

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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)	3.43	3.43	3.47	3.41	3.33
+ Non-interest income	1.41	1.05	1.06	0.86	0.91
- Overhead expense	3.13	3.05	3.07	2.83	2.89
- Provision for credit losses	0.12	0.12	0.12	0.11	0.12
+ Securities gains (losses)	0.00	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)	1.64	1.44	1.45	1.38	1.31
Net operating income	1.29	1.14	1.16	0.86	0.92
Net income	1.29	1.14	1.16	0.86	0.92
Net income (Subchapter S adjusted)	1.49	1.14	1.25	1.01	0.95
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.66	4.36	4.44	4.17	4.03
Interest expense	0.96	0.69	0.73	0.52	0.45
Net interest income (tax equivalent)	3.71	3.69	3.71	3.65	3.58
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.09	0.08	0.08	0.10	0.10
Earnings coverage of net loan and lease losses (X)	27.01	50.44	43.61	22.97	19.31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.07	1.08	1.12	1.20
Allowance for loan and lease losses / Total loans and leases	1.11	1.07	1.08	1.11	1.19
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.76	0.72	0.80	1.00
30-89 days past due loans and leases / Total loans and leases	0.34	0.37	0.39	0.39	0.41
<b>Liquidity and Funding</b>					
Net noncore funding dependence	6.07	9.03	9.22	9.50	13.98
Net short-term noncore funding dependence	0.21	3.56	3.79	4.58	6.50
Net loans and leases / Total assets	71.54	72.95	72.92	71.35	69.95
<b>Capitalization</b>					
Tier 1 leverage ratio	11.28	10.89	10.75	10.22	10.12
Holding company equity capital / Total assets	11.41	10.61	10.55	10.24	10.12
Total equity capital (including minority interest) / Total assets	11.44	10.63	10.57	10.27	10.15
Common equity tier 1 capital / Total risk-weighted assets	13.23	12.66	12.28	12.57	12.50
Net loans and leases / Equity capital (X)	6.50	7.14	7.12	7.09	7.03
Cash dividends / Net income	25.82	22.15	25.08	27.62	24.42
Cash dividends / Net income (Subchapter S adjusted)	46.00	44.13	43.47	24.88	20.54
<b>Growth Rates</b>					
Assets	9.18	8.78	9.88	7.50	7.24
Equity capital	16.04	8.35	11.71	9.01	6.03
Net loans and leases	7.85	11.14	11.56	9.85	9.80
Noncore funding	10.60	7.25	11.17	-18.86	5.04
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.08	0.13	0.08	0.02	0.04
Long-term debt / Equity capital	2.91	2.85	3.46	2.87	2.64
Equity investment in subsidiaries / Equity capital	105.08	105.37	106.27	105.10	105.46
Cash from ops + noncash items + op expense / Op expense + dividends	130.64	127.68	134.52	117.27	135.94

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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)	4.30	4.05	4.13	3.89	3.75
Less: Interest expense	0.88	0.64	0.68	0.48	0.42
Equals: Net interest income (tax equivalent)	3.43	3.43	3.47	3.41	3.33
Plus: Non-interest income	1.41	1.05	1.06	0.86	0.91
Equals: adjusted operating income (tax equivalent)	5.00	4.64	4.67	4.31	4.31
Less: Overhead expense	3.13	3.05	3.07	2.83	2.89
Less: Provision for credit losses	0.12	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	0.00	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)	1.64	1.44	1.45	1.38	1.31
Less: Applicable income taxes (tax equivalent)	0.32	0.29	0.28	0.50	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.29	1.14	1.16	0.86	0.92
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.29	1.14	1.16	0.86	0.92
Memo: Net income (last four quarters)	1.26	1.02	1.12	0.87	0.92
Net income-BHC and noncontrolling (minority) interest	1.29	1.14	1.16	0.87	0.92
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.29	93.38	93.48	93.70	93.39
Average interest-bearing funds / Average assets	68.85	70.53	70.30	71.97	72.11
Interest income (tax equivalent) / Average earning assets	4.66	4.36	4.44	4.17	4.03
Interest expense / Average earning assets	0.96	0.69	0.73	0.52	0.45
Net interest income (tax equivalent) / Average earning assets	3.71	3.69	3.71	3.65	3.58
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.22	4.91	4.98	4.75	4.67
Interest-bearing bank balances	2.13	1.57	1.68	1.14	0.59
Federal funds sold and reverse repos	1.62	1.48	1.56	0.80	0.39
Trading assets	0.00	0.26	0.00	0.52	0.80
Total earning assets	4.61	4.31	4.39	4.08	3.95
Investment securities (tax equivalent)	2.67	2.51	2.52	2.49	2.38
US Treasury and agency securities (excluding mortgage-backed securities)				1.70	1.61
Mortgage-backed securities	2.60	2.31	2.32	2.13	2.03
All other securities				3.48	3.44
Interest-bearing deposits	1.08	0.73	0.77	0.53	0.44
Time deposits of \$250K or more	1.97	1.40	1.50		
Time deposits < \$250K	1.75	1.23	1.31		
Other domestic deposits	0.78	0.50	0.54		0.26
Foreign deposits				0.19	0.17
Federal funds purchased and repos	1.08	0.77	0.78	0.55	0.41
Other borrowed funds and trading liabilities	2.32	2.22	2.35	1.82	1.70
All interest-bearing funds	1.28	0.91	0.98	0.67	0.59

**BHCPR PEER GROUP DATA**

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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	1.90	2.03	2.03	1.71	1.66
Overhead expenses / Net Interest Income + non-interest income	64.73	66.04	66.01	66.76	68.42
<b>Percent of Average Assets</b>					
Total overhead expense	3.13	3.05	3.07	2.83	2.89
Personnel expense	1.83	1.73	1.74	1.63	1.65
Net occupancy expense	0.34	0.35	0.35	0.34	0.35
Other operating expenses	0.94	0.92	0.93	0.84	0.87
Overhead less non-interest income	1.78	1.91	1.95	1.92	1.93
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	64.20	65.30	65.26	65.60	67.14
Personnel expense	37.11	37.13	37.04	37.78	38.36
Net occupancy expense	7.24	7.38	7.43	7.92	8.12
Other operating expenses	19.28	19.87	19.92	19.55	20.30
Total non-interest income	23.45	21.46	21.32	19.48	20.62
Fiduciary activities income	2.04	1.79	2.03	1.39	1.37
Service charges on domestic deposit accounts	4.20	3.93	3.86	4.07	4.31
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.62	0.66	0.68	0.62	0.58
Insurance activities revenue	0.94	0.80	0.87	0.55	0.57
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.44	0.63	0.65	0.47	0.41
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	3.06	2.69	2.56	2.46	2.90
Other non-interest income	7.68	7.23	6.95	6.83	7.05
Overhead less non-interest income	40.86	43.42	43.74	45.44	45.87
Applicable income taxes / Pretax net operating income (tax equivalent)	18.17	17.27	15.96	30.92	23.02
Applicable income tax + TE / Pretax net operating income + TE	20.27	20.49	19.41	37.44	29.99

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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	54.84	56.23	55.84	55.36	53.51
Commercial and industrial loans	8.89	8.66	9.01	9.48	9.71
Loans to individuals	2.25	2.30	1.94	1.81	1.85
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.37	1.44	1.74	0.93	0.99
Other loans and leases	1.36	1.49	1.52	1.43	1.54
Net loans and leases	71.54	72.95	72.92	71.35	69.95
Debt securities over 1 year	11.17	13.42	12.97	15.36	15.96
Mutual funds and equity securities	0.16	0.06	0.06	0.07	0.08
Subtotal	84.07	87.42	86.98	87.20	86.67
Interest-bearing bank balances	4.50	2.78	3.17	3.04	3.19
Federal funds sold and reverse repos	0.21	0.10	0.15	0.05	0.04
Debt securities 1 year or less	2.27	1.68	1.76	1.73	1.88
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.31	92.62	92.63	92.71	92.52
Non-interest cash and due from depository institutions	1.51	1.36	1.51	1.51	1.46
Other real estate owned	0.08	0.12	0.11	0.10	0.14
All other assets	6.10	5.97	5.83	5.65	5.92
<b>Memoranda</b>					
Short-term investments	7.28	4.90	5.40	5.23	5.56
US Treasury securities	0.49	0.31	0.27	0.19	0.26
US agency securities (excluding mortgage-backed securities)	2.21	2.30	2.39	2.45	2.57
Municipal securities	3.23	3.92	3.73	4.75	4.81
Mortgage-backed securities	6.82	6.91	6.86	7.57	8.05
Asset-backed securities	0.05	0.02	0.02	0.06	0.08
Other debt securities	0.20	0.21	0.26	0.38	0.45
Loans held-for-sale	0.27	0.17	0.15	0.20	0.27
Loans held for investment	71.76	73.25	73.34	71.61	70.11
Real estate loans secured by 1-4 family	17.74	18.03	17.19	17.85	17.88
Revolving	2.39	2.52	2.43	2.52	2.56
Closed-end, secured by first liens	14.38	14.56	13.82	14.46	14.39
Closed-end, secured by junior liens	0.47	0.50	0.49	0.50	0.52
Commercial real estate loans	32.23	33.87	33.77	33.57	31.91
Construction and land development	5.95	6.17	6.22	5.56	5.22
Multifamily	3.96	3.93	3.79	3.41	3.08
Nonfarm nonresidential	21.87	22.50	22.37	23.49	22.52
Real estate loans secured by farmland	3.13	2.07	2.50	1.68	1.69

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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	74.90	76.60	76.05	77.78	76.56
Real estate loans secured by 1-4 family	24.44	24.64	23.55	25.19	25.70
Revolving	3.23	3.37	3.27	3.52	3.66
Closed-end	20.65	20.75	19.71	21.26	21.54
Commercial real estate loans	43.97	46.18	46.01	47.26	45.54
Construction and land development	8.10	8.37	8.45	7.86	7.51
1-4 family	1.69	2.11	2.11	2.19	2.04
Other	6.13	6.21	6.28	5.49	5.31
Multifamily	5.51	5.35	5.11	4.72	4.35
Nonfarm nonresidential	29.46	30.46	30.32	33.14	32.29
Owner-occupied	12.05	12.77	12.83	13.85	13.70
Other	17.16	17.21	16.96	18.78	17.83
Real estate loans secured by farmland	4.22	2.84	3.38	2.46	2.53
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.75	12.52	12.99	13.36	13.98
Loans to individuals	3.11	3.24	2.69	2.61	2.72
Credit card loans	0.03	0.03	0.03	0.05	0.04
Agricultural loans	3.12	1.97	2.33	1.32	1.45
Other loans and leases	1.92	2.10	2.12	2.04	2.26
<b>Loans and Leases, Percent of Total Capital</b>					
Real estate loans	476.17	498.53	498.13	502.56	484.80
Real estate loans secured by 1-4 family	155.58	160.48	154.07	163.16	162.79
Revolving	21.11	22.95	22.11	23.41	23.51
Closed-end	131.28	134.98	128.90	137.49	136.46
Commercial real estate loans	278.23	300.18	299.65	305.61	289.67
Construction and land development	51.30	54.85	55.99	50.79	47.52
1-4 family	10.87	13.91	14.10	14.05	12.93
Other	38.81	40.57	41.46	35.54	33.45
Multifamily	34.71	35.62	34.30	31.00	27.93
Nonfarm nonresidential	191.62	202.74	202.31	214.67	205.53
Owner-occupied	77.61	84.18	84.87	89.61	87.50
Other	112.31	115.06	113.14	122.03	113.65
Real estate loans secured by farmland	27.12	19.15	22.89	15.88	15.92
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.00	0.00	0.01
Commercial and industrial loans	79.16	78.16	82.45	86.87	89.06
Loans to individuals	20.33	21.09	18.25	17.02	17.29
Credit card loans	0.18	0.20	0.23	0.29	0.26
Agricultural loans	18.30	12.87	14.66	8.80	9.21
Other loans and leases	11.91	13.03	13.44	13.14	14.03
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	32.56	33.60	33.58	33.04	31.25
Non-owner occupied CRE loans / Total capital	197.34	214.48	213.77	214.02	198.36
Construction and land development loans / Total capital	51.30	54.85	55.99	50.79	47.52
Total CRE loans / Total capital	275.20	302.59	302.99	307.79	291.50

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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	7.28	4.90	5.40	5.23	5.56
Liquid assets	16.78	15.37	15.71	16.43	17.39
Investment securities	14.70	15.82	15.52	17.57	18.43
Net loans and leases	71.54	72.95	72.92	71.35	69.95
Net loans, leases and standby letters of credit	72.13	73.52	73.51	71.85	70.42
Core deposits	72.68	73.94	73.45	74.17	69.99
Noncore funding	12.51	12.72	13.22	13.70	17.89
Time deposits of \$250K or more	4.60	3.93	4.24	4.01	
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.70	0.87	0.87	0.80	0.98
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.52	0.78	0.75	0.76	0.96
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.11	1.99	1.96	2.25	2.13
Earning assets that reprice within 1 year	30.71	27.63	28.24	28.58	28.26
Interest-bearing liabilities that reprice within 1 year	16.88	13.60	14.92	16.52	16.70
Long-term debt that reprices within 1 year	0.35	0.24	0.29	0.25	0.28
Net assets that reprice within 1 year	12.75	12.31	11.80	11.23	10.64
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	6.07	9.03	9.22	9.50	13.98
Net short-term noncore funding dependence	0.21	3.56	3.79	4.58	6.50
Short-term investment / Short-term noncore funding	170.39	104.10	100.04	88.64	64.23
Liquid assets - short-term noncore funding / Nonliquid assets	11.91	9.35	8.82	9.08	8.08
Net loans and leases / Total deposits	89.07	89.96	90.40	87.09	85.68
Net loans and leases / Core deposits	99.92	99.85	100.35	97.25	101.93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.72	-0.91	-0.51	-0.12	-0.19
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.18	-3.74	-2.14	-0.83	-1.28
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.32	-0.24	-0.09	-0.10
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	5.75	7.07	6.61	9.08	9.36
Available-for-sale securities	91.39	90.50	91.06	90.74	90.64
US Treasury securities	2.71	2.09	1.91	1.14	1.58
US agency securities (excluding mortgage-backed securities)	17.19	16.73	17.81	15.27	15.20
Municipal securities	23.01	25.04	25.16	26.84	25.58
Mortgage-backed securities	46.70	45.67	44.66	44.70	45.23
Asset-backed securities	0.41	0.15	0.16	0.35	0.45
Other debt securities	1.62	1.62	1.78	2.43	2.62
Mutual funds and equity securities	0.88	0.43	0.45	0.52	0.65
Debt securities 1 year or less	17.46	12.93	13.92	11.43	11.98
Debt securities 1 to 5 years	26.03	26.42	26.77	26.06	27.38
Debt securities over 5 years	51.71	56.19	54.69	58.63	56.33
Pledged securities	43.17	45.77	50.50	44.55	46.60
Structured notes, fair value	0.62	0.35	0.61	0.29	0.35
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	53.07	13.12	27.61	18.52	22.55
Investment securities		1.11	3.26	3.39	1.86
Core deposits	9.07	10.50	10.02	14.99	7.92
Noncore funding	10.60	7.25	11.17	-18.86	5.04

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**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)			16.17	15.29	15.34
Standby letters of credit	0.45	0.38	0.44	0.41	0.40
Commercial and similar letters of credit	0.00	0.01	0.00	0.00	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	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	2.23	1.99	1.57	1.39	1.71
Interest rate contracts	2.19	1.97	1.54	1.39	1.71
Interest rate futures and forward contracts	0.40	0.28	0.19	0.19	0.28
Written options contracts (interest rate)	0.42	0.30	0.23	0.16	0.22
Purchased options contracts (interest rate)	0.00	0.01	0.00	0.00	0.00
Interest rate swaps	0.86	0.76	0.74	0.66	0.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			23.53	22.61	23.12

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**Derivatives Analysis**

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	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	24.90	30.59	23.75	30.18	22.75
Written options	33.06	24.42	33.09	20.21	19.37
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	32.68	24.42	32.73	20.18	19.37
Purchased options	0.00	0.59	0.25	0.03	0.11
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.00	0.59	0.25	0.03	0.11
Swaps	36.96	36.58	36.49	40.44	41.89
Held for trading	0.00	0.00	0.00	2.32	3.24
Interest rate contracts	0.00	0.00	0.00	2.32	3.24
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	100.00	100.00	91.84	97.68	96.76
Interest rate contracts	96.68	98.46	90.20	97.17	96.16
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	60.57	67.99	58.73	72.97	74.60
One year or less	23.11	26.17	21.66	29.36	22.40
Over 1 year to 5 years	10.89	12.73	13.01	12.60	12.51
Over 5 years	13.28	15.49	14.15	14.48	17.23
Gross negative fair value (absolute value)	0.91	0.31	0.39	0.35	0.61
Gross positive fair value	0.72	1.02	1.05	0.64	0.70
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	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	0.01	0.02	0.01	0.00	0.01

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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	0.12	0.12	0.12	0.11	0.12
Provision for loan and lease losses / Average loans and leases	0.16	0.16	0.16	0.15	0.16
Provision for loan and lease losses / Net loan and lease losses	228.29	423.94	322.04	178.39	190.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.07	1.08	1.12	1.20
Allowance for loan and lease losses / Total loans and leases	1.11	1.07	1.08	1.11	1.19
Allowance for loan and lease losses / Net loans and leases losses (X)	27.43	38.78	36.36	22.44	22.83
Allowance for loan and lease losses / Nonaccrual assets	376.29	345.47	301.74	327.65	271.43
ALLL / 90+ days past due + nonaccrual loans and leases	329.84	313.11	279.98	288.78	239.71
Gross loan and lease losses / Average loans and leases	0.14	0.13	0.14	0.16	0.16
Recoveries / Average loans and leases	0.04	0.05	0.05	0.05	0.06
Net losses / Average loans and leases	0.09	0.08	0.08	0.10	0.10
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	34.92	27.06	37.26	47.06	53.00
Earnings coverage of net loan and lease losses (X)	27.01	50.44	43.61	22.97	19.31
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.03	0.03	0.03	0.04
Real estate loans secured by 1-4 family	0.01	0.04	0.04	0.04	0.05
Revolving	0.01	0.01	0.01	0.03	0.05
Closed-end	0.01	0.04	0.04	0.04	0.04
Commercial real estate loans	0.02	0.02	0.02	0.03	0.03
Construction and land development	0.03	-0.01	-0.02	-0.02	-0.02
1-4 family	0.02	0.00	0.00	0.00	0.00
Other	0.00	-0.02	-0.02	-0.02	-0.02
Multifamily	0.00	0.00	0.01	0.00	0.00
Nonfarm nonresidential	0.01	0.03	0.03	0.04	0.04
Owner-occupied	0.00	0.01	0.02	0.02	0.02
Other	0.01	0.01	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.01	0.01	0.01	0.00
Commercial and industrial loans	0.20	0.19	0.19	0.21	0.17
Loans to individuals	0.54	0.52	0.57	0.71	0.78
Credit card loans	0.93	1.31	1.55	1.32	1.54
Agricultural loans	0.02	0.02	0.02	0.03	0.02
Loans to foreign governments and institutions				0.00	0.00
Other loans and leases	0.40	0.34	0.38	0.44	0.37

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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	0.34	0.37	0.39	0.39	0.41
90+ days past due loans and leases	0.03	0.03	0.02	0.02	0.03
Nonaccrual loans and leases	0.57	0.57	0.53	0.61	0.73
90+ days past due and nonaccrual loans and leases	0.63	0.60	0.55	0.66	0.79
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.11	0.11	0.09	0.15	0.19
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	0.34	0.37	0.39	0.39	0.41
90+ days past due assets	0.03	0.03	0.02	0.02	0.03
Nonaccrual assets	0.57	0.57	0.53	0.62	0.75
30+ days past due and nonaccrual assets	0.97	1.01	0.98	1.08	1.25
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.45	0.45	0.40	0.48	0.56
90+ past due and nonaccrual assets + other real estate owned	0.57	0.59	0.55	0.61	0.76
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.71	0.84	0.80	0.86	1.05
Allowance for loan and lease losses	88.14	112.24	102.87	114.22	134.81
Equity capital + allowance for loan and lease losses	6.02	7.55	7.22	7.94	9.67
Tier 1 capital + allowance for loan and lease losses	6.13	7.44	7.19	7.98	9.61
Loans and leases + other real estate owned	0.98	1.14	1.09	1.21	1.51

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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	0.30	0.34	0.37	0.37	0.39
	90+ days past due	0.03	0.03	0.01	0.02	0.03
	Nonaccrual	0.59	0.58	0.52	0.59	0.72
Commercial and industrial	30-89 days past due	0.36	0.23	0.23	0.23	0.29
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.48	0.56	0.53	0.67	0.81
Individuals	30-89 days past due	0.51	0.57	0.60	0.61	0.68
	90+ days past due	0.02	0.02	0.03	0.02	0.03
	Nonaccrual	0.18	0.21	0.22	0.18	0.21
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.09	0.06	0.14	0.10	0.11
	90+ days past due	0.01	0.01	0.00	0.00	0.00
	Nonaccrual	0.30	0.30	0.24	0.20	0.18
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	0.33	0.49	0.29	0.18	0.15
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.18	0.07	0.08	0.04	0.06

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: 3  
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	0.47	0.48	0.59	0.63	0.63
	90+ days past due	0.04	0.04	0.03	0.03	0.04
	Nonaccrual	0.64	0.69	0.65	0.70	0.81
Revolving	30-89 days past due	0.40	0.29	0.30	0.37	0.25
	90+ days past due	0.01	0.00	0.01	0.00	0.01
	Nonaccrual	0.36	0.28	0.30	0.35	0.37
Closed-End	30-89 days past due	0.48	0.48	0.64	0.69	0.70
	90+ days past due	0.04	0.05	0.03	0.03	0.04
	Nonaccrual	0.68	0.77	0.71	0.76	0.91
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.05	0.04	0.05
Commercial real estate	30-89 days past due	0.18	0.23	0.19	0.19	0.20
	90+ days past due	0.02	0.01	0.00	0.01	0.01
	Nonaccrual	0.52	0.41	0.41	0.50	0.66
Construction and development	30-89 days past due	0.15	0.19	0.16	0.19	0.20
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.35	0.27	0.24	0.32	0.51
1-4 family	30-89 days past due	0.03	0.03	0.05	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.05	0.03	0.03
Other	30-89 days past due	0.10	0.14	0.09	0.09	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.22	0.17	0.22	0.42
Multifamily	30-89 days past due	0.03	0.03	0.07	0.04	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.10	0.07	0.07	0.13
Nonfarm non-residential	30-89 days past due	0.23	0.23	0.18	0.18	0.19
	90+ days past due	0.02	0.01	0.00	0.01	0.01
	Nonaccrual	0.51	0.46	0.46	0.51	0.62
Owner occupied	30-89 days past due	0.08	0.13	0.08	0.11	0.11
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.29	0.26	0.23	0.27	0.33
Other	30-89 days past due	0.11	0.07	0.07	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	0.16	0.16	0.18	0.23
Farmland	30-89 days past due	0.27	0.14	0.49	0.15	0.19
	90+ days past due	0.01	0.01	0.00	0.00	0.01
	Nonaccrual	0.74	0.77	0.63	0.54	0.55
Credit card	30-89 days past due	1.55	0.93	0.98	0.90	0.89
	90+ days past due	0.21	0.23	0.39	0.21	0.19
	Nonaccrual	0.05	0.04	0.06	0.00	0.02

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

**BHCPR PEER GROUP DATA**Peer Group: 3  
Date: 09/30/2019**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	13.23			12.66			12.28			12.57			12.50		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	14.21			13.57			13.27			13.31			13.34		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	15.44			14.80			14.55			14.64			14.70		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	11.28			10.89			10.75			10.22			10.12		
Supplementary leverage ratio, advanced approaches HCs	59.81			63.39			62.94								

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 09/30/2019

**Insurance and Broker-Dealer Activities**

	09/30/2019	09/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00	100.00	87.50	84.97
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00	0.00	12.50	15.03
Separate account assets (L/H) / Total life assets				0.00	0.00
Insurance activities revenue / Adjusted operating income	0.94	0.80	0.87	0.55	0.57
Premium income / Insurance activities revenue	3.46	1.14	1.11	0.00	0.00
Credit related premium income / Total premium income	33.33	33.33	33.33	50.00	33.33
Other premium income / Total premium income	66.67	66.67	66.67	50.00	66.67
Insurance underwriting net income / Consolidated net income	0.09	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	62.51	59.36	85.89	67.03	84.22
Insurance net income (L/H) / Equity (L/H)				1.63	1.47
Insurance benefits, losses, expenses / Insurance premiums	39.73	38.26	35.44	27.07	22.02
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
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	10.60	11.15	10.58	12.11	12.22
<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: 3  
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				0.19	0.17
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					0.20
Foreign governments and institutions				0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	-48.87	9.71	-9.74	-24.58	34.13
Total selected assets	-44.99	8.65	-6.20	-25.34	1.43
Deposits				-4.13	32.98

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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	11.15	10.87	10.84	7.97	8.52
Bank net income / Average equity investment in banks	11.28	11.42	11.26	9.00	9.43
Nonbank net income / Average equity investment in nonbanks	9.37	8.28	8.88	5.78	4.47
Subsidiary HCs net income / Average equity investment in sub HCs	15.11	11.76	9.88	6.91	7.96
Bank net income / Parent net income	95.09	97.36	107.90	107.02	104.60
Nonbank net income / Parent net income	0.99	0.81	0.84	0.70	0.54
Subsidiary holding companies' net income / Parent net income	106.18	104.68	106.65	95.68	92.43
<b>Leverage</b>					
Total liabilities / Equity capital	12.71	11.88	12.68	10.80	10.17
Total debt / Equity capital	3.16	3.45	3.98	3.17	3.10
Total debt + notes payable to subs that issued TPS / Equity capital	9.90	10.00	11.03	8.69	9.13
Total debt + Loans guaranteed for affiliate / Equity capital	3.17	3.47	4.00	3.23	3.17
Total debt / Equity capital - excess over fair value	3.16	3.46	3.98	3.18	3.13
Long-term debt / Equity capital	2.91	2.85	3.46	2.87	2.64
Short-term debt / Equity capital	0.08	0.13	0.08	0.02	0.04
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	0.17	0.07	0.06	0.03	0.03
Long-term debt / Consolidated long-term debt	13.31	14.81	16.89	13.33	10.66
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	105.08	105.37	106.27	105.10	105.46
Total investment in subs / Equity capital	105.50	105.53	106.56	105.25	105.63
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)	0.46	0.48	0.54	0.56	0.53
Equity investment in subs - equity cap / Net income-div (X)	1.37	1.65	1.49	2.05	2.09
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	127.00	108.56	121.21	112.90	135.23
Cash from ops + noncash items + op expense / Op expense + dividend	130.64	127.68	134.52	117.27	135.94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.14	108.34	112.95	112.96	103.03
Pretax operating income + interest expense / Interest expense	5,585.10	3,328.99	3,351.58	4,139.47	5,951.50
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,115.87	609.70	877.02	1,384.65	1,619.74
Dividends + interest from subsidiaries / Interest expense + dividends	160.45	161.63	181.02	150.32	176.40
Fees + other income from subsidiaries / Salary + other expenses	12.46	8.37	8.70	4.91	5.86
Net income / Current part of long-term debt + preferred dividends (X)	103.71	55.36	62.73	163.78	370.52
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	1.29	1.11	1.21	1.09	0.97
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.28	0.25	0.00	12.73
Total	0.00	0.28	0.25	0.00	12.73
<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	0.45	0.13	0.15	0.10	0.12
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.01	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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	59.12	74.70	90.27	82.38	65.85
Dividends declared / Net income	25.80	22.21	25.12	27.61	24.29
Net income - dividends / Average equity	8.10	8.10	7.72	5.72	6.38
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	154.79	137.04	156.12	138.85	153.86
Dividends from nonbank subsidiaries	1.86	1.60	1.23	1.23	0.96
Dividends from subsidiary holding companies	2.53	2.13	2.09	0.00	0.00
Dividends from all subsidiaries	198.31	177.51	197.26	160.94	180.87
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	37.95	32.33	37.96	41.10	40.27
Interest income from bank subsidiaries	0.05	0.02	0.03	0.03	0.03
Management and service fees from bank subsidiaries	2.63	1.73	1.72	0.79	0.82
Other income from bank subsidiaries	0.00	0.01	0.01	0.02	0.02
Operating income from bank subsidiaries	47.41	40.05	44.73	45.01	44.10
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	70.53	73.16	82.76	64.43	66.96
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.04	0.07
Management and serv fees from nonbank subsidiaries	3.52	0.56	0.40	0.11	0.16
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.04
Operating income from nonbank subsidiaries	76.92	74.68	81.44	69.80	82.23
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	30.00	26.03	27.34	9.20	10.01
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	0.03
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	30.00	26.03	27.34	9.26	11.00
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	68.49	62.96	68.27	74.86	72.76
Interest income from bank subsidiaries	0.30	0.63	0.21	0.47	0.18
Management and service fees from bank subsidiaries	4.11	4.00	3.99	1.30	1.37
Other income from bank subsidiaries	0.00	0.08	0.01	0.05	0.04
Operating income from bank subsidiaries	80.80	81.25	89.61	93.95	92.71
Dividends from nonbank subsidiaries	1.52	1.81	1.69	0.93	0.55
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.05	0.02	0.02	0.00	0.00
Operating income from nonbank subsidiaries	3.53	2.97	3.03	1.26	1.12
Dividends from subsidiary holding companies	1.00	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	1.00	0.03	0.03	0.00	0.00
Loans and advances from subsidiaries / Short term debt	3,908.54	245.10	2,764.87	1,539.64	2,082.13
Loans and advances from subsidiaries / Total debt	387.48	539.56	1,250.80	119.19	126.15

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 3  
Date: 09/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									56
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.43	2.01	2.80	3.15	3.46	3.78	4.02	4.32	56
+ Non-interest income	1.41	0.23	0.36	0.61	1.02	1.50	1.98	8.66	56
- Overhead expense	3.13	1.89	2.14	2.42	2.94	3.45	4.36	6.49	56
- Provision for credit losses	0.12	0.00	0.00	0.05	0.08	0.15	0.25	0.50	56
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.01	0.02	0.03	56
+ Other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	56
= Pretax net operating income (tax equivalent)	1.64	0.89	0.99	1.27	1.50	1.85	2.59	3.25	56
Net operating income	1.29	0.71	0.74	0.94	1.22	1.52	2.12	2.43	56
Net income	1.29	0.71	0.74	0.94	1.22	1.52	2.12	2.43	56
Net income (Subchapter S adjusted)	1.49	0.75	0.95	1.18	1.26	1.56	2.30	2.74	8
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.66	3.91	4.12	4.40	4.66	4.93	5.25	5.34	56
Interest expense	0.96	0.28	0.36	0.66	1.02	1.25	1.42	1.64	56
Net interest income (tax equivalent)	3.71	2.81	3.07	3.38	3.68	4.00	4.42	4.69	56
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.09	-0.03	-0.02	0.01	0.05	0.13	0.27	0.64	56
Earnings coverage of net loan and lease losses (X)	27.01	-214.00	-84.52	4.60	22.00	49.73	152.54	318.49	54
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	0.65	0.71	0.90	1.09	1.25	1.68	1.82	56
Allowance for loan and lease losses / Total loans and leases	1.11	0.65	0.71	0.89	1.09	1.25	1.67	1.82	56
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.03	0.16	0.37	0.57	1.00	1.60	1.90	56
30-89 days past due loans and leases / Total loans and leases	0.34	0.00	0.03	0.14	0.31	0.42	0.71	0.92	56
<b>Liquidity and Funding</b>									
Net noncore funding dependence	6.07	-24.53	-11.70	-2.99	6.23	13.97	28.43	39.83	56
Net short-term noncore funding dependence	0.21	-27.39	-13.57	-6.17	1.15	5.90	13.18	26.76	56
Net loans and leases / Total assets	71.54	41.10	56.37	67.27	74.09	78.75	82.60	83.60	56
<b>Capitalization</b>									
Tier 1 leverage ratio	11.28	8.57	9.16	9.81	10.79	11.93	14.40	19.38	56
Holding company equity capital / Total assets	11.41	8.54	9.00	9.79	10.89	12.67	14.91	17.69	56
Total equity capital (including minority interest) / Total assets	11.44	8.54	9.00	10.03	10.89	12.67	14.91	17.69	56
Common equity tier 1 capital / Total risk-weighted assets	13.23	9.44	10.37	11.23	12.93	14.34	16.65	24.87	56
Net loans and leases / Equity capital (X)	6.50	3.63	4.81	5.39	6.64	7.49	8.59	9.39	56
Cash dividends / Net income	25.82	0.00	0.00	9.08	26.53	36.88	63.21	72.49	56
Cash dividends / Net income (Subchapter S adjusted)	46.00	14.29	18.95	38.21	51.21	60.68	63.84	65.55	8
<b>Growth Rates</b>									
Assets	9.18	-1.40	0.88	3.96	7.54	12.53	18.36	32.13	55
Equity capital	16.04	2.65	4.54	9.38	14.68	19.08	32.60	41.87	55
Net loans and leases	7.85	-1.39	-0.04	2.92	5.67	10.79	17.03	31.80	55
Noncore funding	10.60	-29.29	-20.92	-6.16	11.00	21.16	47.68	57.63	53
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.01	1.45	56
Long-term debt / Equity capital	2.91	0.00	0.00	0.00	0.00	5.62	13.31	15.32	56
Equity investment in subsidiaries / Equity capital	105.08	90.29	95.64	99.45	104.06	112.26	118.21	123.11	56
Cash from ops + noncash items + op expense / Op expense + dividends	130.64	22.07	49.42	98.77	114.79	184.35	227.67	267.80	54

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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)	4.30	3.15	3.82	4.10	4.34	4.55	4.89	5.01	56
Less: Interest expense	0.88	0.25	0.34	0.57	0.93	1.12	1.34	1.46	56
Equals: Net interest income (tax equivalent)	3.43	2.01	2.80	3.15	3.46	3.78	4.02	4.32	56
Plus: Non-interest income	1.41	0.23	0.36	0.61	1.02	1.50	1.98	8.66	56
Equals: adjusted operating income (tax equivalent)	5.00	3.40	3.56	4.08	4.44	5.24	7.07	12.21	56
Less: Overhead expense	3.13	1.89	2.14	2.42	2.94	3.45	4.36	6.49	56
Less: Provision for credit losses	0.12	0.00	0.00	0.05	0.08	0.15	0.25	0.50	56
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	56
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.01	0.02	0.03	56
Plus: other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	56
Equals: Pretax net operating income (tax equivalent)	1.64	0.89	0.99	1.27	1.50	1.85	2.59	3.25	56
Less: Applicable income taxes (tax equivalent)	0.32	0.08	0.10	0.22	0.30	0.40	0.54	0.71	56
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Equals: Net operating income	1.29	0.71	0.74	0.94	1.22	1.52	2.12	2.43	56
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Equals: Net income	1.29	0.71	0.74	0.94	1.22	1.52	2.12	2.43	56
Memo: Net income (last four quarters)	1.26	0.62	0.71	0.92	1.16	1.51	2.03	2.26	56
Net income-BHC and noncontrolling (minority) interest	1.29	0.71	0.74	0.94	1.22	1.52	2.12	2.43	56
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.29	88.25	89.11	91.43	93.73	95.27	96.93	97.67	56
Average interest-bearing funds / Average assets	68.85	40.93	53.25	62.99	71.72	76.72	78.84	81.99	56
Interest income (tax equivalent) / Average earning assets	4.66	3.91	4.12	4.40	4.66	4.93	5.25	5.34	56
Interest expense / Average earning assets	0.96	0.28	0.36	0.66	1.02	1.25	1.42	1.64	56
Net interest income (tax equivalent) / Average earning assets	3.71	2.81	3.07	3.38	3.68	4.00	4.42	4.69	56
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.22	4.49	4.62	4.91	5.19	5.36	5.87	6.47	56
Interest-bearing bank balances	2.13	0.70	1.18	1.84	2.19	2.51	2.90	3.19	56
Federal funds sold and reverse repos	1.62	0.00	0.00	0.59	2.23	2.45	2.55	2.79	31
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total earning assets	4.61	3.87	4.09	4.35	4.55	4.91	5.14	5.32	56
Investment securities (tax equivalent)	2.67	2.04	2.14	2.34	2.63	2.86	3.42	3.47	55
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	2.60	1.79	2.13	2.25	2.52	2.80	3.37	3.75	53
All other securities									
Interest-bearing deposits	1.08	0.32	0.40	0.76	1.03	1.42	1.74	1.85	54
Time deposits of \$250K or more	1.97	1.03	1.17	1.68	2.08	2.21	2.44	2.64	53
Time deposits < \$250K	1.75	0.66	0.82	1.43	1.90	2.12	2.31	2.42	53
Other domestic deposits	0.78	0.22	0.32	0.49	0.74	1.03	1.44	1.50	54
Foreign deposits									
Federal funds purchased and repos	1.08	0.00	0.10	0.39	0.75	1.82	2.40	3.08	42
Other borrowed funds and trading liabilities	2.32	0.12	0.82	1.92	2.28	2.92	3.53	4.44	52
All interest-bearing funds	1.28	0.49	0.64	1.02	1.27	1.59	1.88	2.21	56

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	1.90	0.00	0.00	0.00	0.60	3.08	8.35	11.34	55
Overhead expenses / Net Interest Income + non-interest income	64.73	46.75	50.82	57.29	65.40	70.90	76.71	82.13	56
<b>Percent of Average Assets</b>									
Total overhead expense	3.13	1.89	2.14	2.42	2.94	3.45	4.36	6.49	56
Personnel expense	1.83	1.05	1.21	1.40	1.72	2.07	2.61	4.06	56
Net occupancy expense	0.34	0.18	0.21	0.25	0.33	0.41	0.50	0.62	56
Other operating expenses	0.94	0.59	0.63	0.70	0.83	1.07	1.40	2.20	56
Overhead less non-interest income	1.78	-0.27	1.31	1.60	1.97	2.15	2.38	2.45	56
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	64.20	46.34	49.80	57.08	64.52	69.82	76.45	82.08	56
Personnel expense	37.11	25.28	27.92	33.60	37.39	40.87	43.74	49.07	56
Net occupancy expense	7.24	3.23	4.14	5.52	7.23	8.96	10.29	10.98	56
Other operating expenses	19.28	12.68	12.92	16.28	18.68	21.68	26.67	32.70	56
Total non-interest income	23.45	6.80	8.76	16.06	20.27	28.78	33.97	75.89	56
Fiduciary activities income	2.04	0.00	0.00	0.00	0.12	2.92	9.60	12.50	56
Service charges on domestic deposit accounts	4.20	0.00	0.15	1.65	3.48	6.16	8.34	11.81	56
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Investment banking fees and commissions	0.62	0.00	0.00	0.00	0.26	1.18	2.16	3.06	56
Insurance activities revenue	0.94	0.00	0.00	0.00	0.05	0.59	3.90	8.73	56
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Net servicing fees	0.44	-0.17	0.00	0.00	0.21	0.66	1.61	2.28	56
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Net gain (loss) - sales of loans, OREO, and other assets	3.06	-0.44	-0.08	0.11	1.26	2.94	13.04	14.44	56
Other non-interest income	7.68	2.30	2.69	4.80	7.41	9.64	12.44	16.72	56
Overhead less non-interest income	40.86	0.56	24.34	35.84	42.77	48.95	58.35	60.21	56
Applicable income taxes / Pretax net operating income (tax equivalent)	18.17	0.04	4.77	15.09	19.45	22.52	24.56	25.58	56
Applicable income tax + TE / Pretax net operating income + TE	20.27	4.26	6.11	17.07	22.12	24.51	28.03	29.42	56

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	54.84	0.09	30.64	46.78	58.08	65.55	68.71	70.54	56
Commercial and industrial loans	8.89	1.31	3.50	6.18	8.38	11.35	15.33	20.43	56
Loans to individuals	2.25	0.00	0.05	0.46	1.38	2.59	7.03	11.03	56
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	56
Agricultural loans	2.37	0.00	0.00	0.01	0.33	2.75	8.95	19.38	56
Other loans and leases	1.36	0.00	0.04	0.25	0.87	2.04	4.06	4.76	56
Net loans and leases	71.54	41.10	56.37	67.27	74.09	78.75	82.60	83.60	56
Debt securities over 1 year	11.17	0.80	1.41	6.81	10.62	15.19	22.28	25.80	56
Mutual funds and equity securities	0.16	0.00	0.00	0.00	0.00	0.06	0.38	2.96	56
Subtotal	84.07	55.34	74.77	82.21	86.08	88.21	90.15	92.45	56
Interest-bearing bank balances	4.50	0.12	0.30	1.09	3.79	6.71	10.66	14.45	56
Federal funds sold and reverse repos	0.21	0.00	0.00	0.00	0.00	0.12	1.16	1.61	56
Debt securities 1 year or less	2.27	0.10	0.18	0.45	1.03	2.93	8.39	12.89	56
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Total earning assets	92.31	87.69	89.08	90.87	92.33	93.88	95.90	96.23	56
Non-interest cash and due from depository institutions	1.51	0.35	0.54	1.00	1.58	2.03	2.25	2.59	56
Other real estate owned	0.08	0.00	0.00	0.00	0.03	0.11	0.29	0.54	56
All other assets	6.10	2.63	3.08	4.84	5.86	7.51	8.93	10.09	56
<b>Memoranda</b>									
Short-term investments	7.28	0.93	1.70	3.47	5.54	10.26	15.58	21.13	56
US Treasury securities	0.49	0.00	0.00	0.00	0.00	0.13	1.30	8.69	56
US agency securities (excluding mortgage-backed securities)	2.21	0.00	0.02	0.70	1.58	3.90	6.09	6.94	56
Municipal securities	3.23	0.00	0.14	0.60	2.52	4.67	7.62	8.86	56
Mortgage-backed securities	6.82	0.00	0.26	2.35	6.01	9.88	16.29	18.61	56
Asset-backed securities	0.05	0.00	0.00	0.00	0.00	0.00	0.27	0.82	56
Other debt securities	0.20	0.00	0.00	0.00	0.04	0.24	0.97	1.17	56
Loans held-for-sale	0.27	0.00	0.00	0.00	0.16	0.36	1.05	1.81	56
Loans held for investment	71.76	41.53	57.07	68.12	73.23	78.77	83.55	83.93	56
Real estate loans secured by 1-4 family	17.74	0.00	4.77	11.68	17.14	21.16	31.91	36.83	56
Revolving	2.39	0.00	0.02	0.70	2.24	3.77	5.20	6.87	56
Closed-end, secured by first liens	14.38	0.00	2.64	9.38	14.20	17.35	26.87	32.63	56
Closed-end, secured by junior liens	0.47	0.00	0.07	0.16	0.39	0.62	1.00	1.29	56
Commercial real estate loans	32.23	0.09	13.27	25.83	33.69	41.08	46.00	48.96	56
Construction and land development	5.95	0.00	1.22	2.76	5.80	8.73	10.07	12.20	56
Multifamily	3.96	0.09	0.57	1.52	3.05	4.38	9.13	18.00	56
Nonfarm nonresidential	21.87	0.00	5.03	17.20	22.06	27.27	33.58	34.93	56
Real estate loans secured by farmland	3.13	0.00	0.00	0.08	1.20	5.42	10.18	17.97	56

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2019

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	74.90	0.10	48.88	68.09	78.42	86.49	90.17	92.47	56
Real estate loans secured by 1-4 family	24.44	0.00	5.92	16.35	24.17	30.40	42.75	45.13	56
Revolving	3.23	0.00	0.03	0.86	2.93	5.35	7.30	9.47	56
Closed-end	20.65	0.00	3.55	12.62	20.32	26.60	37.03	42.13	56
Commercial real estate loans	43.97	0.10	18.77	35.08	45.92	52.38	64.09	69.94	56
Construction and land development	8.10	0.00	1.54	3.63	7.99	11.28	13.08	18.92	56
1-4 family	1.69	0.00	0.01	0.51	1.57	3.01	3.68	4.86	56
Other	6.13	0.00	0.96	2.79	6.12	8.93	10.85	12.72	56
Multifamily	5.51	0.10	0.73	2.15	4.01	5.82	12.35	26.45	56
Nonfarm nonresidential	29.46	0.00	6.84	22.64	31.13	36.67	43.40	46.97	56
Owner-occupied	12.05	0.00	2.32	6.10	11.89	16.51	20.15	22.43	56
Other	17.16	0.00	3.74	11.64	17.42	22.05	28.38	29.30	56
Real estate loans secured by farmland	4.22	0.00	0.00	0.11	1.76	7.80	15.09	22.06	56
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	56
Commercial and industrial loans	13.75	2.28	5.16	8.53	11.27	15.83	24.25	50.29	56
Loans to individuals	3.11	0.00	0.06	0.62	1.76	3.59	9.13	16.16	56
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.30	56
Agricultural loans	3.12	0.00	0.00	0.02	0.44	4.02	13.41	23.19	56
Other loans and leases	1.92	0.01	0.06	0.34	1.50	2.80	5.57	6.29	56
<b>Loans and Leases, Percent of Total Capital</b>									
Real estate loans	476.17	0.52	288.66	398.44	490.72	554.92	649.16	705.75	56
Real estate loans secured by 1-4 family	155.58	0.00	37.44	94.39	160.32	186.92	273.74	349.83	56
Revolving	21.11	0.00	0.18	4.97	19.68	35.53	44.37	61.89	56
Closed-end	131.28	0.00	21.06	79.52	128.95	163.77	206.45	321.56	56
Commercial real estate loans	278.23	0.52	103.45	211.65	288.75	353.46	389.01	440.33	56
Construction and land development	51.30	0.00	7.30	25.75	52.99	71.39	87.87	96.47	56
1-4 family	10.87	0.00	0.06	3.10	10.67	19.06	25.42	29.24	56
Other	38.81	0.00	6.15	17.33	44.24	56.37	68.57	73.29	56
Multifamily	34.71	0.52	4.32	11.90	26.88	38.92	95.46	146.42	56
Nonfarm nonresidential	191.62	0.00	30.92	135.15	199.87	238.44	289.18	348.30	56
Owner-occupied	77.61	0.00	10.97	38.04	78.77	102.07	135.19	150.79	56
Other	112.31	0.00	16.89	69.88	114.78	148.81	171.15	232.08	56
Real estate loans secured by farmland	27.12	0.00	0.00	0.76	11.62	48.64	93.78	144.29	56
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.07	56
Commercial and industrial loans	79.16	7.85	28.65	53.97	73.91	98.43	132.74	171.98	56
Loans to individuals	20.33	0.00	0.40	4.45	11.64	22.63	64.17	95.93	56
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.00	1.01	1.98	56
Agricultural loans	18.30	0.00	0.00	0.12	2.51	25.75	75.45	124.88	56
Other loans and leases	11.91	0.02	0.28	2.36	8.03	16.25	32.33	45.15	56
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	32.56	2.12	15.37	23.36	31.09	41.02	50.74	65.78	56
Non-owner occupied CRE loans / Total capital	197.34	0.58	63.67	135.18	215.76	263.62	309.54	319.51	56
Construction and land development loans / Total capital	51.30	0.00	7.30	25.75	52.99	71.39	87.87	96.47	56
Total CRE loans / Total capital	275.20	0.58	107.13	211.65	294.08	357.90	390.11	443.25	56

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2019

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.28	0.93	1.70	3.47	5.54	10.26	15.58	21.13	56
Liquid assets	16.78	7.30	9.14	10.79	15.22	21.30	28.90	33.07	56
Investment securities	14.70	1.61	4.02	9.40	13.20	19.91	28.90	32.32	56
Net loans and leases	71.54	41.10	56.37	67.27	74.09	78.75	82.60	83.60	56
Net loans, leases and standby letters of credit	72.13	41.19	56.78	67.43	74.42	79.67	83.26	84.14	56
Core deposits	72.68	36.70	53.78	69.65	75.32	79.40	82.70	84.83	56
Noncore funding	12.51	1.87	3.30	7.35	10.59	16.11	25.71	32.23	56
Time deposits of \$250K or more	4.60	0.14	0.99	2.70	4.78	6.55	7.84	8.48	56
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Federal funds purchased and repos	0.70	0.00	0.00	0.00	0.20	1.36	2.80	3.19	56
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Net federal funds purchased (sold)	0.52	-1.37	-0.51	0.00	0.05	1.09	2.27	3.16	56
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Other borrowings w/remaining maturity of 1 year or less	1.11	0.00	0.00	0.02	0.52	1.83	3.28	6.29	56
Earning assets that reprice within 1 year	30.71	19.19	20.10	24.43	30.38	35.76	43.42	47.47	56
Interest-bearing liabilities that reprice within 1 year	16.88	2.79	4.80	8.41	14.45	20.14	33.94	56.84	56
Long-term debt that reprices within 1 year	0.35	0.00	0.00	0.00	0.00	0.18	2.06	3.81	56
Net assets that reprice within 1 year	12.75	-13.31	-3.68	4.55	13.67	21.84	28.15	38.41	56
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	6.07	-24.53	-11.70	-2.99	6.23	13.97	28.43	39.83	56
Net short-term noncore funding dependence	0.21	-27.39	-13.57	-6.17	1.15	5.90	13.18	26.76	56
Short-term investment / Short-term noncore funding	170.39	8.48	11.96	35.90	80.05	196.62	539.07	999.18	54
Liquid assets - short-term noncore funding / Nonliquid assets	11.91	-18.47	-2.48	2.17	8.82	22.69	37.77	43.18	56
Net loans and leases / Total deposits	89.07	63.73	70.10	80.57	89.86	97.64	104.99	114.15	54
Net loans and leases / Core deposits	99.92	65.92	74.62	85.08	98.92	108.56	127.74	161.77	54
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.72	0.00	0.00	0.02	0.05	0.81	2.39	2.75	18
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.18	-0.12	0.05	0.22	0.74	1.81	3.43	4.26	55
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.16	-0.06	-0.03	-0.01	0.01	0.04	0.06	13
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	5.75	0.00	0.00	0.00	0.00	1.83	36.52	46.51	55
Available-for-sale securities	91.39	34.30	59.34	88.26	99.85	100.00	100.00	100.00	55
US Treasury securities	2.71	0.00	0.00	0.00	0.00	0.95	9.73	42.97	55
US agency securities (excluding mortgage-backed securities)	17.19	0.00	0.98	5.96	14.95	25.17	45.95	57.66	55
Municipal securities	23.01	0.35	2.63	9.67	17.19	34.97	50.49	55.38	55
Mortgage-backed securities	46.70	0.39	9.87	33.53	49.60	64.85	75.02	81.59	55
Asset-backed securities	0.41	0.00	0.00	0.00	0.00	0.00	1.95	6.58	55
Other debt securities	1.62	0.00	0.00	0.00	0.39	2.33	6.91	11.03	55
Mutual funds and equity securities	0.88	0.00	0.00	0.00	0.00	0.58	2.24	12.70	55
Debt securities 1 year or less	17.46	0.71	2.09	4.22	11.48	25.44	55.03	67.14	55
Debt securities 1 to 5 years	26.03	3.11	5.55	11.68	24.11	39.13	51.50	53.80	55
Debt securities over 5 years	51.71	5.44	10.06	31.01	58.02	72.66	84.66	88.02	55
Pledged securities	43.17	0.00	0.75	28.15	51.53	63.28	77.42	85.57	55
Structured notes, fair value	0.62	0.00	0.00	0.00	0.00	0.00	3.54	7.91	55
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	53.07	-31.31	-21.08	5.17	37.59	93.48	152.96	229.05	55
Investment securities									
Core deposits	9.07	-3.45	-1.22	2.00	4.70	13.23	29.12	39.67	53
Noncore funding	10.60	-29.29	-20.92	-6.16	11.00	21.16	47.68	57.63	53



# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
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	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	41
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
<b>Futures and forwards</b>									
Futures and forwards	24.90	0.00	0.00	0.00	15.97	51.37	74.79	84.39	41
<b>Written options</b>									
Written options	33.06	0.00	0.00	0.00	25.39	50.00	100.00	100.00	41
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Over-the-counter	32.68	0.00	0.00	0.00	25.39	50.00	100.00	100.00	41
<b>Purchased options</b>									
Purchased options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
<b>Swaps</b>									
Swaps	36.96	0.00	0.00	0.00	0.00	100.00	100.00	100.00	41
<b>Held for trading</b>									
Held for trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	41
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	41
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
<b>Non-traded</b>									
Non-traded	100.00	0.00	100.00	100.00	100.00	100.00	100.00	100.00	41
Interest rate contracts	96.68	0.00	70.41	100.00	100.00	100.00	100.00	100.00	41
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
Derivative contracts (excluding futures and forex 14 days or less)	60.57	0.00	0.00	32.55	68.02	100.00	100.00	100.00	41
One year or less	23.11	0.00	0.00	0.00	7.86	50.00	68.02	84.39	41
Over 1 year to 5 years	10.89	0.00	0.00	0.00	0.00	20.96	56.16	100.00	41
Over 5 years	13.28	0.00	0.00	0.00	0.00	8.85	85.42	95.36	41
<b>Gross negative fair value (absolute value)</b>									
Gross negative fair value (absolute value)	0.91	0.00	0.00	0.00	0.09	1.34	4.14	5.49	41
<b>Gross positive fair value</b>									
Gross positive fair value	0.72	0.00	0.00	0.09	0.41	1.09	2.74	3.92	41
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	56
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	56
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	56
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	56
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.19	56

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	0.12	0.00	0.00	0.05	0.08	0.15	0.25	0.50	56
Provision for loan and lease losses / Average loans and leases	0.16	0.00	0.00	0.07	0.11	0.21	0.31	0.71	56
Provision for loan and lease losses / Net loan and lease losses	228.29	-346.37	-97.00	83.24	130.95	360.15	812.52	1020.85	54
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	0.65	0.71	0.90	1.09	1.25	1.68	1.82	56
Allowance for loan and lease losses / Total loans and leases	1.11	0.65	0.71	0.89	1.09	1.25	1.67	1.82	56
Allowance for loan and lease losses / Net loans and leases losses (X)	27.43	3.07	3.77	5.82	15.05	32.24	97.76	142.89	44
Allowance for loan and lease losses / Nonaccrual assets	376.29	100.24	104.82	141.87	202.34	293.64	859.73	2954.11	54
ALLL / 90+ days past due + nonaccrual loans and leases	329.84	90.51	101.99	141.58	182.38	273.86	599.99	2954.11	54
Gross loan and lease losses / Average loans and leases	0.14	0.00	0.01	0.03	0.08	0.15	0.39	0.76	56
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.03	0.06	0.09	0.15	56
Net losses / Average loans and leases	0.09	-0.03	-0.02	0.01	0.05	0.13	0.27	0.64	56
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	56
Recoveries / Prior year-end losses	34.92	3.63	7.59	13.35	25.35	41.81	86.91	137.80	53
Earnings coverage of net loan and lease losses (X)	27.01	-214.00	-84.52	4.60	22.00	49.73	152.54	318.49	54
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.03	-0.02	0.00	0.00	0.02	0.10	0.17	53
Real estate loans secured by 1-4 family	0.01	-0.09	-0.05	-0.01	0.00	0.03	0.05	0.10	52
Revolving	0.01	-0.06	-0.03	-0.01	0.00	0.01	0.09	0.13	50
Closed-end	0.01	-0.09	-0.04	-0.01	0.00	0.02	0.07	0.08	52
Commercial real estate loans	0.02	-0.04	-0.03	-0.01	0.00	0.01	0.12	0.20	53
Construction and land development	0.03	-0.10	-0.03	0.00	0.00	0.00	0.20	0.48	52
1-4 family	0.02	-0.02	-0.01	0.00	0.00	0.00	0.04	0.44	52
Other	0.00	-0.12	-0.03	0.00	0.00	0.00	0.03	0.21	52
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	53
Nonfarm nonresidential	0.01	-0.05	-0.04	0.00	0.00	0.00	0.16	0.17	52
Owner-occupied	0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.14	52
Other	0.01	-0.04	-0.02	0.00	0.00	0.00	0.05	0.14	52
Real estate loans secured by farmland	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.06	45
Commercial and industrial loans	0.20	-0.10	-0.06	-0.01	0.03	0.28	0.88	1.42	56
Loans to individuals	0.54	0.05	0.09	0.19	0.35	0.74	1.53	2.02	45
Credit card loans	0.93	0.00	0.00	0.04	0.57	1.32	2.61	3.05	14
Agricultural loans	0.02	-0.06	-0.01	0.00	0.00	0.00	0.17	0.21	43
Loans to foreign governments and institutions									
Other loans and leases	0.40	-0.03	0.00	0.00	0.00	0.31	2.19	2.92	53

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 3  
 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	0.34	0.00	0.03	0.14	0.31	0.42	0.71	0.92	56
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.17	56
Nonaccrual loans and leases	0.57	0.02	0.06	0.29	0.44	0.88	1.23	1.41	56
90+ days past due and nonaccrual loans and leases	0.63	0.02	0.09	0.36	0.56	0.88	1.38	1.57	56
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.34	0.00	0.03	0.14	0.31	0.42	0.71	0.92	56
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.17	56
Nonaccrual assets	0.57	0.02	0.06	0.29	0.44	0.88	1.23	1.41	56
30+ days past due and nonaccrual assets	0.97	0.03	0.19	0.53	0.78	1.46	2.03	2.18	56
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.45	0.01	0.06	0.27	0.38	0.63	1.00	1.23	56
90+ past due and nonaccrual assets + other real estate owned	0.57	0.02	0.12	0.29	0.41	0.80	1.29	1.55	56
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	0.71	0.04	0.14	0.35	0.57	1.13	1.47	2.10	56
Allowance for loan and lease losses	88.14	14.64	31.53	51.66	79.35	121.28	165.64	190.35	54
Equity capital + allowance for loan and lease losses	6.02	0.17	1.20	2.83	4.80	8.63	13.56	16.30	56
Tier 1 capital + allowance for loan and lease losses	6.13	0.36	1.35	3.02	5.24	9.27	12.68	15.97	56
Loans and leases + other real estate owned	0.98	0.05	0.22	0.47	0.72	1.54	2.12	2.58	56

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2019

**Past Due and Nonaccrual Loans and Leases**

<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>		<b>PEER RATIO</b>	<b>5%</b>	<b>10%</b>	<b>25%</b>	<b>50%</b>	<b>75%</b>	<b>90%</b>	<b>95%</b>	<b>BHC COUNT</b>
Real estate	30-89 days past due	0.30	0.01	0.04	0.11	0.24	0.38	0.73	1.09	53
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.21	53
	Nonaccrual	0.59	0.01	0.10	0.32	0.45	0.87	1.31	1.77	53
Commercial and industrial	30-89 days past due	0.36	0.00	0.00	0.08	0.28	0.48	1.18	1.89	56
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.07	56
	Nonaccrual	0.48	0.00	0.00	0.01	0.34	0.74	1.76	2.25	56
Individuals	30-89 days past due	0.51	0.00	0.00	0.26	0.47	0.82	1.19	1.32	52
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.16	52
	Nonaccrual	0.18	0.00	0.00	0.00	0.11	0.36	0.63	0.98	52
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.09	0.49	0.77	43
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.21	43
	Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.58	1.42	2.06	43
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.33	0.00	0.00	0.00	0.00	0.14	0.89	4.05	53
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	53
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.01	0.76	2.99	53

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2019

**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	0.47	0.04	0.10	0.22	0.44	0.66	0.86	1.20	52
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.18	0.23	52
	Nonaccrual	0.64	0.02	0.06	0.35	0.62	0.93	1.12	1.52	52
Revolving	30-89 days past due	0.40	0.00	0.00	0.02	0.34	0.57	1.35	1.47	50
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.15	50
	Nonaccrual	0.36	0.00	0.00	0.00	0.26	0.67	0.91	1.60	50
Closed-End	30-89 days past due	0.48	0.00	0.03	0.23	0.43	0.66	0.99	1.19	52
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.21	0.25	52
	Nonaccrual	0.68	0.01	0.06	0.34	0.65	1.01	1.37	1.60	52
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.10	0.14	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	52
	Nonaccrual	0.05	0.00	0.00	0.00	0.03	0.09	0.14	0.32	52
Commercial real estate	30-89 days past due	0.18	0.00	0.01	0.04	0.11	0.28	0.44	1.06	53
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.17	0.23	53
	Nonaccrual	0.52	0.00	0.02	0.06	0.23	0.79	1.50	2.20	53
Construction and development	30-89 days past due	0.15	0.00	0.00	0.00	0.03	0.28	0.64	0.85	52
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.14	52
	Nonaccrual	0.35	0.00	0.00	0.00	0.06	0.34	1.31	3.39	52
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.19	0.31	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.40	52
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.10	0.55	0.68	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	52
	Nonaccrual	0.24	0.00	0.00	0.00	0.04	0.26	1.14	1.96	52
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.38	53
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	53
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.20	1.13	53
Nonfarm non-residential	30-89 days past due	0.23	0.00	0.00	0.05	0.12	0.32	0.56	1.72	52
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.23	52
	Nonaccrual	0.51	0.00	0.01	0.09	0.26	0.92	1.48	2.09	52
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.00	0.05	0.14	0.25	0.40	52
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.16	52
	Nonaccrual	0.29	0.00	0.00	0.05	0.17	0.49	0.85	1.24	52
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.02	0.14	0.32	1.12	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	52
	Nonaccrual	0.20	0.00	0.00	0.00	0.03	0.18	1.11	1.50	52
Farmland	30-89 days past due	0.27	0.00	0.00	0.00	0.04	0.37	1.26	2.69	45
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.16	45
	Nonaccrual	0.74	0.00	0.00	0.00	0.24	1.06	3.18	4.80	45
Credit card	30-89 days past due	1.55	0.00	0.00	0.05	0.61	1.45	5.69	6.91	14
	90+ days past due	0.21	0.00	0.00	0.00	0.03	0.27	0.70	0.77	14
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.20	0.33	14

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









**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 3  
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	59.12	0.00	9.28	34.79	65.74	89.47	105.49	115.55	47
Dividends declared / Net income	25.80	0.00	0.00	9.08	26.53	36.87	63.21	72.49	56
Net income - dividends / Average equity	8.10	3.48	4.71	6.66	7.55	9.82	12.27	13.29	56
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	154.79	0.00	0.00	94.97	149.15	227.58	347.17	454.98	46
Dividends from nonbank subsidiaries	1.86	0.00	0.00	0.00	0.00	0.89	11.27	19.64	46
Dividends from subsidiary holding companies	2.53	0.00	0.00	0.00	0.00	0.00	0.00	83.33	46
Dividends from all subsidiaries	198.31	5.97	65.11	113.35	166.23	250.20	405.87	606.09	46
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	37.95	0.00	0.00	15.24	35.33	61.30	88.56	105.62	51
Interest income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.05	0.19	0.75	51
Management and service fees from bank subsidiaries	2.63	0.00	0.00	0.00	0.00	0.00	17.21	25.63	51
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	51
Operating income from bank subsidiaries	47.41	0.00	0.21	21.18	43.50	69.34	98.58	133.70	51
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	70.53	0.00	0.00	16.78	100.00	100.00	115.11	135.59	29
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Management and serv fees from nonbank subsidiaries	3.52	0.00	0.00	0.00	0.00	0.00	6.39	53.40	29
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.71	29
Operating income from nonbank subsidiaries	76.92	0.48	2.77	52.16	100.00	100.00	115.11	135.59	29
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	30.00	1.22	2.43	6.09	23.58	47.49	62.69	67.76	4
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from subsidiary holding companies	30.00	1.22	2.43	6.09	23.58	47.49	62.69	67.76	4
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	68.49	0.00	0.00	43.06	89.92	99.55	99.87	99.95	54
Interest income from bank subsidiaries	0.30	0.00	0.00	0.00	0.00	0.11	0.65	5.09	54
Management and service fees from bank subsidiaries	4.11	0.00	0.00	0.00	0.00	0.00	23.92	34.77	54
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	54
Operating income from bank subsidiaries	80.80	0.00	2.28	84.50	99.16	99.90	100.00	100.00	54
Dividends from nonbank subsidiaries	1.52	0.00	0.00	0.00	0.02	0.68	9.19	17.97	54
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	54
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.32	54
Other income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.02	0.98	54
Operating income from nonbank subsidiaries	3.53	0.00	0.00	0.00	0.24	0.84	15.31	38.54	54
Dividends from subsidiary holding companies	1.00	0.00	0.00	0.00	0.00	0.00	0.00	18.25	54
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Operating income from subsidiary holding companies	1.00	0.00	0.00	0.00	0.00	0.00	0.00	18.25	54
Loans and advances from subsidiaries / Short term debt	3908.54	0.00	0.00	0.00	88.50	585.10	11637.13	17095.13	6
Loans and advances from subsidiaries / Total debt	387.48	0.00	0.00	0.00	149.96	366.57	1541.88	3006.27	27

# BHCPR Reporters for Quarter Ending 09/30/2019

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2019 and Other Notes</u>
1201457	1,288,966	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,340,572	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,889,190	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1076691	2,454,529	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1097306	2,973,978	BANCPLUS CORPORATION	RIDGELAND, MS	
3590388	2,592,071	BANK OF MARIN BANCORP	NOVATO, CA	
1246159	2,960,546	BESSEMER GROUP, INCORPORATED, THE	WOODBRIIDGE, NJ	
2935142	1,443,952	BOU BANCORP, INC.	OGDEN, UT	
3378764	2,232,339	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3488850	2,223,952	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1133503	2,984,366	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	2,919,524	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	Moved from Peer 2
2158156	2,702,558	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1133594	1,793,914	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1246533	2,269,065	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1121229	2,619,186	DACOTAH BANKS, INC.	ABERDEEN, SD	
5149016	2,160,810	DWS USA CORPORATION	NEW YORK, NY	
1988646	1,929,659	FIRST BANCORP, INC.	LEBANON, VA	
1478017	2,205,047	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1099917	2,568,773	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,440,964	FIRST UNITED CORPORATION	OAKLAND, MD	
1109834	1,307,761	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1137453	1,201,709	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	1,739,601	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1862036	2,325,445	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2038409	1,449,338	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,138,728	HEARTLAND BANCORP	WHITEHALL, OH	
3728930	2,790,568	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,654,736	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	2,018,017	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,966,533	INWOOD BANCSHARES, INC.	DALLAS, TX	
3030307	1,008,731	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1066209	1,474,282	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,357,820	LINCOLN BANCORP	REINBECK, IA	
3832583	1,256,898	MARLIN BUSINESS SERVICES CORP DBA MARLIN CAPITAL SOLUTIONS	MOUNT LAUREL, NJ	
2589714	1,729,226	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,024,885	MINNWEST CORPORATION	MINNETONKA, MN	
2398082	2,664,905	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
4436559	2,336,763	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
1248153	2,313,677	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2818245	1,223,199	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
3186585	2,927,839	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2007647	1,710,369	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
1118434	1,245,863	QNB CORP.	QUAKERTOWN, PA	
3835164	2,147,428	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2810285	1,181,714	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
2033226	2,795,582	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	2,943,161	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	

2849799	2,201,919	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	2,251,303	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
1097771	1,155,006	STATE CAPITAL CORPORATION	GREENWOOD, MS
1427275	2,342,123	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
1139103	1,125,053	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN
1917600	2,403,716	VERABANK, INC.	HENDERSON, TX
4523431	2,003,923	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI
2004141	2,742,496	WILSON BANK HOLDING COMPANY	LEBANON, TN

Note: Peer Group 3 has 56 bank holding companies.