>                                    |            |            |            |            |            |
| Held-to-maturity securities  | 7.82       | 11.53      | 10.76      | 13.07      | 13.87      |
| Available-for-sale securities  | 91.03      | 87.47      | 88.32      | 86.93      | 86.13      |
| US Treasury securities   | 1.31       | 1.93       | 2.08       | 1.33       | 1.24       |
| US agency securities (excluding mortgage-backed securities)                | 9.32       | 10.74      | 11.00      | 10.16      | 9.66       |
| Municipal securities   | 15.75      | 17.07      | 16.63      | 17.86      | 18.74      |
| Mortgage-backed securities   | 56.50      | 54.26      | 54.50      | 55.76      | 55.93      |
| Asset-backed securities  | 1.78       | 1.37       | 1.54       | 1.31       | 1.48       |
| Other debt securities  | 3.99       | 3.49       | 3.75       | 3.25       | 3.88       |
| Mutual funds and equity securities   | 0.40       | 0.47       | 0.41       | 0.58       | 0.67       |
| Debt securities 1 year or less   | 13.05      | 13.26      | 13.91      | 11.90      | 12.22      |
| Debt securities 1 to 5 years   | 24.23      | 24.12      | 23.42      | 23.53      | 21.73      |
| Debt securities over 5 years   | 58.35      | 57.90      | 58.36      | 60.73      | 62.51      |
| Pledged securities   | 43.10      | 44.29      | 42.20      | 46.78      | 47.79      |
| Structured notes, fair value   | 0.08       | 0.12       | 0.15       | 0.08       | 0.25       |
| <b>Percent Change from Prior Like Quarter</b>                              |            |            |            |            |            |
| Short-term investments   | 37.40      | 8.16       | 16.28      | 6.96       | 26.60      |
| Investment securities  |            | 7.76       | 8.02       | 4.99       | 5.15       |
| Core deposits  | 9.45       | 10.91      | 10.40      | 13.94      | 13.61      |
| Noncore funding  | 4.58       | 11.56      | 6.76       | -3.35      | 12.03      |

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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)                          |            |            | 17.31      | 17.28      | 17.08      |
| Standby letters of credit   | 0.36       | 0.35       | 0.35       | 0.40       | 0.42       |
| Commercial and similar letters of credit                                    | 0.01       | 0.01       | 0.01       | 0.01       | 0.01       |
| Securities lent   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Credit derivatives - notional amount (holding company as guarantor)         | 0.02       | 0.01       | 0.02       | 0.01       | 0.00       |
| Credit derivatives - notional amount (holding company as beneficiary)       | 0.01       | 0.00       | 0.01       | 0.00       | 0.00       |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.01       | 0.00       | 0.01       | 0.00       | 0.00       |
| Credit derivative contracts w/ purchased credit protection-noninvest grade  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Derivative contracts  | 7.95       | 6.30       | 6.51       | 6.82       | 6.88       |
| Interest rate contracts   | 7.84       | 6.20       | 6.40       | 6.72       | 6.74       |
| Interest rate futures and forward contracts                                 | 0.56       | 0.32       | 0.25       | 0.28       | 0.37       |
| Written options contracts (interest rate)                                   | 0.56       | 0.32       | 0.26       | 0.28       | 0.38       |
| Purchased options contracts (interest rate)                                 | 0.07       | 0.06       | 0.07       | 0.08       | 0.06       |
| Interest rate swaps   | 5.78       | 4.90       | 5.18       | 5.41       | 5.11       |
| 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)                          |            |            | 25.18      | 25.74      | 26.08      |

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date:09/30/2019

**Derivatives Analysis**

|   | 09/30/2019   | 09/30/2018   | 12/31/2018   | 12/31/2017   | 12/31/2016   |
|---|--------------|--------------|--------------|--------------|--------------|
| <b>Percent of Notional Amount</b>   |              |              |              |              |              |
| Interest rate contracts   | 99.99        | 99.87        | 99.91        | 99.91        | 99.94        |
| Foreign exchange contracts  | 0.00         | 0.01         | 0.00         | 0.04         | 0.02         |
| Equity, commodity, and other contracts                                    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| <b>Futures and forwards</b>   | <b>13.29</b> | <b>13.62</b> | <b>11.75</b> | <b>12.76</b> | <b>15.26</b> |
| Written options   | 12.01        | 11.44        | 11.14        | 9.73         | 11.61        |
| Exchange-traded   | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| Over-the-counter  | 11.67        | 11.24        | 10.65        | 9.46         | 11.28        |
| Purchased options   | 1.18         | 1.43         | 1.29         | 1.44         | 1.00         |
| Exchange-traded   | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| Over-the-counter  | 1.10         | 1.37         | 1.22         | 1.27         | 0.67         |
| Swaps   | 63.70        | 62.81        | 65.42        | 66.04        | 62.69        |
| <b>Held for trading</b>   | <b>12.21</b> | <b>14.47</b> | <b>13.60</b> | <b>16.18</b> | <b>15.21</b> |
| Interest rate contracts   | 12.06        | 13.66        | 12.87        | 16.40        | 15.71        |
| 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         |
| <b>Non-traded</b>   | <b>87.79</b> | <b>85.53</b> | <b>86.40</b> | <b>83.82</b> | <b>84.79</b> |
| Interest rate contracts   | 87.57        | 84.72        | 85.51        | 83.04        | 84.33        |
| Foreign exchange contracts  | 0.00         | 0.00         | 0.00         | 0.01         | 0.00         |
| Equity, commodity, and other contracts                                    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| <b>Derivative contracts (excluding futures and forex 14 days or less)</b> | <b>79.84</b> | <b>83.38</b> | <b>82.85</b> | <b>87.47</b> | <b>84.94</b> |
| One year or less  | 12.36        | 15.83        | 12.75        | 15.62        | 16.56        |
| Over 1 year to 5 years  | 19.27        | 21.60        | 22.66        | 21.68        | 20.66        |
| Over 5 years  | 36.96        | 33.94        | 36.28        | 37.90        | 35.04        |
| Gross negative fair value (absolute value)                                | 2.06         | 0.57         | 0.66         | 0.50         | 0.73         |
| Gross positive fair value   | 1.64         | 1.52         | 1.10         | 0.92         | 1.08         |
| <b>Percent of Tier 1 Capital</b>  |              |              |              |              |              |
| Gross negative fair value, absolute value (X)                             | 0.02         | 0.01         | 0.01         | 0.00         | 0.01         |
| Gross positive fair value (X)   | 0.01         | 0.01         | 0.01         | 0.01         | 0.01         |
| Held for trading (X)  | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         |
| Non-traded (X)  | 0.01         | 0.01         | 0.01         | 0.00         | 0.01         |
| Current credit exposure (X)   | 0.01         | 0.01         | 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   | 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                            | 0.14         | 0.09         | 0.06         | 0.05         | 0.05         |



**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2019

**Allowance and Net Loan and Lease Losses**

|  | 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                           | 0.11       | 0.12       | 0.12       | 0.11       | 0.12       |
| Provision for loan and lease losses / Average loans and leases                 | 0.15       | 0.16       | 0.16       | 0.16       | 0.17       |
| Provision for loan and lease losses / Net loan and lease losses                | 146.76     | 181.03     | 182.69     | 110.75     | 158.54     |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 0.95       | 0.96       | 0.94       | 0.95       | 1.00       |
| Allowance for loan and lease losses / Total loans and leases                   | 0.94       | 0.95       | 0.93       | 0.94       | 0.99       |
| Allowance for loan and lease losses / Net loans and leases losses (X)          | 16.99      | 23.24      | 21.35      | 16.23      | 16.56      |
| Allowance for loan and lease losses / Nonaccrual assets                        | 280.73     | 283.28     | 285.36     | 270.69     | 249.57     |
| ALLL / 90+ days past due + nonaccrual loans and leases                         | 252.70     | 252.11     | 259.30     | 232.03     | 210.63     |
| Gross loan and lease losses / Average loans and leases                         | 0.15       | 0.13       | 0.15       | 0.16       | 0.19       |
| Recoveries / Average loans and leases  | 0.04       | 0.05       | 0.05       | 0.06       | 0.07       |
| Net losses / Average loans and leases  | 0.10       | 0.08       | 0.09       | 0.10       | 0.11       |
| 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   | 31.99      | 35.73      | 51.25      | 50.41      | 56.70      |
| Earnings coverage of net loan and lease losses (X)                             | 24.67      | 26.40      | 29.23      | 0.97       | 9.22       |
| <b>Net Loan and Lease Losses By Type</b>                                       |            |            |            |            |            |
| Real estate loans  | 0.02       | 0.01       | 0.01       | 0.02       | 0.02       |
| Real estate loans secured by 1-4 family  | 0.02       | 0.01       | 0.01       | 0.03       | 0.04       |
| Revolving  | 0.02       | 0.01       | 0.02       | 0.03       | 0.05       |
| Closed-end   | 0.02       | 0.01       | 0.01       | 0.02       | 0.04       |
| Commercial real estate loans   | 0.02       | 0.00       | 0.01       | 0.01       | 0.01       |
| Construction and land development  | -0.01      | -0.03      | -0.02      | -0.04      | -0.06      |
| 1-4 family   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other  | -0.01      | -0.03      | -0.02      | -0.04      | -0.05      |
| Multifamily  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Nonfarm nonresidential   | 0.04       | 0.01       | 0.02       | 0.02       | 0.03       |
| Owner-occupied   | 0.01       | 0.00       | 0.01       | 0.01       | 0.01       |
| Other  | 0.01       | 0.00       | 0.01       | 0.01       | 0.01       |
| Real estate loans secured by farmland  | 0.01       | 0.00       | 0.00       | 0.00       | -0.01      |
| Commercial and industrial loans  | 0.25       | 0.17       | 0.18       | 0.18       | 0.26       |
| Loans to individuals   | 0.73       | 0.73       | 0.71       | 0.78       | 0.71       |
| Credit card loans  | 1.99       | 1.84       | 1.65       | 1.60       | 1.25       |
| Agricultural loans   | 0.02       | 0.04       | 0.03       | 0.06       | 0.05       |
| Loans to foreign governments and institutions                                  |            | 0.00       |            |            | 0.00       |
| Other loans and leases   | 0.31       | 0.26       | 0.28       | 0.27       | 0.32       |

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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                         | 0.27       | 0.30       | 0.32       | 0.32       | 0.30       |
| 90+ days past due loans and leases                           | 0.04       | 0.04       | 0.03       | 0.04       | 0.06       |
| Nonaccrual loans and leases                                  | 0.50       | 0.49       | 0.49       | 0.46       | 0.55       |
| 90+ days past due and nonaccrual loans and leases            | 0.56       | 0.55       | 0.54       | 0.55       | 0.64       |
| 30-89 days past due restructured                             | 0.00       | 0.01       | 0.01       | 0.01       | 0.01       |
| 90+ days past due restructured                               | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Nonaccrual restructured                                      | 0.11       | 0.10       | 0.10       | 0.10       | 0.13       |
| 30-89 days past due loans held for sale                      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| 90+ days past due loans held for sale                        | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Nonaccrual loans held for sale                               | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| <b>Percent of Loans and Leases and Other Assets</b>          |            |            |            |            |            |
| <b>30+ Days Past Due and Nonaccrual</b>                      |            |            |            |            |            |
| 30-89 days past due assets                                   | 0.27       | 0.30       | 0.32       | 0.32       | 0.30       |
| 90+ days past due assets                                     | 0.04       | 0.04       | 0.03       | 0.04       | 0.06       |
| Nonaccrual assets  | 0.50       | 0.49       | 0.49       | 0.47       | 0.55       |
| 30+ days past due and nonaccrual assets                      | 0.85       | 0.87       | 0.88       | 0.89       | 0.95       |
| <b>Percent of Total Assets</b>                               |            |            |            |            |            |
| 90+ days past due and nonaccrual assets                      | 0.40       | 0.39       | 0.39       | 0.40       | 0.45       |
| 90+ past due and nonaccrual assets + other real estate owned | 0.46       | 0.46       | 0.45       | 0.48       | 0.57       |
| <b>Restructured and Nonaccrual Loans and Leases</b>          |            |            |            |            |            |
| <b>+ OREO as Percent of:</b>                                 |            |            |            |            |            |
| Total assets   | 0.60       | 0.61       | 0.59       | 0.63       | 0.74       |
| Allowance for loan and lease losses                          | 96.69      | 95.71      | 95.97      | 100.14     | 117.25     |
| Equity capital + allowance for loan and lease losses         | 5.08       | 5.34       | 5.09       | 5.57       | 6.57       |
| Tier 1 capital + allowance for loan and lease losses         | 5.70       | 5.79       | 5.65       | 6.11       | 7.32       |
| Loans and leases + other real estate owned                   | 0.83       | 0.84       | 0.82       | 0.86       | 1.05       |

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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 | 0.24       | 0.25       | 0.29       | 0.29       | 0.27       |
|  | 90+ days past due   | 0.04       | 0.03       | 0.03       | 0.05       | 0.06       |
|  | Nonaccrual          | 0.48       | 0.46       | 0.48       | 0.43       | 0.50       |
| Commercial and industrial  | 30-89 days past due | 0.24       | 0.30       | 0.23       | 0.27       | 0.22       |
|  | 90+ days past due   | 0.02       | 0.01       | 0.02       | 0.01       | 0.02       |
|  | Nonaccrual          | 0.70       | 0.64       | 0.61       | 0.60       | 0.79       |
| Individuals  | 30-89 days past due | 0.51       | 0.56       | 0.68       | 0.69       | 0.69       |
|  | 90+ days past due   | 0.03       | 0.03       | 0.03       | 0.03       | 0.05       |
|  | Nonaccrual          | 0.12       | 0.16       | 0.15       | 0.21       | 0.18       |
| Depository institution loans   | 30-89 days past due | 0.00       | 0.00       | 0.00       | 0.00       | 0.27       |
|  | 90+ days past due   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
|  | Nonaccrual          | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Agricultural   | 30-89 days past due | 0.11       | 0.10       | 0.11       | 0.15       | 0.09       |
|  | 90+ days past due   | 0.00       | 0.01       | 0.01       | 0.00       | 0.01       |
|  | Nonaccrual          | 0.65       | 0.63       | 0.46       | 0.31       | 0.27       |
| Foreign governments  | 30-89 days past due |            | 0.00       |            |            | 0.00       |
|  | 90+ days past due   |            | 0.00       |            |            | 0.00       |
|  | Nonaccrual          |            | 0.00       |            |            | 0.00       |
| Other loans and leases   | 30-89 days past due | 0.12       | 0.15       | 0.18       | 0.12       | 0.14       |
|  | 90+ days past due   | 0.01       | 0.00       | 0.00       | 0.00       | 0.01       |
|  | Nonaccrual          | 0.05       | 0.07       | 0.04       | 0.06       | 0.10       |

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 2  
Date: 09/30/2019

|                              |                     | 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 | 0.38       | 0.38       | 0.52       | 0.56       | 0.49       |
|                              | 90+ days past due   | 0.05       | 0.05       | 0.04       | 0.06       | 0.07       |
|                              | Nonaccrual          | 0.57       | 0.60       | 0.61       | 0.65       | 0.73       |
| Revolving                    | 30-89 days past due | 0.31       | 0.33       | 0.36       | 0.29       | 0.33       |
|                              | 90+ days past due   | 0.02       | 0.01       | 0.02       | 0.02       | 0.03       |
|                              | Nonaccrual          | 0.33       | 0.33       | 0.35       | 0.42       | 0.52       |
| Closed-End                   | 30-89 days past due | 0.40       | 0.40       | 0.54       | 0.63       | 0.52       |
|                              | 90+ days past due   | 0.05       | 0.05       | 0.05       | 0.06       | 0.08       |
|                              | Nonaccrual          | 0.59       | 0.63       | 0.64       | 0.68       | 0.78       |
| Junior Lien                  | 30-89 days past due | 0.02       | 0.02       | 0.02       | 0.03       | 0.03       |
|                              | 90+ days past due   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
|                              | Nonaccrual          | 0.04       | 0.03       | 0.03       | 0.04       | 0.05       |
| Commercial real estate       | 30-89 days past due | 0.14       | 0.15       | 0.16       | 0.15       | 0.14       |
|                              | 90+ days past due   | 0.03       | 0.02       | 0.02       | 0.02       | 0.04       |
|                              | Nonaccrual          | 0.41       | 0.40       | 0.41       | 0.33       | 0.40       |
| Construction and development | 30-89 days past due | 0.15       | 0.17       | 0.17       | 0.18       | 0.15       |
|                              | 90+ days past due   | 0.00       | 0.02       | 0.00       | 0.01       | 0.03       |
|                              | Nonaccrual          | 0.19       | 0.17       | 0.18       | 0.21       | 0.35       |
| 1-4 family                   | 30-89 days past due | 0.04       | 0.05       | 0.07       | 0.05       | 0.05       |
|                              | 90+ days past due   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
|                              | Nonaccrual          | 0.03       | 0.03       | 0.04       | 0.04       | 0.05       |
| Other                        | 30-89 days past due | 0.08       | 0.09       | 0.06       | 0.08       | 0.06       |
|                              | 90+ days past due   | 0.00       | 0.01       | 0.00       | 0.01       | 0.02       |
|                              | Nonaccrual          | 0.12       | 0.10       | 0.10       | 0.12       | 0.24       |
| Multifamily                  | 30-89 days past due | 0.03       | 0.04       | 0.03       | 0.04       | 0.03       |
|                              | 90+ days past due   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
|                              | Nonaccrual          | 0.03       | 0.04       | 0.04       | 0.05       | 0.14       |
| Nonfarm non-residential      | 30-89 days past due | 0.14       | 0.15       | 0.17       | 0.14       | 0.14       |
|                              | 90+ days past due   | 0.03       | 0.01       | 0.02       | 0.02       | 0.04       |
|                              | Nonaccrual          | 0.50       | 0.47       | 0.52       | 0.40       | 0.46       |
| Owner occupied               | 30-89 days past due | 0.09       | 0.07       | 0.08       | 0.06       | 0.07       |
|                              | 90+ days past due   | 0.01       | 0.00       | 0.00       | 0.01       | 0.02       |
|                              | Nonaccrual          | 0.21       | 0.19       | 0.20       | 0.16       | 0.22       |
| Other                        | 30-89 days past due | 0.04       | 0.06       | 0.07       | 0.06       | 0.05       |
|                              | 90+ days past due   | 0.01       | 0.01       | 0.01       | 0.01       | 0.01       |
|                              | Nonaccrual          | 0.18       | 0.23       | 0.22       | 0.16       | 0.18       |
| Farmland                     | 30-89 days past due | 0.10       | 0.09       | 0.09       | 0.10       | 0.13       |
|                              | 90+ days past due   | 0.01       | 0.00       | 0.00       | 0.00       | 0.04       |
|                              | Nonaccrual          | 0.94       | 0.47       | 0.49       | 0.44       | 0.55       |
| Credit card                  | 30-89 days past due | 0.57       | 0.65       | 1.03       | 0.83       | 0.77       |
|                              | 90+ days past due   | 0.24       | 0.33       | 0.26       | 0.22       | 0.29       |
|                              | Nonaccrual          | 0.00       | 0.06       | 0.07       | 0.08       | 0.03       |

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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                | 12.48      |  |  | 12.33      |  |  | 12.41      |  |  | 11.95      |  |  | 11.79      |  |  |
| Common equity tier 1 capital, column B                | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  |
| Tier 1 capital, column A                              | 13.17      |  |  | 13.03      |  |  | 13.07      |  |  | 12.68      |  |  | 12.62      |  |  |
| Tier 1 capital, column B                              | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  |
| Total capital, column A                               | 14.59      |  |  | 14.51      |  |  | 14.53      |  |  | 14.15      |  |  | 14.04      |  |  |
| Total capital, column B                               | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  | 0.00       |  |  |
| Tier 1 leverage                                       | 10.40      |  |  | 10.27      |  |  | 10.37      |  |  | 10.04      |  |  | 9.84       |  |  |
| Supplementary leverage ratio, advanced approaches HCs |            |  |  |            |  |  |            |  |  |            |  |  |            |  |  |

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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                          | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets    | 60.00      | 66.67      | 66.67      | 75.00      | 71.43      |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets    | 40.00      | 33.33      | 33.33      | 25.00      | 28.57      |
| Separate account assets (L/H) / Total life assets                            | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Insurance activities revenue / Adjusted operating income                     | 0.51       | 0.53       | 0.46       | 0.44       | 0.54       |
| Premium income / Insurance activities revenue                                | 0.00       | 0.00       | 0.00       | 0.01       | 0.00       |
| Credit related premium income / Total premium income                         | 66.67      | 50.00      | 50.00      | 60.00      | 60.00      |
| Other premium income / Total premium income                                  | 33.33      | 50.00      | 50.00      | 40.00      | 40.00      |
| Insurance underwriting net income / Consolidated net income                  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Insurance net income (P/C) / Equity (P/C)                                    | 34.47      | 40.75      | 72.25      | 31.81      | 17.03      |
| Insurance net income (L/H) / Equity (L/H)                                    |            |            |            |            |            |
| Insurance benefits, losses, expenses / Insurance premiums                    | 138.52     | 97.24      | 116.87     | 136.34     | 131.29     |
| 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 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 | 11.90      | 12.43      | 13.70      | 14.86      | 14.28      |
| <b>Broker-Dealer Activities</b>  |            |            |            |            |            |
| Net assets of broker-dealer subsidiaries / Consolidated assets               | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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                                    | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Cost: Interest-bearing deposits                         | 2.26       | 1.69       | 1.85       | 0.84       | 0.40       |
| <b>Net Losses as a Percent of Foreign Loans by Type</b> |            |            |            |            |            |
| Real estate loans                                       |            |            |            |            |            |
| Commercial and industrial loans                         | 2.89       | 5.07       | 3.83       | 4.38       | 6.49       |
| Foreign governments and institutions                    |            | 0.00       |            |            | 0.00       |
| <b>Growth Rates</b>                                     |            |            |            |            |            |
| Net loans and leases                                    | 8.24       | -10.61     | -27.26     | 22.03      | -11.24     |
| Total selected assets                                   | 2.97       | 19.41      | 5.03       | -5.54      | -0.84      |
| Deposits  | 33.26      | -17.85     | -2.42      | -22.72     | 34.84      |

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 09/30/2019

**Parent Company Analysis - Part 1**

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|   | 09/30/2019 | 09/30/2018 | 12/31/2018 | 12/31/2017 | 12/31/2016 |
|---|------------|------------|------------|------------|------------|
| <b>Profitability</b>  |            |            |            |            |            |
| Net income / Average equity capital   | 10.52      | 11.19      | 11.03      | 8.67       | 9.16       |
| Bank net income / Average equity investment in banks                          | 10.96      | 11.68      | 11.56      | 9.11       | 9.71       |
| Nonbank net income / Average equity investment in nonbanks                    | 11.98      | 11.28      | 10.83      | 9.81       | 8.84       |
| Subsidiary HCs net income / Average equity investment in sub HCs              | 15.32      | 10.73      | 9.40       | 8.81       | 5.87       |
| Bank net income / Parent net income   | 104.48     | 104.67     | 104.73     | 104.64     | 103.55     |
| Nonbank net income / Parent net income  | 1.00       | 1.05       | 0.99       | 1.13       | 0.96       |
| Subsidiary holding companies' net income / Parent net income                  | 89.40      | 90.82      | 90.39      | 90.33      | 104.04     |
| <b>Leverage</b>   |            |            |            |            |            |
| Total liabilities / Equity capital  | 9.09       | 10.16      | 9.50       | 11.14      | 11.55      |
| Total debt / Equity capital   | 3.88       | 4.19       | 3.94       | 4.62       | 3.97       |
| Total debt + notes payable to subs that issued TPS / Equity capital           | 7.70       | 8.54       | 7.93       | 9.36       | 9.56       |
| Total debt + Loans guaranteed for affiliate / Equity capital                  | 3.93       | 4.21       | 3.98       | 4.64       | 4.04       |
| Total debt / Equity capital - excess over fair value                          | 3.88       | 4.19       | 3.94       | 4.62       | 3.97       |
| Long-term debt / Equity capital   | 3.80       | 3.99       | 3.76       | 4.39       | 3.78       |
| Short-term debt / Equity capital  | 0.00       | 0.02       | 0.03       | 0.02       | 0.03       |
| Current portion of long-term debt / Equity capital                            | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Excess cost over fair value / Equity capital                                  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Long-term debt / Consolidated long-term debt                                  | 14.80      | 16.04      | 15.49      | 17.83      | 12.90      |
| <b>Double Leverage</b>  |            |            |            |            |            |
| Equity investment in subs / Equity capital                                    | 104.19     | 104.29     | 104.10     | 105.17     | 105.23     |
| Total investment in subs / Equity capital                                     | 104.47     | 104.68     | 104.38     | 105.55     | 105.68     |
| 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)                       | 0.44       | 0.37       | 0.36       | 0.56       | 0.54       |
| Equity investment in subs - equity cap / Net income-div (X)                   | 1.43       | 1.27       | 1.18       | 1.91       | 1.68       |
| <b>Coverage Analysis</b>  |            |            |            |            |            |
| Operating income-tax + noncash / Operating expenses + dividends               | 132.22     | 105.02     | 113.62     | 96.31      | 103.72     |
| Cash from ops + noncash items + op expense / Op expense + dividend            | 139.15     | 126.44     | 123.74     | 100.80     | 111.02     |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends   | 100.97     | 111.89     | 108.88     | 101.42     | 107.09     |
| Pretax operating income + interest expense / Interest expense                 | 15,130.27  | 1,747.29   | 1,631.73   | 1,955.22   | 4,206.40   |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 2,317.34   | 849.79     | 1,015.91   | 1,082.59   | 1,091.94   |
| Dividends + interest from subsidiaries / Interest expense + dividends         | 182.76     | 130.49     | 140.89     | 107.07     | 124.92     |
| Fees + other income from subsidiaries / Salary + other expenses               | 2.93       | 3.65       | 3.76       | 6.15       | 7.65       |
| Net income / Current part of long-term debt + preferred dividends (X)         | 136.64     | 89.96      | 106.04     | 71.32      | 455.19     |
| <b>Other Ratios</b>   |            |            |            |            |            |
| Net assets that reprice within 1 year / Total assets                          | 1.43       | 1.92       | 1.59       | 1.68       | 1.65       |
| <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  | 7.57       | 0.60       | 0.70       | 0.46       | 0.00       |
| Total   | 7.57       | 0.60       | 0.70       | 0.46       | 0.00       |
| <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       | 0.00       | 0.00       | 0.00       |
| To subsidiary holding companies   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Total   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| <b>As a Percent of Consolidated Holding Company Assets</b>                    |            |            |            |            |            |
| Nonbank assets of nonbank subsidiaries  | 0.13       | 0.15       | 0.14       | 0.15       | 0.18       |
| Combined thrift assets (reported only by bank holding companies)              | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Combined foreign nonbank subsidiary assets                                    | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |



**BHCPR PEER GROUP DATA**

Peer Group: 2  
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       | 72.03      | 93.86      | 87.14      | 100.86     | 108.30     |
| Dividends declared / Net income                               | 26.17      | 25.10      | 24.06      | 32.32      | 29.36      |
| Net income - dividends / Average equity                       | 7.55       | 8.23       | 8.13       | 5.74       | 6.26       |
| <b>Percent of Dividends Paid</b>                              |            |            |            |            |            |
| Dividends from bank subsidiaries                              | 145.33     | 123.64     | 131.90     | 106.72     | 121.16     |
| Dividends from nonbank subsidiaries                           | 1.54       | 2.73       | 2.87       | 2.37       | 1.56       |
| Dividends from subsidiary holding companies                   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Dividends from all subsidiaries                               | 162.58     | 138.22     | 144.51     | 114.69     | 141.52     |
| <b>Payout Ratios - Subsidiaries:</b>                          |            |            |            |            |            |
| <b>Percent of Bank Net Income</b>                             |            |            |            |            |            |
| Dividends from bank subsidiaries                              | 40.87      | 29.68      | 33.37      | 35.18      | 36.16      |
| Interest income from bank subsidiaries                        | 0.10       | 0.12       | 0.11       | 0.14       | 0.13       |
| Management and service fees from bank subsidiaries            | 0.30       | 0.33       | 0.32       | 0.94       | 0.78       |
| Other income from bank subsidiaries                           | 0.00       | 0.00       | 0.01       | 0.00       | 0.00       |
| Operating income from bank subsidiaries                       | 42.63      | 31.95      | 35.67      | 41.35      | 40.03      |
| <b>Percent of Nonbank Net Income</b>                          |            |            |            |            |            |
| Dividends from nonbank subsidiaries                           | 57.81      | 67.03      | 80.47      | 129.02     | 63.59      |
| Interest income from nonbank subsidiaries                     | 1.16       | 0.26       | 0.31       | 0.63       | 0.02       |
| Management and serv fees from nonbank subsidiaries            | 0.00       | 0.36       | 0.17       | 0.60       | 0.28       |
| Other income from nonbank subsidiaries                        | 0.02       | 0.08       | 0.06       | 0.08       | 0.63       |
| Operating income from nonbank subsidiaries                    | 62.46      | 90.70      | 96.62      | 153.75     | 79.69      |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>    |            |            |            |            |            |
| Dividends from subsidiary holding companies                   | 78.63      | 52.57      | 43.51      | 58.43      | 27.16      |
| Interest income from subsidiary holding companies             | 0.00       | 0.01       | 0.00       | 0.07       | 0.02       |
| Management and service fees from subsidiary holding companies | 0.00       | 0.00       | 0.00       | -0.14      | -0.02      |
| Other income from subsidiary holding companies                | 0.00       | 0.24       | 0.15       | 0.00       | 0.00       |
| Operating income from subsidiary holding companies            | 78.63      | 52.81      | 43.66      | 58.36      | 27.16      |
| <b>Dependence on Subsidiaries:</b>                            |            |            |            |            |            |
| <b>Percent of Total Operating Income</b>                      |            |            |            |            |            |
| Dividends from bank subsidiaries                              | 76.82      | 69.67      | 72.95      | 67.33      | 68.94      |
| Interest income from bank subsidiaries                        | 1.51       | 1.67       | 0.55       | 1.07       | 2.07       |
| Management and service fees from bank subsidiaries            | 0.53       | 0.67       | 0.59       | 2.14       | 1.63       |
| Other income from bank subsidiaries                           | 0.01       | 0.01       | 0.01       | 0.01       | 0.03       |
| Operating income from bank subsidiaries                       | 95.22      | 81.34      | 89.39      | 79.76      | 91.67      |
| Dividends from nonbank subsidiaries                           | 1.20       | 2.27       | 2.65       | 1.78       | 1.01       |
| Interest income from nonbank subsidiaries                     | 0.01       | 0.01       | 0.00       | 0.00       | 0.00       |
| Management and service fees from nonbank subsidiaries         | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other income from nonbank subsidiaries                        | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating income from nonbank subsidiaries                    | 1.37       | 3.45       | 3.33       | 3.09       | 1.67       |
| Dividends from subsidiary holding companies                   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Interest income from subsidiary holding companies             | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Management and service fees from subsidiary holding companies | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other income from subsidiary holding companies                | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating income from subsidiary holding companies            | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Loans and advances from subsidiaries / Short term debt        | 1,863.71   | 986.92     | 854.19     | 886.47     | 574.10     |
| Loans and advances from subsidiaries / Total debt             | 59.94      | 93.55      | 81.26      | 74.60      | 78.25      |

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 2  
Date: 09/30/2019

|  | PEER RATIO | 5%      | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|--|------------|---------|--------|--------|--------|--------|--------|--------|-----------|
| Number of BHCs in Peer Group   |            |         |        |        |        |        |        |        | 142       |
| <b>Earnings and Profitability: Percent of Average Assets</b>                   |            |         |        |        |        |        |        |        |           |
| Net interest income (tax equivalent)   | 3.29       | 2.32    | 2.47   | 2.92   | 3.32   | 3.65   | 4.00   | 4.14   | 142       |
| + Non-interest income  | 0.84       | 0.17    | 0.27   | 0.50   | 0.81   | 1.13   | 1.59   | 1.79   | 142       |
| - Overhead expense   | 2.53       | 1.39    | 1.62   | 2.06   | 2.50   | 2.92   | 3.58   | 3.88   | 142       |
| - Provision for credit losses  | 0.11       | -0.03   | 0.00   | 0.04   | 0.09   | 0.16   | 0.27   | 0.43   | 142       |
| + Securities gains (losses)  | 0.01       | -0.01   | 0.00   | 0.00   | 0.00   | 0.01   | 0.05   | 0.09   | 142       |
| + Other tax equivalent adjustments   | 0.00       | -0.01   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.01   | 142       |
| = Pretax net operating income (tax equivalent)                                 | 1.52       | 0.69    | 0.85   | 1.29   | 1.56   | 1.83   | 2.10   | 2.29   | 142       |
| Net operating income   | 1.18       | 0.49    | 0.63   | 0.96   | 1.21   | 1.42   | 1.69   | 1.85   | 142       |
| Net income   | 1.18       | 0.48    | 0.63   | 0.96   | 1.21   | 1.42   | 1.69   | 1.85   | 142       |
| Net income (Subchapter S adjusted)   | 1.26       | 0.78    | 0.87   | 1.10   | 1.23   | 1.44   | 1.70   | 1.83   | 12        |
| <b>Percent of Average Earning Assets</b>                                       |            |         |        |        |        |        |        |        |           |
| Interest income (tax equivalent)   | 4.57       | 3.85    | 3.97   | 4.24   | 4.55   | 4.84   | 5.22   | 5.53   | 142       |
| Interest expense   | 1.05       | 0.35    | 0.55   | 0.81   | 1.08   | 1.31   | 1.54   | 1.79   | 142       |
| Net interest income (tax equivalent)   | 3.54       | 2.52    | 2.60   | 3.09   | 3.64   | 3.96   | 4.32   | 4.51   | 142       |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                            |            |         |        |        |        |        |        |        |           |
| Net loan and lease losses / Average loans and leases                           | 0.10       | -0.03   | -0.01  | 0.02   | 0.07   | 0.16   | 0.32   | 0.51   | 142       |
| Earnings coverage of net loan and lease losses (X)                             | 24.67      | -165.74 | -60.87 | 7.13   | 18.04  | 51.81  | 112.56 | 186.75 | 142       |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 0.95       | 0.45    | 0.56   | 0.75   | 0.93   | 1.11   | 1.46   | 1.75   | 142       |
| Allowance for loan and lease losses / Total loans and leases                   | 0.94       | 0.42    | 0.53   | 0.75   | 0.92   | 1.11   | 1.42   | 1.70   | 142       |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO             | 0.58       | 0.07    | 0.12   | 0.32   | 0.50   | 0.83   | 1.24   | 1.53   | 142       |
| 30-89 days past due loans and leases / Total loans and leases                  | 0.27       | 0.02    | 0.05   | 0.12   | 0.22   | 0.38   | 0.63   | 0.88   | 142       |
| <b>Liquidity and Funding</b>   |            |         |        |        |        |        |        |        |           |
| Net noncore funding dependence   | 11.92      | -10.32  | -3.74  | 4.65   | 10.74  | 19.82  | 29.44  | 31.27  | 142       |
| Net short-term noncore funding dependence                                      | 6.75       | -11.79  | -6.11  | 1.29   | 7.67   | 13.43  | 17.65  | 24.99  | 142       |
| Net loans and leases / Total assets  | 72.82      | 51.27   | 60.26  | 68.20  | 73.35  | 78.50  | 82.84  | 83.77  | 142       |
| <b>Capitalization</b>  |            |         |        |        |        |        |        |        |           |
| Tier 1 leverage ratio  | 10.40      | 8.16    | 8.56   | 9.35   | 10.18  | 11.16  | 13.10  | 13.80  | 142       |
| Holding company equity capital / Total assets                                  | 11.40      | 7.77    | 8.46   | 9.94   | 11.33  | 12.94  | 14.26  | 15.30  | 142       |
| Total equity capital (including minority interest) / Total assets              | 11.47      | 7.88    | 8.55   | 9.97   | 11.39  | 12.97  | 14.26  | 15.30  | 142       |
| Common equity tier 1 capital / Total risk-weighted assets                      | 12.50      | 9.03    | 9.81   | 10.75  | 11.86  | 13.88  | 16.71  | 19.70  | 142       |
| Net loans and leases / Equity capital (X)                                      | 6.55       | 4.21    | 4.69   | 5.41   | 6.49   | 7.60   | 8.53   | 9.54   | 142       |
| Cash dividends / Net income  | 26.17      | 0.00    | 0.00   | 9.05   | 29.74  | 40.42  | 55.78  | 75.13  | 141       |
| Cash dividends / Net income (Subchapter S adjusted)                            | 44.34      | 16.50   | 20.15  | 22.11  | 27.93  | 46.63  | 100.38 | 116.64 | 12        |
| <b>Growth Rates</b>  |            |         |        |        |        |        |        |        |           |
| Assets   | 8.77       | -2.77   | -0.22  | 3.98   | 7.54   | 12.20  | 23.90  | 33.55  | 139       |
| Equity capital   | 13.29      | -1.48   | 2.86   | 7.74   | 11.21  | 17.81  | 27.35  | 44.46  | 139       |
| Net loans and leases   | 8.56       | -4.48   | -0.90  | 3.74   | 7.24   | 12.79  | 22.93  | 32.91  | 139       |
| Noncore funding  | 4.58       | -40.65  | -30.05 | -12.96 | 4.39   | 19.26  | 42.77  | 67.72  | 139       |
| <b>Parent Company Ratios</b>   |            |         |        |        |        |        |        |        |           |
| Short-term debt / Equity capital   | 0.00       | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.24   | 142       |
| Long-term debt / Equity capital  | 3.80       | 0.00    | 0.00   | 0.00   | 0.00   | 8.70   | 15.34  | 17.17  | 142       |
| Equity investment in subsidiaries / Equity capital                             | 104.19     | 91.40   | 93.47  | 99.04  | 103.24 | 110.47 | 116.45 | 120.23 | 142       |
| Cash from ops + noncash items + op expense / Op expense + dividends            | 139.15     | -1.23   | 28.26  | 85.23  | 113.93 | 173.84 | 328.48 | 539.76 | 142       |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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)   | 4.26       | 3.65  | 3.78  | 3.94  | 4.23  | 4.52  | 4.87  | 5.20  | 142       |
| Less: Interest expense   | 0.98       | 0.33  | 0.51  | 0.74  | 0.99  | 1.24  | 1.44  | 1.69  | 142       |
| Equals: Net interest income (tax equivalent)                             | 3.29       | 2.32  | 2.47  | 2.92  | 3.32  | 3.65  | 4.00  | 4.14  | 142       |
| Plus: Non-interest income  | 0.84       | 0.17  | 0.27  | 0.50  | 0.81  | 1.13  | 1.59  | 1.79  | 142       |
| Equals: adjusted operating income (tax equivalent)                       | 4.15       | 2.49  | 2.85  | 3.58  | 4.17  | 4.69  | 5.35  | 5.73  | 142       |
| Less: Overhead expense   | 2.53       | 1.39  | 1.62  | 2.06  | 2.50  | 2.92  | 3.58  | 3.88  | 142       |
| Less: Provision for credit losses  | 0.11       | -0.03 | 0.00  | 0.04  | 0.09  | 0.16  | 0.27  | 0.43  | 142       |
| 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  | 142       |
| Plus: Realized gains (losses) on available-for-sale securities           | 0.01       | -0.01 | 0.00  | 0.00  | 0.00  | 0.01  | 0.05  | 0.09  | 142       |
| Plus: other tax equivalent adjustments                                   | 0.00       | -0.01 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.01  | 142       |
| Equals: Pretax net operating income (tax equivalent)                     | 1.52       | 0.69  | 0.85  | 1.29  | 1.56  | 1.83  | 2.10  | 2.29  | 142       |
| Less: Applicable income taxes (tax equivalent)                           | 0.32       | 0.01  | 0.08  | 0.23  | 0.34  | 0.42  | 0.51  | 0.58  | 142       |
| Less: Minority interest  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 142       |
| Equals: Net operating income   | 1.18       | 0.49  | 0.63  | 0.96  | 1.21  | 1.42  | 1.69  | 1.85  | 142       |
| Plus: Net extraordinary items  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 142       |
| Equals: Net income   | 1.18       | 0.48  | 0.63  | 0.96  | 1.21  | 1.42  | 1.69  | 1.85  | 142       |
| Memo: Net income (last four quarters)                                    | 1.19       | 0.54  | 0.66  | 0.98  | 1.22  | 1.42  | 1.71  | 1.87  | 141       |
| Net income-BHC and noncontrolling (minority) interest                    | 1.19       | 0.49  | 0.63  | 0.96  | 1.21  | 1.43  | 1.69  | 1.86  | 142       |
| <b>Margin Analysis</b>   |            |       |       |       |       |       |       |       |           |
| Average earning assets / Average assets                                  | 93.25      | 89.11 | 89.95 | 90.97 | 93.47 | 95.27 | 96.73 | 97.40 | 142       |
| Average interest-bearing funds / Average assets                          | 70.94      | 53.67 | 58.49 | 65.33 | 70.54 | 78.21 | 82.00 | 85.67 | 142       |
| Interest income (tax equivalent) / Average earning assets                | 4.57       | 3.85  | 3.97  | 4.24  | 4.55  | 4.84  | 5.22  | 5.53  | 142       |
| Interest expense / Average earning assets                                | 1.05       | 0.35  | 0.55  | 0.81  | 1.08  | 1.31  | 1.54  | 1.79  | 142       |
| Net interest income (tax equivalent) / Average earning assets            | 3.54       | 2.52  | 2.60  | 3.09  | 3.64  | 3.96  | 4.32  | 4.51  | 142       |
| <b>Yield or Cost</b>   |            |       |       |       |       |       |       |       |           |
| Total loans and leases (tax equivalent)                                  | 5.05       | 4.18  | 4.31  | 4.66  | 5.06  | 5.46  | 5.80  | 6.00  | 142       |
| Interest-bearing bank balances   | 2.41       | 0.94  | 1.52  | 1.97  | 2.24  | 2.76  | 3.81  | 4.75  | 142       |
| Federal funds sold and reverse repos                                     | 1.93       | 0.00  | 0.00  | 1.70  | 2.30  | 2.59  | 3.23  | 4.01  | 60        |
| Trading assets   | 0.60       | 0.00  | 0.00  | 0.00  | 0.00  | 0.77  | 2.65  | 4.10  | 35        |
| Total earning assets   | 4.52       | 3.80  | 3.91  | 4.20  | 4.55  | 4.77  | 5.19  | 5.51  | 142       |
| Investment securities (tax equivalent)                                   | 2.83       | 2.32  | 2.35  | 2.59  | 2.83  | 3.07  | 3.31  | 3.62  | 142       |
| US Treasury and agency securities (excluding mortgage-backed securities) |            |       |       |       |       |       |       |       |           |
| Mortgage-backed securities   | 2.60       | 2.15  | 2.27  | 2.41  | 2.58  | 2.79  | 3.02  | 3.20  | 140       |
| All other securities   |            |       |       |       |       |       |       |       |           |
| Interest-bearing deposits  | 1.17       | 0.42  | 0.59  | 0.87  | 1.11  | 1.42  | 1.85  | 2.19  | 142       |
| Time deposits of \$250K or more  | 2.12       | 1.32  | 1.70  | 1.88  | 2.14  | 2.36  | 2.54  | 2.75  | 141       |
| Time deposits < \$250K   | 1.92       | 1.03  | 1.19  | 1.71  | 1.96  | 2.21  | 2.38  | 2.50  | 142       |
| Other domestic deposits  | 0.89       | 0.26  | 0.42  | 0.58  | 0.82  | 1.26  | 1.49  | 1.79  | 142       |
| Foreign deposits   | 2.26       | 1.91  | 1.95  | 2.06  | 2.26  | 2.45  | 2.57  | 2.61  | 2         |
| Federal funds purchased and repos  | 1.26       | 0.00  | 0.03  | 0.42  | 1.14  | 1.83  | 2.60  | 3.02  | 115       |
| Other borrowed funds and trading liabilities                             | 2.24       | 0.22  | 1.11  | 2.00  | 2.36  | 2.63  | 2.95  | 3.28  | 142       |
| All interest-bearing funds   | 1.39       | 0.61  | 0.75  | 1.09  | 1.38  | 1.72  | 1.97  | 2.26  | 142       |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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                           | 1.87       | 0.00  | 0.00  | 0.00  | 1.04  | 3.49  | 7.02  | 8.77  | 141       |
| Overhead expenses / Net Interest Income + non-interest income          | 61.24      | 45.03 | 51.29 | 55.81 | 60.69 | 66.73 | 73.20 | 79.48 | 142       |
| <b>Percent of Average Assets</b>                                       |            |       |       |       |       |       |       |       |           |
| Total overhead expense   | 2.53       | 1.39  | 1.62  | 2.06  | 2.50  | 2.92  | 3.58  | 3.88  | 142       |
| Personnel expense  | 1.47       | 0.81  | 0.93  | 1.19  | 1.45  | 1.78  | 2.04  | 2.20  | 142       |
| Net occupancy expense  | 0.31       | 0.16  | 0.19  | 0.24  | 0.31  | 0.37  | 0.44  | 0.47  | 142       |
| Other operating expenses   | 0.74       | 0.40  | 0.43  | 0.54  | 0.74  | 0.90  | 1.09  | 1.17  | 142       |
| Overhead less non-interest income                                      | 1.64       | 0.90  | 1.04  | 1.40  | 1.65  | 1.90  | 2.20  | 2.42  | 142       |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>           |            |       |       |       |       |       |       |       |           |
| Total overhead expense   | 60.47      | 44.49 | 49.02 | 54.93 | 60.07 | 65.77 | 73.01 | 79.46 | 142       |
| Personnel expense  | 35.17      | 23.88 | 26.81 | 31.43 | 34.76 | 39.09 | 44.77 | 48.46 | 142       |
| Net occupancy expense  | 7.46       | 4.28  | 4.94  | 6.02  | 7.58  | 8.91  | 9.79  | 11.21 | 142       |
| Other operating expenses   | 17.77      | 10.88 | 12.39 | 14.92 | 17.64 | 20.33 | 24.04 | 25.00 | 142       |
| Total non-interest income  | 19.64      | 5.79  | 7.32  | 13.07 | 19.65 | 25.35 | 32.46 | 36.89 | 142       |
| Fiduciary activities income  | 1.88       | 0.00  | 0.00  | 0.00  | 0.88  | 3.45  | 7.03  | 10.50 | 142       |
| Service charges on domestic deposit accounts                           | 3.59       | 0.35  | 0.76  | 2.10  | 3.38  | 4.65  | 7.28  | 9.06  | 142       |
| Trading revenue  | 0.08       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.49  | 1.54  | 142       |
| Investment banking fees and commissions                                | 0.85       | 0.00  | 0.00  | 0.00  | 0.52  | 1.44  | 3.03  | 5.38  | 142       |
| Insurance activities revenue   | 0.51       | 0.00  | 0.00  | 0.00  | 0.01  | 0.32  | 3.06  | 6.37  | 142       |
| Venture capital revenue  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 142       |
| Net servicing fees   | 0.22       | -0.56 | 0.00  | 0.00  | 0.09  | 0.39  | 0.90  | 1.16  | 142       |
| Net securitization income  | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 142       |
| Net gain (loss) - sales of loans, OREO, and other assets               | 2.15       | -0.01 | 0.02  | 0.31  | 1.31  | 3.36  | 6.62  | 11.58 | 142       |
| Other non-interest income  | 7.28       | 2.19  | 3.01  | 4.68  | 7.17  | 8.97  | 13.00 | 16.81 | 142       |
| Overhead less non-interest income                                      | 40.41      | 21.69 | 26.11 | 33.30 | 39.91 | 47.81 | 54.93 | 59.09 | 142       |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 19.08      | 0.01  | 1.98  | 15.92 | 20.60 | 23.82 | 26.83 | 28.46 | 141       |
| Applicable income tax + TE / Pretax net operating income + TE          | 21.85      | 1.48  | 12.14 | 19.72 | 22.86 | 25.71 | 28.46 | 30.01 | 141       |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2019

**Percent Composition of Assets**

|   | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| <b>Percent of Total Assets</b>                                  |            |       |       |       |       |       |       |       |           |
| Real estate loans   | 53.14      | 23.95 | 32.81 | 43.03 | 54.92 | 64.17 | 70.07 | 75.67 | 142       |
| Commercial and industrial loans                                 | 11.51      | 1.49  | 3.81  | 6.14  | 9.98  | 15.28 | 23.99 | 29.58 | 142       |
| Loans to individuals  | 2.48       | 0.02  | 0.07  | 0.33  | 0.96  | 3.45  | 10.95 | 16.52 | 142       |
| Loans to depository institutions and acceptances of other banks | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 142       |
| Agricultural loans  | 0.50       | 0.00  | 0.00  | 0.00  | 0.06  | 0.79  | 2.61  | 3.94  | 142       |
| Other loans and leases  | 2.56       | 0.00  | 0.05  | 0.43  | 1.70  | 3.87  | 8.33  | 11.85 | 142       |
| Net loans and leases  | 72.82      | 51.27 | 60.26 | 68.20 | 73.35 | 78.50 | 82.84 | 83.77 | 142       |
| Debt securities over 1 year                                     | 13.37      | 2.23  | 4.81  | 8.28  | 13.11 | 17.48 | 23.10 | 30.66 | 142       |
| Mutual funds and equity securities                              | 0.05       | 0.00  | 0.00  | 0.00  | 0.02  | 0.08  | 0.22  | 0.31  | 142       |
| Subtotal  | 86.74      | 77.43 | 79.84 | 84.10 | 87.30 | 89.60 | 92.33 | 92.86 | 142       |
| Interest-bearing bank balances                                  | 2.62       | 0.14  | 0.35  | 0.80  | 1.74  | 4.20  | 6.99  | 9.96  | 142       |
| Federal funds sold and reverse repos                            | 0.02       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.07  | 0.62  | 142       |
| Debt securities 1 year or less                                  | 2.02       | 0.03  | 0.10  | 0.40  | 1.34  | 3.18  | 6.67  | 8.65  | 142       |
| Trading assets  | 0.04       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.29  | 0.54  | 142       |
| Total earning assets  | 92.05      | 87.62 | 88.85 | 90.16 | 92.15 | 94.18 | 95.13 | 96.06 | 142       |
| Non-interest cash and due from depository institutions          | 1.36       | 0.25  | 0.40  | 0.89  | 1.38  | 1.86  | 2.22  | 2.57  | 142       |
| Other real estate owned   | 0.05       | 0.00  | 0.00  | 0.00  | 0.02  | 0.08  | 0.20  | 0.32  | 142       |
| All other assets  | 6.47       | 3.11  | 3.82  | 4.59  | 6.36  | 8.30  | 9.38  | 10.26 | 142       |
| <b>Memoranda</b>  |            |       |       |       |       |       |       |       |           |
| Short-term investments  | 5.08       | 0.71  | 1.31  | 1.91  | 4.26  | 8.04  | 11.91 | 13.67 | 142       |
| US Treasury securities  | 0.20       | 0.00  | 0.00  | 0.00  | 0.00  | 0.23  | 0.79  | 3.43  | 142       |
| US agency securities (excluding mortgage-backed securities)     | 1.39       | 0.00  | 0.00  | 0.10  | 0.72  | 2.28  | 5.55  | 6.93  | 142       |
| Municipal securities  | 2.58       | 0.00  | 0.00  | 0.41  | 1.79  | 3.89  | 7.28  | 9.25  | 142       |
| Mortgage-backed securities                                      | 8.98       | 0.57  | 1.38  | 5.22  | 8.02  | 12.79 | 18.10 | 20.60 | 142       |
| Asset-backed securities   | 0.30       | 0.00  | 0.00  | 0.00  | 0.00  | 0.09  | 1.81  | 5.71  | 142       |
| Other debt securities   | 0.55       | 0.00  | 0.00  | 0.00  | 0.19  | 0.94  | 2.12  | 3.20  | 142       |
| Loans held-for-sale   | 0.45       | 0.00  | 0.00  | 0.03  | 0.17  | 0.62  | 2.33  | 3.49  | 142       |
| Loans held for investment                                       | 72.49      | 50.55 | 57.63 | 68.38 | 73.27 | 78.18 | 82.92 | 84.45 | 142       |
| Real estate loans secured by 1-4 family                         | 16.13      | 2.17  | 5.36  | 8.45  | 14.32 | 21.88 | 32.43 | 38.03 | 142       |
| Revolving   | 2.29       | 0.03  | 0.16  | 0.87  | 1.89  | 3.77  | 5.19  | 6.92  | 142       |
| Closed-end, secured by first liens                              | 13.09      | 1.68  | 3.59  | 7.05  | 11.62 | 18.15 | 27.88 | 32.79 | 142       |
| Closed-end, secured by junior liens                             | 0.40       | 0.01  | 0.04  | 0.13  | 0.34  | 0.61  | 0.95  | 1.34  | 142       |
| Commercial real estate loans                                    | 33.48      | 12.70 | 17.90 | 25.31 | 33.05 | 40.57 | 50.91 | 59.55 | 142       |
| Construction and land development                               | 4.96       | 0.52  | 1.18  | 2.55  | 4.46  | 7.58  | 9.93  | 11.73 | 142       |
| Multifamily   | 4.89       | 0.36  | 0.73  | 1.76  | 3.25  | 6.88  | 14.47 | 24.55 | 142       |
| Nonfarm nonresidential  | 21.96      | 7.69  | 11.38 | 16.32 | 22.23 | 26.97 | 32.82 | 35.01 | 142       |
| Real estate loans secured by farmland                           | 0.96       | 0.00  | 0.00  | 0.01  | 0.27  | 1.55  | 4.25  | 6.52  | 142       |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 2  
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   | 73.04      | 39.26  | 52.63  | 61.03  | 72.94  | 85.31  | 91.60  | 96.54  | 142       |
| Real estate loans secured by 1-4 family                         | 22.37      | 4.72   | 7.50   | 11.87  | 20.84  | 29.85  | 44.36  | 52.60  | 142       |
| Revolving   | 3.16       | 0.04   | 0.20   | 1.26   | 2.73   | 4.87   | 7.22   | 9.55   | 142       |
| Closed-end  | 18.77      | 3.07   | 4.94   | 10.53  | 16.81  | 25.74  | 37.90  | 45.91  | 142       |
| Commercial real estate loans                                    | 46.24      | 22.08  | 27.60  | 35.73  | 45.12  | 54.77  | 68.78  | 72.78  | 142       |
| Construction and land development                               | 6.89       | 0.76   | 1.57   | 3.61   | 6.02   | 10.14  | 14.15  | 17.11  | 142       |
| 1-4 family  | 1.48       | 0.00   | 0.05   | 0.48   | 0.96   | 2.22   | 4.04   | 4.54   | 142       |
| Other   | 5.25       | 0.59   | 1.08   | 2.72   | 4.70   | 7.40   | 10.55  | 12.37  | 142       |
| Multifamily   | 6.54       | 0.65   | 1.36   | 2.64   | 4.65   | 8.94   | 18.48  | 29.38  | 142       |
| Nonfarm nonresidential  | 30.59      | 13.06  | 17.22  | 24.31  | 30.42  | 36.97  | 44.11  | 49.44  | 142       |
| Owner-occupied  | 10.65      | 1.69   | 3.94   | 7.11   | 10.84  | 13.74  | 18.35  | 21.71  | 142       |
| Other   | 19.47      | 5.47   | 8.73   | 13.60  | 19.28  | 25.14  | 32.23  | 36.33  | 142       |
| Real estate loans secured by farmland                           | 1.39       | 0.00   | 0.00   | 0.01   | 0.35   | 2.12   | 6.73   | 8.75   | 142       |
| Loans to depository institutions and acceptances of other banks | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.02   | 142       |
| Commercial and industrial loans                                 | 16.09      | 1.91   | 5.56   | 8.78   | 14.32  | 20.71  | 33.08  | 41.18  | 142       |
| Loans to individuals  | 3.63       | 0.02   | 0.09   | 0.43   | 1.26   | 4.62   | 15.73  | 23.73  | 142       |
| Credit card loans   | 0.04       | 0.00   | 0.00   | 0.00   | 0.00   | 0.02   | 0.26   | 0.37   | 142       |
| Agricultural loans  | 0.73       | 0.00   | 0.00   | 0.00   | 0.09   | 1.04   | 3.45   | 6.41   | 142       |
| Other loans and leases  | 3.66       | 0.00   | 0.07   | 0.63   | 2.36   | 5.36   | 12.66  | 17.80  | 142       |
| <b>Loans and Leases, Percent of Total Capital</b>               |            |        |        |        |        |        |        |        |           |
| Real estate loans   | 474.76     | 201.41 | 286.49 | 387.43 | 479.61 | 565.24 | 640.37 | 709.62 | 142       |
| Real estate loans secured by 1-4 family                         | 146.08     | 19.52  | 47.16  | 73.87  | 130.05 | 200.64 | 309.53 | 374.00 | 142       |
| Revolving   | 20.92      | 0.22   | 1.23   | 7.23   | 16.32  | 34.68  | 51.34  | 63.99  | 142       |
| Closed-end  | 122.54     | 14.90  | 29.69  | 61.94  | 107.68 | 171.01 | 265.97 | 319.85 | 142       |
| Commercial real estate loans                                    | 299.72     | 97.04  | 155.79 | 224.78 | 299.45 | 373.74 | 449.38 | 506.08 | 142       |
| Construction and land development                               | 44.72      | 3.79   | 11.18  | 24.63  | 40.43  | 65.16  | 90.84  | 104.33 | 142       |
| 1-4 family  | 9.32       | 0.00   | 0.26   | 2.90   | 6.94   | 14.80  | 23.82  | 31.99  | 142       |
| Other   | 34.17      | 3.40   | 7.79   | 16.23  | 30.75  | 50.66  | 64.95  | 78.33  | 142       |
| Multifamily   | 43.53      | 3.24   | 6.99   | 15.92  | 29.38  | 57.00  | 134.07 | 211.14 | 142       |
| Nonfarm nonresidential  | 197.92     | 61.79  | 89.85  | 150.47 | 196.10 | 248.92 | 300.92 | 322.25 | 142       |
| Owner-occupied  | 68.73      | 9.97   | 21.75  | 44.14  | 68.36  | 90.37  | 121.56 | 135.52 | 142       |
| Other   | 125.40     | 34.38  | 52.56  | 84.45  | 126.23 | 154.24 | 211.29 | 265.36 | 142       |
| Real estate loans secured by farmland                           | 8.51       | 0.00   | 0.00   | 0.08   | 2.30   | 12.84  | 41.01  | 52.44  | 142       |
| Loans to depository institutions and acceptances of other banks | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.16   | 142       |
| Commercial and industrial loans                                 | 102.73     | 13.02  | 33.37  | 52.96  | 91.18  | 136.30 | 206.52 | 270.33 | 142       |
| Loans to individuals  | 22.01      | 0.13   | 0.57   | 3.09   | 8.53   | 30.90  | 85.62  | 158.69 | 142       |
| Credit card loans   | 0.25       | 0.00   | 0.00   | 0.00   | 0.00   | 0.18   | 1.54   | 2.28   | 142       |
| Agricultural loans  | 4.42       | 0.00   | 0.00   | 0.00   | 0.51   | 7.28   | 21.82  | 33.38  | 142       |
| Other loans and leases  | 23.44      | 0.00   | 0.45   | 3.83   | 15.26  | 37.88  | 77.45  | 111.04 | 142       |
| <b>Supplemental</b>   |            |        |        |        |        |        |        |        |           |
| Non-owner occupied CRE loans / Gross loans                      | 35.42      | 13.09  | 19.01  | 27.31  | 33.67  | 43.06  | 57.85  | 66.53  | 142       |
| Non-owner occupied CRE loans / Total capital                    | 229.32     | 81.79  | 102.76 | 169.55 | 221.21 | 282.05 | 387.13 | 431.14 | 142       |
| Construction and land development loans / Total capital         | 44.72      | 3.79   | 11.18  | 24.63  | 40.43  | 65.16  | 90.84  | 104.33 | 142       |
| Total CRE loans / Total capital                                 | 302.78     | 98.74  | 159.98 | 231.36 | 302.98 | 376.94 | 449.76 | 506.20 | 142       |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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   | 5.08       | 0.71   | 1.31   | 1.91   | 4.26   | 8.04   | 11.91  | 13.67  | 142       |
| Liquid assets  | 15.87      | 6.95   | 8.44   | 10.78  | 15.20  | 19.79  | 27.51  | 31.88  | 142       |
| Investment securities  | 15.85      | 6.29   | 7.20   | 10.49  | 14.99  | 19.78  | 29.32  | 34.55  | 142       |
| Net loans and leases   | 72.82      | 51.27  | 60.26  | 68.20  | 73.35  | 78.50  | 82.84  | 83.77  | 142       |
| Net loans, leases and standby letters of credit                            | 73.25      | 51.32  | 60.50  | 68.60  | 74.06  | 78.94  | 83.24  | 84.48  | 142       |
| Core deposits  | 70.84      | 51.79  | 57.45  | 65.23  | 71.46  | 77.44  | 81.73  | 84.35  | 142       |
| Noncore funding  | 15.41      | 2.82   | 4.19   | 8.46   | 14.95  | 20.81  | 30.24  | 35.04  | 142       |
| Time deposits of \$250K or more  | 4.54       | 1.02   | 1.56   | 2.58   | 3.97   | 6.37   | 8.95   | 12.95  | 142       |
| Foreign deposits   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 142       |
| Federal funds purchased and repos  | 0.81       | 0.00   | 0.00   | 0.00   | 0.32   | 1.47   | 3.34   | 4.55   | 142       |
| Secured federal funds purchased  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 142       |
| Net federal funds purchased (sold)   | 0.79       | -0.11  | 0.00   | 0.00   | 0.18   | 1.37   | 2.99   | 4.52   | 142       |
| Commercial paper   | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 142       |
| Other borrowings w/remaining maturity of 1 year or less                    | 2.61       | 0.00   | 0.00   | 0.15   | 1.44   | 4.77   | 9.90   | 11.62  | 142       |
| Earning assets that reprice within 1 year                                  | 32.53      | 12.16  | 15.28  | 22.95  | 30.96  | 42.10  | 50.68  | 61.83  | 142       |
| Interest-bearing liabilities that reprice within 1 year                    | 18.54      | 4.76   | 6.12   | 9.25   | 15.14  | 22.73  | 50.11  | 57.45  | 142       |
| Long-term debt that reprices within 1 year                                 | 0.16       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 1.00   | 2.99   | 142       |
| Net assets that reprice within 1 year                                      | 13.03      | -29.56 | -19.31 | 3.44   | 14.79  | 26.30  | 36.39  | 43.04  | 142       |
| <b>Other Liquidity and Funding Ratios</b>                                  |            |        |        |        |        |        |        |        |           |
| Net noncore funding dependence   | 11.92      | -10.32 | -3.74  | 4.65   | 10.74  | 19.82  | 29.44  | 31.27  | 142       |
| Net short-term noncore funding dependence                                  | 6.75       | -11.79 | -6.11  | 1.29   | 7.67   | 13.43  | 17.65  | 24.99  | 142       |
| Short-term investment / Short-term noncore funding                         | 69.73      | 7.87   | 8.93   | 16.75  | 37.91  | 87.08  | 235.25 | 442.80 | 142       |
| Liquid assets - short-term noncore funding / Nonliquid assets              | 5.90       | -14.42 | -10.38 | -3.83  | 5.56   | 12.83  | 23.74  | 37.72  | 142       |
| Net loans and leases / Total deposits                                      | 91.66      | 63.93  | 71.05  | 85.25  | 92.51  | 99.30  | 108.62 | 114.55 | 142       |
| Net loans and leases / Core deposits                                       | 104.77     | 68.71  | 76.79  | 92.56  | 102.64 | 118.32 | 134.85 | 139.02 | 142       |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital   | 0.44       | -0.05  | 0.00   | 0.02   | 0.22   | 0.72   | 1.49   | 3.50   | 83        |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | 1.67       | -0.19  | 0.06   | 0.55   | 1.37   | 2.76   | 4.34   | 5.09   | 141       |
| Structured notes appreciation (depreciation) / Tier 1 capital              | 0.00       | -0.03  | 0.00   | 0.00   | 0.00   | 0.00   | 0.03   | 0.03   | 30        |
| <b>Percent of Investment Securities</b>                                    |            |        |        |        |        |        |        |        |           |
| Held-to-maturity securities  | 7.82       | 0.00   | 0.00   | 0.00   | 0.83   | 11.47  | 41.31  | 62.12  | 141       |
| Available-for-sale securities  | 91.03      | 35.60  | 56.96  | 85.70  | 97.43  | 99.92  | 100.00 | 100.00 | 141       |
| US Treasury securities   | 1.31       | 0.00   | 0.00   | 0.00   | 0.00   | 1.32   | 7.58   | 18.76  | 141       |
| US agency securities (excluding mortgage-backed securities)                | 9.32       | 0.00   | 0.00   | 0.77   | 5.34   | 18.03  | 31.14  | 48.01  | 141       |
| Municipal securities   | 15.75      | 0.00   | 0.07   | 3.51   | 11.88  | 25.30  | 36.57  | 52.99  | 141       |
| Mortgage-backed securities   | 56.50      | 8.13   | 17.14  | 40.60  | 60.54  | 73.42  | 84.60  | 90.78  | 141       |
| Asset-backed securities  | 1.78       | 0.00   | 0.00   | 0.00   | 0.00   | 0.63   | 14.36  | 22.78  | 141       |
| Other debt securities  | 3.99       | 0.00   | 0.00   | 0.00   | 1.31   | 6.52   | 17.31  | 21.71  | 141       |
| Mutual funds and equity securities   | 0.40       | 0.00   | 0.00   | 0.00   | 0.09   | 0.53   | 1.97   | 3.20   | 141       |
| Debt securities 1 year or less   | 13.05      | 0.24   | 0.99   | 3.44   | 8.30   | 21.87  | 40.19  | 52.65  | 141       |
| Debt securities 1 to 5 years   | 24.23      | 1.02   | 3.25   | 9.33   | 22.59  | 36.63  | 52.34  | 60.01  | 141       |
| Debt securities over 5 years   | 58.35      | 7.30   | 18.29  | 43.19  | 61.62  | 77.74  | 87.76  | 94.52  | 141       |
| Pledged securities   | 43.10      | 4.00   | 5.68   | 22.43  | 40.61  | 67.62  | 81.63  | 89.90  | 141       |
| Structured notes, fair value   | 0.08       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.43   | 1.58   | 141       |
| <b>Percent Change from Prior Like Quarter</b>                              |            |        |        |        |        |        |        |        |           |
| Short-term investments   | 37.40      | -55.29 | -35.06 | -6.82  | 24.79  | 59.49  | 161.04 | 233.49 | 139       |
| Investment securities  |            |        |        |        |        |        |        |        |           |
| Core deposits  | 9.45       | -2.32  | -0.31  | 4.06   | 7.49   | 13.97  | 27.85  | 33.38  | 139       |
| Noncore funding  | 4.58       | -40.65 | -30.05 | -12.96 | 4.39   | 19.26  | 42.77  | 67.72  | 139       |





# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2  
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   | 99.99      | 99.71 | 99.94 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 125       |
| Foreign exchange contracts  | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.13   | 125       |
| Equity, commodity, and other contracts                                    | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 125       |
| <b>Futures and forwards</b>   |            |       |       |        |        |        |        |        |           |
| Futures and forwards  | 13.29      | 0.00  | 0.00  | 0.00   | 3.81   | 24.90  | 47.75  | 75.30  | 125       |
| <b>Written options</b>  |            |       |       |        |        |        |        |        |           |
| Written options   | 12.01      | 0.00  | 0.00  | 0.00   | 5.76   | 17.60  | 48.47  | 65.10  | 125       |
| <b>Exchange-traded</b>  |            |       |       |        |        |        |        |        |           |
| Exchange-traded   | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 125       |
| <b>Over-the-counter</b>   |            |       |       |        |        |        |        |        |           |
| Over-the-counter  | 11.67      | 0.00  | 0.00  | 0.00   | 5.76   | 17.60  | 43.56  | 62.22  | 125       |
| <b>Purchased options</b>  |            |       |       |        |        |        |        |        |           |
| Purchased options   | 1.18       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 9.50   | 21.58  | 125       |
| <b>Exchange-traded</b>  |            |       |       |        |        |        |        |        |           |
| Exchange-traded   | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 125       |
| <b>Over-the-counter</b>   |            |       |       |        |        |        |        |        |           |
| Over-the-counter  | 1.10       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 9.04   | 21.58  | 125       |
| <b>Swaps</b>  |            |       |       |        |        |        |        |        |           |
| Swaps   | 63.70      | 0.00  | 0.00  | 31.25  | 83.72  | 98.46  | 100.00 | 100.00 | 125       |
| <b>Held for trading</b>   |            |       |       |        |        |        |        |        |           |
| Held for trading  | 12.21      | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 81.96  | 99.70  | 125       |
| <b>Interest rate contracts</b>  |            |       |       |        |        |        |        |        |           |
| Interest rate contracts   | 12.06      | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 78.81  | 98.27  | 125       |
| <b>Foreign exchange contracts</b>   |            |       |       |        |        |        |        |        |           |
| Foreign exchange contracts  | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 125       |
| <b>Equity, commodity, and other contracts</b>                             |            |       |       |        |        |        |        |        |           |
| Equity, commodity, and other contracts                                    | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 125       |
| <b>Non-traded</b>   |            |       |       |        |        |        |        |        |           |
| Non-traded  | 87.79      | 0.30  | 18.04 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 125       |
| <b>Interest rate contracts</b>  |            |       |       |        |        |        |        |        |           |
| Interest rate contracts   | 87.57      | 0.29  | 18.04 | 93.43  | 100.00 | 100.00 | 100.00 | 100.00 | 125       |
| <b>Foreign exchange contracts</b>   |            |       |       |        |        |        |        |        |           |
| Foreign exchange contracts  | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.12   | 125       |
| <b>Equity, commodity, and other contracts</b>                             |            |       |       |        |        |        |        |        |           |
| Equity, commodity, and other contracts                                    | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 125       |
| <b>Derivative contracts (excluding futures and forex 14 days or less)</b> |            |       |       |        |        |        |        |        |           |
| Derivative contracts (excluding futures and forex 14 days or less)        | 79.84      | 2.20  | 30.20 | 62.81  | 90.44  | 100.00 | 100.00 | 105.35 | 125       |
| <b>One year or less</b>   |            |       |       |        |        |        |        |        |           |
| One year or less  | 12.36      | 0.00  | 0.00  | 0.00   | 3.93   | 23.80  | 46.43  | 68.28  | 125       |
| <b>Over 1 year to 5 years</b>   |            |       |       |        |        |        |        |        |           |
| Over 1 year to 5 years  | 19.27      | 0.00  | 0.00  | 0.00   | 17.66  | 34.32  | 61.12  | 76.15  | 125       |
| <b>Over 5 years</b>   |            |       |       |        |        |        |        |        |           |
| Over 5 years  | 36.96      | 0.00  | 0.00  | 4.12   | 40.00  | 65.61  | 88.99  | 94.20  | 125       |
| <b>Gross negative fair value (absolute value)</b>                         |            |       |       |        |        |        |        |        |           |
| Gross negative fair value (absolute value)                                | 2.06       | 0.00  | 0.02  | 0.61   | 2.04   | 3.05   | 4.09   | 4.75   | 125       |
| <b>Gross positive fair value</b>  |            |       |       |        |        |        |        |        |           |
| Gross positive fair value   | 1.64       | 0.00  | 0.03  | 0.46   | 1.53   | 2.54   | 3.68   | 4.20   | 125       |
| <b>Percent of Tier 1 Capital</b>  |            |       |       |        |        |        |        |        |           |
| <b>Gross negative fair value, absolute value (X)</b>                      |            |       |       |        |        |        |        |        |           |
| Gross negative fair value, absolute value (X)                             | 0.02       | 0.00  | 0.00  | 0.00   | 0.01   | 0.03   | 0.06   | 0.10   | 142       |
| <b>Gross positive fair value (X)</b>                                      |            |       |       |        |        |        |        |        |           |
| Gross positive fair value (X)   | 0.01       | 0.00  | 0.00  | 0.00   | 0.00   | 0.02   | 0.06   | 0.09   | 142       |
| <b>Held for trading (X)</b>   |            |       |       |        |        |        |        |        |           |
| Held for trading (X)  | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.02   | 0.06   | 142       |
| <b>Non-traded (X)</b>   |            |       |       |        |        |        |        |        |           |
| Non-traded (X)  | 0.01       | 0.00  | 0.00  | 0.00   | 0.00   | 0.01   | 0.05   | 0.07   | 142       |
| <b>Current credit exposure (X)</b>  |            |       |       |        |        |        |        |        |           |
| Current credit exposure (X)   | 0.01       | 0.00  | 0.00  | 0.00   | 0.00   | 0.02   | 0.05   | 0.09   | 142       |
| <b>Credit losses on derivative contracts</b>                              |            |       |       |        |        |        |        |        |           |
| Credit losses on derivative contracts                                     | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 142       |
| <b>Past Due Derivative Instruments Fair Value</b>                         |            |       |       |        |        |        |        |        |           |
| <b>30-89 days past due</b>  |            |       |       |        |        |        |        |        |           |
| 30-89 days past due   | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 142       |
| <b>90+ days past due</b>  |            |       |       |        |        |        |        |        |           |
| 90+ days past due   | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 142       |
| <b>Other Ratios</b>   |            |       |       |        |        |        |        |        |           |
| <b>Current credit exposure / Risk-weighted assets</b>                     |            |       |       |        |        |        |        |        |           |
| Current credit exposure / Risk-weighted assets                            | 0.14       | 0.00  | 0.00  | 0.00   | 0.02   | 0.25   | 0.61   | 1.07   | 142       |

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2  
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                           | 0.11       | -0.03   | 0.00   | 0.04   | 0.09   | 0.17   | 0.27   | 0.43    | 142       |
| Provision for loan and lease losses / Average loans and leases                 | 0.15       | -0.04   | 0.00   | 0.05   | 0.13   | 0.24   | 0.38   | 0.60    | 142       |
| Provision for loan and lease losses / Net loan and lease losses                | 146.76     | -543.64 | -68.10 | 62.78  | 126.20 | 225.14 | 465.17 | 608.37  | 142       |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 0.95       | 0.45    | 0.56   | 0.75   | 0.93   | 1.11   | 1.46   | 1.75    | 142       |
| Allowance for loan and lease losses / Total loans and leases                   | 0.94       | 0.42    | 0.53   | 0.75   | 0.92   | 1.11   | 1.42   | 1.70    | 142       |
| Allowance for loan and lease losses / Net loans and leases losses (X)          | 16.99      | 1.92    | 2.44   | 5.33   | 9.60   | 21.45  | 54.82  | 88.04   | 121       |
| Allowance for loan and lease losses / Nonaccrual assets                        | 280.73     | 62.27   | 83.86  | 119.43 | 181.91 | 334.61 | 912.14 | 1375.05 | 140       |
| ALLL / 90+ days past due + nonaccrual loans and leases                         | 252.70     | 54.78   | 64.70  | 109.32 | 165.16 | 311.70 | 894.89 | 1290.62 | 140       |
| Gross loan and lease losses / Average loans and leases                         | 0.15       | 0.00    | 0.02   | 0.05   | 0.12   | 0.22   | 0.40   | 0.60    | 142       |
| Recoveries / Average loans and leases  | 0.04       | 0.00    | 0.01   | 0.01   | 0.03   | 0.07   | 0.13   | 0.15    | 142       |
| Net losses / Average loans and leases  | 0.10       | -0.03   | -0.01  | 0.02   | 0.07   | 0.16   | 0.32   | 0.51    | 142       |
| 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    | 142       |
| Recoveries / Prior year-end losses   | 31.99      | 4.75    | 5.92   | 11.97  | 24.69  | 44.12  | 81.34  | 122.51  | 138       |
| Earnings coverage of net loan and lease losses (X)                             | 24.67      | -165.74 | -60.87 | 7.13   | 18.04  | 51.81  | 112.56 | 186.75  | 142       |
| <b>Net Loan and Lease Losses By Type</b>                                       |            |         |        |        |        |        |        |         |           |
| Real estate loans  | 0.02       | -0.05   | -0.02  | 0.00   | 0.01   | 0.04   | 0.12   | 0.16    | 142       |
| Real estate loans secured by 1-4 family  | 0.02       | -0.06   | -0.03  | 0.00   | 0.00   | 0.03   | 0.09   | 0.14    | 142       |
| Revolving  | 0.02       | -0.10   | -0.06  | -0.01  | 0.00   | 0.02   | 0.15   | 0.24    | 138       |
| Closed-end   | 0.02       | -0.04   | -0.03  | 0.00   | 0.00   | 0.03   | 0.09   | 0.14    | 142       |
| Commercial real estate loans   | 0.02       | -0.06   | -0.04  | -0.01  | 0.00   | 0.02   | 0.13   | 0.21    | 142       |
| Construction and land development  | -0.01      | -0.19   | -0.09  | -0.01  | 0.00   | 0.00   | 0.00   | 0.02    | 142       |
| 1-4 family   | 0.00       | -0.02   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 142       |
| Other  | -0.01      | -0.14   | -0.06  | -0.01  | 0.00   | 0.00   | 0.00   | 0.01    | 142       |
| Multifamily  | 0.00       | -0.11   | -0.02  | 0.00   | 0.00   | 0.00   | 0.00   | 0.02    | 141       |
| Nonfarm nonresidential   | 0.04       | -0.05   | -0.02  | 0.00   | 0.00   | 0.04   | 0.21   | 0.34    | 142       |
| Owner-occupied   | 0.01       | -0.02   | -0.01  | 0.00   | 0.00   | 0.01   | 0.06   | 0.31    | 142       |
| Other  | 0.01       | -0.03   | -0.01  | 0.00   | 0.00   | 0.02   | 0.10   | 0.14    | 142       |
| Real estate loans secured by farmland  | 0.01       | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.03   | 0.14    | 111       |
| Commercial and industrial loans  | 0.25       | -0.06   | -0.03  | 0.01   | 0.15   | 0.43   | 0.81   | 1.51    | 142       |
| Loans to individuals   | 0.73       | 0.03    | 0.06   | 0.19   | 0.51   | 0.96   | 2.01   | 3.76    | 116       |
| Credit card loans  | 1.99       | 0.00    | 0.00   | 0.00   | 1.52   | 2.83   | 6.27   | 8.96    | 49        |
| Agricultural loans   | 0.02       | -0.04   | -0.01  | 0.00   | 0.00   | 0.00   | 0.12   | 0.36    | 91        |
| Loans to foreign governments and institutions                                  |            |         |        |        |        |        |        |         |           |
| Other loans and leases   | 0.31       | -0.02   | 0.00   | 0.00   | 0.01   | 0.22   | 1.80   | 2.35    | 134       |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 2  
 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                                      | 0.27       | 0.02  | 0.05  | 0.12  | 0.22  | 0.38   | 0.63   | 0.88   | 142       |
| 90+ days past due loans and leases  | 0.04       | 0.00  | 0.00  | 0.00  | 0.01  | 0.04   | 0.20   | 0.39   | 142       |
| Nonaccrual loans and leases   | 0.50       | 0.05  | 0.10  | 0.29  | 0.44  | 0.70   | 1.03   | 1.40   | 142       |
| 90+ days past due and nonaccrual loans and leases                         | 0.56       | 0.07  | 0.11  | 0.31  | 0.49  | 0.75   | 1.22   | 1.60   | 142       |
| <b>Percent of Loans and Leases and Other Assets</b>                       |            |       |       |       |       |        |        |        |           |
| <b>30+ Days Past Due and Nonaccrual</b>                                   |            |       |       |       |       |        |        |        |           |
| 30-89 days past due assets  | 0.27       | 0.02  | 0.05  | 0.12  | 0.22  | 0.38   | 0.63   | 0.88   | 142       |
| 90+ days past due assets  | 0.04       | 0.00  | 0.00  | 0.00  | 0.01  | 0.04   | 0.20   | 0.39   | 142       |
| Nonaccrual assets   | 0.50       | 0.05  | 0.10  | 0.29  | 0.45  | 0.70   | 1.03   | 1.40   | 142       |
| 30+ days past due and nonaccrual assets                                   | 0.85       | 0.14  | 0.25  | 0.52  | 0.74  | 1.21   | 1.73   | 2.22   | 142       |
| <b>Percent of Total Assets</b>  |            |       |       |       |       |        |        |        |           |
| 90+ days past due and nonaccrual assets                                   | 0.40       | 0.05  | 0.08  | 0.23  | 0.35  | 0.56   | 0.90   | 1.13   | 142       |
| 90+ past due and nonaccrual assets + other real estate owned              | 0.46       | 0.06  | 0.09  | 0.26  | 0.39  | 0.62   | 1.04   | 1.36   | 142       |
| <b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b> |            |       |       |       |       |        |        |        |           |
| Total assets  | 0.60       | 0.11  | 0.19  | 0.34  | 0.53  | 0.81   | 1.23   | 1.41   | 142       |
| Allowance for loan and lease losses                                       | 96.69      | 18.57 | 26.04 | 51.11 | 83.45 | 134.02 | 195.81 | 281.05 | 142       |
| Equity capital + allowance for loan and lease losses                      | 5.08       | 0.96  | 1.47  | 2.79  | 4.47  | 7.05   | 10.71  | 14.91  | 142       |
| Tier 1 capital + allowance for loan and lease losses                      | 5.70       | 0.90  | 1.52  | 3.15  | 4.86  | 8.21   | 12.10  | 15.34  | 142       |
| Loans and leases + other real estate owned                                | 0.83       | 0.15  | 0.27  | 0.46  | 0.74  | 1.13   | 1.66   | 2.37   | 142       |

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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 | 0.24       | 0.01 | 0.03 | 0.10 | 0.19 | 0.33 | 0.61 | 0.93 | 142       |
|   | 90+ days past due   | 0.04       | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.22 | 0.49 | 142       |
|   | Nonaccrual          | 0.48       | 0.03 | 0.11 | 0.23 | 0.43 | 0.61 | 1.08 | 1.53 | 142       |
| Commercial and industrial   | 30-89 days past due | 0.24       | 0.00 | 0.00 | 0.05 | 0.17 | 0.36 | 0.83 | 1.30 | 142       |
|   | 90+ days past due   | 0.02       | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.14 | 0.27 | 142       |
|   | Nonaccrual          | 0.70       | 0.00 | 0.02 | 0.19 | 0.49 | 1.02 | 2.02 | 2.80 | 142       |
| Individuals   | 30-89 days past due | 0.51       | 0.00 | 0.00 | 0.13 | 0.44 | 0.75 | 1.69 | 2.25 | 140       |
|   | 90+ days past due   | 0.03       | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.17 | 0.42 | 140       |
|   | Nonaccrual          | 0.12       | 0.00 | 0.00 | 0.00 | 0.07 | 0.22 | 0.44 | 0.76 | 140       |
| Depository institution loans  | 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          | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15        |
| Agricultural  | 30-89 days past due | 0.11       | 0.00 | 0.00 | 0.00 | 0.00 | 0.11 | 0.64 | 0.93 | 91        |
|   | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 91        |
|   | Nonaccrual          | 0.65       | 0.00 | 0.00 | 0.00 | 0.00 | 0.97 | 2.56 | 6.72 | 91        |
| Foreign governments   | 30-89 days past due |            |      |      |      |      |      |      |      |           |
|   | 90+ days past due   |            |      |      |      |      |      |      |      |           |
|   | Nonaccrual          |            |      |      |      |      |      |      |      |           |
| Other loans and leases  | 30-89 days past due | 0.12       | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 0.71 | 1.53 | 134       |
|   | 90+ days past due   | 0.01       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.13 | 134       |
|   | Nonaccrual          | 0.05       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.37 | 0.55 | 134       |

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2019

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

|                              |                     | PEER RATIO | 5%   | 10%  | 25%  | 50%  | 75%  | 90%  | 95%  | BHC COUNT |
|------------------------------|---------------------|------------|------|------|------|------|------|------|------|-----------|
| <b>Memoranda</b>             |                     |            |      |      |      |      |      |      |      |           |
| 1-4 Family                   | 30-89 days past due | 0.38       | 0.00 | 0.04 | 0.15 | 0.30 | 0.57 | 0.94 | 1.44 | 142       |
|                              | 90+ days past due   | 0.05       | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.22 | 0.54 | 142       |
|                              | Nonaccrual          | 0.57       | 0.02 | 0.10 | 0.27 | 0.52 | 0.78 | 1.21 | 1.70 | 142       |
| Revolving                    | 30-89 days past due | 0.31       | 0.00 | 0.00 | 0.03 | 0.21 | 0.55 | 0.89 | 1.20 | 138       |
|                              | 90+ days past due   | 0.02       | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.14 | 0.21 | 138       |
|                              | Nonaccrual          | 0.33       | 0.00 | 0.00 | 0.02 | 0.28 | 0.57 | 0.82 | 1.41 | 138       |
| Closed-End                   | 30-89 days past due | 0.40       | 0.00 | 0.02 | 0.13 | 0.32 | 0.59 | 1.05 | 1.59 | 142       |
|                              | 90+ days past due   | 0.05       | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.24 | 0.58 | 142       |
|                              | Nonaccrual          | 0.59       | 0.00 | 0.06 | 0.27 | 0.54 | 0.85 | 1.26 | 1.61 | 142       |
| Junior Lien                  | 30-89 days past due | 0.02       | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 | 0.06 | 0.11 | 142       |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.02 | 142       |
|                              | Nonaccrual          | 0.04       | 0.00 | 0.00 | 0.00 | 0.02 | 0.06 | 0.16 | 0.28 | 142       |
| Commercial real estate       | 30-89 days past due | 0.14       | 0.00 | 0.00 | 0.01 | 0.09 | 0.24 | 0.44 | 0.87 | 142       |
|                              | 90+ days past due   | 0.03       | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.15 | 0.48 | 142       |
|                              | Nonaccrual          | 0.41       | 0.00 | 0.03 | 0.11 | 0.33 | 0.64 | 1.07 | 1.66 | 142       |
| Construction and development | 30-89 days past due | 0.15       | 0.00 | 0.00 | 0.00 | 0.00 | 0.19 | 0.70 | 1.36 | 142       |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.14 | 142       |
|                              | Nonaccrual          | 0.19       | 0.00 | 0.00 | 0.00 | 0.03 | 0.28 | 0.87 | 1.50 | 142       |
| 1-4 family                   | 30-89 days past due | 0.04       | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.23 | 0.43 | 142       |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 142       |
|                              | Nonaccrual          | 0.03       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 0.37 | 142       |
| Other                        | 30-89 days past due | 0.08       | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.43 | 1.00 | 142       |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.12 | 142       |
|                              | Nonaccrual          | 0.12       | 0.00 | 0.00 | 0.00 | 0.01 | 0.18 | 0.59 | 1.22 | 142       |
| Multifamily                  | 30-89 days past due | 0.03       | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.18 | 0.48 | 141       |
|                              | 90+ days past due   | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.11 | 141       |
|                              | Nonaccrual          | 0.03       | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.18 | 0.43 | 141       |
| Nonfarm non-residential      | 30-89 days past due | 0.14       | 0.00 | 0.00 | 0.01 | 0.08 | 0.22 | 0.50 | 1.12 | 142       |
|                              | 90+ days past due   | 0.03       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.19 | 0.59 | 142       |
|                              | Nonaccrual          | 0.50       | 0.00 | 0.01 | 0.12 | 0.36 | 0.79 | 1.28 | 2.07 | 142       |
| Owner occupied               | 30-89 days past due | 0.09       | 0.00 | 0.00 | 0.00 | 0.04 | 0.12 | 0.34 | 0.82 | 142       |
|                              | 90+ days past due   | 0.01       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.22 | 142       |
|                              | Nonaccrual          | 0.21       | 0.00 | 0.00 | 0.03 | 0.14 | 0.42 | 0.69 | 0.97 | 142       |
| Other                        | 30-89 days past due | 0.04       | 0.00 | 0.00 | 0.00 | 0.01 | 0.05 | 0.25 | 0.30 | 142       |
|                              | 90+ days past due   | 0.01       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.28 | 142       |
|                              | Nonaccrual          | 0.18       | 0.00 | 0.00 | 0.01 | 0.07 | 0.37 | 0.71 | 1.05 | 142       |
| Farmland                     | 30-89 days past due | 0.10       | 0.00 | 0.00 | 0.00 | 0.00 | 0.18 | 0.46 | 0.93 | 111       |
|                              | 90+ days past due   | 0.01       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.41 | 111       |
|                              | Nonaccrual          | 0.94       | 0.00 | 0.00 | 0.00 | 0.12 | 1.45 | 4.66 | 6.93 | 111       |
| Credit card                  | 30-89 days past due | 0.57       | 0.00 | 0.00 | 0.00 | 0.27 | 0.99 | 1.74 | 3.39 | 49        |
|                              | 90+ days past due   | 0.24       | 0.00 | 0.00 | 0.00 | 0.00 | 0.29 | 1.32 | 1.93 | 49        |
|                              | Nonaccrual          | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 49        |

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





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 09/30/2019

|   | PEER RATIO | 5%     | 10%    | 25%    | 50%   | 75%   | 90%   | 95%    | BHC COUNT |
|---|------------|--------|--------|--------|-------|-------|-------|--------|-----------|
| <b>Analysis Ratios</b>                                  |            |        |        |        |       |       |       |        |           |
| Yield: Foreign loans                                    | 0.00       | 0.00   | 0.00   | 0.00   | 0.00  | 0.00  | 0.00  | 0.00   | 30        |
| Cost: Interest-bearing deposits                         | 2.26       | 1.91   | 1.95   | 2.06   | 2.26  | 2.45  | 2.57  | 2.61   | 2         |
| <b>Net Losses as a Percent of Foreign Loans by Type</b> |            |        |        |        |       |       |       |        |           |
| Real estate loans                                       |            |        |        |        |       |       |       |        |           |
| Commercial and industrial loans                         | 2.89       | 2.89   | 2.89   | 2.89   | 2.89  | 2.89  | 2.89  | 2.89   | 1         |
| Foreign governments and institutions                    |            |        |        |        |       |       |       |        |           |
| <b>Growth Rates</b>                                     |            |        |        |        |       |       |       |        |           |
| Net loans and leases                                    | 8.24       | -69.85 | -42.68 | -36.74 | -8.27 | 3.94  | 33.07 | 399.47 | 25        |
| Total selected assets                                   | 2.97       | -66.53 | -42.54 | -10.69 | 0.09  | 17.28 | 54.47 | 113.64 | 46        |
| Deposits  | 33.26      | -4.57  | -0.36  | 12.24  | 33.26 | 54.27 | 66.88 | 71.08  | 2         |





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
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       | 72.03      | 0.00 | 12.28 | 38.98  | 77.85  | 99.10   | 118.23  | 157.51  | 112       |
| Dividends declared / Net income                               | 26.17      | 0.00 | 0.00  | 9.05   | 29.74  | 40.42   | 55.78   | 75.13   | 141       |
| Net income - dividends / Average equity                       | 7.55       | 1.19 | 2.63  | 5.68   | 7.76   | 9.45    | 12.16   | 13.93   | 142       |
| <b>Percent of Dividends Paid</b>                              |            |      |       |        |        |         |         |         |           |
| Dividends from bank subsidiaries                              | 145.33     | 0.00 | 0.00  | 99.81  | 132.47 | 198.09  | 344.33  | 586.58  | 120       |
| Dividends from nonbank subsidiaries                           | 1.54       | 0.00 | 0.00  | 0.00   | 0.00   | 0.31    | 12.22   | 19.04   | 120       |
| Dividends from subsidiary holding companies                   | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 120       |
| Dividends from all subsidiaries                               | 162.58     | 0.00 | 0.17  | 100.00 | 135.76 | 213.49  | 392.38  | 704.34  | 120       |
| <b>Payout Ratios - Subsidiaries:</b>                          |            |      |       |        |        |         |         |         |           |
| <b>Percent of Bank Net Income</b>                             |            |      |       |        |        |         |         |         |           |
| Dividends from bank subsidiaries                              | 40.87      | 0.00 | 0.00  | 12.46  | 39.41  | 68.06   | 106.63  | 141.81  | 136       |
| Interest income from bank subsidiaries                        | 0.10       | 0.00 | 0.00  | 0.00   | 0.00   | 0.07    | 0.61    | 1.20    | 136       |
| Management and service fees from bank subsidiaries            | 0.30       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.46    | 7.79    | 136       |
| Other income from bank subsidiaries                           | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.27    | 136       |
| Operating income from bank subsidiaries                       | 42.63      | 0.00 | 0.00  | 15.41  | 40.21  | 68.97   | 110.55  | 144.66  | 136       |
| <b>Percent of Nonbank Net Income</b>                          |            |      |       |        |        |         |         |         |           |
| Dividends from nonbank subsidiaries                           | 57.81      | 0.00 | 0.00  | 0.00   | 78.08  | 100.00  | 110.42  | 119.66  | 61        |
| Interest income from nonbank subsidiaries                     | 1.16       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 2.46    | 46.15   | 61        |
| Management and serv fees from nonbank subsidiaries            | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 61        |
| Other income from nonbank subsidiaries                        | 0.02       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 1.01    | 61        |
| Operating income from nonbank subsidiaries                    | 62.46      | 0.00 | 0.00  | 14.66  | 78.08  | 100.00  | 115.80  | 162.09  | 61        |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>    |            |      |       |        |        |         |         |         |           |
| Dividends from subsidiary holding companies                   | 78.63      | 0.00 | 0.00  | 0.00   | 27.10  | 40.98   | 204.18  | 322.77  | 7         |
| Interest income from subsidiary holding companies             | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.01    | 0.01    | 7         |
| Management and service fees from subsidiary holding companies | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 7         |
| Other income from subsidiary holding companies                | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 7         |
| Operating income from subsidiary holding companies            | 78.63      | 0.00 | 0.00  | 0.00   | 27.10  | 40.98   | 204.19  | 322.78  | 7         |
| <b>Dependence on Subsidiaries:</b>                            |            |      |       |        |        |         |         |         |           |
| <b>Percent of Total Operating Income</b>                      |            |      |       |        |        |         |         |         |           |
| Dividends from bank subsidiaries                              | 76.82      | 0.00 | 0.00  | 85.91  | 97.04  | 99.77   | 100.00  | 100.00  | 131       |
| Interest income from bank subsidiaries                        | 1.51       | 0.00 | 0.00  | 0.00   | 0.00   | 0.19    | 1.94    | 74.52   | 131       |
| Management and service fees from bank subsidiaries            | 0.53       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 3.20    | 13.29   | 131       |
| Other income from bank subsidiaries                           | 0.01       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.69    | 131       |
| Operating income from bank subsidiaries                       | 95.22      | 0.00 | 73.42 | 94.48  | 99.32  | 100.00  | 100.00  | 100.00  | 131       |
| Dividends from nonbank subsidiaries                           | 1.20       | 0.00 | 0.00  | 0.00   | 0.00   | 0.23    | 9.87    | 14.84   | 131       |
| Interest income from nonbank subsidiaries                     | 0.01       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.17    | 131       |
| Management and service fees from nonbank subsidiaries         | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 131       |
| Other income from nonbank subsidiaries                        | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 131       |
| Operating income from nonbank subsidiaries                    | 1.37       | 0.00 | 0.00  | 0.00   | 0.00   | 0.46    | 10.47   | 14.84   | 131       |
| Dividends from subsidiary holding companies                   | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 131       |
| Interest income from subsidiary holding companies             | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 131       |
| Management and service fees from subsidiary holding companies | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 131       |
| Other income from subsidiary holding companies                | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 131       |
| Operating income from subsidiary holding companies            | 0.00       | 0.00 | 0.00  | 0.00   | 0.00   | 0.00    | 0.00    | 0.00    | 131       |
| Loans and advances from subsidiaries / Short term debt        | 1863.71    | 0.00 | 0.00  | 0.00   | 391.78 | 1187.82 | 5448.36 | 7549.18 | 9         |
| Loans and advances from subsidiaries / Total debt             | 59.94      | 0.00 | 0.00  | 0.00   | 27.26  | 89.07   | 225.60  | 460.08  | 66        |

# BHCPR Reporters for Quarter Ending 09/30/2019

Peer Group 2 by BHC Name

| <u>ID_RSSD</u> | <u>Consolidated Assets (\$000)</u> | <u>BHC Name</u>                           | <u>Home Office Location</u> | <u>Change from 06/30/2019 and Other Notes</u> |
|----------------|------------------------------------|---|-----------------------------|---|
| 1399765        | 3,335,485                          | 1867 WESTERN FINANCIAL CORPORATION        | STOCKTON, CA                |   |
| 1199602        | 6,691,540                          | 1ST SOURCE CORPORATION                    | SOUTH BEND, IN              |   |
| 3744239        | 4,904,110                          | ALLEGIANCE BANCSHARES, INC.               | HOUSTON, TX                 |   |
| 1061679        | 3,844,241                          | ALPINE BANKS OF COLORADO                  | GLENWOOD SPRINGS, CO        |   |
| 1107205        | 5,407,363                          | AMARILLO NATIONAL BANCORP, INC.           | AMARILLO, TX                |   |
| 1135972        | 7,864,260                          | AMERANT BANCORP INC.                      | CORAL GABLES, FL            |   |
| 1059715        | 3,968,169                          | AMERICAN NATIONAL CORPORATION             | OMAHA, NE                   |   |
| 2326629        | 3,259,737                          | ANB CORPORATION, THE                      | TERRELL, TX                 |   |
| 1048812        | 3,112,822                          | ARROW FINANCIAL CORPORATION               | GLENS FALLS, NY             |   |
| 3153130        | 8,625,339                          | BANC OF CALIFORNIA, INC.                  | SANTA ANA, CA               |   |
| 1133286        | 8,389,183                          | BANCFIRST CORPORATION                     | OKLAHOMA CITY, OK           |   |
| 2858951        | 4,943,537                          | BANCORP, INC., THE                        | WILMINGTON, DE              |   |
| 3547999        | 4,599,985                          | BANGOR BANCORP, MHC                       | BANGOR, ME                  |   |
| 1245620        | 6,810,121                          | BANK LEUMI LE-ISRAEL CORPORATION          | NEW YORK, NY                |   |
| 1115385        | 3,612,474                          | BAR HARBOR BANKSHARES                     | BAR HARBOR, ME              |   |
| 1416523        | 4,735,975                          | BRIDGE BANCORP, INC.                      | BRIDGEHAMPTON, NY           |   |
| 1106879        | 3,842,092                          | BROADWAY BANCSHARES, INC.                 | SAN ANTONIO, TX             |   |
| 2631510        | 7,889,157                          | BROOKLINE BANCORP, INC.                   | BOSTON, MA                  |   |
| 1140994        | 4,828,641                          | BRYN MAWR BANK CORPORATION                | BRYN MAWR, PA               |   |
| 1201671        | 4,932,358                          | BTC FINANCIAL CORPORATION                 | DES MOINES, IA              |   |
| 1204627        | 5,438,278                          | BYLINE BANCORP, INC.                      | CHICAGO, IL                 |   |
| 2687795        | 4,127,729                          | CAMBRIDGE FINANCIAL GROUP, INC.           | CAMBRIDGE, MA               |   |
| 1130249        | 4,520,315                          | CAMDEN NATIONAL CORPORATION               | CAMDEN, ME                  |   |
| 4369808        | 3,617,824                          | CAPE COD FIVE MUTUAL COMPANY              | HARWICH PORT, MA            |   |
| 4226910        | 9,359,095                          | CAPITOL FEDERAL FINANCIAL, INC.           | TOPEKA, KS                  |   |
| 2507790        | 3,982,940                          | CAROLINA FINANCIAL CORPORATION            | CHARLESTON, SC              |   |
| 3594872        | 3,432,348                          | CBTX, INC.                                | BEAUMONT, TX                |   |
| 1022764        | 5,976,716                          | CENTRAL PACIFIC FINANCIAL CORP.           | HONOLULU, HI                |   |
| 1111088        | 5,299,181                          | CENTURY BANCORP, INC.                     | MEDFORD, MA                 |   |
| 1076262        | 4,957,021                          | CITY HOLDING COMPANY                      | CHARLESTON, WV              |   |
| 1118340        | 3,541,170                          | CNB FINANCIAL CORPORATION                 | CLEARFIELD, PA              |   |
| 2571120        | 7,061,688                          | COLUMBIA BANK MHC                         | FAIR LAWN, NJ               |   |
| 1080595        | 3,307,287                          | COMMUNITY BANCSHARES OF MISSISSIPPI, INC. | BRANDON, MS                 |   |
| 1070644        | 4,337,663                          | COMMUNITY TRUST BANCORP, INC.             | PIKEVILLE, KY               |   |
| 1048764        | 6,161,269                          | CONNECTONE BANCORP, INC.                  | ENGLEWOOD CLIFFS, NJ        |   |
| 3903661        | 4,651,313                          | CROSSFIRST BANKSHARES, INC.               | LEAWOOD, KS                 |   |
| 1486517        | 3,561,647                          | CTBC CAPITAL CORP.                        | LOS ANGELES, CA             |   |
| 2487650        | 6,425,335                          | DIME COMMUNITY BANCSHARES, INC.           | BROOKLYN, NY                |   |
| 2894230        | 9,701,571                          | DISCOUNT BANCORP, INC.                    | NEW YORK, NY                |   |
| 5218097        | 8,998,544                          | DOLLAR MUTUAL BANCORP                     | PITTSBURGH, PA              |   |
| 2652104        | 9,003,467                          | EAGLE BANCORP, INC.                       | BETHESDA, MD                |   |
| 2461016        | 3,138,724                          | ENTERPRISE BANCORP, INC.                  | LOWELL, MA                  |   |
| 2303910        | 7,346,791                          | ENTERPRISE FINANCIAL SERVICES CORP        | CLAYTON, MO                 |   |
| 3180547        | 4,075,839                          | EQUITY BANCSHARES, INC.                   | WICHITA, KS                 |   |
| 2781910        | 3,569,937                          | FARMERS & MERCHANTS BANCORP               | LODI, CA                    |   |
| 1053580        | 4,460,653                          | FARMERS & MERCHANTS INVESTMENT, INC.      | LINCOLN, NE                 |   |
| 1118797        | 6,157,966                          | FB CORPORATION                            | CREVE COEUR, MO             |   |
| 1132104        | 6,088,895                          | FB FINANCIAL CORPORATION                  | NASHVILLE, TN               |   |

|         |           |   |                       |                         |
|---------|-----------|---|-----------------------|-------------------------|
| 1032464 | 4,332,737 | FINANCIAL INSTITUTIONS, INC.              | WARSAW, NY            |                         |
| 1199974 | 4,510,843 | FIRST AMERICAN BANK CORPORATION           | ELK GROVE VILLAGE, IL |                         |
| 1076431 | 6,069,387 | FIRST BANCORP                             | SOUTHERN PINES, NC    |                         |
| 1204560 | 4,816,548 | FIRST BANCSHARES, INC.                    | MERRILLVILLE, IN      |                         |
| 2385493 | 3,479,999 | FIRST BANCSHARES, INC., THE               | HATTIESBURG, MS       |                         |
| 1203602 | 9,753,760 | FIRST BUSEY CORPORATION                   | CHAMPAIGN, IL         |                         |
| 1071306 | 8,152,027 | FIRST COMMONWEALTH FINANCIAL CORPORATION  | INDIANA, PA           |                         |
| 3316917 | 3,351,003 | FIRST DEFIANCE FINANCIAL CORPORATION      | DEFIANCE, OH          |                         |
| 1102312 | 8,113,839 | FIRST FINANCIAL BANKSHARES, INC.          | ABILENE, TX           |                         |
| 1208595 | 3,984,400 | FIRST FINANCIAL CORPORATION               | TERRE HAUTE, IN       |                         |
| 3842658 | 6,358,407 | FIRST FOUNDATION INC.                     | IRVINE, CA            |                         |
| 3393178 | 4,095,491 | FIRST INTERNET BANCORP                    | FISHERS, IN           |                         |
| 1206760 | 3,837,729 | FIRST MID BANCSHARES, INC.                | MATTOON, IL           |                         |
| 1048894 | 4,162,595 | FIRST OF LONG ISLAND CORPORATION, THE     | GLEN HEAD, NY         |                         |
| 1066713 | 4,039,616 | FIRSTSUN CAPITAL BANCORP                  | DENVER, CO            |                         |
| 2393274 | 7,110,895 | FLUSHING FINANCIAL CORPORATION            | UNIONDALE, NY         |                         |
| 3637582 | 3,818,324 | FRANKLIN FINANCIAL NETWORK, INC.          | FRANKLIN, TN          |                         |
| 1026801 | 4,512,497 | FREMONT BANCORPORATION                    | FREMONT, CA           |                         |
| 1098620 | 4,356,434 | GERMAN AMERICAN BANCORP, INC.             | JASPER, IN            |                         |
| 2339133 | 4,977,076 | GREAT SOUTHERN BANCORP, INC.              | SPRINGFIELD, MO       |                         |
| 2900261 | 5,527,982 | HANMI FINANCIAL CORPORATION               | LOS ANGELES, CA       |                         |
| 1843062 | 3,679,648 | HAPPY BANCSHARES, INC.                    | CANYON, TX            |                         |
| 4973353 | 3,950,603 | HARBORONE BANCORP, INC.                   | BROCKTON, MA          | New Y-9C/BHCPR reporter |
| 1208120 | 3,166,613 | HBT FINANCIAL, INC.                       | BLOOMINGTON, IL       |                         |
| 2634874 | 3,182,471 | HERITAGE COMMERCE CORP                    | SAN JOSE, CA          |                         |
| 2166124 | 5,515,185 | HERITAGE FINANCIAL CORPORATION            | OLYMPIA, WA           |                         |
| 1245291 | 3,357,732 | HILLS BANCORPORATION                      | HILLS, IA             |                         |
| 3843507 | 6,835,878 | HOMESTREET, INC.                          | SEATTLE, WA           |                         |
| 2592714 | 3,930,193 | HOMETOWN COMMUNITY BANCORP, INC.          | MORTON, IL            |                         |
| 4366003 | 3,655,309 | HOMETRUST BANCSHARES, INC.                | ASHEVILLE, NC         |                         |
| 1209136 | 5,186,714 | HORIZON BANCORP, INC.                     | MICHIGAN CITY, IN     |                         |
| 1201925 | 3,550,837 | INDEPENDENT BANK CORPORATION              | GRAND RAPIDS, MI      |                         |
| 2112439 | 4,335,866 | INDUSTRY BANCSHARES, INC.                 | INDUSTRY, TX          |                         |
| 1064278 | 5,374,300 | INTRUST FINANCIAL CORPORATION             | WICHITA, KS           |                         |
| 1490701 | 5,310,242 | JOHNSON FINANCIAL GROUP, INC.             | RACINE, WI            |                         |
| 3099443 | 6,641,006 | KEARNY FINANCIAL CORPORATION              | FAIRFIELD, NJ         |                         |
| 1404799 | 6,493,567 | LAKELAND BANCORP, INC.                    | OAK RIDGE, NJ         |                         |
| 1208906 | 4,950,828 | LAKELAND FINANCIAL CORPORATION            | WARSAW, IN            |                         |
| 1054514 | 3,277,247 | LANDRUM COMPANY                           | COLUMBIA, MO          |                         |
| 3884863 | 4,603,297 | LIVE OAK BANCSHARES, INC.                 | WILMINGTON, NC        |                         |
| 3814208 | 7,161,419 | LUTHER BURBANK CORPORATION                | SANTA ROSA, CA        |                         |
| 2608763 | 3,710,380 | MERCANTILE BANK CORPORATION               | GRAND RAPIDS, MI      |                         |
| 3530786 | 6,337,186 | MERCHANTS BANCORP                         | CARMEL, IN            |                         |
| 1902651 | 6,363,404 | MERIDIAN BANCORP, INC.                    | PEABODY, MA           |                         |
| 2390013 | 6,182,913 | META FINANCIAL GROUP, INC.                | SIoux FALLS, SD       |                         |
| 3932072 | 4,941,035 | MIDDLESEX BANCORP MHC                     | NATICK, MA            |                         |
| 1491351 | 6,113,904 | MIDLAND STATES BANCORP, INC.              | EFFINGHAM, IL         |                         |
| 1245228 | 4,648,287 | MIDWESTONE FINANCIAL GROUP, INC.          | IOWA CITY, IA         |                         |
| 3973888 | 5,990,050 | NATIONAL BANK HOLDINGS CORPORATION        | GREENWOOD VILLAGE, CO |                         |
| 1139279 | 9,661,386 | NBT BANCORP INC.                          | NORWICH, NY           |                         |
| 3212091 | 5,697,320 | NEW YORK PRIVATE BANK & TRUST CORPORATION | NEW YORK, NY          |                         |
| 3103603 | 3,105,671 | NICOLET BANKSHARES, INC.                  | GREEN BAY, WI         |                         |
| 3132863 | 4,811,682 | NORTHFIELD BANCORP, INC.                  | WOODBRIIDGE, NJ       |                         |
| 1136661 | 4,319,541 | OCEAN BANKSHARES, INC.                    | MIAMI, FL             |                         |
| 2609975 | 8,139,673 | OCEANFIRST FINANCIAL CORP.                | TOMS RIVER, NJ        |                         |

|         |           |   |                            |                   |
|---------|-----------|---|----------------------------|-------------------|
| 2490575 | 6,333,505 | OFG BANCORP                             | SAN JUAN, PR               |                   |
| 3200221 | 3,096,838 | OLD LINE BANCSHARES, INC.               | BOWIE, MD                  |                   |
| 2233950 | 3,638,876 | OLNEY BANCSHARES OF TEXAS, INC.         | OLNEY, TX                  |                   |
| 1885307 | 5,397,373 | ORIGIN BANCORP, INC.                    | RUSTON, LA                 |                   |
| 2692892 | 3,989,918 | ORITANI FINANCIAL CORP                  | TOWNSHIP OF WASHINGTON, NJ |                   |
| 1142336 | 8,726,864 | PARK NATIONAL CORPORATION               | NEWARK, OH                 |                   |
| 2651590 | 4,925,409 | PEAPACK-GLADSTONE FINANCIAL CORPORATION | BEDMINSTER, NJ             |                   |
| 1070578 | 4,396,148 | PEOPLES BANCORP INC.                    | MARIETTA, OH               |                   |
| 3133637 | 9,918,397 | PROVIDENT FINANCIAL SERVICES, INC.      | JERSEY CITY, NJ            |                   |
| 2125813 | 5,292,382 | QCR HOLDINGS, INC.                      | MOLINE, IL                 |                   |
| 1130584 | 3,119,524 | RCB HOLDING COMPANY, INC.               | CLAREMORE, OK              |                   |
| 1097025 | 6,103,647 | REPUBLIC BANCORP, INC.                  | LOUISVILLE, KY             |                   |
| 1398807 | 3,085,921 | REPUBLIC FIRST BANCORP, INC.            | PHILADELPHIA, PA           | Moved from Peer 3 |
| 1071397 | 7,571,991 | S&T BANCORP, INC.                       | INDIANA, PA                |                   |
| 3365858 | 5,247,648 | SALEM FIVE BANCORP                      | SALEM, MA                  |                   |
| 1248304 | 8,437,538 | SANDY SPRING BANCORP, INC.              | OLNEY, MD                  |                   |
| 1085013 | 6,890,645 | SEACOAST BANKING CORPORATION OF FLORIDA | STUART, FL                 |                   |
| 3635319 | 9,005,112 | SERVISFIRST BANCSHARES, INC.            | HOMEWOOD, AL               |                   |
| 2368106 | 7,699,789 | SNBNY HOLDINGS LIMITED                  | GIBRALTAR, 0               |                   |
| 1245068 | 6,542,075 | SOUTHSIDE BANCSHARES, INC.              | TYLER, TX                  |                   |
| 1058398 | 7,877,710 | SPEND LIFE WISELY COMPANY, INC.         | DURANT, OK                 |                   |
| 1417333 | 6,378,301 | STATE BANKSHARES, INC.                  | FARGO, ND                  |                   |
| 3852031 | 3,323,253 | STERLING BANCORP, INC.                  | SOUTHFIELD, MI             |                   |
| 1249730 | 3,537,413 | STOCK YARDS BANCORP, INC.               | LOUISVILLE, KY             |                   |
| 1126046 | 3,832,436 | STOCKMAN FINANCIAL CORPORATION          | MILES CITY, MT             |                   |
| 2367921 | 6,627,982 | TOMPKINS FINANCIAL CORPORATION          | ITHACA, NY                 |                   |
| 1030170 | 6,384,883 | TRICO BANCSHARES                        | CHICO, CA                  |                   |
| 3475074 | 7,198,449 | TRISTATE CAPITAL HOLDINGS, INC          | PITTSBURGH, PA             |                   |
| 3233126 | 5,039,696 | TRIUMPH BANCORP, INC.                   | DALLAS, TX                 |                   |
| 1048513 | 5,223,883 | TRUSTCO BANK CORP NY                    | GLENVILLE, NY              |                   |
| 2509413 | 7,197,272 | UNITED FINANCIAL BANCORP, INC.          | HARTFORD, CT               |                   |
| 1116609 | 5,353,611 | UNIVEST FINANCIAL CORPORATION           | SOUDERTON, PA              |                   |
| 1050712 | 3,229,232 | VALLEY VIEW BANCSHARES, INC.            | OVERLAND PARK, KS          |                   |
| 4105266 | 7,962,883 | VERITEX HOLDINGS, INC.                  | DALLAS, TX                 |                   |
| 1029464 | 6,811,084 | W.T.B. FINANCIAL CORPORATION            | SPOKANE, WA                |                   |
| 1115349 | 5,200,966 | WASHINGTON TRUST BANCORP, INC.          | WESTERLY, RI               |                   |
| 1135048 | 3,185,805 | WATFORD CITY BANCSHARES, INC.           | WATFORD CITY, ND           |                   |
| 1025541 | 5,636,609 | WESTAMERICA BANCORPORATION              | SAN RAFAEL, CA             |                   |
| 1137770 | 6,331,464 | WOODFOREST FINANCIAL GROUP, INC.        | THE WOODLANDS, TX          |                   |

Note: Peer Group 2 has 142 bank holding companies.