

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 09/30/2020

Summary Ratios

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	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.88	3.43	2.96	3.47	3.41
+ Non-interest income	1.28	1.41	1.16	1.06	0.86
- Overhead expense	2.84	3.13	3.08	3.07	2.83
- Provision for credit losses	0.37	0.12	0.12	0.12	0.11
+ Securities gains (losses)	0.02	0.00	0.01	0.00	0.01
+ Other tax equivalent adjustments	0.23	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.40	1.64	1.42	1.45	1.38
Net operating income	1.09	1.29	1.22	1.16	0.86
Net income	1.09	1.29	1.22	1.16	0.86
Net income (Subchapter S adjusted)	1.27	1.49	1.15	1.25	1.01
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.68	4.66	4.22	4.44	4.17
Interest expense	0.70	0.96	0.99	0.73	0.52
Net interest income (tax equivalent)	3.05	3.71	3.34	3.71	3.65
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.11	0.09	0.10	0.08	0.10
Earnings coverage of net loan and lease losses (X)	-68.26	27.01	24.22	43.61	22.97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.37	1.12	1.12	1.08	1.12
Allowance for loan and lease losses / Total loans and leases	1.34	1.11	1.12	1.08	1.11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.84	0.72	0.67	0.72	0.80
30-89 days past due loans and leases / Total loans and leases	0.28	0.34	0.41	0.39	0.39
Liquidity and Funding					
Net noncore funding dependence	3.13	6.07	7.16	9.22	9.50
Net short-term noncore funding dependence	-2.45	0.21	1.08	3.79	4.58
Net loans and leases / Total assets	70.52	71.54	73.36	72.92	71.35
Capitalization					
Tier 1 leverage ratio	10.65	11.28	11.30	10.75	10.22
Holding company equity capital / Total assets	10.89	11.41	11.50	10.55	10.24
Total equity capital (including minority interest) / Total assets	10.89	11.44	11.50	10.57	10.27
Common equity tier 1 capital / Total risk-weighted assets	13.14	13.23	13.07	12.28	12.57
Net loans and leases / Equity capital (X)	6.71	6.50	6.64	7.12	7.09
Cash dividends / Net income	24.96	25.82	25.08	25.08	27.62
Cash dividends / Net income (Subchapter S adjusted)		46.00		43.47	24.88
Growth Rates					
Assets	16.22	9.18	8.15	9.88	7.50
Equity capital	8.33	16.04	12.75	11.71	9.01
Net loans and leases	14.42	7.85	7.66	11.56	9.85
Noncore funding	0.76	10.60	4.08	11.17	-18.86
Parent Company Ratios					
Short-term debt / Equity capital	0.06	0.08	0.05	0.08	0.02
Long-term debt / Equity capital	3.83	2.91	3.64	3.46	2.87
Equity investment in subsidiaries / Equity capital	105.53	105.08	104.96	106.27	105.10
Cash from ops + noncash items + op expense / Op expense + dividends	130.98	130.64	137.83	134.52	117.27

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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
Percent of Average Assets					
Interest income (tax equivalent)	3.48	4.30	3.76	4.13	3.89
Less: Interest expense	0.63	0.88	0.90	0.68	0.48
Equals: Net interest income (tax equivalent)	2.88	3.43	2.96	3.47	3.41
Plus: Non-interest income	1.28	1.41	1.16	1.06	0.86
Equals: adjusted operating income (tax equivalent)	4.13	5.00	8.93	4.67	4.31
Less: Overhead expense	2.84	3.13	3.08	3.07	2.83
Less: Provision for credit losses	0.37	0.12	0.12	0.12	0.11
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	0.02	0.00	0.01	0.00	0.01
Plus: other tax equivalent adjustments	0.23	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.40	1.64	1.42	1.45	1.38
Less: Applicable income taxes (tax equivalent)	0.31	0.32	0.38	0.28	0.50
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.09	1.29	1.22	1.16	0.86
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.09	1.29	1.22	1.16	0.86
Memo: Net income (last four quarters)	1.11	1.26	1.22	1.12	0.87
Net income-BHC and noncontrolling (minority) interest	1.09	1.29	1.22	1.16	0.87
Margin Analysis					
Average earning assets / Average assets	93.35	93.33	93.25	93.48	93.70
Average interest-bearing funds / Average assets	68.79	68.85	69.42	70.30	71.97
Interest income (tax equivalent) / Average earning assets	3.68	4.66	4.22	4.44	4.17
Interest expense / Average earning assets	0.70	0.96	0.99	0.73	0.52
Net interest income (tax equivalent) / Average earning assets	3.05	3.71	3.34	3.71	3.65
Yield or Cost					
Total loans and leases (tax equivalent)	4.94	5.22	5.71	4.98	4.75
Interest-bearing bank balances	0.52	2.13	2.00	1.68	1.14
Federal funds sold and reverse repos	0.48	1.54	1.39	1.56	0.80
Trading assets	0.00	0.00	0.00	0.00	0.52
Total earning assets	4.17	4.61	4.65	4.39	4.08
Investment securities (tax equivalent)	1.26	2.67	2.61	2.52	2.49
US Treasury and agency securities (excluding mortgage-backed securities)	2.01	2.36	2.28	2.03	1.70
Mortgage-backed securities	11.38	2.60	3.04	2.32	2.13
All other securities	1.01	3.59	3.73	3.48	3.48
Interest-bearing deposits	0.79	1.08	1.11	0.77	0.53
Time deposits of \$250K or more	1.80	1.97	2.02	1.50	
Time deposits < \$250K	1.71	1.75	1.85	1.31	
Other domestic deposits	0.42	0.78	0.77	0.54	
Foreign deposits					0.19
Federal funds purchased and repos	0.52	1.08	0.92	0.78	0.55
Other borrowed funds and trading liabilities	0.07	2.32	0.40	2.35	1.82
All interest-bearing funds	0.95	1.28	1.31	0.98	0.67

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Non-interest Income & Expenses

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.00	1.90	0.00	2.03	1.71
Overhead expenses / Net Interest Income + non-interest income	61.58	64.73	64.86	66.01	66.76
Percent of Average Assets					
Total overhead expense	2.84	3.13	3.08	3.07	2.83
Personnel expense	1.64	1.83	1.76	1.74	1.63
Net occupancy expense	0.30	0.34	0.33	0.35	0.34
Other operating expenses	0.87	0.94	0.95	0.93	0.84
Overhead less non-interest income	1.53	1.78	1.88	1.95	1.92
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	66.48	64.20	73.80	65.26	65.60
Personnel expense	36.02	37.11	39.94	37.04	37.78
Net occupancy expense	8.57	7.24	7.67	7.43	7.92
Other operating expenses	21.89	19.28	26.18	19.92	19.55
Total non-interest income	30.34	23.45	30.93	21.32	19.48
Fiduciary activities income	2.48	2.04	14.73	2.03	1.39
Service charges on domestic deposit accounts	5.54	4.20	6.29	3.86	4.07
Trading revenue	0.00	0.00	-0.05	0.00	0.00
Investment banking fees and commissions	0.00	0.62	0.00	0.68	0.62
Insurance activities revenue	0.00	0.94	0.00	0.87	0.55
Venture capital revenue	0.00	0.00	-1.26	0.00	0.00
Net servicing fees	0.78	0.44	0.49	0.65	0.47
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	7.22	3.06	0.87	2.56	2.46
Other non-interest income	13.66	7.68	9.51	6.95	6.83
Overhead less non-interest income	36.14	40.86	42.87	43.74	45.44
Applicable income taxes / Pretax net operating income (tax equivalent)	19.30	18.17	20.95	15.96	30.92
Applicable income tax + TE / Pretax net operating income + TE	21.91	20.27	22.72	19.41	37.44

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Percent Composition of Assets

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Real estate loans	48.60	54.84	55.67	55.84	55.36
Commercial and industrial loans	14.01	8.89	9.36	9.01	9.48
Loans to individuals	1.28	2.25	1.60	1.94	1.81
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.14	2.37	2.36	1.74	0.93
Other loans and leases	0.02	1.36	0.03	1.52	1.43
Net loans and leases	70.52	71.54	73.36	72.92	71.35
Debt securities over 1 year	11.30	11.17	10.28	12.97	15.36
Mutual funds and equity securities	0.04	0.16	0.04	0.06	0.07
Subtotal	83.37	84.07	84.73	86.98	87.20
Interest-bearing bank balances	6.11	4.50	4.43	3.17	3.04
Federal funds sold and reverse repos	0.29	0.17	0.22	0.15	0.05
Debt securities 1 year or less	1.86	2.27	2.20	1.76	1.73
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	88.63	92.31	88.22	92.63	92.71
Non-interest cash and due from depository institutions	1.29	1.51	1.35	1.51	1.51
Other real estate owned	0.07	0.08	0.08	0.11	0.10
All other assets	5.66	6.10	6.12	5.83	5.65
Memoranda					
Short-term investments	8.83	7.28	7.07	5.40	5.23
US Treasury securities	0.08	0.49	0.21	0.27	0.19
US agency securities (excluding mortgage-backed securities)	1.32	2.21	1.79	2.39	2.45
Municipal securities	3.87	3.23	3.17	3.73	4.75
Mortgage-backed securities	2.49	6.82	2.54	6.86	7.57
Asset-backed securities	0.16	0.05	0.07	0.02	0.06
Other debt securities	0.19	0.20	0.22	0.26	0.38
Loans held-for-sale	0.54	0.27	0.17	0.15	0.20
Loans held for investment	70.42	71.76	73.67	73.34	71.61
Real estate loans secured by 1-4 family	15.16	17.74	17.36	17.19	17.85
Revolving	2.00	2.39	2.48	2.43	2.52
Closed-end, secured by first liens	12.38	14.38	14.10	13.82	14.46
Closed-end, secured by junior liens	0.34	0.47	0.48	0.49	0.50
Commercial real estate loans	28.87	32.23	33.17	33.77	33.57
Construction and land development	5.09	5.95	6.04	6.22	5.56
Multifamily	3.90	3.96	4.36	3.79	3.41
Nonfarm nonresidential	19.34	21.87	22.35	22.37	23.49
Real estate loans secured by farmland	2.92	3.13	3.31	2.50	1.68

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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
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	68.08	74.90	74.93	76.05	77.78
Real estate loans secured by 1-4 family	21.51	24.44	23.54	23.55	25.19
Revolving	2.75	3.23	3.32	3.27	3.52
Closed-end	18.04	20.65	19.97	19.71	21.26
Commercial real estate loans	40.04	43.97	44.64	46.01	47.26
Construction and land development	7.04	8.10	8.13	8.45	7.86
1-4 family	1.48	1.69	1.75	2.11	2.19
Other	5.37	6.13	6.13	6.28	5.49
Multifamily	5.50	5.51	6.02	5.11	4.72
Nonfarm nonresidential	26.87	29.46	29.76	30.32	33.14
Owner-occupied	9.74	12.05	11.66	12.83	13.85
Other	16.01	17.16	17.78	16.96	18.78
Real estate loans secured by farmland	4.06	4.22	4.44	3.38	2.46
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	20.99	13.75	13.92	12.99	13.36
Loans to individuals	1.88	3.11	2.16	2.69	2.61
Credit card loans	0.01	0.03	0.03	0.03	0.05
Agricultural loans	2.90	3.12	3.11	2.33	1.32
Other loans and leases	0.04	1.92	0.05	2.12	2.04
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	455.16	484.46	494.03	509.05	515.56
Real estate loans secured by 1-4 family	142.91	158.65	155.55	157.46	167.40
Revolving	18.99	21.42	22.48	22.56	24.02
Closed-end	120.70	133.92	131.73	131.69	141.11
Commercial real estate loans	266.85	283.72	293.08	307.00	313.73
Construction and land development	46.83	52.46	53.26	57.56	52.22
1-4 family	10.13	11.08	11.66	14.51	14.48
Other	35.59	39.71	40.04	42.56	36.50
Multifamily	35.67	35.17	38.24	35.12	31.78
Nonfarm nonresidential	184.46	196.00	201.22	207.40	220.76
Owner-occupied	67.02	79.20	78.78	86.76	92.16
Other	109.68	114.94	120.34	115.82	125.60
Real estate loans secured by farmland	27.14	27.46	29.54	23.46	16.06
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.01	0.00	0.00
Commercial and industrial loans	132.76	80.79	86.19	84.94	89.32
Loans to individuals	12.31	20.56	14.98	18.68	17.46
Credit card loans	0.09	0.18	0.20	0.23	0.30
Agricultural loans	18.36	18.61	19.05	14.86	8.97
Other loans and leases	0.23	12.15	0.33	13.76	13.36
Supplemental					
Non-owner occupied CRE loans / Gross loans	31.09	32.56	34.30	33.58	33.04
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	195.20	201.23	214.91	219.24	219.81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	269.76	280.57	295.59	310.42	316.00

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Liquidity and Funding

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Short-term investments	8.83	7.28	7.07	5.40	5.23
Liquid assets	13.15	16.78	11.60	15.71	16.43
Investment securities	14.06	14.70	13.39	15.52	17.57
Net loans and leases	70.52	71.54	73.36	72.92	71.35
Net loans, leases and standby letters of credit	71.04	72.13	73.94	73.51	71.85
Core deposits	74.53	72.68	71.95	73.45	74.17
Noncore funding	11.34	12.51	13.32	13.22	13.70
Time deposits of \$250K or more	3.59	4.60	4.62	4.24	4.01
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.79	0.70	0.70	0.87	0.80
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.50	0.55	0.48	0.75	0.76
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.92	1.11	1.27	1.96	2.25
Earning assets that reprice within 1 year	27.48	30.71	30.35	28.24	28.58
Interest-bearing liabilities that reprice within 1 year	15.94	16.88	16.17	14.92	16.52
Long-term debt that reprices within 1 year	0.24	0.35	0.25	0.29	0.25
Net assets that reprice within 1 year	9.73	12.75	12.55	11.80	11.23
Other Liquidity and Funding Ratios					
Net noncore funding dependence	3.13	6.07	7.16	9.22	9.50
Net short-term noncore funding dependence	-2.45	0.21	1.08	3.79	4.58
Short-term investment / Short-term noncore funding	253.86	170.39	148.20	100.04	88.64
Liquid assets - short-term noncore funding / Nonliquid assets	7.45	11.91	4.29	8.82	9.08
Net loans and leases / Total deposits	86.92	89.07	91.28	90.40	87.09
Net loans and leases / Core deposits	95.34	99.92	102.58	100.35	97.25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.69	0.72	0.56	-0.51	-0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.98	1.18	0.87	-2.14	-0.83
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.02	-0.01	-0.24	-0.09
Percent of Investment Securities					
Held-to-maturity securities	2.13	5.75	4.23	6.61	9.08
Available-for-sale securities	96.14	91.39	93.98	91.06	90.74
US Treasury securities	0.69	2.71	1.54	1.91	1.14
US agency securities (excluding mortgage-backed securities)	11.42	17.19	14.73	17.81	15.27
Municipal securities	27.54	23.01	23.34	25.16	26.84
Mortgage-backed securities	17.99	46.70	18.74	44.66	44.70
Asset-backed securities	1.08	0.41	0.69	0.16	0.35
Other debt securities	1.74	1.62	1.75	1.78	2.43
Mutual funds and equity securities	0.30	0.88	0.35	0.45	0.52
Debt securities 1 year or less	16.22	17.46	18.36	13.92	11.43
Debt securities 1 to 5 years	22.35	26.03	23.87	26.77	26.06
Debt securities over 5 years	57.70	51.71	53.37	54.69	58.63
Pledged securities	42.80	43.17	40.93	50.50	44.55
Structured notes, fair value	0.01	0.62	0.15	0.61	0.29
Percent Change from Prior Like Quarter					
Short-term investments	79.37	53.07	51.60	27.61	18.52
Investment securities	9.13	2.34	0.73	3.26	3.39
Core deposits	20.73	9.07	9.66	10.02	14.99
Noncore funding	0.76	10.60	4.08	11.17	-18.86

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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
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			15.62	16.17	15.29
Standby letters of credit	0.34	0.45	0.44	0.44	0.41
Commercial and similar letters of credit	0.00	0.00	0.01	0.00	0.00
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	0.00	2.22	0.00	1.57	1.39
Interest rate contracts	0.00	2.17	0.00	1.54	1.39
Interest rate futures and forward contracts	0.00	0.40	0.00	0.19	0.19
Written options contracts (interest rate)	0.00	0.42	0.00	0.23	0.16
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.84	0.00	0.74	0.66
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
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			21.79	23.53	22.61

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Derivatives Analysis

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Notional Amount					
Interest rate contracts	100.00	100.00	51.42	100.00	100.00
Foreign exchange contracts	0.00	0.00	5.53	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	43.04	0.00	0.00
Futures and forwards	0.00	24.90	100.00	23.75	30.18
Written options	0.00	33.06	0.00	33.09	20.21
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.00	32.68	0.00	32.73	20.18
Purchased options	100.00	0.00	0.00	0.25	0.03
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	100.00	0.00	0.00	0.25	0.03
Swaps	0.00	36.96	0.00	36.49	40.44
Held for trading	0.00	0.00	0.00	0.00	2.32
Interest rate contracts	0.00	0.00	0.00	0.00	2.32
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	100.00	91.84	97.68
Interest rate contracts	100.00	96.68	51.42	90.20	97.17
Foreign exchange contracts	0.00	0.00	5.53	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	43.04	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	0.00	60.57	100.00	58.73	72.97
One year or less	0.00	23.11	100.00	21.66	29.36
Over 1 year to 5 years	0.00	10.89	0.00	13.01	12.60
Over 5 years	0.00	13.28	0.00	14.15	14.48
Gross negative fair value (absolute value)	0.00	0.91	0.00	0.39	0.35
Gross positive fair value	4.29	0.72	0.72	1.05	0.64
Percent of Tier 1 Capital					
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
Past Due Derivative Instruments Fair Value					
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
Other Ratios					
Current credit exposure / Risk-weighted assets	0.00	0.01	0.02	0.01	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2020

Allowance and Net Loan and Lease Losses

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.37	0.12	0.12	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.50	0.16	0.16	0.16	0.15
Provision for loan and lease losses / Net loan and lease losses	-982.68	228.29	211.09	322.04	178.39
Allowance for loan and lease losses / Total loans and leases not held for sale	1.37	1.12	1.12	1.08	1.12
Allowance for loan and lease losses / Total loans and leases	1.34	1.11	1.12	1.08	1.11
Allowance for loan and lease losses / Net loans and leases losses (X)	71.35	27.43	25.98	36.36	22.44
Allowance for loan and lease losses / Nonaccrual assets	295.06	376.29	388.33	301.74	327.65
ALLL / 90+ days past due + nonaccrual loans and leases	265.38	329.84	340.86	279.98	288.78
Gross loan and lease losses / Average loans and leases	0.14	0.14	0.15	0.14	0.16
Recoveries / Average loans and leases	0.03	0.04	0.04	0.05	0.05
Net losses / Average loans and leases	0.11	0.09	0.10	0.08	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	31.54	34.92	46.66	37.26	47.06
Earnings coverage of net loan and lease losses (X)	-68.26	27.01	24.22	43.61	22.97
Net Loan and Lease Losses By Type					
Real estate loans	0.05	0.02	0.02	0.03	0.03
Real estate loans secured by 1-4 family	0.01	0.01	0.02	0.04	0.04
Revolving	0.01	0.01	0.02	0.01	0.03
Closed-end	0.01	0.01	0.02	0.04	0.04
Commercial real estate loans	0.07	0.02	0.01	0.02	0.03
Construction and land development	0.00	0.03	0.01	-0.02	-0.02
1-4 family	0.00	0.02	0.00	0.00	0.00
Other	-0.01	0.00	0.00	-0.02	-0.02
Multifamily	0.00	0.00	0.00	0.01	0.00
Nonfarm nonresidential	0.07	0.01	0.01	0.03	0.04
Owner-occupied	0.03	0.00	0.01	0.02	0.02
Other	0.02	0.01	0.00	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.16	0.20	0.23	0.19	0.21
Loans to individuals	0.63	0.54	0.56	0.57	0.71
Credit card loans	1.54	0.93	1.41	1.55	1.32
Agricultural loans	0.03	0.02	0.04	0.02	0.03
Loans to foreign governments and institutions					0.00
Other loans and leases	5.28	0.40	10.91	0.38	0.44

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 09/30/2020

Past Due and Nonaccrual Assets

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Loans and Leases					
30-89 days past due loans and leases	0.28	0.34	0.41	0.39	0.39
90+ days past due loans and leases	0.03	0.03	0.03	0.02	0.02
Nonaccrual loans and leases	0.69	0.57	0.52	0.53	0.61
90+ days past due and nonaccrual loans and leases	0.74	0.63	0.57	0.55	0.66
30-89 days past due restructured	0.00	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.11	0.08	0.09	0.15
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
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.28	0.34	0.41	0.39	0.39
90+ days past due assets	0.03	0.03	0.03	0.02	0.02
Nonaccrual assets	0.69	0.57	0.52	0.53	0.62
30+ days past due and nonaccrual assets	1.06	0.97	1.00	0.98	1.08
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.52	0.45	0.42	0.40	0.48
90+ past due and nonaccrual assets + other real estate owned	0.62	0.57	0.53	0.55	0.61
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	59.10	88.14	82.92	102.87	114.22
Allowance for loan and lease losses	5.14	6.02	5.84	7.22	7.94
Tier 1 capital + allowance for loan and lease losses	5.32	6.13	5.97	7.19	7.98
Loans and leases + other real estate owned	0.84	0.98	0.92	1.09	1.21

BHCPR PEER GROUP DATA

Peer Group: 3
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
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.23	0.30	0.36	0.37	0.37
	90+ days past due	0.03	0.03	0.02	0.01	0.02
	Nonaccrual	0.74	0.59	0.53	0.52	0.59
Commercial and industrial	30-89 days past due	0.24	0.36	0.27	0.23	0.23
	90+ days past due	0.00	0.01	0.02	0.01	0.01
	Nonaccrual	0.45	0.48	0.52	0.53	0.67
Individuals	30-89 days past due	0.38	0.51	0.61	0.60	0.61
	90+ days past due	0.01	0.02	0.02	0.03	0.02
	Nonaccrual	0.16	0.18	0.25	0.22	0.18
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	0.25	0.09	0.23	0.14	0.10
	90+ days past due	0.03	0.01	0.01	0.00	0.00
	Nonaccrual	0.49	0.30	0.27	0.24	0.20
Foreign governments	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Other loans and leases	30-89 days past due	7.05	0.33	1.88	0.29	0.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.73	0.18	0.58	0.08	0.04

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: 09/30/2020

		09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Memoranda						
1-4 Family	30-89 days past due	0.35	0.47	0.65	0.59	0.63
	90+ days past due	0.04	0.04	0.04	0.03	0.03
	Nonaccrual	0.65	0.64	0.66	0.65	0.70
Revolving	30-89 days past due	0.19	0.40	0.33	0.30	0.37
	90+ days past due	0.00	0.01	0.01	0.01	0.00
	Nonaccrual	0.33	0.36	0.32	0.30	0.35
Closed-End	30-89 days past due	0.34	0.48	0.70	0.64	0.69
	90+ days past due	0.05	0.04	0.04	0.03	0.03
	Nonaccrual	0.70	0.68	0.71	0.71	0.76
Junior Lien	30-89 days past due	0.01	0.02	0.02	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.05	0.04	0.05	0.04
Commercial real estate	30-89 days past due	0.14	0.18	0.18	0.19	0.19
	90+ days past due	0.01	0.02	0.01	0.00	0.01
	Nonaccrual	0.72	0.52	0.38	0.41	0.50
Construction and development	30-89 days past due	0.13	0.15	0.24	0.16	0.19
	90+ days past due	0.01	0.01	0.01	0.00	0.00
	Nonaccrual	0.66	0.35	0.23	0.24	0.32
1-4 family	30-89 days past due	0.06	0.03	0.06	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.03	0.01	0.05	0.03
Other	30-89 days past due	0.03	0.10	0.13	0.09	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.61	0.24	0.18	0.17	0.22
Multifamily	30-89 days past due	0.11	0.03	0.04	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.11	0.07	0.07	0.07	0.07
Nonfarm non-residential	30-89 days past due	0.10	0.23	0.14	0.18	0.18
	90+ days past due	0.00	0.02	0.01	0.00	0.01
	Nonaccrual	0.67	0.51	0.41	0.46	0.51
Owner occupied	30-89 days past due	0.07	0.08	0.07	0.08	0.11
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.20	0.29	0.24	0.23	0.27
Other	30-89 days past due	0.02	0.11	0.06	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.39	0.20	0.16	0.16	0.18
Farmland	30-89 days past due	0.11	0.27	0.15	0.49	0.15
	90+ days past due	0.03	0.01	0.01	0.00	0.00
	Nonaccrual	1.07	0.74	0.80	0.63	0.54
Credit card	30-89 days past due	1.21	1.55	2.16	0.98	0.90
	90+ days past due	0.09	0.21	0.33	0.39	0.21
	Nonaccrual	0.04	0.05	0.01	0.06	0.00

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

BHCPR PEER GROUP DATAPeer Group: 3
Date: 09/30/2020**Regulatory Capital Components and Ratios**

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
Capital Ratios															
Common equity tier 1 capital, column A	10.94			13.23			13.07			12.28			12.57		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.68			14.21			13.89			13.27			13.31		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	13.14			15.45			15.19			14.55			14.64		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.65			11.28			11.30			10.75			10.22		
Supplementary leverage ratio, advanced approaches HCs	62.69			59.81			61.74			62.94					

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2020

Insurance and Broker-Dealer Activities

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.01	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00	100.00	100.00	87.50
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00	0.00	0.00	12.50
Separate account assets (L/H) / Total life assets					0.00
Insurance activities revenue / Adjusted operating income	0.00	0.94	0.00	0.87	0.55
Premium income / Insurance activities revenue		3.46		1.11	0.00
Credit related premium income / Total premium income		33.33		33.33	50.00
Other premium income / Total premium income		66.67		66.67	50.00
Insurance underwriting net income / Consolidated net income	0.00	0.09	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	91.83	62.51	118.25	85.89	67.03
Insurance net income (L/H) / Equity (L/H)					1.63
Insurance benefits, losses, expenses / Insurance premiums		39.73		35.44	27.07
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
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	10.16	10.60	11.36	10.58	12.11
Broker-Dealer Activities					
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: 09/30/2020

Foreign Activities

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					0.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					0.00
Growth Rates					
Net loans and leases	-100.00	-48.87	-100.00	-9.74	-24.58
Total selected assets	-42.55	-44.99	-28.79	-6.20	-25.34
Deposits					-4.13

BHCPR PEER GROUP DATA

 Peer Group: 3
 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
Profitability					
Net income / Average equity capital	9.26	11.15	10.57	10.84	7.97
Bank net income / Average equity investment in banks	9.82	11.28	10.97	11.26	9.00
Nonbank net income / Average equity investment in nonbanks	9.60	9.37	9.77	8.88	5.78
Subsidiary HCs net income / Average equity investment in sub HCs	5.94	15.11	12.05	9.88	6.91
Bank net income / Parent net income	105.82	95.09	105.76	107.90	107.02
Nonbank net income / Parent net income	1.40	0.99	0.79	0.84	0.70
Subsidiary holding companies' net income / Parent net income	104.91	106.18	104.30	106.65	95.68
Leverage					
Total liabilities / Equity capital	11.55	12.71	11.23	12.68	10.80
Total debt / Equity capital	3.94	3.16	3.84	3.98	3.17
Total debt + notes payable to subs that issued TPS / Equity capital	9.97	9.90	9.38	11.03	8.69
Total debt + Loans guaranteed for affiliate / Equity capital	3.96	3.17	3.85	4.00	3.23
Total debt / Equity capital - excess over fair value	3.95	3.16	3.84	3.98	3.18
Long-term debt / Equity capital	3.83	2.91	3.64	3.46	2.87
Short-term debt / Equity capital	0.06	0.08	0.05	0.08	0.02
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	0.23	0.17	0.19	0.06	0.03
Long-term debt / Consolidated long-term debt	13.08	13.31	13.90	16.89	13.33
Double Leverage					
Equity investment in subs / Equity capital	105.53	105.08	104.96	106.27	105.10
Total investment in subs / Equity capital	105.59	105.50	105.28	106.56	105.25
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.61	0.46	0.46	0.54	0.56
Equity investment in subs - equity cap / Net income-div (X)	1.71	1.37	1.37	1.49	2.05
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	127.33	127.00	137.62	121.21	112.90
Cash from ops + noncash items + op expense / Op expense + dividend	130.98	130.64	137.83	134.52	117.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.55	116.14	107.06	112.95	112.96
Pretax operating income + interest expense / Interest expense	27,652.01	5,585.10	5,287.52	3,351.58	4,139.47
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,145.73	1,115.87	1,261.43	877.02	1,384.65
Dividends + interest from subsidiaries / Interest expense + dividends	161.59	160.45	169.24	181.02	150.32
Fees + other income from subsidiaries / Salary + other expenses	16.70	12.46	15.22	8.70	4.91
Net income / Current part of long-term debt + preferred dividends (X)	284.89	103.71	458.88	62.73	163.78
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.27	1.29	1.47	1.21	1.09
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.25	0.00
Total	0.00	0.00	0.00	0.25	0.00
Guaranteed Loans as a Percent of Equity Capital					
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
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.42	0.45	0.44	0.15	0.10
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.01	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2020

Parent Company Analysis - Part 2

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	73.05	59.12	61.56	90.27	82.38
Dividends declared / Net income	24.96	25.80	25.05	25.12	27.61
Net income - dividends / Average equity	6.76	8.10	7.79	7.72	5.72
Percent of Dividends Paid					
Dividends from bank subsidiaries	156.16	154.79	173.85	156.12	138.85
Dividends from nonbank subsidiaries	2.89	1.86	1.36	1.23	1.23
Dividends from subsidiary holding companies	0.00	2.53	0.00	2.09	0.00
Dividends from all subsidiaries	182.69	198.31	217.48	197.26	160.94
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	41.20	37.95	41.48	37.96	41.10
Interest income from bank subsidiaries	0.03	0.05	0.05	0.03	0.03
Management and service fees from bank subsidiaries	3.65	2.63	3.60	1.72	0.79
Other income from bank subsidiaries	0.14	0.00	0.01	0.01	0.02
Operating income from bank subsidiaries	52.21	47.41	49.34	44.73	45.01
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	64.89	70.53	69.53	82.76	64.43
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.04
Management and serv fees from nonbank subsidiaries	0.34	3.52	0.53	0.40	0.11
Other income from nonbank subsidiaries	0.03	0.04	0.93	0.00	0.00
Operating income from nonbank subsidiaries	66.48	76.92	78.32	81.44	69.80
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	18.12	30.00	20.75	27.34	9.20
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	0.01	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	18.12	30.00	20.76	27.34	9.26
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	64.15	68.49	71.81	68.27	74.86
Interest income from bank subsidiaries	0.10	0.30	0.38	0.21	0.47
Management and service fees from bank subsidiaries	5.61	4.11	4.39	3.99	1.30
Other income from bank subsidiaries	0.22	0.00	0.01	0.01	0.05
Operating income from bank subsidiaries	80.22	80.80	88.84	89.61	93.95
Dividends from nonbank subsidiaries	3.22	1.52	2.53	1.69	0.93
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.02	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.02	0.05	0.08	0.02	0.00
Operating income from nonbank subsidiaries	3.83	3.53	4.81	3.03	1.26
Dividends from subsidiary holding companies	0.00	1.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	1.00	0.00	0.03	0.00
Loans and advances from subsidiaries / Short term debt	4,061.99	3,908.54	3,989.95	2,764.87	1,539.64
Loans and advances from subsidiaries / Total debt	136.99	387.48	269.29	1,250.80	119.19

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									46
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.88	2.71	2.73	2.78	2.88	2.97	3.02	3.04	2
+ Non-interest income	1.28	0.23	0.38	0.66	1.07	1.32	2.20	8.63	46
- Overhead expense	2.84	1.73	1.97	2.38	2.79	2.97	4.04	6.05	46
- Provision for credit losses	0.37	0.05	0.08	0.17	0.33	0.47	0.73	1.36	46
+ Securities gains (losses)	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.15	46
+ Other tax equivalent adjustments	0.23	0.02	0.05	0.12	0.23	0.35	0.42	0.45	2
= Pretax net operating income (tax equivalent)	1.40	1.39	1.39	1.40	1.40	1.40	1.40	1.40	2
Net operating income	1.09	0.55	0.68	0.81	1.00	1.19	1.74	2.68	46
Net income	1.09	0.55	0.68	0.81	1.00	1.19	1.74	2.68	46
Net income (Subchapter S adjusted)	1.27	1.12	1.14	1.21	1.28	1.33	1.38	1.40	4
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.68	3.43	3.46	3.54	3.68	3.82	3.90	3.93	2
Interest expense	0.70	0.22	0.28	0.50	0.72	0.86	1.16	1.35	46
Net interest income (tax equivalent)	3.05	2.93	2.94	2.98	3.05	3.11	3.15	3.17	2
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.11	-0.02	-0.01	0.00	0.04	0.15	0.42	0.71	46
Earnings coverage of net loan and lease losses (X)	-68.26	-2533.76	-477.33	3.96	16.08	60.53	230.72	341.83	45
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.37	0.95	1.01	1.10	1.34	1.59	1.80	2.23	46
Allowance for loan and lease losses / Total loans and leases	1.34	0.95	1.01	1.07	1.26	1.55	1.79	2.22	46
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.84	0.03	0.20	0.36	0.78	1.21	1.73	1.89	46
30-89 days past due loans and leases / Total loans and leases	0.28	0.02	0.03	0.11	0.19	0.43	0.70	0.93	46
Liquidity and Funding									
Net noncore funding dependence	3.13	-22.17	-12.73	-3.49	2.78	9.85	20.93	26.14	46
Net short-term noncore funding dependence	-2.45	-23.09	-17.63	-6.80	-0.34	2.80	7.45	10.96	46
Net loans and leases / Total assets	70.52	45.18	53.22	65.11	71.73	77.11	81.97	84.30	46
Capitalization									
Tier 1 leverage ratio	10.65	7.94	8.25	9.06	10.12	10.96	16.20	19.34	46
Holding company equity capital / Total assets	10.89	7.86	8.60	9.56	10.27	12.04	15.33	17.88	46
Total equity capital (including minority interest) / Total assets	10.89	7.86	8.60	9.56	10.27	12.04	15.33	17.88	46
Common equity tier 1 capital / Total risk-weighted assets	13.14	9.83	10.73	11.08	12.97	14.80	17.07	21.17	39
Net loans and leases / Equity capital (X)	6.71	4.49	4.63	5.45	6.59	8.13	8.88	9.66	46
Cash dividends / Net income	24.96	0.00	0.00	14.60	25.98	38.91	49.59	55.03	45
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	16.22	4.17	9.19	12.55	15.36	20.23	24.25	31.63	45
Equity capital	8.33	1.18	3.62	4.79	8.21	10.36	13.02	18.11	45
Net loans and leases	14.42	0.20	2.82	6.55	14.72	19.90	28.64	32.78	45
Noncore funding	0.76	-30.07	-24.12	-18.94	-3.27	17.82	31.06	48.21	45
Parent Company Ratios									
Short-term debt / Equity capital	0.06	0.00	0.00	0.00	0.00	0.00	0.12	1.39	46
Long-term debt / Equity capital	3.83	0.00	0.00	0.00	0.00	9.58	16.80	18.90	46
Equity investment in subsidiaries / Equity capital	105.53	92.29	96.20	99.39	104.51	112.50	117.32	119.51	46
Cash from ops + noncash items + op expense / Op expense + dividends	130.98	12.00	60.71	107.17	126.10	168.46	198.71	227.81	45

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2020

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.48	3.18	3.21	3.31	3.48	3.65	3.75	3.78	2
Less: Interest expense	0.63	0.21	0.26	0.44	0.65	0.81	1.04	1.23	46
Equals: Net interest income (tax equivalent)	2.88	2.71	2.73	2.78	2.88	2.97	3.02	3.04	2
Plus: Non-interest income	1.28	0.23	0.38	0.66	1.07	1.32	2.20	8.63	46
Equals: adjusted operating income (tax equivalent)	4.13	3.89	3.92	4.00	4.13	4.26	4.34	4.37	2
Less: Overhead expense	2.84	1.73	1.97	2.38	2.79	2.97	4.04	6.05	46
Less: Provision for credit losses	0.37	0.05	0.08	0.17	0.33	0.47	0.73	1.36	46
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	46
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.15	46
Plus: other tax equivalent adjustments	0.23	0.02	0.05	0.12	0.23	0.35	0.42	0.45	2
Equals: Pretax net operating income (tax equivalent)	1.40	1.39	1.39	1.40	1.40	1.40	1.40	1.40	2
Less: Applicable income taxes (tax equivalent)									
	0.31	0.28	0.28	0.29	0.31	0.32	0.33	0.33	2
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Equals: Net operating income	1.09	0.55	0.68	0.81	1.00	1.19	1.74	2.68	46
Plus: Net extraordinary items									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Equals: Net income	1.09	0.55	0.68	0.81	1.00	1.19	1.74	2.68	46
Memo: Net income (last four quarters)	1.11	0.60	0.75	0.85	1.05	1.26	1.67	1.86	46
Net income-BHC and noncontrolling (minority) interest	1.09	0.55	0.68	0.81	1.00	1.19	1.74	2.68	46
Margin Analysis									
Average earning assets / Average assets	93.35	85.21	88.93	92.08	93.99	95.30	96.41	97.39	46
Average interest-bearing funds / Average assets	68.79	44.89	57.38	63.18	70.20	75.86	77.62	80.05	46
Interest income (tax equivalent) / Average earning assets	3.68	3.43	3.46	3.54	3.68	3.82	3.90	3.93	2
Interest expense / Average earning assets	0.70	0.22	0.28	0.50	0.72	0.86	1.16	1.35	46
Net interest income (tax equivalent) / Average earning assets	3.05	2.93	2.94	2.98	3.05	3.11	3.15	3.17	2
Yield or Cost									
Total loans and leases (tax equivalent)	4.94	4.79	4.81	4.86	4.94	5.02	5.07	5.09	2
Interest-bearing bank balances	0.52	0.18	0.20	0.33	0.43	0.72	1.09	1.17	46
Federal funds sold and reverse repos	0.48	0.00	0.00	0.12	0.36	0.83	1.52	1.89	24
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total earning assets	4.17	3.28	3.65	3.96	4.18	4.46	4.66	4.88	46
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	2.01	0.17	0.48	1.37	2.02	2.43	3.72	4.38	42
Mortgage-backed securities	11.38	2.48	2.54	3.23	4.69	8.86	43.87	110.73	40
All other securities	1.01	-0.06	0.06	0.42	1.01	1.61	1.97	2.09	2
Interest-bearing deposits									
Time deposits of \$250K or more	1.80	0.89	1.16	1.53	1.79	2.02	2.28	3.09	44
Time deposits < \$250K	1.71	0.86	1.01	1.45	1.71	1.96	2.32	2.36	44
Other domestic deposits	0.42	0.16	0.19	0.27	0.43	0.56	0.72	0.85	44
Foreign deposits									
Federal funds purchased and repos									
	0.52	0.00	0.00	0.17	0.33	0.71	1.52	2.02	37
Other borrowed funds and trading liabilities	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.81	44
All interest-bearing funds	0.95	0.35	0.46	0.67	0.93	1.17	1.57	1.63	46

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2020

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Overhead expenses / Net Interest Income + non-interest income	61.58	40.56	50.77	57.52	62.80	67.14	71.37	73.25	46
Percent of Average Assets									
Total overhead expense	2.84	1.73	1.97	2.38	2.79	2.97	4.04	6.05	46
Personnel expense	1.64	1.03	1.12	1.36	1.54	1.91	2.26	2.82	46
Net occupancy expense	0.30	0.14	0.17	0.21	0.28	0.39	0.42	0.52	46
Other operating expenses	0.87	0.48	0.59	0.67	0.81	0.93	1.44	2.04	46
Overhead less non-interest income	1.53	-1.57	0.96	1.40	1.70	1.86	1.99	2.17	46
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	66.48	66.33	66.35	66.40	66.48	66.56	66.61	66.63	2
Personnel expense	36.02	34.22	34.42	35.02	36.02	37.02	37.62	37.82	2
Net occupancy expense	8.57	7.43	7.56	7.94	8.57	9.21	9.59	9.71	2
Other operating expenses	21.89	19.09	19.40	20.33	21.89	23.44	24.37	24.68	2
Total non-interest income	30.34	30.33	30.33	30.33	30.34	30.35	30.35	30.36	2
Fiduciary activities income	2.48	0.25	0.50	1.24	2.48	3.73	4.47	4.72	2
Service charges on domestic deposit accounts	5.54	4.18	4.33	4.78	5.54	6.29	6.74	6.89	2
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Investment banking fees and commissions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Insurance activities revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net servicing fees	0.78	0.09	0.17	0.40	0.78	1.16	1.39	1.47	2
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net gain (loss) - sales of loans, OREO, and other assets	7.22	2.11	2.68	4.38	7.22	10.06	11.76	12.33	2
Other non-interest income	13.66	11.30	11.57	12.35	13.66	14.97	15.76	16.02	2
Overhead less non-interest income	36.14	35.97	35.99	36.05	36.14	36.23	36.28	36.30	2
Applicable income taxes / Pretax net operating income (tax equivalent)	19.30	18.76	18.82	19.00	19.30	19.60	19.78	19.84	2
Applicable income tax + TE / Pretax net operating income + TE	21.91	20.10	20.30	20.91	21.91	22.91	23.52	23.72	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2020

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	48.60	5.59	31.44	41.59	51.81	59.72	63.72	66.29	46
Commercial and industrial loans	14.01	1.05	5.28	10.71	13.84	16.64	22.99	29.70	46
Loans to individuals	1.28	0.00	0.02	0.29	0.96	2.06	3.86	5.64	46
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Agricultural loans	2.14	0.00	0.00	0.02	0.27	3.77	8.39	19.34	46
Other loans and leases	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.38	46
Net loans and leases	70.52	45.18	53.22	65.11	71.73	77.11	81.97	84.30	46
Debt securities over 1 year	11.30	0.60	1.48	4.42	9.71	17.22	24.27	29.20	46
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.00	0.01	0.19	0.72	46
Subtotal	83.37	57.20	74.91	81.12	84.43	87.21	89.73	90.19	46
Interest-bearing bank balances	6.11	0.46	0.70	2.67	4.93	9.38	14.90	15.81	46
Federal funds sold and reverse repos	0.29	0.00	0.00	0.00	0.00	0.29	1.39	3.41	46
Debt securities 1 year or less	1.86	0.10	0.13	0.52	1.08	2.71	5.33	8.94	46
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Total earning assets	88.63	74.00	77.96	86.59	89.74	92.08	95.15	95.94	46
Non-interest cash and due from depository institutions	1.29	0.41	0.58	0.94	1.26	1.64	2.09	2.42	46
Other real estate owned	0.07	0.00	0.00	0.00	0.02	0.10	0.29	0.50	46
All other assets	5.66	2.89	3.25	4.26	5.56	6.97	7.89	10.32	46
Memoranda									
Short-term investments	8.83	1.65	3.08	5.51	7.53	11.83	16.35	21.80	46
US Treasury securities	0.08	0.00	0.00	0.00	0.00	0.00	0.43	1.20	46
US agency securities (excluding mortgage-backed securities)	1.32	0.00	0.00	0.09	0.82	1.95	5.04	5.74	46
Municipal securities	3.87	0.01	0.12	0.80	2.32	6.57	10.60	15.01	46
Mortgage-backed securities	2.49	0.00	0.00	0.23	1.86	4.69	7.12	8.74	46
Asset-backed securities	0.16	0.00	0.00	0.00	0.00	0.00	1.09	1.85	46
Other debt securities	0.19	0.00	0.00	0.00	0.04	0.42	0.68	1.05	46
Loans held-for-sale	0.54	0.00	0.00	0.01	0.41	0.70	1.87	2.69	46
Loans held for investment	70.42	37.51	53.90	65.26	71.46	77.99	83.62	85.20	46
Real estate loans secured by 1-4 family	15.16	0.30	2.81	7.67	15.21	19.73	27.88	34.54	46
Revolving	2.00	0.00	0.18	0.99	1.80	2.93	4.85	6.31	46
Closed-end, secured by first liens	12.38	0.19	1.83	5.79	12.52	14.78	25.43	28.23	46
Closed-end, secured by junior liens	0.34	0.00	0.05	0.15	0.26	0.47	0.74	1.10	46
Commercial real estate loans	28.87	0.82	15.23	21.13	30.26	36.00	44.92	47.53	46
Construction and land development	5.09	0.18	0.77	2.29	5.33	7.30	9.02	12.36	46
Multifamily	3.90	0.16	0.56	1.41	2.64	4.82	10.67	19.76	46
Nonfarm nonresidential	19.34	0.39	3.96	14.87	19.14	24.87	28.79	32.82	46
Real estate loans secured by farmland	2.92	0.00	0.00	0.06	0.92	6.06	9.84	15.41	46

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2020

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	68.08	6.54	50.00	63.47	70.91	77.98	83.05	90.99	46
Real estate loans secured by 1-4 family	21.51	0.35	3.51	12.78	20.79	27.28	40.06	45.92	46
Revolving	2.75	0.00	0.25	1.38	2.57	4.03	6.48	7.69	46
Closed-end	18.04	0.27	2.38	9.79	18.45	22.75	34.79	41.78	46
Commercial real estate loans	40.04	1.14	20.57	33.43	43.09	46.37	56.64	63.00	46
Construction and land development	7.04	0.24	1.38	3.27	7.38	9.71	13.34	16.66	46
1-4 family	1.48	0.00	0.04	0.60	1.66	2.57	3.08	3.86	46
Other	5.37	0.10	0.95	2.20	5.33	8.01	10.68	13.60	46
Multifamily	5.50	0.21	0.65	1.90	3.68	6.42	17.61	25.49	46
Nonfarm nonresidential	26.87	0.65	5.24	21.69	28.04	33.54	38.90	41.31	46
Owner-occupied	9.74	0.00	2.37	5.36	11.40	13.74	16.87	18.72	46
Other	16.01	0.29	2.98	9.72	17.77	22.25	23.98	26.83	46
Real estate loans secured by farmland	4.06	0.00	0.00	0.08	1.32	8.80	14.68	18.03	46
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Commercial and industrial loans	20.99	4.28	7.92	15.46	19.49	24.11	36.47	55.57	46
Loans to individuals	1.88	0.00	0.03	0.37	1.21	2.84	6.20	8.44	46
Credit card loans	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.21	46
Agricultural loans	2.90	0.00	0.00	0.02	0.37	5.98	12.25	23.71	46
Other loans and leases	0.04	0.00	0.00	0.00	0.00	0.00	0.21	0.68	46
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	455.16	22.78	296.72	365.51	467.52	538.01	623.67	679.47	46
Real estate loans secured by 1-4 family	142.91	1.22	27.02	70.76	146.81	176.87	259.35	316.64	46
Revolving	18.99	0.00	1.33	9.79	17.59	32.19	43.33	59.04	46
Closed-end	120.70	0.93	17.88	54.81	122.61	155.16	245.46	267.07	46
Commercial real estate loans	266.85	6.94	102.00	204.04	278.71	342.51	393.37	440.36	46
Construction and land development	46.83	1.39	7.07	21.19	52.10	64.82	84.40	89.51	46
1-4 family	10.13	0.00	0.14	4.16	11.66	16.20	21.66	27.48	46
Other	35.59	0.63	4.88	15.50	41.72	51.75	64.74	78.28	46
Multifamily	35.67	1.10	4.58	11.89	25.86	47.36	105.78	139.40	46
Nonfarm nonresidential	184.46	4.07	20.75	124.81	194.51	244.80	288.21	314.73	46
Owner-occupied	67.02	0.00	11.76	39.95	75.24	95.66	127.56	145.15	46
Other	109.68	1.83	12.90	61.45	122.51	153.07	175.80	208.65	46
Real estate loans secured by farmland	27.14	0.00	0.00	0.65	9.57	55.07	94.03	131.97	46
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	46
Commercial and industrial loans	132.76	7.17	39.60	92.27	133.06	167.13	226.12	263.41	46
Loans to individuals	12.31	0.00	0.13	3.00	9.16	19.85	35.50	59.63	46
Credit card loans	0.09	0.00	0.00	0.00	0.00	0.00	0.42	1.50	46
Agricultural loans	18.36	0.00	0.00	0.16	2.11	36.77	83.88	126.20	46
Other loans and leases	0.23	0.00	0.00	0.00	0.00	0.00	1.25	4.27	46
Supplemental									
Non-owner occupied CRE loans / Gross loans	31.09	4.17	12.68	22.25	30.55	39.40	48.23	62.89	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	195.20	4.70	60.97	126.67	213.20	251.34	295.14	312.41	46
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	269.76	6.94	106.28	206.52	283.14	346.57	395.98	444.64	46

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2020

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.83	1.65	3.08	5.51	7.53	11.83	16.35	21.80	46
Liquid assets	13.15	5.55	6.97	8.64	11.97	16.77	21.38	26.70	46
Investment securities	14.06	1.13	2.93	7.06	13.32	20.18	28.05	31.93	46
Net loans and leases	70.52	45.18	53.22	65.11	71.73	77.11	81.97	84.30	46
Net loans, leases and standby letters of credit	71.04	45.21	53.34	65.41	72.02	78.36	82.65	84.52	46
Core deposits	74.53	33.65	55.46	69.96	78.70	80.87	83.86	85.46	46
Noncore funding	11.34	1.76	4.55	7.19	8.85	16.58	22.94	28.61	46
Time deposits of \$250K or more	3.59	0.99	1.15	1.81	3.49	5.31	6.22	7.92	46
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Federal funds purchased and repos	0.79	0.00	0.00	0.00	0.36	1.43	2.97	4.09	46
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Net federal funds purchased (sold)	0.50	-2.69	-1.18	0.00	0.00	1.28	2.91	4.06	46
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Other borrowings w/remaining maturity of 1 year or less	0.92	0.00	0.00	0.00	0.35	1.62	3.80	4.18	46
Earning assets that reprice within 1 year	27.48	14.51	15.83	20.82	25.49	34.45	41.61	44.56	46
Interest-bearing liabilities that reprice within 1 year	15.94	2.58	4.38	7.93	12.78	18.94	39.96	47.09	46
Long-term debt that reprices within 1 year	0.24	0.00	0.00	0.00	0.00	0.10	1.20	3.16	46
Net assets that reprice within 1 year	9.73	-17.05	-12.50	2.95	9.75	17.78	27.24	32.83	46
Other Liquidity and Funding Ratios									
Net noncore funding dependence	3.13	-22.17	-12.73	-3.49	2.78	9.85	20.93	26.14	46
Net short-term noncore funding dependence	-2.45	-23.09	-17.63	-6.80	-0.34	2.80	7.45	10.96	46
Short-term investment / Short-term noncore funding	253.86	20.47	43.16	70.09	106.44	198.88	1051.11	1413.78	45
Liquid assets - short-term noncore funding / Nonliquid assets	7.45	-5.27	-3.26	1.46	5.89	12.26	22.59	29.89	46
Net loans and leases / Total deposits	86.92	60.71	71.47	78.92	86.91	95.95	102.68	105.66	44
Net loans and leases / Core deposits	95.34	66.86	75.01	82.52	93.58	103.98	124.05	153.34	44
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.69	0.00	0.00	0.01	0.10	1.04	1.86	2.80	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.98	0.03	0.09	1.10	2.62	6.24	10.61	14.34	45
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.06	-0.06	-0.05	-0.03	-0.01	0.00	0.00	4
Percent of Investment Securities									
Held-to-maturity securities	2.13	0.00	0.00	0.00	0.00	0.17	17.34	22.35	45
Available-for-sale securities	96.14	68.73	77.70	97.93	99.90	100.00	100.00	100.00	45
US Treasury securities	0.69	0.00	0.00	0.00	0.00	0.00	3.49	13.08	45
US agency securities (excluding mortgage-backed securities)	11.42	0.00	0.10	1.62	7.31	17.87	32.32	52.53	45
Municipal securities	27.54	0.42	3.17	10.28	23.63	44.38	63.38	67.21	45
Mortgage-backed securities	17.99	0.00	0.00	5.83	17.78	32.41	40.08	53.75	45
Asset-backed securities	1.08	0.00	0.00	0.00	0.00	0.00	6.89	12.80	45
Other debt securities	1.74	0.00	0.00	0.00	0.36	3.41	6.00	8.55	45
Mutual funds and equity securities	0.30	0.00	0.00	0.00	0.00	0.19	1.15	4.92	45
Debt securities 1 year or less	16.22	1.22	2.21	4.86	9.59	24.63	40.58	54.28	45
Debt securities 1 to 5 years	22.35	5.32	6.48	11.64	20.86	33.03	41.36	42.26	45
Debt securities over 5 years	57.70	9.68	16.62	41.25	62.70	76.20	81.65	86.31	45
Pledged securities	42.80	0.00	4.18	28.80	45.03	63.97	83.64	87.98	45
Structured notes, fair value	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	45
Percent Change from Prior Like Quarter									
Short-term investments	79.37	-18.88	-0.26	14.94	58.75	104.54	286.76	443.18	45
Investment securities	9.13	-21.19	-19.33	-2.86	6.31	21.09	42.75	44.55	44
Core deposits	20.73	9.97	13.21	16.63	19.70	25.63	28.76	34.90	43
Noncore funding	0.76	-30.07	-24.12	-18.94	-3.27	17.82	31.06	48.21	45

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2020

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.37	0.05	0.08	0.17	0.33	0.47	0.73	1.36	46
Provision for loan and lease losses / Average loans and leases	0.50	0.09	0.15	0.25	0.48	0.63	0.97	1.60	46
Provision for loan and lease losses / Net loan and lease losses	-982.68	-39324.24	-6050.34	75.38	277.35	1154.62	2335.73	6427.25	45
Allowance for loan and lease losses / Total loans and leases not held for sale	1.37	0.95	1.01	1.10	1.34	1.59	1.80	2.23	46
Allowance for loan and lease losses / Total loans and leases	1.34	0.95	1.01	1.07	1.26	1.55	1.79	2.22	46
Allowance for loan and lease losses / Net loans and leases losses (X)	71.35	2.72	3.51	6.42	18.88	54.65	142.35	480.11	35
Allowance for loan and lease losses / Nonaccrual assets	295.06	86.89	98.88	126.10	257.92	395.89	728.52	865.97	44
ALLL / 90+ days past due + nonaccrual loans and leases	265.38	86.39	94.91	114.61	217.00	332.60	612.31	784.04	44
Gross loan and lease losses / Average loans and leases	0.14	0.00	0.00	0.02	0.07	0.20	0.48	0.75	46
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.02	0.04	0.07	0.17	46
Net losses / Average loans and leases	0.11	-0.02	-0.01	0.00	0.04	0.15	0.42	0.71	46
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	46
Recoveries / Prior year-end losses	31.54	4.20	6.64	12.36	20.51	42.16	95.31	116.07	45
Earnings coverage of net loan and lease losses (X)	-68.26	-2533.76	-477.33	3.96	16.08	60.53	230.72	341.83	45
Net Loan and Lease Losses By Type									
Real estate loans	0.05	-0.06	-0.02	0.00	0.00	0.08	0.24	0.38	44
Real estate loans secured by 1-4 family	0.01	-0.03	-0.03	-0.01	0.00	0.03	0.08	0.16	43
Revolving	0.01	-0.05	-0.01	0.00	0.00	0.01	0.08	0.09	42
Closed-end	0.01	-0.03	-0.03	-0.01	0.00	0.03	0.08	0.15	43
Commercial real estate loans	0.07	-0.11	-0.05	0.00	0.00	0.10	0.40	0.61	44
Construction and land development	0.00	-0.14	-0.07	0.00	0.00	0.00	0.02	0.32	43
1-4 family	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	43
Other	-0.01	-0.14	-0.05	0.00	0.00	0.00	0.00	0.11	43
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	44
Nonfarm nonresidential	0.07	-0.13	-0.05	0.00	0.00	0.07	0.51	0.69	43
Owner-occupied	0.03	-0.06	-0.01	0.00	0.00	0.01	0.15	0.60	43
Other	0.02	-0.03	-0.01	0.00	0.00	0.00	0.16	0.22	43
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	39
Commercial and industrial loans	0.16	-0.03	-0.02	0.00	0.04	0.16	0.68	1.43	46
Loans to individuals	0.63	0.03	0.07	0.24	0.41	0.63	1.56	3.37	36
Credit card loans	1.54	-0.75	-0.35	0.06	1.51	2.56	4.06	4.20	8
Agricultural loans	0.03	0.00	0.00	0.00	0.00	0.01	0.12	0.18	36
Loans to foreign governments and institutions									
Other loans and leases	5.28	0.00	0.00	0.00	0.00	1.08	15.16	24.97	7

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2020

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.28	0.02	0.03	0.11	0.19	0.43	0.70	0.93	46
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.01	0.03	0.11	0.24	46
Nonaccrual loans and leases	0.69	0.03	0.14	0.29	0.64	1.06	1.56	1.84	46
90+ days past due and nonaccrual loans and leases	0.74	0.03	0.17	0.31	0.68	1.08	1.69	1.93	46
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.28	0.02	0.03	0.11	0.19	0.43	0.70	0.93	46
90+ days past due assets	0.03	0.00	0.00	0.00	0.01	0.03	0.11	0.24	46
Nonaccrual assets	0.69	0.03	0.14	0.29	0.64	1.06	1.56	1.84	46
30+ days past due and nonaccrual assets	1.06	0.05	0.28	0.54	0.95	1.58	2.21	2.81	46
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.52	0.02	0.09	0.24	0.50	0.72	1.17	1.37	46
90+ past due and nonaccrual assets + other real estate owned	0.62	0.02	0.11	0.30	0.54	0.91	1.25	1.45	46
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.59	0.02	0.11	0.25	0.53	0.89	1.18	1.39	46
Allowance for loan and lease losses	59.10	2.67	15.14	30.81	58.06	91.50	110.75	125.62	46
Equity capital + allowance for loan and lease losses	5.14	0.11	0.77	2.45	4.72	7.34	11.14	12.79	46
Tier 1 capital + allowance for loan and lease losses	5.32	0.20	0.93	2.36	4.93	8.21	10.85	11.83	46
Loans and leases + other real estate owned	0.84	0.03	0.20	0.36	0.78	1.21	1.73	1.89	46

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2020

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	0.23	0.00	0.01	0.06	0.13	0.37	0.62	0.75	44
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.14	0.22	44
	Nonaccrual	0.74	0.03	0.18	0.31	0.54	1.17	1.73	2.39	44
Commercial and industrial	30-89 days past due	0.24	0.00	0.00	0.03	0.10	0.34	0.63	2.22	46
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	46
	Nonaccrual	0.45	0.00	0.00	0.00	0.19	0.68	1.94	2.43	46
Individuals	30-89 days past due	0.38	0.00	0.00	0.08	0.27	0.53	1.13	1.65	42
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.12	42
	Nonaccrual	0.16	0.00	0.00	0.01	0.10	0.28	0.45	0.91	42
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	0.25	0.00	0.00	0.00	0.00	0.28	0.85	1.80	36
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.02	0.49	36
	Nonaccrual	0.49	0.00	0.00	0.00	0.02	0.47	1.46	3.53	36
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	7.05	0.00	0.00	0.00	0.00	0.34	19.89	34.29	7
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
	Nonaccrual	2.73	0.00	0.00	0.00	0.00	0.00	7.65	13.39	7

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: 3
Date: 09/30/2020

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.35	0.00	0.04	0.12	0.26	0.49	0.91	1.16	43
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.07	0.21	0.28	43
	Nonaccrual	0.65	0.07	0.16	0.39	0.63	0.87	1.30	1.50	43
Revolving	30-89 days past due	0.19	0.00	0.00	0.00	0.11	0.33	0.66	0.82	42
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	42
	Nonaccrual	0.33	0.00	0.00	0.03	0.23	0.63	1.06	1.16	42
Closed-End	30-89 days past due	0.34	0.00	0.03	0.13	0.26	0.49	0.98	1.38	43
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.23	0.35	43
	Nonaccrual	0.70	0.01	0.12	0.37	0.63	0.94	1.42	1.80	43
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	43
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	43
	Nonaccrual	0.03	0.00	0.00	0.00	0.01	0.04	0.10	0.12	43
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.00	0.05	0.16	0.62	1.06	44
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.09	44
	Nonaccrual	0.72	0.01	0.04	0.10	0.30	1.05	2.40	3.67	44
Construction and development	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.20	0.60	0.94	43
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.16	43
	Nonaccrual	0.66	0.00	0.00	0.00	0.14	0.76	3.23	5.75	43
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.04	0.32	0.60	43
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	43
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.25	0.43	43
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.15	0.44	43
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	43
	Nonaccrual	0.61	0.00	0.00	0.00	0.11	0.53	3.23	5.75	43
Multifamily	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.00	0.56	2.30	44
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.92	1.45	44
Nonfarm non-residential	30-89 days past due	0.10	0.00	0.00	0.00	0.05	0.15	0.34	0.79	43
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	43
	Nonaccrual	0.67	0.00	0.00	0.09	0.23	0.95	2.60	3.98	43
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.12	0.26	0.73	43
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
	Nonaccrual	0.20	0.00	0.00	0.01	0.09	0.34	0.60	1.06	43
Other	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.12	43
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	43
	Nonaccrual	0.39	0.00	0.00	0.00	0.08	0.51	2.00	3.15	43
Farmland	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.09	0.60	0.89	39
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.33	39
	Nonaccrual	1.07	0.00	0.00	0.00	0.21	1.25	6.34	7.71	39
Credit card	30-89 days past due	1.21	0.00	0.00	0.00	0.13	0.83	3.65	5.21	8
	90+ days past due	0.09	0.00	0.00	0.00	0.00	0.01	0.23	0.44	8
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.10	0.22	8

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: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	73.05	11.69	23.94	48.75	65.05	81.25	125.21	166.84	38
Dividends declared / Net income	24.96	0.00	0.00	14.60	25.98	38.91	49.59	55.03	45
Net income - dividends / Average equity	6.76	3.05	4.09	5.35	6.41	8.25	9.84	11.22	46
Percent of Dividends Paid									
Dividends from bank subsidiaries	156.16	0.00	0.00	95.35	156.03	214.99	407.99	502.54	39
Dividends from nonbank subsidiaries	2.89	0.00	0.00	0.00	0.00	0.58	16.32	42.76	39
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.98	39
Dividends from all subsidiaries	182.69	0.11	80.45	121.85	170.68	218.80	407.99	502.54	39
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	41.20	0.00	0.00	18.72	44.02	63.17	93.20	101.61	42
Interest income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.06	0.15	0.29	42
Management and service fees from bank subsidiaries	3.65	0.00	0.00	0.00	0.00	0.13	15.98	56.00	42
Other income from bank subsidiaries	0.14	0.00	0.00	0.00	0.00	0.00	0.52	2.14	42
Operating income from bank subsidiaries	52.21	0.00	0.14	24.95	50.57	74.82	101.14	133.34	42
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	64.89	0.00	0.00	7.00	100.00	100.00	115.94	124.03	27
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Management and serv fees from nonbank subsidiaries	0.34	0.00	0.00	0.00	0.00	0.00	0.79	5.45	27
Other income from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.47	27
Operating income from nonbank subsidiaries	66.48	0.00	0.40	16.58	100.00	100.00	121.89	125.56	27
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	18.12	13.76	14.25	15.70	18.12	20.54	21.99	22.47	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	18.12	13.76	14.25	15.70	18.12	20.54	21.99	22.47	2
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	64.15	0.00	0.00	27.81	86.73	99.55	99.95	100.00	45
Interest income from bank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.06	0.50	1.66	45
Management and service fees from bank subsidiaries	5.61	0.00	0.00	0.00	0.00	0.25	31.95	61.50	45
Other income from bank subsidiaries	0.22	0.00	0.00	0.00	0.00	0.00	0.87	3.80	45
Operating income from bank subsidiaries	80.22	0.00	2.60	83.57	99.06	99.91	100.00	100.00	45
Dividends from nonbank subsidiaries	3.22	0.00	0.00	0.00	0.00	0.93	21.10	40.23	45
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	45
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	45
Other income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.46	45
Operating income from nonbank subsidiaries	3.83	0.00	0.00	0.00	0.12	4.62	26.98	88.70	45
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Loans and advances from subsidiaries / Short term debt	4061.99	0.00	0.00	36.82	469.84	857.44	11716.12	17134.62	6
Loans and advances from subsidiaries / Total debt	136.99	0.00	0.00	0.00	40.68	175.27	750.61	874.78	22

BHCPR Reporters for Quarter Ending 09/30/2020

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 06/30/2020 and Other Notes</u>
1201457	1,471,152	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,558,970	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	2,259,589	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1076691	2,903,304	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
3590388	2,975,225	BANK OF MARIN BANCORP	NOVATO, CA	Moved from Peer 2
1491913	1,126,302	BLACKHAWK BANCORP, INC.	BELOIT, WI	
2935142	1,789,232	BOU BANCORP, INC.	OGDEN, UT	
3378764	2,774,564	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1203899	1,084,624	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1133594	2,165,037	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	1,173,596	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1140239	1,017,152	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1097566	1,019,031	CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	SHELBYVILLE, KY	Moved from Peer 4
1246533	2,817,993	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
5149016	2,228,825	DWS USA CORPORATION	NEW YORK, NY	
1988646	2,241,444	FIRST BANCORP, INC.	LEBANON, VA	
1404632	1,079,916	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1247428	2,601,847	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1478017	2,947,928	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1132672	1,689,164	FIRST UNITED CORPORATION	OAKLAND, MD	
1137453	1,353,582	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	2,442,045	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1862036	2,662,684	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2038409	1,669,770	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,519,604	HEARTLAND BANCORP	WHITEHALL, OH	
1205183	1,851,542	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	2,323,251	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
3030307	1,148,942	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1066209	1,659,283	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,500,083	LINCOLN BANCORP	REINBECK, IA	
3832583	1,110,554	MARLIN BUSINESS SERVICES CORP DBA MARLIN CAPITAL SOLUTIONS	MOUNT LAUREL, NJ	
2589714	2,117,894	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,251,048	MINNWEST CORPORATION	MINNETONKA, MN	
2398082	2,884,626	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
4436559	2,758,017	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
1248153	2,781,667	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2818245	1,458,609	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
2007647	1,888,893	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
1118434	1,417,073	QNB CORP.	QUAKERTOWN, PA	
3835164	2,537,389	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2810285	1,368,442	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
2849799	2,479,535	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	2,542,226	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1427275	2,369,083	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1917600	2,893,972	VERABANK, INC.	HENDERSON, TX	
4523431	2,220,629	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	

Note: Peer Group 3 has 46 bank holding companies.