

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2020

**Summary Ratios**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	2.80	3.01	3.01	3.08	2.92
+ Non-interest income	1.21	1.29	1.32	1.31	1.35
- Overhead expense	2.59	2.66	2.69	2.71	2.72
- Provision for credit losses	0.66	0.15	0.15	0.14	0.16
+ Securities gains (losses)	0.03	0.01	0.01	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	0.91	1.58	1.56	1.57	1.43
Net operating income	0.70	1.21	1.19	1.24	0.89
Net income	0.71	1.21	1.19	1.24	0.90
Net income (Subchapter S adjusted)	1.15	1.11	1.17	1.42	0.99
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	3.64	4.46	4.41	4.24	3.80
Interest expense	0.58	1.11	1.08	0.86	0.60
Net interest income (tax equivalent)	3.05	3.33	3.33	3.38	3.19
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.28	0.21	0.21	0.22	0.24
Earnings coverage of net loan and lease losses (X)	20.97	24.55	24.40	21.75	19.67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58	0.85	0.83	0.90	0.98
Allowance for loan and lease losses / Total loans and leases	1.55	0.83	0.81	0.89	0.96
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.58	0.57	0.61	0.72
30-89 days past due loans and leases / Total loans and leases	0.36	0.39	0.43	0.44	0.47
<b>Liquidity and Funding</b>					
Net noncore funding dependence	6.21	15.18	14.44	16.61	17.02
Net short-term noncore funding dependence	-2.68	3.66	3.37	4.65	4.82
Net loans and leases / Total assets	62.99	63.74	63.77	63.98	62.73
<b>Capitalization</b>					
Tier 1 leverage ratio	9.05	9.76	9.76	9.71	9.53
Holding company equity capital / Total assets	11.12	12.36	12.43	12.22	11.94
Total equity capital (including minority interest) / Total assets	11.24	12.50	12.57	12.27	12.01
Common equity tier 1 capital / Total risk-weighted assets	12.26	12.12	12.16	12.12	12.19
Net loans and leases / Equity capital (X)	5.73	5.25	5.21	5.29	5.27
Cash dividends / Net income	49.71	31.44	33.12	27.31	31.29
Cash dividends / Net income (Subchapter S adjusted)	10.79	-9.97	-12.02	17.36	47.52
<b>Growth Rates</b>					
Assets	16.66	9.25	9.26	7.00	8.28
Equity capital	6.54	10.57	10.49	7.89	10.18
Net loans and leases	12.73	9.10	9.10	7.89	9.38
Noncore funding	-6.61	8.64	6.58	10.67	5.57
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.92	0.98	0.98	1.14	1.07
Long-term debt / Equity capital	13.73	13.51	13.08	13.37	12.69
Equity investment in subsidiaries / Equity capital	103.27	103.51	103.22	103.10	102.10
Cash from ops + noncash items + op expense / Op expense + dividends	140.03	186.46	190.27	174.91	148.20

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**Relative Income Statement and Margin Analysis**

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	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.35	4.04	4.00	3.87	3.47
Less: Interest expense	0.54	1.01	0.98	0.79	0.55
Equals: Net interest income (tax equivalent)	2.80	3.01	3.01	3.08	2.92
Plus: Non-interest income	1.21	1.29	1.32	1.31	1.35
Equals: adjusted operating income (tax equivalent)	4.07	4.41	4.41	4.46	4.33
Less: Overhead expense	2.59	2.66	2.69	2.71	2.72
Less: Provision for credit losses	0.66	0.15	0.15	0.14	0.16
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	0.03	0.01	0.01	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	0.91	1.58	1.56	1.57	1.43
Less: Applicable income taxes (tax equivalent)	0.21	0.36	0.36	0.33	0.55
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.70	1.21	1.19	1.24	0.89
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.71	1.21	1.19	1.24	0.90
Memo: Net income (last four quarters)	0.81	1.23	1.19	1.24	0.91
Net income-BHC and noncontrolling (minority) interest	0.72	1.21	1.20	1.25	0.91
<b>Margin Analysis</b>					
Average earning assets / Average assets	92.08	91.11	91.05	91.48	91.61
Average interest-bearing funds / Average assets	64.67	65.83	65.57	65.56	65.75
Interest income (tax equivalent) / Average earning assets	3.64	4.46	4.41	4.24	3.80
Interest expense / Average earning assets	0.58	1.11	1.08	0.86	0.60
Net interest income (tax equivalent) / Average earning assets	3.05	3.33	3.33	3.38	3.19
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.35	5.12	5.09	4.95	4.52
Interest-bearing bank balances	0.36	2.09	2.04	1.64	1.05
Federal funds sold and reverse repos	0.75	2.63	2.44	2.17	1.41
Trading assets	0.65	1.03	0.99	1.11	1.11
Total earning assets	3.61	4.42	4.36	4.20	3.73
Investment securities (tax equivalent)	2.36	2.81	2.76	2.68	2.47
US Treasury and agency securities (excluding mortgage-backed securities)	1.85	2.34	2.32	2.05	1.62
Mortgage-backed securities	2.17	2.66	2.61	2.50	2.23
All other securities	3.28	4.14	4.07	4.20	3.66
Interest-bearing deposits	0.60	1.13	1.10	0.81	0.49
Time deposits of \$250K or more	1.53	1.96	1.95	1.44	
Time deposits < \$250K	1.47	1.81	1.82	1.29	
Other domestic deposits	0.41	0.96	0.93	0.67	
Foreign deposits	0.48	1.30	1.19	0.97	0.51
Federal funds purchased and repos	0.71	2.02	1.86	1.51	0.94
Other borrowed funds and trading liabilities	1.54	2.45	2.38	2.28	1.77
All interest-bearing funds	0.82	1.53	1.49	1.19	0.82

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**Non-interest Income & Expenses**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.08	2.71	2.72	3.08	2.85
Overhead expenses / Net Interest Income + non-interest income	62.04	60.71	61.29	60.88	63.61
<b>Percent of Average Assets</b>					
Total overhead expense	2.59	2.66	2.69	2.71	2.72
Personnel expense	1.30	1.40	1.41	1.44	1.42
Net occupancy expense	0.26	0.28	0.28	0.28	0.29
Other operating expenses	0.95	0.95	0.97	0.97	1.00
Overhead less non-interest income	1.27	1.31	1.32	1.38	1.34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	61.58	60.20	60.64	60.37	62.73
Personnel expense	32.30	32.24	32.39	32.51	32.93
Net occupancy expense	6.55	6.44	6.52	6.48	6.70
Other operating expenses	22.15	21.12	21.20	20.90	22.41
Total non-interest income	28.54	28.53	29.23	28.50	31.08
Fiduciary activities income	2.06	1.93	1.97	2.14	2.38
Service charges on domestic deposit accounts	3.23	3.82	3.88	4.15	4.28
Trading revenue	1.36	1.19	1.19	0.85	0.90
Investment banking fees and commissions	2.59	3.49	3.53	3.42	3.62
Insurance activities revenue	0.41	0.47	0.47	0.47	0.55
Venture capital revenue	0.00	0.02	0.02	0.02	0.01
Net servicing fees	-0.04	0.23	0.28	0.65	0.60
Net securitization income	0.00	0.00	0.01	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	3.74	1.75	1.86	1.61	1.67
Other non-interest income	9.52	9.89	10.04	9.86	10.77
Overhead less non-interest income	31.93	31.02	31.06	31.46	31.19
Applicable income taxes / Pretax net operating income (tax equivalent)	18.64	20.80	20.56	19.04	32.99
Applicable income tax + TE / Pretax net operating income + TE	22.17	23.14	23.23	21.56	37.95

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**Percent Composition of Assets**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Real estate loans	36.65	37.80	37.78	37.19	35.54
Commercial and industrial loans	14.40	12.01	12.02	12.85	12.62
Loans to individuals	3.57	4.10	4.20	4.31	4.47
Loans to depository institutions and acceptances of other banks	0.03	0.04	0.04	0.05	0.06
Agricultural loans	0.20	0.24	0.24	0.30	0.21
Other loans and leases	4.66	5.12	5.01	5.00	5.10
Net loans and leases	62.99	63.74	63.77	63.98	62.73
Debt securities over 1 year	14.80	14.19	14.60	14.63	14.83
Mutual funds and equity securities	0.06	0.05	0.06	0.06	0.06
Subtotal	79.07	79.32	79.65	79.97	79.31
Interest-bearing bank balances	6.38	3.19	3.06	3.04	3.46
Federal funds sold and reverse repos	0.80	1.62	1.57	1.66	1.81
Debt securities 1 year or less	1.85	1.90	1.91	1.96	1.86
Trading assets	1.04	1.27	1.19	1.33	1.34
Total earning assets	90.84	89.44	89.45	89.74	89.84
Non-interest cash and due from depository institutions	1.05	1.24	1.14	1.21	1.22
Other real estate owned	0.03	0.03	0.03	0.04	0.05
All other assets	8.03	9.25	9.27	8.98	8.86
<b>Memoranda</b>					
Short-term investments	10.19	7.85	7.63	7.80	8.69
US Treasury securities	0.91	1.06	1.03	1.04	1.02
US agency securities (excluding mortgage-backed securities)	0.59	0.57	0.54	0.69	0.75
Municipal securities	1.60	1.31	1.34	1.62	1.60
Mortgage-backed securities	11.20	11.16	11.36	11.13	11.06
Asset-backed securities	0.31	0.29	0.28	0.33	0.30
Other debt securities	0.40	0.37	0.39	0.41	0.38
Loans held-for-sale	0.52	0.49	0.39	0.30	0.33
Loans held for investment	63.23	63.30	63.50	63.93	62.63
Real estate loans secured by 1-4 family	12.28	13.56	13.29	13.46	13.44
Revolving	1.72	2.09	2.07	2.27	2.40
Closed-end, secured by first liens	10.09	10.90	10.69	10.57	10.35
Closed-end, secured by junior liens	0.24	0.29	0.28	0.31	0.34
Commercial real estate loans	22.30	21.95	22.23	21.58	19.88
Construction and land development	3.47	3.41	3.44	3.51	3.25
Multifamily	3.10	3.01	3.01	2.72	2.54
Nonfarm nonresidential	14.72	14.46	14.69	14.44	13.30
Real estate loans secured by farmland	0.33	0.37	0.36	0.41	0.32

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

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	56.15	57.58	57.46	56.49	54.84
Real estate loans secured by 1-4 family	19.50	21.24	20.75	21.10	21.45
Revolving	2.66	3.20	3.15	3.50	3.77
Closed-end	16.63	17.79	17.39	17.39	17.41
Commercial real estate loans	33.63	33.10	33.52	32.14	29.99
Construction and land development	5.18	5.07	5.09	5.20	4.90
1-4 family	0.93	0.96	0.94	1.02	0.89
Other	4.09	3.98	4.02	4.05	3.90
Multifamily	4.78	4.66	4.69	4.10	3.84
Nonfarm nonresidential	22.19	21.81	22.15	21.40	20.03
Owner-occupied	7.52	7.64	7.72	8.03	7.58
Other	14.53	14.08	14.34	13.38	12.45
Real estate loans secured by farmland	0.52	0.56	0.55	0.63	0.51
Loans to depository institutions and acceptances of other banks	0.06	0.10	0.11	0.12	0.17
Commercial and industrial loans	22.98	19.54	19.53	20.32	20.53
Loans to individuals	6.23	7.03	7.13	7.36	7.61
Credit card loans	0.63	0.77	0.81	1.02	1.12
Agricultural loans	0.31	0.38	0.37	0.46	0.33
Other loans and leases	9.12	9.90	9.85	9.66	10.32
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	387.92	392.68	391.26	379.80	366.85
Real estate loans secured by 1-4 family	130.18	141.05	138.18	137.84	138.55
Revolving	18.33	21.50	21.26	23.33	25.05
Closed-end	110.35	117.56	115.20	112.79	111.69
Commercial real estate loans	237.12	227.87	229.44	219.72	204.45
Construction and land development	36.43	34.83	34.95	35.36	32.91
1-4 family	6.59	6.83	6.61	7.04	6.16
Other	28.60	26.99	27.32	27.26	26.01
Multifamily	32.94	31.56	31.04	27.85	25.95
Nonfarm nonresidential	156.61	150.22	152.11	147.22	137.03
Owner-occupied	52.91	52.35	53.07	54.89	51.62
Other	101.84	96.37	97.41	91.80	84.09
Real estate loans secured by farmland	3.43	3.65	3.60	4.02	3.31
Loans to depository institutions and acceptances of other banks	0.31	0.40	0.44	0.54	0.68
Commercial and industrial loans	150.15	122.68	122.00	128.82	126.55
Loans to individuals	36.83	42.74	43.51	42.67	44.83
Credit card loans	3.28	4.11	4.34	5.31	5.73
Agricultural loans	1.99	2.24	2.18	2.72	1.88
Other loans and leases	49.93	53.92	52.46	51.79	52.78
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	26.62	26.17	26.45	24.79	23.09
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	186.38	178.39	178.57	167.93	156.17
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	243.43	234.48	236.10	225.98	210.40

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**Liquidity and Funding**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Short-term investments	10.19	7.85	7.63	7.80	8.69
Liquid assets	24.89	22.78	22.62	22.72	24.04
Investment securities	17.19	16.68	16.99	17.27	17.35
Net loans and leases	62.99	63.74	63.77	63.98	62.73
Net loans, leases and standby letters of credit	63.89	64.78	64.84	65.07	63.89
Core deposits	69.21	62.61	63.09	62.13	61.26
Noncore funding	15.52	19.91	19.35	21.33	22.31
Time deposits of \$250K or more	2.34	3.01	2.94	2.89	2.57
Foreign deposits	0.36	0.42	0.43	0.47	0.54
Federal funds purchased and repos	1.44	1.94	1.94	1.97	2.23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.59	0.49	0.48	0.54	0.73
Commercial paper	0.01	0.01	0.02	0.02	0.02
Other borrowings w/remaining maturity of 1 year or less	1.75	3.04	3.01	3.67	3.96
Earning assets that reprice within 1 year	38.84	39.46	39.28	40.29	41.61
Interest-bearing liabilities that reprice within 1 year	8.86	10.24	10.19	10.01	8.46
Long-term debt that reprices within 1 year	0.52	0.95	0.96	1.34	1.58
Net assets that reprice within 1 year	27.84	26.74	26.62	27.38	29.77
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	6.21	15.18	14.44	16.61	17.02
Net short-term noncore funding dependence	-2.68	3.66	3.37	4.65	4.82
Short-term investment / Short-term noncore funding	149.15	78.72	77.79	66.47	74.88
Liquid assets - short-term noncore funding / Nonliquid assets	24.80	17.24	17.19	16.05	18.17
Net loans and leases / Total deposits	82.06	90.55	90.31	90.08	90.14
Net loans and leases / Core deposits	92.24	105.00	103.92	104.98	105.64
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.73	0.88	0.72	-0.82	-0.31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.54	1.74	1.36	-1.98	-0.77
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	0.02	0.00	-0.05	-0.08
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	11.41	14.08	12.67	16.19	15.76
Available-for-sale securities	86.72	83.79	85.40	81.88	84.24
US Treasury securities	5.26	6.37	6.15	6.99	6.96
US agency securities (excluding mortgage-backed securities)	3.94	3.77	3.49	4.02	4.42
Municipal securities	9.87	7.74	7.75	9.16	9.31
Mortgage-backed securities	66.61	67.19	67.13	65.45	65.34
Asset-backed securities	1.91	1.76	1.66	2.05	1.74
Other debt securities	2.93	2.86	2.94	2.79	2.57
Mutual funds and equity securities	0.38	0.37	0.40	0.42	0.51
Debt securities 1 year or less	11.25	11.84	11.86	11.91	11.79
Debt securities 1 to 5 years	17.71	20.25	17.94	19.18	18.80
Debt securities over 5 years	68.10	63.10	66.02	64.73	64.73
Pledged securities	37.16	31.89	30.57	33.30	34.58
Structured notes, fair value	0.02	0.04	0.03	0.04	0.03
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	123.37	25.25	26.69	6.77	19.19
Investment securities	20.30	10.76	11.75	9.42	8.45
Core deposits	26.00	10.44	11.24	7.29	12.21
Noncore funding	-6.61	8.64	6.58	10.67	5.57

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

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			23.52	24.05	24.03
Standby letters of credit	0.72	0.83	0.84	0.92	0.96
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.03
Securities lent	0.23	0.36	0.40	0.62	0.75
Credit derivatives - notional amount (holding company as guarantor)	0.39	0.41	0.42	0.52	0.30
Credit derivatives - notional amount (holding company as beneficiary)	0.46	0.53	0.52	0.75	0.55
Credit derivative contracts w/ purchased credit protection-investment grade	0.24	0.26	0.30	0.52	0.19
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.35	0.52	0.45	0.69	0.59
Derivative contracts	51.28	72.86	68.47	65.81	75.35
Interest rate contracts	35.90	51.23	47.31	43.84	53.66
Interest rate futures and forward contracts	8.89	13.63	10.67	11.40	13.82
Written options contracts (interest rate)	2.33	2.53	2.47	2.16	2.60
Purchased options contracts (interest rate)	1.46	2.62	2.65	2.32	2.37
Interest rate swaps	20.50	30.09	28.86	26.74	25.60
Foreign exchange contracts	5.79	10.81	10.12	10.92	9.40
Futures and forward foreign exchange contracts	3.70	5.74	5.23	5.22	4.53
Written options contracts (foreign exchange)	0.03	0.06	0.05	0.14	0.06
Purchased options contracts (foreign exchange)	0.04	0.07	0.08	0.13	0.06
Foreign exchange rate swaps	0.73	2.07	2.03	2.17	2.34
Equity, commodity, and other derivative contracts	1.80	3.20	3.32	4.08	3.81
Commodity and other futures and forward contracts	0.13	0.24	0.19	0.25	0.30
Written options contracts (commodity and other)	0.54	0.98	0.98	1.48	1.21
Purchased options contracts (commodity and other)	0.38	0.92	0.94	1.29	1.12
Commodity and other swaps	0.31	0.34	0.38	0.40	0.29
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			45.53	44.93	46.60

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**Derivatives Analysis**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Notional Amount</b>					
Interest rate contracts	94.60	94.13	93.44	92.91	92.20
Foreign exchange contracts	3.07	2.90	3.20	3.39	3.53
Equity, commodity, and other contracts	1.18	1.44	1.64	1.93	1.94
<b>Futures and forwards</b>	<b>14.61</b>	<b>14.64</b>	<b>13.49</b>	<b>12.78</b>	<b>13.23</b>
Written options	8.62	6.95	5.91	6.60	6.68
Exchange-traded	0.15	0.16	0.15	0.23	0.27
Over-the-counter	8.14	6.19	5.10	5.49	5.27
Purchased options	3.52	4.02	4.42	4.19	4.73
Exchange-traded	0.14	0.28	0.28	0.32	0.33
Over-the-counter	2.99	3.03	3.35	3.20	3.32
Swaps	67.30	68.32	69.75	70.34	68.94
<b>Held for trading</b>	<b>43.07</b>	<b>43.62</b>	<b>44.16</b>	<b>46.31</b>	<b>46.32</b>
Interest rate contracts	36.65	37.77	37.24	38.40	37.84
Foreign exchange contracts	1.45	1.45	1.60	1.85	2.10
Equity, commodity, and other contracts	0.68	0.74	0.83	1.14	1.01
<b>Non-traded</b>	<b>56.93</b>	<b>56.38</b>	<b>55.84</b>	<b>53.69</b>	<b>53.68</b>
Interest rate contracts	54.26	53.02	52.22	50.60	51.23
Foreign exchange contracts	0.39	0.37	0.34	0.57	0.60
Equity, commodity, and other contracts	0.10	0.15	0.13	0.16	0.21
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>	<b>90.27</b>	<b>92.14</b>	<b>93.86</b>	<b>94.47</b>	<b>95.63</b>
One year or less	31.65	31.25	32.17	32.51	31.96
Over 1 year to 5 years	27.14	30.86	30.45	31.16	31.85
Over 5 years	28.14	27.01	28.09	28.71	29.43
Gross negative fair value (absolute value)	1.65	1.10	0.83	0.72	0.69
Gross positive fair value	2.48	1.52	1.19	0.85	0.71
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.07	0.07	0.06	0.06	0.06
Gross positive fair value (X)	0.10	0.08	0.07	0.06	0.06
Held for trading (X)	0.07	0.06	0.06	0.05	0.05
Non-traded (X)	0.02	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.07	0.06	0.05	0.04	0.04
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	0.91	0.74	0.73	0.53	0.53



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2020

**Allowance and Net Loan and Lease Losses**

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	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.66	0.15	0.15	0.14	0.16
Provision for loan and lease losses / Average loans and leases	1.06	0.25	0.24	0.24	0.28
Provision for loan and lease losses / Net loan and lease losses	587.46	143.30	130.58	134.68	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58	0.85	0.83	0.90	0.98
Allowance for loan and lease losses / Total loans and leases	1.55	0.83	0.81	0.89	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	11.29	7.87	8.03	7.54	8.39
Allowance for loan and lease losses / Nonaccrual assets	301.59	208.89	218.72	214.03	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	249.33	157.87	151.73	160.51	136.22
Gross loan and lease losses / Average loans and leases	0.35	0.28	0.28	0.30	0.33
Recoveries / Average loans and leases	0.07	0.08	0.08	0.09	0.09
Net losses / Average loans and leases	0.28	0.21	0.21	0.22	0.24
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	24.76	26.52	36.22	41.30	33.49
Earnings coverage of net loan and lease losses (X)	20.97	24.55	24.40	21.75	19.67
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.04	0.01	0.01	0.02	0.02
Real estate loans secured by 1-4 family	0.01	0.01	0.01	0.01	0.03
Revolving	0.01	0.03	0.02	0.03	0.09
Closed-end	0.01	0.01	0.00	0.01	0.02
Commercial real estate loans	0.06	0.01	0.01	0.01	0.01
Construction and land development	0.00	-0.01	-0.01	-0.03	-0.02
1-4 family	0.00	0.00	0.00	-0.01	0.00
Other	0.00	-0.01	-0.01	-0.02	-0.01
Multifamily	0.00	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	0.08	0.02	0.02	0.02	0.03
Owner-occupied	0.02	0.01	0.01	0.01	0.01
Other	0.05	0.01	0.01	0.01	0.01
Real estate loans secured by farmland	0.04	0.01	0.01	0.00	0.01
Commercial and industrial loans	0.46	0.36	0.37	0.31	0.39
Loans to individuals	1.25	1.17	1.17	1.16	1.25
Credit card loans	3.33	3.19	3.11	2.92	2.92
Agricultural loans	0.11	0.06	0.08	0.15	0.18
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.14	0.14	0.15	0.14	0.15

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2020

**Past Due and Nonaccrual Assets**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.36	0.39	0.43	0.44	0.47
90+ days past due loans and leases	0.13	0.14	0.15	0.17	0.20
Nonaccrual loans and leases	0.67	0.51	0.51	0.54	0.63
90+ days past due and nonaccrual loans and leases	0.84	0.70	0.71	0.75	0.88
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.37	0.40	0.43	0.44	0.47
90+ days past due assets	0.13	0.14	0.15	0.18	0.20
Nonaccrual assets	0.68	0.53	0.53	0.57	0.64
30+ days past due and nonaccrual assets	1.25	1.17	1.19	1.26	1.39
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.52	0.43	0.44	0.48	0.54
90+ past due and nonaccrual assets + other real estate owned	0.55	0.48	0.48	0.52	0.59
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	66.61	114.02	115.41	118.28	129.01
Allowance for loan and lease losses	5.13	4.30	4.28	4.79	5.78
Equity capital + allowance for loan and lease losses	6.29	5.72	5.65	6.16	7.35
Tier 1 capital + allowance for loan and lease losses	0.98	0.87	0.85	0.96	1.15
Loans and leases + other real estate owned					

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2020

**Past Due and Nonaccrual Loans and Leases**

		09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.35	0.35	0.38	0.42	0.44
	90+ days past due	0.16	0.15	0.16	0.22	0.26
	Nonaccrual	0.71	0.49	0.46	0.57	0.69
Commercial and industrial	30-89 days past due	0.24	0.33	0.32	0.30	0.32
	90+ days past due	0.03	0.04	0.05	0.05	0.05
	Nonaccrual	0.80	0.81	0.83	0.76	0.93
Individuals	30-89 days past due	0.74	0.89	0.83	0.84	0.97
	90+ days past due	0.11	0.15	0.17	0.16	0.19
	Nonaccrual	0.24	0.20	0.17	0.23	0.24
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.05
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.15	0.19	0.24	0.17	0.17
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.72	0.75	0.67	0.75	0.96
Foreign governments	30-89 days past due	3.73	0.00	0.07	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.03	0.06	0.06
Other loans and leases	30-89 days past due	0.14	0.14	0.20	0.17	0.20
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.19	0.14	0.13	0.14	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: 1  
Date: 09/30/2020

		09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.51	0.55	0.67	0.71	0.74
	90+ days past due	0.36	0.30	0.31	0.46	0.49
	Nonaccrual	0.92	0.75	0.73	0.86	0.97
Revolving	30-89 days past due	0.40	0.47	0.45	0.50	0.61
	90+ days past due	0.03	0.04	0.05	0.05	0.07
	Nonaccrual	1.28	0.97	1.00	1.17	1.17
Closed-End	30-89 days past due	0.51	0.56	0.70	0.75	0.79
	90+ days past due	0.40	0.34	0.35	0.53	0.57
	Nonaccrual	0.90	0.72	0.70	0.84	0.96
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.04	0.06	0.07
Commercial real estate	30-89 days past due	0.21	0.16	0.18	0.17	0.18
	90+ days past due	0.02	0.02	0.03	0.03	0.04
	Nonaccrual	0.53	0.27	0.23	0.28	0.34
Construction and development	30-89 days past due	0.24	0.24	0.28	0.21	0.23
	90+ days past due	0.01	0.02	0.02	0.02	0.03
	Nonaccrual	0.31	0.17	0.20	0.19	0.24
1-4 family	30-89 days past due	0.03	0.03	0.06	0.06	0.07
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.02	0.02	0.03
Other	30-89 days past due	0.17	0.18	0.20	0.13	0.13
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.26	0.14	0.17	0.15	0.18
Multifamily	30-89 days past due	0.09	0.05	0.08	0.10	0.07
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.09	0.06	0.05	0.08	0.10
Nonfarm non-residential	30-89 days past due	0.21	0.15	0.14	0.17	0.17
	90+ days past due	0.02	0.02	0.03	0.03	0.04
	Nonaccrual	0.69	0.30	0.28	0.30	0.38
Owner occupied	30-89 days past due	0.07	0.07	0.07	0.09	0.07
	90+ days past due	0.00	0.01	0.01	0.01	0.02
	Nonaccrual	0.26	0.17	0.16	0.17	0.21
Other	30-89 days past due	0.13	0.07	0.07	0.07	0.09
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.37	0.12	0.10	0.13	0.14
Farmland	30-89 days past due	0.24	0.27	0.23	0.25	0.27
	90+ days past due	0.01	0.03	0.01	0.01	0.06
	Nonaccrual	1.49	1.00	0.84	1.23	1.07
Credit card	30-89 days past due	0.92	1.46	1.19	1.22	1.08
	90+ days past due	0.55	0.80	0.78	0.73	0.75
	Nonaccrual	0.06	0.12	0.11	0.09	0.08

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2020

**Regulatory Capital Components and Ratios**

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.26			12.07			12.11			12.09			12.16		
Common equity tier 1 capital, column B	0.29			0.39			0.29			0.52			0.44		
Tier 1 capital, column A	12.97			12.71			12.78			12.85			12.95		
Tier 1 capital, column B	0.33			0.45			0.34			0.60			0.51		
Total capital, column A	15.12			14.32			14.36			14.45			14.63		
Total capital, column B	0.38			0.50			0.38			0.67			0.57		
Tier 1 leverage	9.05			9.76			9.76			9.71			9.53		
Supplementary leverage ratio, advanced approaches HCs	8.70			7.47			7.41			7.31			6.58		

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2020

**Insurance and Broker-Dealer Activities**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.01	0.01	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.17	52.91	51.47	56.12	52.23
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.83	47.09	48.53	43.88	47.77
Separate account assets (L/H) / Total life assets	11.09	7.01	7.26	8.53	2.52
Insurance activities revenue / Adjusted operating income	0.41	0.47	0.47	0.47	0.55
Premium income / Insurance activities revenue	2.06	6.15	7.32	4.86	4.64
Credit related premium income / Total premium income	40.11	34.88	34.91	44.54	43.04
Other premium income / Total premium income	59.89	65.12	65.09	55.46	56.96
Insurance underwriting net income / Consolidated net income	0.03	0.09	0.08	0.08	0.04
Insurance net income (P/C) / Equity (P/C)	10.18	12.39	19.86	15.64	5.74
Insurance net income (L/H) / Equity (L/H)	5.32	-0.28	5.13	1.99	-2.99
Insurance benefits, losses, expenses / Insurance premiums	654.61	401.48	233.61	160.49	127.33
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.23	0.15	0.17	0.48
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.15	0.15	2.31	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	11.07	11.43	11.51	10.22	9.84
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.75	1.46	1.39	1.79	1.54

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2020

**Foreign Activities**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.87	1.25	1.25	1.17	1.08
Cost: Interest-bearing deposits	0.48	1.30	1.19	0.97	0.51
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	6.51	21.24	27.03	27.29	67.99
Commercial and industrial loans	0.44	0.19	0.29	1.53	2.12
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	-0.58	20.88	22.49	7.24	21.19
Total selected assets	2.61	12.29	12.39	3.24	21.86
Deposits	-1.43	9.49	10.36	5.00	-0.77

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2020

**Parent Company Analysis - Part 1**

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	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Profitability</b>					
Net income / Average equity capital	6.29	9.90	9.68	10.40	7.61
Bank net income / Average equity investment in banks	6.43	10.59	10.51	11.19	8.74
Nonbank net income / Average equity investment in nonbanks	8.02	9.04	7.89	7.10	4.73
Subsidiary HCs net income / Average equity investment in sub HCs	6.74	8.84	8.55	8.78	6.82
Bank net income / Parent net income	87.60	83.18	82.22	82.56	80.64
Nonbank net income / Parent net income	4.41	4.08	5.93	3.78	7.76
Subsidiary holding companies' net income / Parent net income	82.03	73.29	74.00	72.48	82.97
<b>Leverage</b>					
Total liabilities / Equity capital	20.37	20.73	20.43	20.88	19.94
Total debt / Equity capital	14.75	14.79	14.31	14.69	13.95
Total debt + notes payable to subs that issued TPS / Equity capital	17.06	16.85	16.36	17.10	16.10
Total debt + Loans guaranteed for affiliate / Equity capital	15.04	15.19	14.57	15.14	14.35
Total debt / Equity capital - excess over fair value	14.88	14.99	14.52	14.81	14.10
Long-term debt / Equity capital	13.73	13.51	13.08	13.37	12.69
Short-term debt / Equity capital	0.92	0.98	0.98	1.14	1.07
Current portion of long-term debt / Equity capital	0.05	0.13	0.05	0.14	0.27
Excess cost over fair value / Equity capital	0.08	0.11	0.12	0.12	0.17
Long-term debt / Consolidated long-term debt	32.62	27.97	28.55	28.63	26.93
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	103.27	103.51	103.22	103.10	102.10
Total investment in subs / Equity capital	110.46	111.85	111.07	112.48	111.30
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)	0.69	0.39	0.36	0.35	0.52
Equity investment in subs - equity cap / Net income-div (X)	2.30	1.11	1.22	1.22	2.64
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	126.15	170.10	177.69	162.34	141.81
Cash from ops + noncash items + op expense / Op expense + dividend	140.03	186.46	190.27	174.91	148.20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	140.42	115.62	116.34	103.19	92.33
Pretax operating income + interest expense / Interest expense	1,578.63	1,705.80	1,967.91	2,898.75	1,909.25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,233.68	1,527.27	1,632.36	1,369.37	1,547.94
Dividends + interest from subsidiaries / Interest expense + dividends	141.60	202.96	210.78	188.90	172.51
Fees + other income from subsidiaries / Salary + other expenses	14.82	15.59	16.52	16.08	16.39
Net income / Current part of long-term debt + preferred dividends (X)	26.66	44.39	57.11	33.93	24.63
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	3.53	2.60	2.67	2.61	3.24
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.12	3.41	0.04	0.24	0.10
Nonaccrual	0.80	7.19	0.54	6.54	7.38
Total	0.92	10.60	0.58	6.78	7.48
<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	0.05	0.12	0.10	0.24	0.17
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.05	0.15	0.10	0.25	0.17
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	3.16	5.58	5.62	5.50	5.68
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.07	0.19	0.19	0.21	0.13



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2020

**Parent Company Analysis - Part 2**

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	84.29	56.99	57.84	57.26	68.72
Dividends declared / Net income	49.74	31.44	33.08	27.33	31.29
Net income - dividends / Average equity	3.19	6.67	6.46	7.33	5.03
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	127.53	176.46	178.13	157.73	130.71
Dividends from nonbank subsidiaries	3.37	5.38	7.53	7.13	12.57
Dividends from subsidiary holding companies	2.34	22.09	21.40	16.86	18.99
Dividends from all subsidiaries	168.52	248.52	260.40	215.26	196.35
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	60.44	64.20	66.55	60.71	59.00
Interest income from bank subsidiaries	0.48	0.56	0.54	0.52	0.76
Management and service fees from bank subsidiaries	1.79	1.58	1.55	1.88	2.98
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	70.36	66.13	69.36	63.43	62.82
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	52.28	64.13	82.93	51.40	102.35
Interest income from nonbank subsidiaries	4.57	18.43	20.25	18.56	8.11
Management and serv fees from nonbank subsidiaries	0.93	1.28	1.92	2.96	0.85
Other income from nonbank subsidiaries	0.20	1.08	1.06	0.15	0.81
Operating income from nonbank subsidiaries	70.61	115.32	150.40	99.33	165.35
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	25.65	58.96	61.23	48.56	59.89
Interest income from subsidiary holding companies	9.67	4.70	6.54	3.95	2.71
Management and service fees from subsidiary holding companies	0.41	0.35	0.36	0.43	0.56
Other income from subsidiary holding companies	0.01	0.48	0.29	0.01	0.00
Operating income from subsidiary holding companies	41.37	66.47	76.49	61.19	64.33
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	64.44	66.11	67.31	65.18	59.17
Interest income from bank subsidiaries	1.22	0.88	0.80	0.92	0.94
Management and service fees from bank subsidiaries	2.15	1.74	1.81	2.01	2.17
Other income from bank subsidiaries	0.08	0.05	0.03	0.02	0.09
Operating income from bank subsidiaries	80.69	77.63	78.80	74.20	69.23
Dividends from nonbank subsidiaries	2.16	1.98	2.65	2.57	2.65
Interest income from nonbank subsidiaries	0.90	1.36	1.19	2.32	2.79
Management and service fees from nonbank subsidiaries	0.03	0.05	0.06	0.03	0.07
Other income from nonbank subsidiaries	0.04	0.05	0.04	0.02	0.17
Operating income from nonbank subsidiaries	6.44	6.49	7.29	7.64	9.99
Dividends from subsidiary holding companies	1.42	5.36	4.52	5.15	5.49
Interest income from subsidiary holding companies	0.16	0.23	0.20	0.37	0.13
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	4.26	6.86	6.08	6.79	6.46
Loans and advances from subsidiaries / Short term debt	210.56	115.70	84.24	87.87	83.68
Loans and advances from subsidiaries / Total debt	27.04	26.56	28.33	26.53	39.18

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 1  
Date: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									130
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.80	0.97	1.78	2.48	2.88	3.20	3.59	4.18	130
+ Non-interest income	1.21	0.25	0.38	0.62	1.04	1.61	2.63	3.76	130
- Overhead expense	2.59	1.48	1.57	2.01	2.44	2.98	4.04	5.29	130
- Provision for credit losses	0.66	0.09	0.19	0.39	0.61	0.88	1.35	1.79	130
+ Securities gains (losses)	0.03	0.00	0.00	0.00	0.01	0.06	0.10	0.13	130
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	130
= Pretax net operating income (tax equivalent)	0.91	-1.44	0.03	0.60	0.99	1.29	1.63	1.95	130
Net operating income	0.70	-1.25	0.02	0.46	0.74	1.02	1.29	1.51	130
Net income	0.71	-1.25	0.02	0.46	0.76	1.04	1.35	1.55	130
Net income (Subchapter S adjusted)	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	3.64	1.97	2.82	3.29	3.67	4.05	4.39	5.16	130
Interest expense	0.58	0.19	0.23	0.38	0.53	0.74	1.04	1.41	130
Net interest income (tax equivalent)	3.05	1.08	1.90	2.71	3.17	3.53	3.89	4.35	130
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.28	0.00	0.03	0.08	0.19	0.41	0.70	1.48	130
Earnings coverage of net loan and lease losses (X)	20.97	-17.67	0.78	4.61	11.79	28.30	73.89	156.80	130
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58	0.50	0.70	1.15	1.46	1.86	2.86	3.37	130
Allowance for loan and lease losses / Total loans and leases	1.55	0.48	0.68	1.13	1.45	1.81	2.85	3.35	130
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.15	0.25	0.40	0.64	0.97	1.42	1.90	130
30-89 days past due loans and leases / Total loans and leases	0.36	0.04	0.06	0.14	0.30	0.53	0.93	1.50	130
<b>Liquidity and Funding</b>									
Net noncore funding dependence	6.21	-13.34	-9.80	-2.25	4.33	13.34	27.70	44.20	130
Net short-term noncore funding dependence	-2.68	-47.11	-20.17	-7.45	-0.92	3.79	10.79	17.53	130
Net loans and leases / Total assets	62.99	21.18	35.82	58.15	65.91	71.58	77.68	80.99	130
<b>Capitalization</b>									
Tier 1 leverage ratio	9.05	7.14	7.65	8.20	8.86	9.82	10.81	11.83	130
Holding company equity capital / Total assets	11.12	7.40	8.18	9.40	11.18	12.62	14.21	15.34	130
Total equity capital (including minority interest) / Total assets	11.24	7.62	8.32	9.47	11.27	12.78	14.28	15.34	130
Common equity tier 1 capital / Total risk-weighted assets	12.26	9.31	9.70	10.44	12.07	13.18	16.16	18.56	129
Net loans and leases / Equity capital (X)	5.73	2.19	3.39	4.54	5.67	6.72	8.24	9.03	130
Cash dividends / Net income	49.71	0.00	3.69	26.60	47.37	65.20	96.44	120.92	118
Cash dividends / Net income (Subchapter S adjusted)	10.79	10.79	10.79	10.79	10.79	10.79	10.79	10.79	1
<b>Growth Rates</b>									
Assets	16.66	-1.06	2.07	8.95	14.11	23.76	34.00	54.80	130
Equity capital	6.54	-14.61	-2.46	0.78	5.30	10.26	25.13	33.44	130
Net loans and leases	12.73	-5.33	-2.86	4.27	10.33	18.41	37.11	53.07	130
Noncore funding	-6.61	-43.86	-38.80	-25.57	-6.49	10.66	29.54	46.25	130
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.92	0.00	0.00	0.00	0.00	0.08	6.28	10.95	130
Long-term debt / Equity capital	13.73	0.00	0.00	1.35	8.27	18.85	48.36	80.11	130
Equity investment in subsidiaries / Equity capital	103.27	92.35	95.29	99.61	102.36	106.89	113.67	118.09	130
Cash from ops + noncash items + op expense / Op expense + dividends	140.03	7.70	35.93	92.24	125.00	181.11	280.46	330.77	127

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2020

**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)	3.35	1.80	2.60	3.08	3.32	3.73	4.09	4.98	130
Less: Interest expense	0.54	0.17	0.20	0.34	0.49	0.69	0.98	1.36	130
Equals: Net interest income (tax equivalent)	2.80	0.97	1.78	2.48	2.88	3.20	3.59	4.18	130
Plus: Non-interest income	1.21	0.25	0.38	0.62	1.04	1.61	2.63	3.76	130
Equals: adjusted operating income (tax equivalent)	4.07	2.77	3.07	3.56	3.95	4.44	5.30	6.82	130
Less: Overhead expense	2.59	1.48	1.57	2.01	2.44	2.98	4.04	5.29	130
Less: Provision for credit losses	0.66	0.09	0.19	0.39	0.61	0.88	1.35	1.79	130
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	130
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.00	0.00	0.00	0.01	0.06	0.10	0.13	130
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	130
Equals: Pretax net operating income (tax equivalent)	0.91	-1.44	0.03	0.60	0.99	1.29	1.63	1.95	130
Less: Applicable income taxes (tax equivalent)	0.21	-0.12	0.02	0.11	0.22	0.30	0.38	0.47	130
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	130
Equals: Net operating income	0.70	-1.25	0.02	0.46	0.74	1.02	1.29	1.51	130
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Equals: Net income	0.71	-1.25	0.02	0.46	0.76	1.04	1.35	1.55	130
Memo: Net income (last four quarters)	0.81	-0.81	0.18	0.58	0.84	1.10	1.38	1.54	130
Net income-BHC and noncontrolling (minority) interest	0.72	-1.22	0.03	0.47	0.76	1.04	1.35	1.55	130
<b>Margin Analysis</b>									
Average earning assets / Average assets	92.08	86.92	88.28	90.04	92.16	94.24	95.71	97.08	130
Average interest-bearing funds / Average assets	64.67	49.57	54.50	59.35	64.38	69.39	78.21	82.31	130
Interest income (tax equivalent) / Average earning assets	3.64	1.97	2.82	3.29	3.67	4.05	4.39	5.16	130
Interest expense / Average earning assets	0.58	0.19	0.23	0.38	0.53	0.74	1.04	1.41	130
Net interest income (tax equivalent) / Average earning assets	3.05	1.08	1.90	2.71	3.17	3.53	3.89	4.35	130
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.35	3.14	3.60	3.92	4.25	4.71	5.38	6.79	130
Interest-bearing bank balances	0.36	0.13	0.17	0.23	0.32	0.46	0.66	0.93	130
Federal funds sold and reverse repos	0.75	0.00	0.02	0.23	0.59	1.01	1.86	3.85	76
Trading assets	0.65	0.00	0.00	0.00	0.00	1.51	2.68	3.73	87
Total earning assets	3.61	1.96	2.80	3.22	3.63	4.02	4.31	5.09	130
Investment securities (tax equivalent)	2.36	1.61	1.74	2.09	2.39	2.64	2.96	3.16	129
US Treasury and agency securities (excluding mortgage-backed securities)	1.85	0.63	0.76	1.24	1.72	2.37	2.81	5.77	121
Mortgage-backed securities	2.17	1.51	1.65	1.92	2.20	2.43	2.63	2.71	128
All other securities	3.28	1.51	1.90	2.71	3.09	3.75	5.08	6.94	124
Interest-bearing deposits	0.60	0.17	0.22	0.37	0.56	0.82	1.06	1.28	129
Time deposits of \$250K or more	1.53	0.72	0.92	1.26	1.57	1.80	2.08	2.31	127
Time deposits < \$250K	1.47	0.69	0.90	1.19	1.46	1.79	1.98	2.09	127
Other domestic deposits	0.41	0.12	0.17	0.25	0.40	0.53	0.78	1.00	129
Foreign deposits	0.48	0.00	0.00	0.18	0.40	0.69	1.02	1.61	27
Federal funds purchased and repos	0.71	0.12	0.19	0.35	0.53	0.87	1.95	2.61	120
Other borrowed funds and trading liabilities	1.54	0.36	0.58	0.95	1.50	2.01	2.76	3.47	129
All interest-bearing funds	0.82	0.30	0.37	0.56	0.74	1.03	1.39	1.83	130

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2020

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.08	0.00	0.00	0.14	1.68	3.69	6.58	8.02	129
Overhead expenses / Net Interest Income + non-interest income	62.04	43.78	48.82	55.23	60.46	67.74	78.15	104.11	130
<b>Percent of Average Assets</b>									
Total overhead expense	2.59	1.48	1.57	2.01	2.44	2.98	4.04	5.29	130
Personnel expense	1.30	0.70	0.82	1.04	1.27	1.53	1.81	2.14	130
Net occupancy expense	0.26	0.10	0.14	0.22	0.25	0.32	0.38	0.42	130
Other operating expenses	0.95	0.42	0.50	0.64	0.81	1.06	1.86	3.39	130
Overhead less non-interest income	1.27	-0.43	0.45	0.95	1.29	1.54	2.12	3.53	130
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	61.58	43.66	48.31	55.17	59.26	67.68	78.09	104.11	130
Personnel expense	32.30	20.15	23.88	27.56	32.65	36.46	40.27	44.16	130
Net occupancy expense	6.55	2.69	3.54	5.16	6.52	8.09	9.45	10.13	130
Other operating expenses	22.15	12.94	14.09	16.48	20.18	23.80	35.99	63.36	130
Total non-interest income	28.54	7.54	11.06	17.02	25.79	38.23	54.51	77.80	130
Fiduciary activities income	2.06	0.00	0.00	0.01	1.54	3.63	6.57	10.00	130
Service charges on domestic deposit accounts	3.23	0.01	0.67	1.68	3.19	4.55	5.91	7.04	130
Trading revenue	1.36	-0.23	0.00	0.00	0.08	1.42	6.82	12.25	130
Investment banking fees and commissions	2.59	0.00	0.00	0.36	1.45	3.23	10.26	19.46	130
Insurance activities revenue	0.41	0.00	0.00	0.00	0.06	0.54	2.02	3.46	130
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.22	130
Net servicing fees	-0.04	-3.35	-1.61	-0.10	0.00	0.30	1.35	2.25	130
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	130
Net gain (loss) - sales of loans, OREO, and other assets	3.74	-0.23	0.00	0.36	2.04	6.09	11.29	22.42	130
Other non-interest income	9.52	3.01	3.36	4.47	8.31	12.30	20.63	31.64	130
Overhead less non-interest income	31.93	-8.65	12.83	23.87	32.88	41.25	52.55	63.85	130
Applicable income taxes / Pretax net operating income (tax equivalent)	18.64	3.35	8.96	15.96	19.45	22.49	25.18	27.81	117
Applicable income tax + TE / Pretax net operating income + TE	22.17	8.10	15.06	19.60	22.55	25.33	28.56	31.15	117

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 1  
Date: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	36.65	1.89	7.66	25.22	39.90	49.08	57.48	65.67	130
Commercial and industrial loans	14.40	1.40	3.25	9.72	14.43	19.18	23.17	27.97	130
Loans to individuals	3.57	0.02	0.13	0.45	1.64	5.95	12.02	17.59	130
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.48	130
Agricultural loans	0.20	0.00	0.00	0.00	0.04	0.33	0.90	1.76	130
Other loans and leases	4.66	0.28	0.54	1.71	3.29	7.75	10.99	13.91	130
Net loans and leases	62.99	21.18	35.82	58.15	65.91	71.58	77.68	80.99	130
Debt securities over 1 year	14.80	2.61	4.96	9.74	14.37	19.07	25.18	29.70	130
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.10	0.24	0.32	130
Subtotal	79.07	40.56	61.09	77.05	81.80	85.91	88.11	90.40	130
Interest-bearing bank balances	6.38	0.70	1.30	2.35	6.20	9.30	14.45	16.08	130
Federal funds sold and reverse repos	0.80	0.00	0.00	0.00	0.00	0.13	5.42	13.66	130
Debt securities 1 year or less	1.85	0.06	0.13	0.58	1.38	2.67	5.37	8.54	130
Trading assets	1.04	0.00	0.00	0.00	0.34	1.05	4.79	15.53	130
Total earning assets	90.84	83.69	86.82	89.05	90.82	93.07	94.68	95.09	130
Non-interest cash and due from depository institutions	1.05	0.27	0.49	0.69	1.03	1.34	1.68	2.00	130
Other real estate owned	0.03	0.00	0.00	0.00	0.01	0.04	0.10	0.15	130
All other assets	8.03	4.02	4.72	5.84	8.09	9.91	11.87	15.11	130
<b>Memoranda</b>									
Short-term investments	10.19	1.71	2.41	4.21	8.57	14.29	26.40	34.98	130
US Treasury securities	0.91	0.00	0.00	0.00	0.12	0.91	4.73	7.03	130
US agency securities (excluding mortgage-backed securities)	0.59	0.00	0.00	0.01	0.31	1.13	2.22	3.61	130
Municipal securities	1.60	0.00	0.00	0.06	0.83	3.00	5.40	6.86	130
Mortgage-backed securities	11.20	1.28	4.09	6.57	11.02	15.83	19.95	24.98	130
Asset-backed securities	0.31	0.00	0.00	0.00	0.00	0.41	1.55	2.75	130
Other debt securities	0.40	0.00	0.00	0.00	0.13	0.65	1.77	2.19	130
Loans held-for-sale	0.52	0.00	0.00	0.06	0.32	0.83	1.68	2.93	130
Loans held for investment	63.23	21.18	36.39	58.67	66.42	72.02	77.97	81.04	130
Real estate loans secured by 1-4 family	12.28	0.55	1.63	6.11	11.99	18.25	21.97	29.13	130
Revolving	1.72	0.00	0.01	0.34	1.37	3.06	3.86	4.52	130
Closed-end, secured by first liens	10.09	0.43	1.09	4.48	9.57	14.34	19.65	27.32	130
Closed-end, secured by junior liens	0.24	0.00	0.01	0.06	0.17	0.31	0.63	1.28	130
Commercial real estate loans	22.30	0.48	2.45	11.15	24.20	32.47	38.47	46.58	130
Construction and land development	3.47	0.00	0.16	1.07	2.96	5.30	8.08	10.15	130
Multifamily	3.10	0.01	0.28	1.09	2.59	4.49	6.79	12.50	130
Nonfarm nonresidential	14.72	0.30	1.27	7.06	15.15	22.38	27.39	29.61	130
Real estate loans secured by farmland	0.33	0.00	0.00	0.00	0.08	0.54	1.54	1.92	130

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2020

**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	56.15	12.15	24.82	43.40	60.52	70.74	78.20	86.03	130
Real estate loans secured by 1-4 family	19.50	1.07	4.05	11.31	19.88	26.50	35.47	43.54	130
Revolving	2.66	0.00	0.02	0.95	2.50	4.38	5.68	6.86	130
Closed-end	16.63	0.85	3.88	9.12	16.93	22.17	32.75	39.69	130
Commercial real estate loans	33.63	2.10	8.20	19.61	36.25	46.10	55.92	62.34	130
Construction and land development	5.18	0.00	0.57	1.85	4.57	8.28	10.90	13.86	130
1-4 family	0.93	0.00	0.00	0.16	0.55	1.53	3.00	3.93	130
Other	4.09	0.00	0.48	1.70	3.66	6.39	8.27	10.22	130
Multifamily	4.78	0.03	0.72	1.94	3.92	7.27	11.19	17.16	130
Nonfarm nonresidential	22.19	1.02	5.39	11.43	23.83	31.93	37.72	40.75	130
Owner-occupied	7.52	0.00	0.35	3.45	6.83	11.00	15.50	17.05	130
Other	14.53	0.39	3.88	7.37	14.85	20.86	25.36	26.33	130
Real estate loans secured by farmland	0.52	0.00	0.00	0.01	0.13	0.77	2.59	3.18	130
Loans to depository institutions and acceptances of other banks	0.06	0.00	0.00	0.00	0.00	0.01	0.47	1.38	130
Commercial and industrial loans	22.98	4.02	10.74	16.23	22.05	29.13	39.46	43.96	130
Loans to individuals	6.23	0.03	0.23	0.66	2.82	10.47	21.69	33.33	130
Credit card loans	0.63	0.00	0.00	0.00	0.00	0.65	2.80	10.36	130
Agricultural loans	0.31	0.00	0.00	0.00	0.08	0.54	1.38	2.85	130
Other loans and leases	9.12	0.42	0.69	2.52	5.56	14.77	22.81	51.79	130
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	387.92	34.82	96.21	261.47	438.22	513.62	608.09	698.60	129
Real estate loans secured by 1-4 family	130.18	7.72	24.59	56.62	127.84	191.70	234.17	307.26	129
Revolving	18.33	0.01	0.15	4.35	13.97	32.76	41.99	54.06	129
Closed-end	110.35	6.62	16.44	50.76	105.76	155.02	208.00	285.08	129
Commercial real estate loans	237.12	7.60	27.50	119.42	262.93	334.37	429.11	476.52	129
Construction and land development	36.43	0.11	2.97	9.99	34.05	56.54	87.98	98.92	129
1-4 family	6.59	0.00	0.00	0.78	4.11	11.97	21.18	25.90	129
Other	28.60	0.00	2.91	9.27	25.99	47.10	59.22	77.10	129
Multifamily	32.94	0.17	4.30	11.18	27.04	44.18	77.05	151.81	129
Nonfarm nonresidential	156.61	5.64	15.87	78.40	160.81	229.28	283.35	333.31	129
Owner-occupied	52.91	0.01	1.64	21.03	47.67	78.16	113.60	134.47	129
Other	101.84	4.57	12.57	42.39	102.27	158.25	184.84	206.59	129
Real estate loans secured by farmland	3.43	0.00	0.00	0.04	0.89	5.54	15.40	20.09	129
Loans to depository institutions and acceptances of other banks	0.31	0.00	0.00	0.00	0.00	0.08	2.28	5.17	129
Commercial and industrial loans	150.15	13.27	39.09	95.65	151.03	202.09	251.75	289.96	129
Loans to individuals	36.83	0.24	1.19	4.15	17.45	68.48	122.21	170.60	129
Credit card loans	3.28	0.00	0.00	0.00	0.02	3.69	14.66	47.55	129
Agricultural loans	1.99	0.00	0.00	0.01	0.41	3.17	8.90	17.99	129
Other loans and leases	49.93	3.21	5.61	14.69	37.06	83.76	118.74	156.31	129
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	26.62	0.63	7.60	16.63	27.19	36.61	44.48	50.76	130
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	186.38	6.07	27.65	95.62	190.71	262.12	331.73	409.03	129
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	243.43	8.42	28.01	129.71	265.63	338.14	431.82	477.57	129

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Liquidity and Funding**

Peer Group: 1  
Date: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	10.19	1.71	2.41	4.21	8.57	14.29	26.40	34.98	130
Liquid assets	24.89	8.76	10.63	16.25	21.79	30.91	52.69	64.75	130
Investment securities	17.19	3.74	6.26	10.76	16.58	21.82	31.21	36.50	130
Net loans and leases	62.99	21.18	35.82	58.15	65.91	71.58	77.68	80.99	130
Net loans, leases and standby letters of credit	63.89	22.46	39.52	58.82	66.61	72.36	78.11	81.36	130
Core deposits	69.21	20.95	43.23	63.70	73.20	78.52	81.61	82.41	130
Noncore funding	15.52	3.31	4.31	7.31	11.71	20.83	41.35	46.49	130
Time deposits of \$250K or more	2.34	0.09	0.44	1.02	1.92	3.61	4.96	6.70	130
Foreign deposits	0.36	0.00	0.00	0.00	0.00	0.00	2.28	6.46	130
Federal funds purchased and repos	1.44	0.00	0.00	0.07	0.70	2.21	5.44	8.91	130
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Net federal funds purchased (sold)	0.59	-4.39	-0.76	0.00	0.27	1.45	2.74	3.80	130
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.24	130
Other borrowings w/remaining maturity of 1 year or less	1.75	0.00	0.00	0.14	0.94	2.63	4.94	8.40	130
Earning assets that reprice within 1 year	38.84	16.26	20.82	28.01	40.32	47.58	54.96	60.23	130
Interest-bearing liabilities that reprice within 1 year	8.86	1.86	2.68	4.60	7.24	11.25	23.01	30.45	130
Long-term debt that reprices within 1 year	0.52	0.00	0.00	0.00	0.00	0.49	2.88	6.22	130
Net assets that reprice within 1 year	27.84	1.07	8.30	17.50	28.77	38.72	44.96	50.32	130
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	6.21	-13.34	-9.80	-2.25	4.33	13.34	27.70	44.20	130
Net short-term noncore funding dependence	-2.68	-47.11	-20.17	-7.45	-0.92	3.79	10.79	17.53	130
Short-term investment / Short-term noncore funding	149.15	16.89	21.89	60.13	107.66	194.86	417.10	593.39	130
Liquid assets - short-term noncore funding / Nonliquid assets	24.80	-10.25	0.43	7.93	19.24	35.13	73.08	116.09	130
Net loans and leases / Total deposits	82.06	48.69	59.58	72.83	83.14	91.04	103.11	120.84	129
Net loans and leases / Core deposits	92.24	61.41	67.39	77.53	89.18	101.93	126.22	144.58	129
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.73	0.00	0.00	0.25	1.16	3.23	4.56	6.52	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.54	0.36	1.32	2.54	3.63	6.45	9.99	13.48	128
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.04	-0.01	0.00	0.00	0.02	0.06	0.11	19
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	11.41	0.00	0.00	0.00	2.59	23.88	42.48	58.77	129
Available-for-sale securities	86.72	40.88	57.34	75.88	97.09	99.62	100.00	100.00	129
US Treasury securities	5.26	0.00	0.00	0.00	0.88	7.23	22.85	55.48	129
US agency securities (excluding mortgage-backed securities)	3.94	0.00	0.00	0.11	1.72	7.19	16.05	20.20	129
Municipal securities	9.87	0.00	0.00	1.09	6.11	17.06	34.89	44.23	129
Mortgage-backed securities	66.61	21.28	37.08	50.39	67.36	84.44	93.75	96.97	129
Asset-backed securities	1.91	0.00	0.00	0.00	0.00	3.14	8.91	16.18	129
Other debt securities	2.93	0.00	0.00	0.02	1.15	4.05	11.01	24.57	129
Mutual funds and equity securities	0.38	0.00	0.00	0.00	0.13	0.61	1.67	2.14	129
Debt securities 1 year or less	11.25	0.65	1.49	4.37	8.20	16.15	30.32	40.01	129
Debt securities 1 to 5 years	17.71	0.79	1.39	3.87	14.42	28.20	44.07	57.82	129
Debt securities over 5 years	68.10	23.65	30.17	50.38	73.93	87.21	93.79	96.86	129
Pledged securities	37.16	1.72	4.89	15.93	36.58	56.18	71.03	78.63	129
Structured notes, fair value	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.56	129
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	123.37	-16.80	-8.03	23.09	80.17	185.95	431.18	525.15	130
Investment securities	20.30	-15.04	-6.94	3.87	15.60	33.23	63.12	83.87	129
Core deposits	26.00	6.70	10.48	17.78	23.28	31.09	44.77	76.60	129
Noncore funding	-6.61	-43.86	-38.80	-25.57	-6.49	10.66	29.54	46.25	130





# BHCPR PERCENTILE DISTRIBUTION REPORT

# Derivatives Analysis

Peer Group: 1  
Date:09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	94.60	55.07	71.55	92.82	99.81	100.00	100.00	100.00	129
Foreign exchange contracts	3.07	0.00	0.00	0.00	0.00	3.82	18.26	32.62	129
Equity, commodity, and other contracts	1.18	0.00	0.00	0.00	0.00	0.81	6.70	12.70	129
<b>Futures and forwards</b>									
	14.61	0.00	0.00	1.52	7.47	25.90	52.41	60.04	129
<b>Written options</b>									
	8.62	0.00	0.00	1.44	4.54	13.19	31.81	42.69	129
Exchange-traded	0.15	0.00	0.00	0.00	0.00	0.00	0.95	2.84	129
Over-the-counter	8.14	0.00	0.00	1.15	4.43	12.72	30.63	42.69	129
<b>Purchased options</b>									
	3.52	0.00	0.00	0.00	0.62	7.43	13.95	20.26	129
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	0.93	2.86	129
Over-the-counter	2.99	0.00	0.00	0.00	0.30	5.93	13.35	17.53	129
Swaps	67.30	0.09	6.44	44.63	75.78	91.92	98.61	100.00	129
<b>Held for trading</b>									
	43.07	0.00	0.00	0.00	56.98	85.86	98.56	99.93	129
Interest rate contracts	36.65	0.00	0.00	0.00	45.89	72.81	88.92	96.17	129
Foreign exchange contracts	1.45	0.00	0.00	0.00	0.00	1.13	8.08	22.34	129
Equity, commodity, and other contracts	0.68	0.00	0.00	0.00	0.00	0.00	5.37	7.80	129
<b>Non-traded</b>									
	56.93	0.07	1.44	14.14	43.02	100.00	100.00	100.00	129
Interest rate contracts	54.26	0.01	0.86	12.16	41.37	99.89	100.00	100.00	129
Foreign exchange contracts	0.39	0.00	0.00	0.00	0.00	0.15	2.43	7.36	129
Equity, commodity, and other contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.64	2.13	129
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	90.27	47.58	58.05	83.12	95.47	100.00	106.24	126.46	129
One year or less	31.65	0.00	1.48	6.85	20.77	54.47	81.59	100.00	129
Over 1 year to 5 years	27.14	0.00	0.44	10.76	22.50	43.67	53.51	61.67	129
Over 5 years	28.14	0.00	0.00	9.08	25.19	49.22	72.17	78.78	129
Gross negative fair value (absolute value)	1.65	0.05	0.15	0.40	1.20	2.88	4.24	5.03	129
Gross positive fair value	2.48	0.22	0.66	1.27	2.28	3.78	4.58	5.02	129
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.07	0.00	0.00	0.01	0.03	0.08	0.21	0.78	129
Gross positive fair value (X)	0.10	0.00	0.00	0.02	0.07	0.14	0.22	0.83	129
Held for trading (X)	0.07	0.00	0.00	0.00	0.03	0.11	0.21	0.83	129
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.12	129
Current credit exposure (X)	0.07	0.00	0.00	0.00	0.05	0.12	0.20	0.38	129
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	129
<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	129
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.91	0.00	0.00	0.06	0.58	1.34	2.51	6.87	129

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 09/30/2020

## 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	0.66	0.09	0.19	0.39	0.60	0.86	1.34	1.79	130
Provision for loan and lease losses / Average loans and leases	1.06	0.22	0.38	0.56	0.92	1.36	2.23	2.92	130
Provision for loan and lease losses / Net loan and lease losses	587.46	145.16	167.99	262.86	396.89	764.79	1442.20	2606.17	130
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58	0.50	0.70	1.15	1.46	1.86	2.86	3.37	130
Allowance for loan and lease losses / Total loans and leases	1.55	0.48	0.68	1.13	1.45	1.81	2.85	3.35	130
Allowance for loan and lease losses / Net loans and leases losses (X)	11.29	2.51	2.78	4.20	7.06	16.14	27.36	67.61	126
Allowance for loan and lease losses / Nonaccrual assets	301.59	55.14	93.42	168.94	227.33	399.20	609.06	1282.99	129
ALLL / 90+ days past due + nonaccrual loans and leases	249.33	47.94	61.44	133.83	217.29	347.87	500.04	783.54	129
Gross loan and lease losses / Average loans and leases	0.35	0.03	0.05	0.13	0.25	0.49	0.83	1.83	130
Recoveries / Average loans and leases	0.07	0.00	0.01	0.03	0.06	0.10	0.15	0.42	130
Net losses / Average loans and leases	0.28	0.00	0.03	0.08	0.19	0.41	0.70	1.48	130
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	0.01	130
Recoveries / Prior year-end losses	24.76	3.15	10.10	14.56	21.41	33.78	47.68	72.11	130
Earnings coverage of net loan and lease losses (X)	20.97	-17.67	0.78	4.61	11.79	28.30	73.89	156.80	130
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.04	-0.04	-0.02	0.00	0.02	0.07	0.13	0.21	129
Real estate loans secured by 1-4 family	0.01	-0.07	-0.05	-0.01	0.00	0.03	0.09	0.18	126
Revolving	0.01	-0.44	-0.14	-0.02	0.00	0.06	0.17	0.40	123
Closed-end	0.01	-0.07	-0.06	-0.02	0.00	0.02	0.09	0.17	126
Commercial real estate loans	0.06	-0.02	0.00	0.00	0.03	0.11	0.19	0.32	127
Construction and land development	0.00	-0.12	-0.07	-0.02	0.00	0.00	0.06	0.19	123
1-4 family	0.00	-0.05	-0.02	0.00	0.00	0.00	0.01	0.04	123
Other	0.00	-0.08	-0.04	-0.01	0.00	0.00	0.05	0.11	123
Multifamily	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.03	126
Nonfarm nonresidential	0.08	-0.01	0.00	0.00	0.04	0.14	0.28	0.53	125
Owner-occupied	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.14	125
Other	0.05	-0.01	0.00	0.00	0.01	0.08	0.21	0.30	125
Real estate loans secured by farmland	0.04	-0.04	-0.01	0.00	0.00	0.00	0.30	0.57	108
Commercial and industrial loans	0.46	0.00	0.01	0.11	0.34	0.67	1.45	2.15	128
Loans to individuals	1.25	0.12	0.22	0.44	0.80	1.78	3.41	4.25	109
Credit card loans	3.33	0.00	0.00	2.08	3.36	4.56	7.14	8.72	73
Agricultural loans	0.11	-0.17	-0.03	0.00	0.00	0.09	0.76	1.41	101
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.14	-0.03	-0.01	0.00	0.03	0.22	0.54	0.89	129

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2020

**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	0.36	0.04	0.06	0.14	0.30	0.53	0.93	1.50	130
90+ days past due loans and leases	0.13	0.00	0.00	0.00	0.03	0.13	0.56	1.26	130
Nonaccrual loans and leases	0.67	0.13	0.22	0.38	0.59	0.91	1.41	1.86	130
90+ days past due and nonaccrual loans and leases	0.84	0.19	0.32	0.43	0.73	1.08	1.89	2.80	130
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.11	130
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.09	130
Nonaccrual restructured	0.14	0.00	0.01	0.04	0.10	0.22	0.36	0.45	130
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	130
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	130
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	130
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.37	0.04	0.06	0.14	0.30	0.53	0.94	1.51	130
90+ days past due assets	0.13	0.00	0.00	0.00	0.03	0.13	0.56	1.26	130
Nonaccrual assets	0.68	0.13	0.22	0.38	0.60	0.92	1.44	1.87	130
30+ days past due and nonaccrual assets	1.25	0.29	0.46	0.65	1.08	1.63	2.69	3.68	130
Total assets	0.61	0.11	0.19	0.34	0.58	0.85	1.11	1.61	130
Allowance for loan and lease losses	66.61	15.67	23.26	37.99	58.93	83.82	135.64	201.21	130
Equity capital + allowance for loan and lease losses	5.13	0.94	1.46	2.62	4.94	7.27	9.57	13.93	130
Tier 1 capital + allowance for loan and lease losses	6.29	1.26	2.07	3.61	5.56	8.84	11.84	17.18	130
Loans and leases + other real estate owned	0.98	0.21	0.35	0.55	0.86	1.33	1.95	2.88	130

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2020

**Past Due and Nonaccrual Loans and Leases**

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.35	0.01	0.05	0.12	0.28	0.55	0.93	1.21	129
	90+ days past due	0.16	0.00	0.00	0.00	0.02	0.13	0.92	2.35	129
	Nonaccrual	0.71	0.05	0.13	0.36	0.63	1.01	1.50	2.34	129
Commercial and industrial	30-89 days past due	0.24	0.00	0.02	0.06	0.15	0.36	0.69	0.94	128
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.22	128
	Nonaccrual	0.80	0.02	0.13	0.40	0.71	1.13	1.79	2.11	128
Individuals	30-89 days past due	0.74	0.00	0.01	0.27	0.61	0.92	1.76	2.39	130
	90+ days past due	0.11	0.00	0.00	0.00	0.04	0.18	0.41	0.93	130
	Nonaccrual	0.24	0.00	0.00	0.01	0.16	0.38	0.77	1.83	130
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.16	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Agricultural	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.27	0.72	1.59	101
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	101
	Nonaccrual	0.72	0.00	0.00	0.00	0.07	0.97	3.55	5.91	101
Foreign governments	30-89 days past due	3.73	0.00	0.00	0.00	0.00	0.00	0.00	16.80	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.16	15
Other loans and leases	30-89 days past due	0.14	0.00	0.00	0.00	0.03	0.24	0.61	0.98	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.15	129
	Nonaccrual	0.19	0.00	0.00	0.00	0.05	0.26	0.85	1.24	129

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 1  
Date: 09/30/2020

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.51	0.04	0.09	0.19	0.44	0.73	1.24	1.69	126
	90+ days past due	0.36	0.00	0.00	0.00	0.02	0.23	2.11	5.15	126
	Nonaccrual	0.92	0.08	0.16	0.43	0.71	1.25	2.30	3.18	126
Revolving	30-89 days past due	0.40	0.00	0.00	0.15	0.34	0.62	1.01	1.55	123
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.24	123
	Nonaccrual	1.28	0.00	0.04	0.37	0.76	1.52	4.29	8.61	123
Closed-End	30-89 days past due	0.51	0.02	0.07	0.16	0.40	0.77	1.23	1.84	126
	90+ days past due	0.40	0.00	0.00	0.00	0.02	0.26	2.51	5.70	126
	Nonaccrual	0.90	0.08	0.16	0.42	0.70	1.15	2.49	3.10	126
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.05	0.07	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	126
	Nonaccrual	0.05	0.00	0.00	0.01	0.04	0.09	0.17	0.21	126
Commercial real estate	30-89 days past due	0.21	0.00	0.00	0.04	0.16	0.34	0.68	0.84	127
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.18	127
	Nonaccrual	0.53	0.00	0.06	0.20	0.40	0.82	1.16	1.67	127
Construction and development	30-89 days past due	0.24	0.00	0.00	0.00	0.09	0.41	0.95	1.83	123
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.12	123
	Nonaccrual	0.31	0.00	0.00	0.01	0.11	0.39	1.02	3.14	123
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.11	0.37	123
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	123
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.27	123
Other	30-89 days past due	0.17	0.00	0.00	0.00	0.05	0.25	0.79	1.46	123
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	123
	Nonaccrual	0.26	0.00	0.00	0.00	0.09	0.33	0.81	3.10	123
Multifamily	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.13	0.50	0.85	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	126
	Nonaccrual	0.09	0.00	0.00	0.00	0.03	0.18	0.36	0.66	126
Nonfarm non-residential	30-89 days past due	0.21	0.00	0.00	0.02	0.13	0.34	0.79	0.92	125
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.27	125
	Nonaccrual	0.69	0.00	0.13	0.26	0.49	1.03	1.72	2.19	125
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.04	0.11	0.23	0.36	125
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	125
	Nonaccrual	0.26	0.00	0.00	0.10	0.25	0.42	0.65	0.79	125
Other	30-89 days past due	0.13	0.00	0.00	0.00	0.05	0.23	0.57	0.65	125
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.25	125
	Nonaccrual	0.37	0.00	0.00	0.07	0.19	0.66	1.13	1.60	125
Farmland	30-89 days past due	0.24	0.00	0.00	0.00	0.00	0.32	1.18	2.47	108
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.15	108
	Nonaccrual	1.49	0.00	0.00	0.00	0.76	2.60	5.27	12.45	108
Credit card	30-89 days past due	0.92	0.00	0.00	0.50	0.94	1.38	1.88	2.41	73
	90+ days past due	0.55	0.00	0.00	0.00	0.50	0.96	1.35	1.78	73
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.01	0.25	0.97	73

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 1  
Date: 09/30/2020**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.26	9.25	9.68	10.43	12.05	13.18	16.10	18.56	130
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.27	130
Tier 1 capital, column A	12.97	10.22	10.45	11.48	12.57	13.75	16.75	20.15	130
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	13.89	130
Total capital, column A	15.12	12.10	12.90	13.68	14.65	16.12	19.49	21.93	130
Total capital, column B	0.38	0.00	0.00	0.00	0.00	0.00	0.00	15.86	130
Tier 1 leverage	9.05	7.14	7.65	8.20	8.86	9.82	10.81	11.83	130
Supplementary leverage ratio, advanced approaches HCs	8.70	6.77	6.82	7.06	8.38	9.52	11.09	13.12	18

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2020

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	130
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.17	0.00	0.00	0.00	96.53	100.00	100.00	100.00	27
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.83	0.00	0.00	0.00	3.47	100.00	100.00	100.00	27
Separate account assets (L/H) / Total life assets	11.09	0.00	0.00	0.00	0.00	0.00	40.66	77.00	15
Insurance activities revenue / Adjusted operating income	0.41	0.00	0.00	0.00	0.06	0.54	2.02	3.46	130
Premium income / Insurance activities revenue	2.06	0.00	0.00	0.00	0.00	0.00	13.89	54.92	100
Credit related premium income / Total premium income	40.11	0.00	0.00	0.00	0.00	100.00	100.00	100.00	20
Other premium income / Total premium income	59.89	0.00	0.00	0.00	100.00	100.00	100.00	100.00	20
Insurance underwriting net income / Consolidated net income	0.03	0.00	0.00	0.00	0.00	0.00	0.04	0.86	130
Insurance net income (P/C) / Equity (P/C)	10.18	-2.28	-0.07	2.07	4.96	17.97	46.43	62.85	19
Insurance net income (L/H) / Equity (L/H)	5.32	-3.91	0.00	0.36	1.72	9.92	16.31	21.73	12
Insurance benefits, losses, expenses / Insurance premiums	654.61	0.00	23.03	36.81	122.27	345.25	1903.00	8558.75	20
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	19
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	130
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.07	0.00	0.48	4.09	11.76	16.95	20.37	23.31	130
<b>Broker-Dealer Activities</b>									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.01	2.24	17.94	130

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.87	0.00	0.00	0.00	0.00	1.63	4.96	6.66	88
Cost: Interest-bearing deposits	0.48	0.00	0.00	0.18	0.40	0.69	1.02	1.61	27
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	6.51	0.10	0.10	0.23	0.67	1.58	18.77	27.21	6
Commercial and industrial loans	0.44	0.06	0.09	0.17	0.30	0.57	0.83	1.13	16
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
<b>Growth Rates</b>									
Net loans and leases	-0.58	-91.31	-44.69	-13.89	-3.83	9.96	31.66	185.98	86
Total selected assets	2.61	-94.77	-49.29	-13.14	0.01	17.83	42.89	136.45	94
Deposits	-1.43	-89.51	-48.22	-26.98	11.39	20.00	33.44	39.41	30



**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 09/30/2020

**Parent Company Analysis - Part 1**

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	6.29	-10.95	0.22	3.82	6.54	8.92	12.12	14.95	130
Bank net income / Average equity investment in banks	6.43	-17.82	0.24	4.29	7.11	9.11	13.06	15.49	117
Nonbank net income / Average equity investment in nonbanks	8.02	-13.56	-2.96	0.30	3.96	13.20	31.78	43.55	107
Subsidiary HCs net income / Average equity investment in sub HCs	6.74	-0.79	0.01	2.14	5.08	9.79	17.00	21.55	24
Bank net income / Parent net income	87.60	0.00	0.00	97.23	103.53	110.17	115.38	120.78	118
Nonbank net income / Parent net income	4.41	0.00	0.00	0.00	0.63	4.68	20.46	56.48	106
Subsidiary holding companies' net income / Parent net income	82.03	6.22	13.05	49.58	74.47	101.45	141.86	293.43	20
<b>Leverage</b>									
Total liabilities / Equity capital	20.37	0.06	1.14	6.73	13.97	25.81	60.95	104.53	130
Total debt / Equity capital	14.75	0.00	0.00	1.35	8.63	20.67	56.36	85.56	130
Total debt + notes payable to subs that issued TPS / Equity capital	17.06	0.00	0.00	5.96	12.00	23.10	56.36	94.38	130
Total debt + Loans guaranteed for affiliate / Equity capital	15.04	0.00	0.00	1.35	8.79	20.67	56.36	96.02	130
Total debt / Equity capital - excess over fair value	14.88	0.00	0.00	1.35	8.63	20.82	59.08	85.56	130
Long-term debt / Equity capital	13.73	0.00	0.00	1.35	8.27	18.85	48.36	80.11	130
Short-term debt / Equity capital	0.92	0.00	0.00	0.00	0.00	0.08	6.28	10.95	130
Current portion of long-term debt / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.10	2.03	130
Excess cost over fair value / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.45	2.06	130
Long-term debt / Consolidated long-term debt	32.62	0.00	0.00	4.29	31.86	55.94	78.30	91.96	129
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	103.27	92.35	95.29	99.61	102.36	106.89	113.67	118.09	130
Total investment in subs / Equity capital	110.46	94.81	96.79	100.82	104.62	111.46	151.25	187.38	130
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)	0.69	-1.05	-0.63	-0.05	0.37	1.33	2.57	5.88	118
Equity investment in subs - equity cap / Net income-div (X)	2.30	0.03	0.12	0.52	1.39	3.35	7.04	10.71	75
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	126.15	8.14	30.67	84.58	111.93	156.92	257.17	345.14	127
Cash from ops + noncash items + op expense / Op expense + dividend	140.03	7.70	35.93	92.24	125.00	181.11	280.46	330.77	127
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	140.42	-7.12	36.02	89.35	118.69	183.75	297.70	439.40	127
Pretax operating income + interest expense / Interest expense	1578.63	-36.04	38.02	201.97	837.56	1884.15	4849.29	18482.50	106
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1233.68	-44.88	42.45	208.21	750.47	1594.38	3638.46	7069.00	115
Dividends + interest from subsidiaries / Interest expense + dividends	141.60	1.08	29.67	81.49	127.84	188.39	296.01	426.10	125
Fees + other income from subsidiaries / Salary + other expenses	14.82	0.00	0.00	0.00	0.00	30.21	72.44	87.25	127
Net income / Current part of long-term debt + preferred dividends (X)	26.66	0.38	0.86	6.19	14.30	30.98	69.34	332.85	60
<b>Other Ratios</b>									
Net assets that reprice within 1 year / Total assets	3.53	-6.20	-3.49	0.00	2.04	6.32	14.25	18.06	130
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.56	15
Nonaccrual	0.80	0.00	0.00	0.00	0.00	0.00	0.80	3.99	15
Total	0.92	0.00	0.00	0.00	0.00	0.13	1.58	4.48	15
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
To nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.12	130
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Total	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.12	130
<b>As a Percent of Consolidated Holding Company Assets</b>									
Nonbank assets of nonbank subsidiaries	3.16	0.00	0.00	0.00	0.10	0.95	23.71	35.33	130
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Combined foreign nonbank subsidiary assets	0.07	0.00	0.00	0.00	0.00	0.00	0.23	2.71	130

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	84.29	12.62	22.94	46.51	75.97	106.96	195.51	290.61	108
Dividends declared / Net income	49.74	0.00	3.69	26.60	47.37	65.20	96.44	128.20	118
Net income - dividends / Average equity	3.19	-12.98	-1.43	1.08	3.37	5.28	8.86	13.30	130
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	127.53	0.00	0.00	50.27	113.87	194.95	344.67	474.44	120
Dividends from nonbank subsidiaries	3.37	0.00	0.00	0.00	0.00	2.59	20.76	41.54	120
Dividends from subsidiary holding companies	2.34	0.00	0.00	0.00	0.00	0.00	3.14	68.03	120
Dividends from all subsidiaries	168.52	0.00	0.10	89.40	138.26	223.58	414.94	479.72	120
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	60.44	0.00	0.00	26.40	60.15	93.00	135.28	145.38	106
Interest income from bank subsidiaries	0.48	0.00	0.00	0.00	0.01	0.50	1.89	6.81	106
Management and service fees from bank subsidiaries	1.79	0.00	0.00	0.00	0.00	0.30	10.61	21.41	106
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	106
Operating income from bank subsidiaries	70.36	0.00	1.27	26.46	65.15	106.73	140.94	166.30	106
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	52.28	0.00	0.00	0.00	26.69	100.00	177.44	279.51	80
Interest income from nonbank subsidiaries	4.57	0.00	0.00	0.00	0.00	4.06	27.92	65.88	80
Management and serv fees from nonbank subsidiaries	0.93	0.00	0.00	0.00	0.00	0.00	6.63	17.83	80
Other income from nonbank subsidiaries	0.20	0.00	0.00	0.00	0.00	0.00	1.51	5.34	80
Operating income from nonbank subsidiaries	70.61	0.00	0.00	4.36	60.58	113.08	234.18	311.12	80
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	25.65	0.00	0.00	0.00	7.80	46.28	94.56	101.77	21
Interest income from subsidiary holding companies	9.67	0.00	0.00	0.00	0.00	11.39	55.55	62.33	21
Management and service fees from subsidiary holding companies	0.41	0.00	0.00	0.00	0.00	0.00	0.00	8.24	21
Other income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	21
Operating income from subsidiary holding companies	41.37	0.00	0.00	0.18	28.61	87.12	115.78	156.89	21
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	64.44	0.00	0.00	14.13	88.61	99.18	99.95	100.00	125
Interest income from bank subsidiaries	1.22	0.00	0.00	0.00	0.05	0.75	4.51	23.27	125
Management and service fees from bank subsidiaries	2.15	0.00	0.00	0.00	0.00	0.62	14.37	19.85	125
Other income from bank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	4.48	125
Operating income from bank subsidiaries	80.69	0.03	4.79	80.15	97.52	99.86	100.00	100.00	125
Dividends from nonbank subsidiaries	2.16	0.00	0.00	0.00	0.00	2.51	14.39	19.42	125
Interest income from nonbank subsidiaries	0.90	0.00	0.00	0.00	0.00	0.05	3.23	24.97	125
Management and service fees from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.15	1.72	125
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.41	125
Operating income from nonbank subsidiaries	6.44	0.00	0.00	0.00	0.19	6.42	30.86	80.21	125
Dividends from subsidiary holding companies	1.42	0.00	0.00	0.00	0.00	0.00	2.34	47.06	125
Interest income from subsidiary holding companies	0.16	0.00	0.00	0.00	0.00	0.00	0.00	8.43	125
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Operating income from subsidiary holding companies	4.26	0.00	0.00	0.00	0.00	0.00	29.51	89.84	125
Loans and advances from subsidiaries / Short term debt	210.56	0.00	0.00	0.00	49.97	135.72	413.66	1459.26	36
Loans and advances from subsidiaries / Total debt	27.04	0.00	0.00	0.03	15.06	47.05	101.17	121.73	103

# BHCPR Reporters for Quarter Ending 09/30/2020

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2020 and Other Notes</u>
1562859	185,270,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	19,873,859	AMERIS BANCORP	ATLANTA, GA	
3446412	16,332,148	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	24,049,630	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	34,698,746	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,931,436	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	13,382,238	AXOS FINANCIAL, INC.	SAN DIEGO, CA	
1073757	2,738,452,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	20,109,489	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	428,398,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,034,610	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	14,642,075	BANNER CORPORATION	WALLA WALLA, WA	
5006575	156,337,000	BARCLAYS US LLC	NEW YORK, NY	
1078529	103,652,922	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
3762457	17,394,247	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,617,644	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	186,216,125	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	46,086,346	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	15,399,190	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	18,404,901	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	421,882,809	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	19,018,238	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	17,440,446	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	53,357,983	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	60,864,971	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	2,234,459,000	CITIGROUP INC.	NEW YORK, NY	
1132449	179,583,426	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	16,233,423	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	83,791,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	31,469,268	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	13,845,325	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	124,652,457	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	40,169,907	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	18,778,727	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	13,818,711	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	119,009,000	DB USA CORPORATION	NEW YORK, NY	
2894230	10,669,451	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	124,349,382	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	71,377,180	E*TRADE FINANCIAL CORPORATION	ARLINGTON, VA	
2652104	10,106,294	EAGLE BANCORP, INC.	BETHESDA, MD	Moved from Peer 2
2734233	50,371,477	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	15,464,201	EASTERN BANK CORPORATION	BOSTON, MA	
5375459	18,539,337	EB ACQUISITION COMPANY II LLC	DALLAS, TX	
4759669	18,539,337	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
3005332	37,525,747	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	11,010,438	FB FINANCIAL CORPORATION	NASHVILLE, TN	Moved from Peer 2
1070345	201,995,877	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	18,659,768	FIRST BANCORP	SAN JUAN, PR	

1203602	10,539,628	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075612	48,666,873	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071276	15,925,647	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	10,567,652	FIRST FINANCIAL BANCSHARES, INC.	ABILENE, TX	
1025608	22,310,701	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	83,030,597	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	17,069,375	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	13,737,350	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	21,088,143	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	24,209,379	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	23,541,779	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	29,475,693	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	25,520,686	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	17,926,067	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,132,067,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	12,604,439	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	33,202,225	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	15,612,664	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	16,935,552	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	16,549,758	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	16,733,979	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	264,462,138	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	120,116,074	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	13,181,816	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	17,117,007	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	13,591,774	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	26,611,073	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	41,486,090	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	3,246,076,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	171,342,434	KEYCORP	CLEVELAND, OH	
1037003	138,626,743	M&T BANK CORPORATION	BUFFALO, NY	
2568278	28,185,826	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	955,940,000	MORGAN STANLEY	NEW YORK, NY	
1378434	164,029,126	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	10,850,212	NBT BANCORP INC.	NORWICH, NY	
2132932	54,931,755	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	152,082,009	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	13,943,884	NORTHWEST BANCSHARES INC	WARREN, PA	
2609975	11,664,161	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	10,018,991	OFG BANCORP	SAN JUAN, PR	Moved from Peer 2
1098303	22,460,493	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	19,844,240	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	28,426,716	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	60,851,412	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	14,241,290	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	33,824,931	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	461,914,327	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	65,910,000	POPULAR, INC.	SAN JUAN, PR	
1109599	33,283,406	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	12,871,322	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
3242838	145,447,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	14,808,933	RENASANT CORPORATION	TUPELO, MS	
1248304	12,678,131	SANDY SPRING BANCORP, INC.	OLNEY, MD	
3981856	145,739,595	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
3635319	11,394,874	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	

1094828	21,442,435	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
1133437	37,819,366	SOUTH STATE CORPORATION	WINTER HAVEN, FL	
1058398	10,288,697	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	Moved from Peer 2
1111435	272,083,000	STATE STREET CORPORATION	BOSTON, MA	
3083291	30,617,722	STERLING BANCORP	PEARL RIVER, NY	
1031449	97,086,855	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	95,658,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	53,040,538	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
1201934	47,585,043	TCF FINANCIAL CORPORATION	DETROIT, MI	
3606542	488,419,933	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	38,432,872	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	14,642,166	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1074156	499,183,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	15,558,162	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	540,455,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	30,250,972	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	29,437,441	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	25,931,308	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	17,165,665	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	40,747,492	VALLEY NATIONAL BANCORP	NEW YORK, NY	
3065617	18,794,055	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	33,048,617	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,922,220,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	16,558,967	WESBANCO, INC.	WHEELING, WV	
2349815	33,335,506	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	43,731,064	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	13,830,108	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 130 bank holding companies.