

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2020

Summary Ratios

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.77	3.01	3.08	2.92	2.80
+ Non-interest income	1.21	1.32	1.31	1.35	1.39
- Overhead expense	2.57	2.69	2.71	2.72	2.72
- Provision for credit losses	0.51	0.15	0.14	0.16	0.17
+ Securities gains (losses)	0.02	0.01	0.00	0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.04	1.56	1.57	1.43	1.36
Net operating income	0.81	1.19	1.24	0.89	0.90
Net income	0.82	1.19	1.24	0.90	0.90
Net income (Subchapter S adjusted)	1.18	1.17	1.42	0.99	1.54
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.55	4.41	4.24	3.80	3.57
Interest expense	0.52	1.08	0.86	0.60	0.49
Net interest income (tax equivalent)	3.01	3.33	3.38	3.19	3.06
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.27	0.21	0.22	0.24	0.27
Earnings coverage of net loan and lease losses (X)	22.89	24.40	21.75	19.67	19.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58	0.83	0.90	0.98	1.07
Allowance for loan and lease losses / Total loans and leases	1.55	0.81	0.89	0.96	1.04
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.57	0.61	0.72	0.88
30-89 days past due loans and leases / Total loans and leases	0.39	0.43	0.44	0.47	0.51
Liquidity and Funding					
Net noncore funding dependence	3.13	14.45	16.62	17.03	18.62
Net short-term noncore funding dependence	-4.83	3.38	4.66	4.83	5.92
Net loans and leases / Total assets	61.58	63.77	63.98	62.73	61.97
Capitalization					
Tier 1 leverage ratio	9.12	9.76	9.71	9.53	9.40
Holding company equity capital / Total assets	11.16	12.43	12.22	11.94	11.52
Total equity capital (including minority interest) / Total assets	11.28	12.57	12.27	12.01	11.60
Common equity tier 1 capital / Total risk-weighted assets	12.40	12.16	12.12	12.19	12.16
Net loans and leases / Equity capital (X)	5.59	5.21	5.29	5.27	5.37
Cash dividends / Net income	42.29	33.12	27.31	31.29	29.05
Cash dividends / Net income (Subchapter S adjusted)	-0.65	-12.02	17.36	47.52	-20.06
Growth Rates					
Assets	16.68	9.26	7.00	8.28	8.31
Equity capital	6.97	10.49	7.89	10.18	7.99
Net loans and leases	9.07	9.10	7.89	9.38	8.51
Noncore funding	-12.38	6.59	10.67	5.59	9.36
Parent Company Ratios					
Short-term debt / Equity capital	0.78	0.98	1.14	1.07	1.59
Long-term debt / Equity capital	13.56	13.08	13.37	12.69	13.44
Equity investment in subsidiaries / Equity capital	102.81	103.22	103.10	102.10	101.56
Cash from ops + noncash items + op expense / Op expense + dividends	146.73	190.27	174.91	148.20	144.09

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Relative Income Statement and Margin Analysis

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Average Assets					
Interest income (tax equivalent)	3.27	4.00	3.87	3.47	3.26
Less: Interest expense	0.48	0.98	0.79	0.55	0.45
Equals: Net interest income (tax equivalent)	2.77	3.01	3.08	2.92	2.80
Plus: Non-interest income	1.21	1.32	1.31	1.35	1.39
Equals: adjusted operating income (tax equivalent)	4.04	4.41	4.46	4.33	4.25
Less: Overhead expense	2.57	2.69	2.71	2.72	2.72
Less: Provision for credit losses	0.51	0.15	0.14	0.16	0.17
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	0.00	0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.04	1.56	1.57	1.43	1.36
Less: Applicable income taxes (tax equivalent)	0.23	0.36	0.33	0.55	0.45
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.81	1.19	1.24	0.89	0.90
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.82	1.19	1.24	0.90	0.90
Memo: Net income (last four quarters)	0.82	1.19	1.24	0.91	0.94
Net income-BHC and noncontrolling (minority) interest	0.82	1.20	1.25	0.91	0.91
Margin Analysis					
Average earning assets / Average assets	92.29	91.05	91.48	91.61	91.56
Average interest-bearing funds / Average assets	64.09	65.57	65.56	65.75	65.40
Interest income (tax equivalent) / Average earning assets	3.55	4.41	4.24	3.80	3.57
Interest expense / Average earning assets	0.52	1.08	0.86	0.60	0.49
Net interest income (tax equivalent) / Average earning assets	3.01	3.33	3.38	3.19	3.06
Yield or Cost					
Total loans and leases (tax equivalent)	4.27	5.09	4.95	4.52	4.31
Interest-bearing bank balances	0.27	2.04	1.64	1.05	0.52
Federal funds sold and reverse repos	0.68	2.44	2.17	1.41	0.71
Trading assets	0.60	0.99	1.11	1.11	1.21
Total earning assets	3.52	4.36	4.20	3.73	3.51
Investment securities (tax equivalent)	2.25	2.76	2.68	2.47	2.42
US Treasury and agency securities (excluding mortgage-backed securities)	1.75	2.32	2.05	1.62	1.51
Mortgage-backed securities	2.05	2.61	2.50	2.23	2.13
All other securities	3.24	4.06	4.20	3.66	3.70
Interest-bearing deposits	0.53	1.10	0.81	0.49	0.39
Time deposits of \$250K or more	1.42	1.96	1.44		
Time deposits < \$250K	1.36	1.82	1.29		
Other domestic deposits	0.36	0.93	0.67		0.27
Foreign deposits	0.42	1.19	0.97	0.51	0.36
Federal funds purchased and repos	0.62	1.86	1.51	0.94	0.65
Other borrowed funds and trading liabilities	1.50	2.38	2.28	1.77	1.55
All interest-bearing funds	0.74	1.49	1.19	0.82	0.69

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Non-interest Income & Expenses

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.03	2.72	3.08	2.85	2.86
Overhead expenses / Net Interest Income + non-interest income	62.31	61.29	60.88	63.61	64.64
Percent of Average Assets					
Total overhead expense	2.57	2.69	2.71	2.72	2.72
Personnel expense	1.30	1.41	1.44	1.42	1.41
Net occupancy expense	0.26	0.28	0.28	0.29	0.29
Other operating expenses	0.94	0.97	0.97	1.00	0.99
Overhead less non-interest income	1.26	1.32	1.38	1.34	1.32
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.85	60.64	60.37	62.73	63.78
Personnel expense	32.40	32.39	32.51	32.93	33.57
Net occupancy expense	6.58	6.52	6.48	6.70	6.99
Other operating expenses	22.27	21.20	20.90	22.41	22.41
Total non-interest income	28.82	29.23	28.50	31.08	32.47
Fiduciary activities income	2.09	1.97	2.14	2.38	2.27
Service charges on domestic deposit accounts	3.27	3.88	4.15	4.28	4.37
Trading revenue	1.24	1.18	0.85	0.90	0.98
Investment banking fees and commissions	2.46	3.54	3.42	3.62	3.68
Insurance activities revenue	0.41	0.47	0.47	0.55	0.56
Venture capital revenue	0.01	0.02	0.02	0.01	0.01
Net servicing fees	0.01	0.28	0.65	0.60	0.59
Net securitization income	0.00	0.01	0.01	0.01	0.02
Net gain (loss) - sales of loans, OREO, and other assets	3.91	1.86	1.61	1.67	2.20
Other non-interest income	9.67	10.04	9.86	10.77	10.83
Overhead less non-interest income	31.97	31.06	31.46	31.19	31.53
Applicable income taxes / Pretax net operating income (tax equivalent)	18.94	20.56	19.04	32.99	29.45
Applicable income tax + TE / Pretax net operating income + TE	21.53	23.23	21.56	37.95	33.84

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Percent Composition of Assets

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Real estate loans	36.21	37.78	37.19	35.54	34.32
Commercial and industrial loans	13.51	12.02	12.85	12.62	12.69
Loans to individuals	3.40	4.20	4.31	4.47	4.39
Loans to depository institutions and acceptances of other banks	0.03	0.04	0.05	0.06	0.09
Agricultural loans	0.19	0.24	0.30	0.21	0.16
Other loans and leases	4.63	5.01	5.00	5.10	5.14
Net loans and leases	61.58	63.77	63.98	62.73	61.97
Debt securities over 1 year	15.55	14.60	14.63	14.83	14.77
Mutual funds and equity securities	0.05	0.06	0.06	0.06	0.06
Subtotal	78.16	79.65	79.97	79.31	78.74
Interest-bearing bank balances	7.51	3.06	3.04	3.46	3.68
Federal funds sold and reverse repos	0.82	1.57	1.66	1.81	1.91
Debt securities 1 year or less	1.68	1.91	1.96	1.86	1.89
Trading assets	1.01	1.19	1.33	1.34	1.43
Total earning assets	91.05	89.45	89.74	89.84	89.94
Non-interest cash and due from depository institutions	1.07	1.14	1.21	1.22	1.16
Other real estate owned	0.02	0.03	0.04	0.05	0.07
All other assets	7.82	9.27	8.98	8.86	8.83
Memoranda					
Short-term investments	11.17	7.63	7.80	8.69	9.05
US Treasury securities	0.84	1.03	1.04	1.02	1.14
US agency securities (excluding mortgage-backed securities)	0.63	0.54	0.69	0.75	0.70
Municipal securities	1.69	1.34	1.62	1.60	1.48
Mortgage-backed securities	11.75	11.36	11.13	11.06	10.88
Asset-backed securities	0.32	0.28	0.33	0.30	0.33
Other debt securities	0.42	0.39	0.41	0.38	0.34
Loans held-for-sale	0.51	0.39	0.30	0.33	0.46
Loans held for investment	61.73	63.50	63.93	62.63	61.73
Real estate loans secured by 1-4 family	11.91	13.29	13.46	13.44	13.46
Revolving	1.66	2.07	2.27	2.40	2.53
Closed-end, secured by first liens	9.81	10.69	10.57	10.35	10.21
Closed-end, secured by junior liens	0.22	0.28	0.31	0.34	0.35
Commercial real estate loans	22.22	22.23	21.58	19.88	18.43
Construction and land development	3.39	3.44	3.51	3.25	2.77
Multifamily	3.11	3.01	2.72	2.54	2.59
Nonfarm nonresidential	14.73	14.69	14.44	13.30	12.08
Real estate loans secured by farmland	0.33	0.36	0.41	0.32	0.27

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	57.15	57.46	56.49	54.84	53.68
Real estate loans secured by 1-4 family	19.44	20.75	21.10	21.45	22.07
Revolving	2.64	3.15	3.50	3.77	4.07
Closed-end	16.60	17.39	17.39	17.41	17.66
Commercial real estate loans	34.62	33.52	32.14	29.99	28.06
Construction and land development	5.25	5.09	5.20	4.90	4.31
1-4 family	0.92	0.94	1.02	0.89	0.75
Other	4.19	4.02	4.05	3.90	3.45
Multifamily	4.95	4.69	4.10	3.84	3.95
Nonfarm nonresidential	22.95	22.15	21.40	20.03	18.36
Owner-occupied	7.75	7.72	8.03	7.58	6.94
Other	14.97	14.34	13.38	12.45	11.40
Real estate loans secured by farmland	0.54	0.55	0.63	0.51	0.43
Loans to depository institutions and acceptances of other banks	0.06	0.11	0.12	0.17	0.27
Commercial and industrial loans	22.16	19.53	20.32	20.53	21.09
Loans to individuals	6.13	7.13	7.36	7.61	7.70
Credit card loans	0.65	0.81	1.02	1.12	1.19
Agricultural loans	0.32	0.37	0.46	0.33	0.26
Other loans and leases	9.09	9.85	9.66	10.32	10.46
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	381.35	391.26	379.80	366.85	347.26
Real estate loans secured by 1-4 family	125.09	138.18	137.84	138.55	136.83
Revolving	17.43	21.26	23.33	25.05	26.42
Closed-end	106.20	115.20	112.79	111.69	108.27
Commercial real estate loans	234.68	229.44	219.72	204.45	186.21
Construction and land development	35.54	34.95	35.36	32.91	27.94
1-4 family	6.30	6.61	7.04	6.16	5.05
Other	28.13	27.32	27.26	26.01	22.36
Multifamily	32.69	31.04	27.85	25.95	26.60
Nonfarm nonresidential	155.21	152.11	147.22	137.03	123.13
Owner-occupied	52.42	53.07	54.89	51.62	45.93
Other	100.63	97.41	91.80	84.09	75.69
Real estate loans secured by farmland	3.44	3.60	4.02	3.31	2.67
Loans to depository institutions and acceptances of other banks	0.28	0.44	0.54	0.68	1.03
Commercial and industrial loans	139.89	122.00	128.82	126.55	125.19
Loans to individuals	37.51	43.51	42.67	44.83	44.37
Credit card loans	3.30	4.34	5.31	5.73	5.95
Agricultural loans	1.88	2.18	2.72	1.88	1.48
Other loans and leases	49.56	52.46	51.79	52.78	53.20
Supplemental					
Non-owner occupied CRE loans / Gross loans	27.32	26.45	24.79	23.09	21.76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	183.74	178.57	167.93	156.17	142.51
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.88	236.10	225.98	210.40	192.39

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Liquidity and Funding

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Short-term investments	11.17	7.63	7.80	8.69	9.05
Liquid assets	26.47	22.62	22.72	24.04	24.62
Investment securities	17.84	16.99	17.27	17.35	17.40
Net loans and leases	61.58	63.77	63.98	62.73	61.97
Net loans, leases and standby letters of credit	62.48	64.84	65.07	63.89	63.32
Core deposits	70.73	63.09	62.13	61.26	59.19
Noncore funding	14.07	19.36	21.34	22.32	24.21
Time deposits of \$250K or more	2.11	2.94	2.89	2.57	
Foreign deposits	0.36	0.43	0.47	0.54	0.60
Federal funds purchased and repos	1.47	1.94	1.97	2.23	2.41
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.54	0.48	0.54	0.73	0.76
Commercial paper	0.01	0.02	0.02	0.02	0.01
Other borrowings w/remaining maturity of 1 year or less	1.24	3.01	3.67	3.96	3.70
Earning assets that reprice within 1 year	39.45	39.29	40.29	41.61	42.17
Interest-bearing liabilities that reprice within 1 year	8.20	10.19	10.01	8.46	8.17
Long-term debt that reprices within 1 year	0.47	0.96	1.34	1.58	1.62
Net assets that reprice within 1 year	29.18	26.63	27.38	29.77	30.76
Other Liquidity and Funding Ratios					
Net noncore funding dependence	3.13	14.45	16.62	17.03	18.62
Net short-term noncore funding dependence	-4.83	3.38	4.66	4.83	5.92
Short-term investment / Short-term noncore funding	185.24	77.77	66.46	74.86	69.34
Liquid assets - short-term noncore funding / Nonliquid assets	28.61	17.18	16.04	18.16	18.46
Net loans and leases / Total deposits	79.43	90.31	90.08	90.14	88.81
Net loans and leases / Core deposits	88.27	103.93	105.00	105.65	107.37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.57	0.72	-0.82	-0.31	-0.33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.32	1.36	-1.98	-0.77	-1.03
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	0.00	-0.05	-0.08	-0.13
Percent of Investment Securities					
Held-to-maturity securities	11.38	12.67	16.19	15.76	18.12
Available-for-sale securities	87.23	85.40	81.88	84.24	81.88
US Treasury securities	4.72	6.15	6.99	6.96	7.82
US agency securities (excluding mortgage-backed securities)	4.01	3.49	4.02	4.42	4.36
Municipal securities	9.83	7.75	9.16	9.31	8.50
Mortgage-backed securities	66.64	67.13	65.45	65.34	64.90
Asset-backed securities	1.91	1.66	2.05	1.74	2.21
Other debt securities	3.01	2.94	2.79	2.57	2.56
Mutual funds and equity securities	0.35	0.40	0.42	0.51	0.70
Debt securities 1 year or less	10.55	11.86	11.91	11.79	12.00
Debt securities 1 to 5 years	17.03	17.94	19.18	18.80	19.22
Debt securities over 5 years	69.86	66.02	64.73	64.73	63.79
Pledged securities	35.67	30.57	33.30	34.58	34.59
Structured notes, fair value	0.02	0.03	0.04	0.03	0.08
Percent Change from Prior Like Quarter					
Short-term investments	183.32	26.69	6.77	19.19	14.53
Investment securities	23.62	11.75	9.42	8.45	12.21
Core deposits	26.98	11.23	7.29	12.19	10.24
Noncore funding	-12.38	6.59	10.67	5.59	9.36

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Derivatives and Off-Balance-Sheet Transactions

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	21.99	23.52	24.05	24.03	24.41
Standby letters of credit	0.71	0.84	0.92	0.96	1.10
Commercial and similar letters of credit	0.02	0.02	0.02	0.03	0.03
Securities lent	0.18	0.40	0.62	0.75	0.56
Credit derivatives - notional amount (holding company as guarantor)	0.35	0.42	0.52	0.30	0.31
Credit derivatives - notional amount (holding company as beneficiary)	0.41	0.52	0.75	0.55	0.59
Credit derivative contracts w/ purchased credit protection-investment grade	0.25	0.30	0.52	0.19	0.29
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.30	0.45	0.69	0.59	0.94
Derivative contracts	48.41	68.47	65.81	75.35	70.49
Interest rate contracts	34.16	47.31	43.84	53.66	50.41
Interest rate futures and forward contracts	6.21	10.67	11.40	13.82	15.96
Written options contracts (interest rate)	2.18	2.47	2.16	2.60	2.56
Purchased options contracts (interest rate)	1.46	2.65	2.32	2.37	2.12
Interest rate swaps	20.62	28.86	26.74	25.60	27.06
Foreign exchange contracts	6.01	10.12	10.92	9.40	9.39
Futures and forward foreign exchange contracts	3.47	5.23	5.22	4.53	5.32
Written options contracts (foreign exchange)	0.03	0.05	0.14	0.06	0.10
Purchased options contracts (foreign exchange)	0.04	0.08	0.13	0.06	0.10
Foreign exchange rate swaps	0.77	2.03	2.17	2.34	1.53
Equity, commodity, and other derivative contracts	1.85	3.32	4.08	3.81	3.23
Commodity and other futures and forward contracts	0.14	0.19	0.25	0.30	0.26
Written options contracts (commodity and other)	0.52	0.98	1.48	1.21	1.13
Purchased options contracts (commodity and other)	0.36	0.94	1.29	1.12	0.97
Commodity and other swaps	0.32	0.38	0.40	0.29	0.23
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	43.14	45.53	44.93	46.60	47.84

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	94.07	93.44	92.91	92.20	91.70
Foreign exchange contracts	3.49	3.20	3.39	3.53	4.36
Equity, commodity, and other contracts	1.17	1.64	1.93	1.94	1.91
Futures and forwards	14.08	13.49	12.78	13.23	17.53
Written options	8.20	5.91	6.60	6.68	7.63
Exchange-traded	0.14	0.15	0.23	0.27	0.22
Over-the-counter	7.73	5.10	5.49	5.27	6.55
Purchased options	3.42	4.42	4.19	4.73	4.69
Exchange-traded	0.15	0.28	0.32	0.33	0.49
Over-the-counter	2.85	3.35	3.20	3.32	3.43
Swaps	68.69	69.75	70.34	68.94	62.99
Held for trading	43.59	44.16	46.31	46.32	43.54
Interest rate contracts	36.65	37.24	38.40	37.84	35.09
Foreign exchange contracts	1.60	1.60	1.85	2.10	2.42
Equity, commodity, and other contracts	0.68	0.83	1.14	1.01	0.86
Non-traded	56.41	55.84	53.69	53.68	56.46
Interest rate contracts	53.76	52.22	50.60	51.23	51.73
Foreign exchange contracts	0.46	0.34	0.57	0.60	0.64
Equity, commodity, and other contracts	0.10	0.13	0.16	0.21	0.30
Derivative contracts (excluding futures and forex 14 days or less)	91.47	93.86	94.47	95.63	94.20
One year or less	32.05	32.17	32.51	31.96	31.37
Over 1 year to 5 years	27.05	30.45	31.16	31.85	33.87
Over 5 years	29.56	28.09	28.71	29.43	32.03
Gross negative fair value (absolute value)	1.55	0.83	0.72	0.69	0.99
Gross positive fair value	2.23	1.19	0.85	0.71	1.13
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.07	0.06	0.06	0.06	0.09
Gross positive fair value (X)	0.09	0.07	0.06	0.06	0.10
Held for trading (X)	0.07	0.06	0.05	0.05	0.08
Non-traded (X)	0.02	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.07	0.05	0.04	0.04	0.06
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	0.90	0.73	0.53	0.53	0.82

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2020

Allowance and Net Loan and Lease Losses

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.51	0.15	0.14	0.16	0.17
Provision for loan and lease losses / Average loans and leases	0.82	0.24	0.24	0.28	0.31
Provision for loan and lease losses / Net loan and lease losses	487.86	130.58	134.68	143.18	141.39
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58	0.83	0.90	0.98	1.07
Allowance for loan and lease losses / Total loans and leases	1.55	0.81	0.89	0.96	1.04
Allowance for loan and lease losses / Net loans and leases losses (X)	11.58	8.03	7.54	8.39	8.27
Allowance for loan and lease losses / Nonaccrual assets	298.37	218.72	214.03	178.03	167.13
ALLL / 90+ days past due + nonaccrual loans and leases	244.02	151.73	160.51	136.22	123.58
Gross loan and lease losses / Average loans and leases	0.34	0.28	0.30	0.33	0.37
Recoveries / Average loans and leases	0.07	0.08	0.09	0.09	0.11
Net losses / Average loans and leases	0.27	0.21	0.22	0.24	0.27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	33.98	36.22	41.30	33.49	40.49
Earnings coverage of net loan and lease losses (X)	22.89	24.40	21.75	19.67	19.75
Net Loan and Lease Losses By Type					
Real estate loans	0.04	0.01	0.02	0.02	0.03
Real estate loans secured by 1-4 family	0.01	0.01	0.01	0.03	0.06
Revolving	0.01	0.02	0.03	0.09	0.13
Closed-end	0.00	0.00	0.01	0.02	0.04
Commercial real estate loans	0.07	0.01	0.01	0.01	0.00
Construction and land development	0.00	-0.01	-0.03	-0.02	-0.04
1-4 family	0.00	0.00	-0.01	0.00	-0.01
Other	0.00	-0.01	-0.02	-0.01	-0.02
Multifamily	0.00	0.00	0.00	-0.01	0.00
Nonfarm nonresidential	0.11	0.02	0.02	0.03	0.01
Owner-occupied	0.02	0.01	0.01	0.01	0.01
Other	0.08	0.01	0.01	0.01	0.00
Real estate loans secured by farmland	0.02	0.01	0.00	0.01	-0.02
Commercial and industrial loans	0.47	0.37	0.31	0.39	0.41
Loans to individuals	1.13	1.17	1.16	1.25	1.28
Credit card loans	2.92	3.11	2.92	2.92	2.67
Agricultural loans	0.19	0.08	0.15	0.18	0.11
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.15	0.15	0.14	0.15	0.14

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2020

Past Due and Nonaccrual Assets

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Loans and Leases					
30-89 days past due loans and leases	0.39	0.43	0.44	0.47	0.51
90+ days past due loans and leases	0.12	0.15	0.17	0.20	0.23
Nonaccrual loans and leases	0.67	0.51	0.54	0.63	0.76
90+ days past due and nonaccrual loans and leases	0.86	0.71	0.75	0.88	1.06
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.40	0.43	0.44	0.47	0.51
90+ days past due assets	0.12	0.15	0.18	0.20	0.24
Nonaccrual assets	0.68	0.53	0.57	0.64	0.77
30+ days past due and nonaccrual assets	1.30	1.19	1.26	1.39	1.63
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.53	0.44	0.48	0.54	0.64
90+ past due and nonaccrual assets + other real estate owned	0.55	0.48	0.52	0.59	0.72
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	67.65	115.41	118.28	129.01	139.29
Allowance for loan and lease losses	5.04	4.28	4.79	5.78	7.07
Equity capital + allowance for loan and lease losses	6.15	5.65	6.16	7.35	8.71
Tier 1 capital + allowance for loan and lease losses	0.98	0.85	0.96	1.15	1.38
Loans and leases + other real estate owned					

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2020

Past Due and Nonaccrual Loans and Leases

		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.39	0.38	0.42	0.44	0.48
	90+ days past due	0.16	0.16	0.22	0.26	0.31
	Nonaccrual	0.77	0.46	0.57	0.69	0.81
Commercial and industrial	30-89 days past due	0.23	0.32	0.30	0.32	0.33
	90+ days past due	0.03	0.05	0.05	0.05	0.05
	Nonaccrual	0.75	0.83	0.76	0.93	1.19
Individuals	30-89 days past due	0.83	0.83	0.84	0.97	1.08
	90+ days past due	0.14	0.17	0.16	0.19	0.21
	Nonaccrual	0.28	0.17	0.23	0.24	0.22
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.05	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.17	0.24	0.17	0.17	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.03
	Nonaccrual	0.49	0.67	0.75	0.96	0.93
Foreign governments	30-89 days past due	0.00	0.07	0.01	0.00	0.54
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.09	0.03	0.06	0.06	0.03
Other loans and leases	30-89 days past due	0.18	0.20	0.17	0.20	0.16
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.15	0.13	0.14	0.10	0.17

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2020

		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Memoranda						
1-4 Family	30-89 days past due	0.65	0.67	0.71	0.74	0.82
	90+ days past due	0.33	0.31	0.46	0.49	0.69
	Nonaccrual	0.91	0.73	0.86	0.97	1.19
Revolving	30-89 days past due	0.48	0.45	0.50	0.61	0.60
	90+ days past due	0.03	0.05	0.05	0.07	0.07
	Nonaccrual	1.13	1.00	1.17	1.17	1.30
Closed-End	30-89 days past due	0.65	0.70	0.75	0.79	0.91
	90+ days past due	0.38	0.35	0.53	0.57	0.79
	Nonaccrual	0.89	0.70	0.84	0.96	1.20
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.04	0.04	0.06	0.07	0.09
Commercial real estate	30-89 days past due	0.26	0.18	0.17	0.18	0.16
	90+ days past due	0.02	0.03	0.03	0.04	0.05
	Nonaccrual	0.62	0.23	0.28	0.34	0.40
Construction and development	30-89 days past due	0.28	0.28	0.21	0.23	0.22
	90+ days past due	0.01	0.02	0.02	0.03	0.04
	Nonaccrual	0.40	0.20	0.19	0.24	0.34
1-4 family	30-89 days past due	0.03	0.06	0.06	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.02	0.02	0.02	0.03	0.03
Other	30-89 days past due	0.22	0.20	0.13	0.13	0.15
	90+ days past due	0.00	0.01	0.02	0.02	0.03
	Nonaccrual	0.35	0.17	0.15	0.18	0.27
Multifamily	30-89 days past due	0.09	0.08	0.10	0.07	0.07
	90+ days past due	0.00	0.00	0.01	0.01	0.02
	Nonaccrual	0.11	0.05	0.08	0.10	0.12
Nonfarm non-residential	30-89 days past due	0.23	0.14	0.17	0.17	0.16
	90+ days past due	0.02	0.03	0.03	0.04	0.06
	Nonaccrual	0.79	0.28	0.30	0.38	0.45
Owner occupied	30-89 days past due	0.07	0.07	0.09	0.07	0.08
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.27	0.16	0.17	0.21	0.24
Other	30-89 days past due	0.14	0.07	0.07	0.09	0.07
	90+ days past due	0.01	0.01	0.01	0.02	0.03
	Nonaccrual	0.44	0.10	0.13	0.14	0.18
Farmland	30-89 days past due	0.11	0.23	0.25	0.27	0.14
	90+ days past due	0.00	0.01	0.01	0.06	0.05
	Nonaccrual	1.13	0.84	1.23	1.07	0.72
Credit card	30-89 days past due	0.95	1.19	1.22	1.08	1.21
	90+ days past due	0.63	0.78	0.73	0.75	0.75
	Nonaccrual	0.05	0.11	0.09	0.08	0.09

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2020

Regulatory Capital Components and Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Capital Ratios												
Common equity tier 1 capital, column A	12.38			12.11			12.09			12.16		
Common equity tier 1 capital, column B	0.30			0.29			0.52			0.44		
Tier 1 capital, column A	13.10			12.78			12.85			12.95		
Tier 1 capital, column B	0.34			0.34			0.60			0.51		
Total capital, column A	15.26			14.36			14.45			14.63		
Total capital, column B	0.39			0.38			0.67			0.57		
Tier 1 leverage	9.12			9.76			9.71			9.53		
Supplementary leverage ratio, advanced approaches HCs	8.71			7.41			7.31			6.58		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2020

Insurance and Broker-Dealer Activities

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.01	0.01	0.01	0.02
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67	51.47	56.12	52.23	49.62
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33	48.53	43.88	47.77	50.38
Separate account assets (L/H) / Total life assets	11.24	7.26	8.53	2.52	2.15
Insurance activities revenue / Adjusted operating income	0.41	0.47	0.47	0.55	0.56
Premium income / Insurance activities revenue	2.84	7.32	4.86	4.64	4.87
Credit related premium income / Total premium income	38.23	34.91	44.54	43.04	52.96
Other premium income / Total premium income	61.77	65.09	55.46	56.96	47.04
Insurance underwriting net income / Consolidated net income	0.03	0.08	0.08	0.04	0.12
Insurance net income (P/C) / Equity (P/C)	15.59	19.86	15.64	5.74	5.19
Insurance net income (L/H) / Equity (L/H)	3.62	5.13	1.99	-2.99	4.69
Insurance benefits, losses, expenses / Insurance premiums	447.82	233.61	160.49	127.33	246.60
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.15	0.17	0.48	0.41
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.15	2.31	0.00	1.92
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.03	11.51	10.22	9.84	9.31
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.75	1.39	1.79	1.54	1.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2020

Foreign Activities

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Yield: Foreign loans	0.87	1.25	1.17	1.08	1.23
Cost: Interest-bearing deposits	0.42	1.19	0.97	0.51	0.36
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	5.18	27.03	27.29	67.99	67.21
Commercial and industrial loans	0.64	0.29	1.53	2.12	1.37
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	-2.42	22.49	7.24	21.19	6.90
Total selected assets	2.02	12.39	3.24	21.86	12.63
Deposits	3.46	10.36	5.00	-0.77	47.76

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2020

Parent Company Analysis - Part 1

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Profitability					
Net income / Average equity capital	7.26	9.68	10.40	7.61	7.97
Bank net income / Average equity investment in banks	7.43	10.51	11.19	8.74	9.09
Nonbank net income / Average equity investment in nonbanks	9.76	7.89	7.10	4.73	5.53
Subsidiary HCs net income / Average equity investment in sub HCs	7.01	8.55	8.78	6.82	7.23
Bank net income / Parent net income	88.16	82.22	82.56	80.64	80.11
Nonbank net income / Parent net income	3.58	5.93	3.78	7.76	6.37
Subsidiary holding companies' net income / Parent net income	68.41	74.00	72.48	82.97	76.68
Leverage					
Total liabilities / Equity capital	20.06	20.43	20.88	19.94	21.58
Total debt / Equity capital	14.42	14.31	14.69	13.95	15.12
Total debt + notes payable to subs that issued TPS / Equity capital	16.68	16.36	17.10	16.10	17.51
Total debt + Loans guaranteed for affiliate / Equity capital	14.69	14.57	15.14	14.35	15.57
Total debt / Equity capital - excess over fair value	14.53	14.52	14.81	14.10	15.29
Long-term debt / Equity capital	13.56	13.08	13.37	12.69	13.44
Short-term debt / Equity capital	0.78	0.98	1.14	1.07	1.59
Current portion of long-term debt / Equity capital	0.06	0.05	0.14	0.27	0.39
Excess cost over fair value / Equity capital	0.08	0.12	0.12	0.17	0.20
Long-term debt / Consolidated long-term debt	34.67	28.55	28.63	26.93	28.31
Double Leverage					
Equity investment in subs / Equity capital	102.81	103.22	103.10	102.10	101.56
Total investment in subs / Equity capital	110.16	111.07	112.48	111.30	110.99
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.47	0.36	0.35	0.52	0.28
Equity investment in subs - equity cap / Net income-div (X)	1.82	1.22	1.22	2.64	1.75
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	135.50	177.69	162.34	141.81	137.84
Cash from ops + noncash items + op expense / Op expense + dividend	146.73	190.27	174.91	148.20	144.09
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	134.09	116.34	103.19	92.33	128.25
Pretax operating income + interest expense / Interest expense	1,884.29	1,967.91	2,898.75	1,909.25	2,107.38
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,416.15	1,632.36	1,369.37	1,547.94	1,414.32
Dividends + interest from subsidiaries / Interest expense + dividends	149.22	210.78	188.90	172.51	157.78
Fees + other income from subsidiaries / Salary + other expenses	13.95	16.52	16.08	16.39	14.75
Net income / Current part of long-term debt + preferred dividends (X)	35.60	57.11	33.93	24.63	55.02
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.72	2.67	2.61	3.24	4.62
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.10	0.04	0.24	0.10	1.57
Nonaccrual	1.03	0.54	6.54	7.38	15.05
Total	1.13	0.58	6.78	7.48	16.62
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.05	0.10	0.24	0.17	0.11
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.05	0.10	0.25	0.17	0.11
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.87	5.62	5.50	5.68	6.18
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.08	0.19	0.21	0.13	0.11

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2020

Parent Company Analysis - Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	80.72	57.84	57.26	68.72	78.25
Dividends declared / Net income	42.28	33.08	27.33	31.29	29.05
Net income - dividends / Average equity	4.11	6.46	7.33	5.03	5.34
Percent of Dividends Paid					
Dividends from bank subsidiaries	130.40	178.13	157.73	130.71	116.31
Dividends from nonbank subsidiaries	3.41	7.53	7.13	12.57	11.99
Dividends from subsidiary holding companies	4.85	21.40	16.86	18.99	13.56
Dividends from all subsidiaries	176.27	260.40	215.26	196.35	190.88
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	54.52	66.55	60.71	59.00	44.62
Interest income from bank subsidiaries	0.36	0.54	0.52	0.76	0.54
Management and service fees from bank subsidiaries	1.47	1.55	1.88	2.98	2.35
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	62.55	69.36	63.43	62.82	53.32
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	56.38	82.93	51.40	102.35	61.37
Interest income from nonbank subsidiaries	7.38	20.25	18.56	8.11	6.68
Management and serv fees from nonbank subsidiaries	0.86	1.92	2.96	0.85	1.37
Other income from nonbank subsidiaries	0.16	1.06	0.15	0.81	0.73
Operating income from nonbank subsidiaries	79.83	150.40	99.33	165.35	98.61
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	43.46	61.23	48.56	59.89	39.67
Interest income from subsidiary holding companies	8.31	6.54	3.95	2.71	0.33
Management and service fees from subsidiary holding companies	0.44	0.36	0.43	0.56	0.58
Other income from subsidiary holding companies	0.01	0.29	0.01	0.00	0.00
Operating income from subsidiary holding companies	55.04	76.49	61.19	64.33	42.09
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	68.91	67.31	65.18	59.17	52.71
Interest income from bank subsidiaries	0.70	0.80	0.92	0.94	1.12
Management and service fees from bank subsidiaries	1.88	1.81	2.01	2.17	2.70
Other income from bank subsidiaries	0.04	0.03	0.02	0.09	0.03
Operating income from bank subsidiaries	81.96	78.80	74.20	69.23	63.24
Dividends from nonbank subsidiaries	1.97	2.65	2.57	2.65	3.92
Interest income from nonbank subsidiaries	0.73	1.19	2.32	2.79	3.92
Management and service fees from nonbank subsidiaries	0.02	0.06	0.03	0.07	0.06
Other income from nonbank subsidiaries	0.01	0.04	0.02	0.17	0.19
Operating income from nonbank subsidiaries	4.74	7.29	7.64	9.99	13.62
Dividends from subsidiary holding companies	2.55	4.52	5.15	5.49	6.07
Interest income from subsidiary holding companies	0.11	0.20	0.37	0.13	0.04
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	4.60	6.08	6.79	6.46	7.14
Loans and advances from subsidiaries / Short term debt	130.63	84.24	87.87	83.68	151.56
Loans and advances from subsidiaries / Total debt	27.08	28.33	26.53	39.18	30.35

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									128
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.77	0.91	1.78	2.49	2.87	3.18	3.54	4.00	128
+ Non-interest income	1.21	0.25	0.38	0.63	1.03	1.63	2.55	3.57	128
- Overhead expense	2.57	1.48	1.61	2.01	2.40	2.98	4.01	4.67	128
- Provision for credit losses	0.51	0.07	0.16	0.31	0.49	0.66	0.99	1.38	128
+ Securities gains (losses)	0.02	0.00	0.00	0.00	0.00	0.05	0.07	0.09	128
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	128
= Pretax net operating income (tax equivalent)	1.04	-0.79	0.24	0.76	1.09	1.37	1.77	2.05	128
Net operating income	0.81	-0.86	0.16	0.58	0.85	1.07	1.37	1.60	128
Net income	0.82	-0.86	0.16	0.58	0.85	1.08	1.39	1.61	128
Net income (Subchapter S adjusted)	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.55	1.84	2.74	3.22	3.58	3.97	4.31	4.89	128
Interest expense	0.52	0.16	0.21	0.34	0.46	0.67	0.93	1.35	128
Net interest income (tax equivalent)	3.01	1.01	1.86	2.71	3.13	3.45	3.83	4.21	128
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.27	0.01	0.03	0.07	0.21	0.40	0.65	1.50	128
Earnings coverage of net loan and lease losses (X)	22.89	-6.74	1.57	5.60	11.28	30.41	85.93	175.19	128
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58	0.55	0.81	1.14	1.50	1.87	2.71	3.24	128
Allowance for loan and lease losses / Total loans and leases	1.55	0.55	0.81	1.13	1.47	1.83	2.66	3.24	128
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.15	0.24	0.41	0.65	0.94	1.43	2.04	128
30-89 days past due loans and leases / Total loans and leases	0.39	0.05	0.11	0.18	0.31	0.53	0.92	1.40	128
Liquidity and Funding									
Net noncore funding dependence	3.13	-15.04	-11.80	-6.09	1.38	9.37	23.10	40.27	128
Net short-term noncore funding dependence	-4.83	-40.29	-23.02	-10.40	-3.81	1.94	10.72	16.84	128
Net loans and leases / Total assets	61.58	22.39	37.14	56.03	64.25	70.40	76.00	80.40	128
Capitalization									
Tier 1 leverage ratio	9.12	7.37	7.77	8.24	9.07	9.77	10.94	12.02	128
Holding company equity capital / Total assets	11.16	7.09	8.25	9.43	11.17	12.90	14.28	15.50	128
Total equity capital (including minority interest) / Total assets	11.28	7.63	8.33	9.50	11.29	12.90	14.28	15.57	128
Common equity tier 1 capital / Total risk-weighted assets	12.40	9.66	9.89	10.57	12.06	13.59	16.57	18.82	127
Net loans and leases / Equity capital (X)	5.59	2.48	3.32	4.38	5.49	6.60	8.09	8.92	128
Cash dividends / Net income	42.29	0.00	3.24	22.86	40.97	59.02	72.56	90.17	118
Cash dividends / Net income (Subchapter S adjusted)	-0.65	-0.65	-0.65	-0.65	-0.65	-0.65	-0.65	-0.65	1
Growth Rates									
Assets	16.68	-1.36	1.41	8.04	15.84	24.48	35.33	48.77	128
Equity capital	6.97	-11.65	-1.65	1.84	5.97	10.86	22.83	31.05	128
Net loans and leases	9.07	-8.17	-4.19	2.27	7.23	13.86	28.80	45.06	128
Noncore funding	-12.38	-56.01	-46.19	-35.41	-14.53	8.58	25.84	43.75	128
Parent Company Ratios									
Short-term debt / Equity capital	0.78	0.00	0.00	0.00	0.00	0.00	5.63	9.69	128
Long-term debt / Equity capital	13.56	0.00	0.00	1.85	8.45	18.15	47.82	80.13	128
Equity investment in subsidiaries / Equity capital	102.81	92.06	94.21	98.64	102.63	106.79	112.24	117.91	128
Cash from ops + noncash items + op expense / Op expense + dividends	146.73	40.56	69.46	103.01	127.52	185.06	264.60	348.07	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2020

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)	3.27	1.70	2.54	2.99	3.24	3.65	4.05	4.57	128
Less: Interest expense	0.48	0.15	0.19	0.30	0.44	0.61	0.89	1.30	128
Equals: Net interest income (tax equivalent)	2.77	0.91	1.78	2.49	2.87	3.18	3.54	4.00	128
Plus: Non-interest income	1.21	0.25	0.38	0.63	1.03	1.63	2.55	3.57	128
Equals: adjusted operating income (tax equivalent)	4.04	2.89	3.09	3.51	3.96	4.43	5.12	6.80	128
Less: Overhead expense	2.57	1.48	1.61	2.01	2.40	2.98	4.01	4.67	128
Less: Provision for credit losses	0.51	0.07	0.16	0.31	0.49	0.66	0.99	1.38	128
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.00	0.00	0.00	0.00	0.05	0.07	0.09	128
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	128
Equals: Pretax net operating income (tax equivalent)	1.04	-0.79	0.24	0.76	1.09	1.37	1.77	2.05	128
Less: Applicable income taxes (tax equivalent)	0.23	-0.03	0.07	0.15	0.23	0.31	0.43	0.49	128
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	128
Equals: Net operating income	0.81	-0.86	0.16	0.58	0.85	1.07	1.37	1.60	128
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Equals: Net income	0.82	-0.86	0.16	0.58	0.85	1.08	1.39	1.61	128
Memo: Net income (last four quarters)	0.82	-0.86	0.16	0.58	0.85	1.08	1.39	1.61	128
Net income-BHC and noncontrolling (minority) interest	0.82	-0.82	0.17	0.58	0.85	1.08	1.39	1.61	128
Margin Analysis									
Average earning assets / Average assets	92.29	87.17	88.37	90.29	92.28	94.48	96.01	97.05	128
Average interest-bearing funds / Average assets	64.09	48.84	53.64	58.92	63.78	69.44	77.58	82.13	128
Interest income (tax equivalent) / Average earning assets	3.55	1.84	2.74	3.22	3.58	3.97	4.31	4.89	128
Interest expense / Average earning assets	0.52	0.16	0.21	0.34	0.46	0.67	0.93	1.35	128
Net interest income (tax equivalent) / Average earning assets	3.01	1.01	1.86	2.71	3.13	3.45	3.83	4.21	128
Yield or Cost									
Total loans and leases (tax equivalent)	4.27	3.06	3.54	3.87	4.22	4.68	5.15	6.41	128
Interest-bearing bank balances	0.27	0.11	0.13	0.18	0.25	0.35	0.49	0.68	128
Federal funds sold and reverse repos	0.68	0.00	0.00	0.22	0.51	0.96	1.68	3.24	77
Trading assets	0.60	0.00	0.00	0.00	0.00	1.39	2.55	3.58	86
Total earning assets	3.52	1.83	2.73	3.15	3.54	3.91	4.23	4.78	128
Investment securities (tax equivalent)	2.25	1.51	1.63	1.95	2.26	2.54	2.86	3.18	127
US Treasury and agency securities (excluding mortgage-backed securities)	1.75	0.57	0.73	1.18	1.64	2.23	2.79	5.56	119
Mortgage-backed securities	2.05	1.41	1.55	1.78	2.07	2.31	2.48	2.74	126
All other securities	3.24	1.47	2.07	2.65	3.10	3.79	4.95	6.68	122
Interest-bearing deposits	0.53	0.16	0.19	0.32	0.47	0.72	0.96	1.15	127
Time deposits of \$250K or more	1.42	0.70	0.86	1.14	1.45	1.67	1.97	2.18	126
Time deposits < \$250K	1.36	0.74	0.84	1.11	1.34	1.66	1.85	2.03	125
Other domestic deposits	0.36	0.11	0.14	0.22	0.34	0.46	0.70	0.89	127
Foreign deposits	0.42	-0.02	0.00	0.21	0.35	0.60	0.92	1.34	27
Federal funds purchased and repos	0.62	0.12	0.18	0.31	0.46	0.80	1.65	2.29	120
Other borrowed funds and trading liabilities	1.50	0.34	0.53	0.94	1.46	1.93	2.62	3.35	127
All interest-bearing funds	0.74	0.26	0.33	0.49	0.67	0.94	1.29	1.68	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2020

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.03	0.00	0.00	0.16	1.66	3.53	6.35	8.22	127
Overhead expenses / Net Interest Income + non-interest income	62.31	43.04	49.21	55.19	61.48	67.55	80.62	94.85	128
Percent of Average Assets									
Total overhead expense	2.57	1.48	1.61	2.01	2.40	2.98	4.01	4.67	128
Personnel expense	1.30	0.72	0.81	1.03	1.26	1.54	1.79	2.11	128
Net occupancy expense	0.26	0.11	0.15	0.21	0.26	0.32	0.38	0.43	128
Other operating expenses	0.94	0.43	0.50	0.64	0.79	1.07	1.93	2.98	128
Overhead less non-interest income	1.26	-0.40	0.45	0.94	1.30	1.51	2.11	2.90	128
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.85	42.85	48.82	54.98	60.74	66.72	80.39	94.84	128
Personnel expense	32.40	20.46	23.60	28.85	33.31	36.42	40.68	43.07	128
Net occupancy expense	6.58	2.71	3.50	5.02	6.50	8.21	9.34	10.59	128
Other operating expenses	22.27	13.15	14.33	16.87	19.99	24.31	37.62	60.20	128
Total non-interest income	28.82	7.72	10.81	16.67	26.57	38.16	53.71	78.51	128
Fiduciary activities income	2.09	0.00	0.00	0.02	1.53	3.68	6.76	10.36	128
Service charges on domestic deposit accounts	3.27	0.01	0.72	1.65	3.27	4.56	5.99	6.98	128
Trading revenue	1.24	-0.06	0.00	0.00	0.16	1.48	5.59	10.36	128
Investment banking fees and commissions	2.46	0.00	0.00	0.36	1.42	3.28	10.10	16.88	128
Insurance activities revenue	0.41	0.00	0.00	0.00	0.06	0.51	1.97	3.41	128
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.57	128
Net servicing fees	0.01	-2.70	-1.32	-0.07	0.00	0.29	1.21	2.41	128
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	128
Net gain (loss) - sales of loans, OREO, and other assets	3.91	-0.13	-0.02	0.46	2.11	6.22	13.01	22.29	128
Other non-interest income	9.67	3.18	3.54	4.91	8.31	12.95	21.62	31.61	128
Overhead less non-interest income	31.97	-7.37	11.86	22.76	33.12	41.58	53.28	56.77	128
Applicable income taxes / Pretax net operating income (tax equivalent)	18.94	5.48	11.03	15.94	19.62	22.72	25.07	26.10	118
Applicable income tax + TE / Pretax net operating income + TE	21.53	7.42	15.04	19.24	22.38	24.26	26.42	29.62	118

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	36.21	2.47	7.79	24.34	39.54	47.65	56.38	65.47	128
Commercial and industrial loans	13.51	1.47	3.51	8.75	13.59	18.45	22.22	26.36	128
Loans to individuals	3.40	0.02	0.11	0.45	1.51	5.69	11.54	15.51	128
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.44	128
Agricultural loans	0.19	0.00	0.00	0.00	0.04	0.28	0.82	2.24	128
Other loans and leases	4.63	0.27	0.61	1.72	3.16	7.56	10.83	12.66	128
Net loans and leases	61.58	22.39	37.14	56.03	64.25	70.40	76.00	80.40	128
Debt securities over 1 year	15.55	3.67	6.36	9.88	15.14	21.17	25.54	29.80	128
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.08	0.23	0.30	128
Subtotal	78.16	36.82	60.08	75.49	80.63	85.18	87.62	89.63	128
Interest-bearing bank balances	7.51	0.85	1.50	3.74	7.00	10.67	14.88	17.95	128
Federal funds sold and reverse repos	0.82	0.00	0.00	0.00	0.00	0.20	5.89	13.33	128
Debt securities 1 year or less	1.68	0.04	0.11	0.53	1.29	2.52	4.70	7.21	128
Trading assets	1.01	0.00	0.00	0.00	0.29	0.94	3.59	15.00	128
Total earning assets	91.05	84.10	87.34	89.31	91.01	93.09	94.46	95.10	128
Non-interest cash and due from depository institutions	1.07	0.40	0.46	0.73	1.12	1.34	1.58	1.94	128
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.12	128
All other assets	7.82	4.04	4.70	5.67	7.78	9.68	11.46	14.68	128
Memoranda									
Short-term investments	11.17	2.03	2.77	5.55	9.38	14.86	25.40	34.65	128
US Treasury securities	0.84	0.00	0.00	0.00	0.10	0.87	4.31	6.97	128
US agency securities (excluding mortgage-backed securities)	0.63	0.00	0.00	0.01	0.29	1.07	2.45	4.08	128
Municipal securities	1.69	0.00	0.00	0.09	0.84	3.05	5.86	7.75	128
Mortgage-backed securities	11.75	0.63	4.01	6.85	11.57	16.68	21.12	25.57	128
Asset-backed securities	0.32	0.00	0.00	0.00	0.00	0.43	1.58	3.20	128
Other debt securities	0.42	0.00	0.00	0.00	0.16	0.67	1.74	2.14	128
Loans held-for-sale	0.51	0.00	0.00	0.05	0.34	0.79	1.61	2.73	128
Loans held for investment	61.73	21.75	37.52	55.95	64.66	70.44	76.07	81.10	128
Real estate loans secured by 1-4 family	11.91	0.53	1.66	5.99	12.04	17.75	21.09	28.61	128
Revolving	1.66	0.00	0.01	0.37	1.29	2.91	3.78	4.42	128
Closed-end, secured by first liens	9.81	0.44	1.14	4.52	9.24	14.36	19.37	26.71	128
Closed-end, secured by junior liens	0.22	0.00	0.00	0.05	0.15	0.27	0.65	1.22	128
Commercial real estate loans	22.22	0.72	2.65	11.28	23.98	31.89	38.20	46.93	128
Construction and land development	3.39	0.01	0.22	1.16	2.90	5.10	7.88	9.93	128
Multifamily	3.11	0.03	0.35	1.07	2.50	4.56	6.62	12.42	128
Nonfarm nonresidential	14.73	0.45	1.62	6.82	15.84	22.12	27.57	29.11	128
Real estate loans secured by farmland	0.33	0.00	0.00	0.00	0.08	0.53	1.48	2.22	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	57.15	11.82	24.77	44.69	60.92	71.63	79.17	86.11	128
Real estate loans secured by 1-4 family	19.44	0.95	3.85	11.50	20.04	26.61	35.05	42.91	128
Revolving	2.64	0.00	0.02	0.97	2.43	4.26	5.77	6.80	128
Closed-end	16.60	0.87	3.51	9.22	16.70	22.77	32.30	39.30	128
Commercial real estate loans	34.62	3.86	7.97	22.49	37.07	47.84	57.05	61.89	128
Construction and land development	5.25	0.04	0.78	2.12	4.53	7.77	11.33	13.59	128
1-4 family	0.92	0.00	0.00	0.14	0.56	1.69	2.93	3.85	128
Other	4.19	0.00	0.70	1.79	3.82	6.37	8.53	10.29	128
Multifamily	4.95	0.04	0.80	2.07	4.15	7.45	11.22	17.59	128
Nonfarm nonresidential	22.95	2.00	5.47	11.58	24.58	32.87	38.70	41.98	128
Owner-occupied	7.75	0.00	0.31	3.65	7.01	11.62	15.67	17.72	128
Other	14.97	0.97	3.87	7.33	15.22	21.37	25.61	27.25	128
Real estate loans secured by farmland	0.54	0.00	0.00	0.01	0.14	0.97	2.53	3.72	128
Loans to depository institutions and acceptances of other banks	0.06	0.00	0.00	0.00	0.00	0.01	0.46	1.31	128
Commercial and industrial loans	22.16	4.13	10.13	15.73	21.38	28.76	38.01	41.97	128
Loans to individuals	6.13	0.03	0.22	0.78	2.68	10.42	21.03	34.06	128
Credit card loans	0.65	0.00	0.00	0.00	0.00	0.60	2.84	10.78	128
Agricultural loans	0.32	0.00	0.00	0.00	0.06	0.54	1.22	3.89	128
Other loans and leases	9.09	0.37	0.77	2.61	5.52	15.10	25.24	51.04	128
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	381.35	46.97	100.79	258.32	419.26	499.34	589.75	681.13	127
Real estate loans secured by 1-4 family	125.09	6.65	19.13	56.58	121.62	180.80	228.03	298.76	127
Revolving	17.43	0.01	0.15	4.10	14.48	31.55	39.88	50.53	127
Closed-end	106.20	6.28	17.89	51.77	103.15	149.03	198.68	272.39	127
Commercial real estate loans	234.68	11.28	31.90	124.89	254.62	330.71	411.41	475.84	127
Construction and land development	35.54	0.54	3.68	11.04	32.17	55.55	83.95	99.44	127
1-4 family	6.30	0.00	0.00	0.67	4.17	11.09	19.58	24.64	127
Other	28.13	0.10	3.33	9.74	25.92	44.90	58.92	74.76	127
Multifamily	32.69	0.65	4.58	11.49	27.42	44.43	78.57	142.47	127
Nonfarm nonresidential	155.21	5.80	17.86	76.79	155.17	228.27	269.39	328.78	127
Owner-occupied	52.42	0.02	2.34	24.13	49.22	78.97	112.14	132.01	127
Other	100.63	4.92	13.33	42.99	99.97	155.92	179.04	205.06	127
Real estate loans secured by farmland	3.44	0.00	0.00	0.04	0.90	5.77	14.72	24.55	127
Loans to depository institutions and acceptances of other banks	0.28	0.00	0.00	0.00	0.00	0.06	1.52	4.53	127
Commercial and industrial loans	139.89	16.68	38.54	87.65	138.72	194.11	230.87	269.93	127
Loans to individuals	37.51	0.23	1.16	4.35	14.71	65.34	119.01	176.30	127
Credit card loans	3.30	0.00	0.00	0.00	0.02	3.69	14.58	48.61	127
Agricultural loans	1.88	0.00	0.00	0.01	0.37	2.92	8.41	19.25	127
Other loans and leases	49.56	3.07	5.35	14.99	34.88	80.11	122.70	149.76	127
Supplemental									
Non-owner occupied CRE loans / Gross loans	27.32	2.22	7.79	17.05	27.63	37.56	45.19	51.93	128
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	183.74	8.08	29.21	99.49	183.40	255.27	327.70	407.44	127
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.88	12.66	35.42	132.29	259.37	333.84	419.48	476.38	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2020

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	11.17	2.03	2.77	5.55	9.38	14.86	25.40	34.65	128
Liquid assets	26.47	10.36	11.93	17.28	24.14	33.02	51.77	63.67	128
Investment securities	17.84	4.50	7.46	11.28	17.56	23.92	30.34	34.51	128
Net loans and leases	61.58	22.39	37.14	56.03	64.25	70.40	76.00	80.40	128
Net loans, leases and standby letters of credit	62.48	23.45	40.08	56.25	64.97	70.87	76.50	80.86	128
Core deposits	70.73	24.96	45.13	66.33	75.29	79.43	82.27	83.08	128
Noncore funding	14.07	2.55	3.71	5.99	10.47	19.05	37.74	42.56	128
Time deposits of \$250K or more	2.11	0.14	0.39	1.00	1.80	3.26	4.57	6.10	128
Foreign deposits	0.36	0.00	0.00	0.00	0.00	0.00	2.67	6.51	128
Federal funds purchased and repos	1.47	0.00	0.00	0.06	0.85	2.18	6.24	8.42	128
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Net federal funds purchased (sold)	0.54	-4.66	-0.82	0.00	0.26	1.28	3.05	4.70	128
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	128
Other borrowings w/remaining maturity of 1 year or less	1.24	0.00	0.00	0.03	0.68	2.21	4.65	7.52	128
Earning assets that reprice within 1 year	39.45	17.13	19.60	29.86	40.94	48.55	55.75	62.71	128
Interest-bearing liabilities that reprice within 1 year	8.20	1.73	2.45	4.12	6.62	10.29	22.97	30.86	128
Long-term debt that reprices within 1 year	0.47	0.00	0.00	0.00	0.00	0.44	2.38	6.27	128
Net assets that reprice within 1 year	29.18	1.72	8.49	17.29	30.54	39.82	47.27	53.50	128
Other Liquidity and Funding Ratios									
Net noncore funding dependence	3.13	-15.04	-11.80	-6.09	1.38	9.37	23.10	40.27	128
Net short-term noncore funding dependence	-4.83	-40.29	-23.02	-10.40	-3.81	1.94	10.72	16.84	128
Short-term investment / Short-term noncore funding	185.24	18.77	29.78	80.26	144.63	269.25	454.75	560.63	128
Liquid assets - short-term noncore funding / Nonliquid assets	28.61	-7.47	-0.67	11.86	23.91	40.20	69.08	120.73	128
Net loans and leases / Total deposits	79.43	48.43	59.20	69.65	79.49	88.17	101.24	121.08	127
Net loans and leases / Core deposits	88.27	57.63	64.91	75.18	85.45	97.04	126.73	145.71	127
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.57	0.00	0.00	0.23	0.97	2.79	4.69	5.33	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.32	0.40	1.23	2.65	3.52	6.01	9.17	11.91	126
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	-0.08	-0.02	0.00	0.00	0.03	0.10	0.19	18
Percent of Investment Securities									
Held-to-maturity securities	11.38	0.00	0.00	0.00	3.73	23.20	40.86	57.38	127
Available-for-sale securities	87.23	41.93	59.06	76.53	96.05	99.60	99.99	100.00	127
US Treasury securities	4.72	0.00	0.00	0.00	0.64	7.12	21.79	47.44	127
US agency securities (excluding mortgage-backed securities)	4.01	0.00	0.00	0.09	1.74	7.12	16.48	21.90	127
Municipal securities	9.83	0.00	0.00	1.01	6.10	16.20	33.07	44.55	127
Mortgage-backed securities	66.64	17.50	35.69	50.98	65.34	86.06	95.39	97.01	127
Asset-backed securities	1.91	0.00	0.00	0.00	0.00	3.43	8.74	16.83	127
Other debt securities	3.01	0.00	0.00	0.01	1.42	4.93	11.00	25.16	127
Mutual funds and equity securities	0.35	0.00	0.00	0.00	0.15	0.61	1.41	2.24	127
Debt securities 1 year or less	10.55	0.38	0.92	3.63	7.75	14.70	30.18	39.15	127
Debt securities 1 to 5 years	17.03	0.64	1.39	4.13	13.94	27.79	44.28	54.89	127
Debt securities over 5 years	69.86	22.58	31.54	58.03	74.10	88.15	93.39	97.74	127
Pledged securities	35.67	1.13	3.49	15.44	36.19	56.39	68.48	78.06	127
Structured notes, fair value	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.67	127
Percent Change from Prior Like Quarter									
Short-term investments	183.32	-24.61	-3.74	30.26	117.50	286.63	567.05	930.01	128
Investment securities	23.62	-15.91	-8.77	4.67	18.73	37.10	71.54	108.09	127
Core deposits	26.98	6.66	13.07	19.36	25.24	32.18	47.83	73.81	127
Noncore funding	-12.38	-56.01	-46.19	-35.41	-14.53	8.58	25.84	43.75	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2020

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	21.99	7.50	10.95	15.15	19.43	26.90	39.16	57.49	128
Standby letters of credit	0.71	0.03	0.12	0.25	0.50	1.00	1.94	3.75	128
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.14	128
Securities lent	0.18	0.00	0.00	0.00	0.00	0.00	1.05	4.89	128
Credit derivatives - notional amount (holding company as guarantor)	0.35	0.00	0.00	0.00	0.00	0.59	1.28	6.32	128
Credit derivatives - notional amount (holding company as beneficiary)	0.41	0.00	0.00	0.00	0.00	0.33	0.94	13.71	128
Credit derivative contracts w/ purchased credit protection-investment grade	0.25	0.00	0.00	0.00	0.00	0.16	1.30	5.48	128
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.30	0.00	0.00	0.00	0.00	0.13	1.00	9.21	128
Derivative contracts	48.41	1.24	2.79	9.29	20.12	51.31	149.18	702.75	128
Interest rate contracts	34.16	1.00	2.53	7.92	18.23	37.72	94.20	415.48	128
Interest rate futures and forward contracts	6.21	0.00	0.00	0.00	0.72	3.24	30.36	110.64	128
Written options contracts (interest rate)	2.18	0.00	0.00	0.12	0.79	2.74	5.68	31.62	128
Purchased options contracts (interest rate)	1.46	0.00	0.00	0.00	0.12	1.28	5.74	28.48	128
Interest rate swaps	20.62	0.00	0.86	5.78	14.46	27.34	58.13	162.32	128
Foreign exchange contracts	6.01	0.00	0.00	0.00	0.00	1.50	11.39	191.48	128
Futures and forward foreign exchange contracts	3.47	0.00	0.00	0.00	0.00	0.62	10.78	115.22	128
Written options contracts (foreign exchange)	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.75	128
Purchased options contracts (foreign exchange)	0.04	0.00	0.00	0.00	0.00	0.00	0.20	0.77	128
Foreign exchange rate swaps	0.77	0.00	0.00	0.00	0.00	0.00	2.14	37.29	128
Equity, commodity, and other derivative contracts	1.85	0.00	0.00	0.00	0.00	0.25	5.89	67.84	128
Commodity and other futures and forward contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.47	5.27	128
Written options contracts (commodity and other)	0.52	0.00	0.00	0.00	0.00	0.01	1.59	17.98	128
Purchased options contracts (commodity and other)	0.36	0.00	0.00	0.00	0.00	0.01	0.72	15.48	128
Commodity and other swaps	0.32	0.00	0.00	0.00	0.00	0.01	2.00	6.02	128
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	43.14	11.38	18.00	23.37	32.70	52.31	101.94	157.60	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	94.07	55.04	66.13	91.98	99.79	100.00	100.00	100.00	127
Foreign exchange contracts	3.49	0.00	0.00	0.00	0.00	3.85	20.51	37.64	127
Equity, commodity, and other contracts	1.17	0.00	0.00	0.00	0.00	0.90	6.97	12.45	127
Futures and forwards									
	14.08	0.00	0.00	1.57	7.40	25.67	49.01	54.92	127
Written options									
	8.20	0.00	0.00	1.20	4.57	12.26	30.39	37.76	127
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	0.84	2.61	127
Over-the-counter	7.73	0.00	0.00	1.08	4.39	12.22	30.08	37.76	127
Purchased options									
	3.42	0.00	0.00	0.00	0.95	6.66	14.75	19.23	127
Exchange-traded	0.15	0.00	0.00	0.00	0.00	0.00	1.00	2.77	127
Over-the-counter	2.85	0.00	0.00	0.00	0.26	4.59	12.51	17.07	127
Swaps	68.69	0.09	5.54	49.24	76.88	93.02	98.51	100.00	127
Held for trading									
	43.59	0.00	0.00	0.00	54.48	89.12	98.89	99.97	127
Interest rate contracts	36.65	0.00	0.00	0.00	42.23	74.51	92.53	99.49	127
Foreign exchange contracts	1.60	0.00	0.00	0.00	0.00	1.37	8.53	24.26	127
Equity, commodity, and other contracts	0.68	0.00	0.00	0.00	0.00	0.00	5.44	8.25	127
Non-traded									
	56.41	0.03	1.11	10.88	45.52	100.00	100.00	100.00	127
Interest rate contracts	53.76	0.00	0.43	10.88	37.15	99.83	100.00	100.00	127
Foreign exchange contracts	0.46	0.00	0.00	0.00	0.00	0.16	2.90	11.49	127
Equity, commodity, and other contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.64	2.27	127
Derivative contracts (excluding futures and forex 14 days or less)									
	91.47	47.42	57.67	84.79	95.72	100.00	108.12	131.98	127
One year or less	32.05	0.00	1.10	6.25	21.98	53.03	91.41	99.86	127
Over 1 year to 5 years	27.05	0.00	1.49	11.02	22.29	44.67	52.42	60.56	127
Over 5 years	29.56	0.00	0.22	8.92	26.85	50.55	72.06	77.31	127
Gross negative fair value (absolute value)	1.55	0.07	0.23	0.44	1.27	2.52	3.87	4.32	127
Gross positive fair value	2.23	0.30	0.73	1.25	2.00	3.27	3.94	4.19	127
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.07	0.00	0.00	0.01	0.03	0.07	0.25	1.24	127
Gross positive fair value (X)	0.09	0.00	0.00	0.02	0.06	0.12	0.26	1.23	127
Held for trading (X)	0.07	0.00	0.00	0.00	0.03	0.10	0.25	1.23	127
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.02	0.06	0.10	127
Current credit exposure (X)	0.07	0.00	0.00	0.01	0.04	0.10	0.22	0.41	127
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	127
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other Ratios									
Current credit exposure / Risk-weighted assets	0.90	0.00	0.00	0.07	0.54	1.25	2.84	7.17	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2020

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	0.51	0.07	0.16	0.31	0.49	0.65	0.98	1.38	128
Provision for loan and lease losses / Average loans and leases	0.82	0.20	0.28	0.48	0.73	1.04	1.62	2.22	128
Provision for loan and lease losses / Net loan and lease losses	487.86	126.74	153.06	217.38	329.65	584.50	1387.92	2151.91	128
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58	0.55	0.81	1.14	1.50	1.87	2.71	3.24	128
Allowance for loan and lease losses / Total loans and leases	1.55	0.55	0.81	1.13	1.47	1.83	2.66	3.24	128
Allowance for loan and lease losses / Net loans and leases losses (X)	11.58	2.55	2.99	4.30	7.03	15.60	30.82	62.40	125
Allowance for loan and lease losses / Nonaccrual assets	298.37	63.65	97.12	165.15	245.92	404.79	638.84	1254.40	127
ALLL / 90+ days past due + nonaccrual loans and leases	244.02	51.43	63.46	131.81	215.70	335.42	476.29	651.10	127
Gross loan and lease losses / Average loans and leases	0.34	0.03	0.06	0.13	0.25	0.47	0.80	1.69	128
Recoveries / Average loans and leases	0.07	0.00	0.01	0.03	0.06	0.11	0.15	0.37	128
Net losses / Average loans and leases	0.27	0.01	0.03	0.07	0.21	0.40	0.65	1.50	128
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	128
Recoveries / Prior year-end losses	33.98	4.48	13.03	19.32	29.22	45.72	72.59	91.32	128
Earnings coverage of net loan and lease losses (X)	22.89	-6.74	1.57	5.60	11.28	30.41	85.93	175.19	128
Net Loan and Lease Losses By Type									
Real estate loans	0.04	-0.03	-0.01	0.00	0.02	0.08	0.16	0.21	127
Real estate loans secured by 1-4 family	0.01	-0.07	-0.05	-0.02	0.00	0.03	0.06	0.17	124
Revolving	0.01	-0.35	-0.12	-0.03	0.00	0.04	0.14	0.39	121
Closed-end	0.00	-0.07	-0.05	-0.02	0.00	0.02	0.07	0.13	124
Commercial real estate loans	0.07	-0.01	0.00	0.00	0.03	0.11	0.31	0.38	125
Construction and land development	0.00	-0.10	-0.06	-0.02	0.00	0.01	0.08	0.18	121
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.03	121
Other	0.00	-0.07	-0.05	-0.01	0.00	0.01	0.07	0.09	121
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.02	0.04	124
Nonfarm nonresidential	0.11	0.00	0.00	0.01	0.05	0.15	0.45	0.63	124
Owner-occupied	0.02	0.00	0.00	0.00	0.01	0.03	0.11	0.13	124
Other	0.08	-0.01	0.00	0.00	0.03	0.11	0.37	0.57	124
Real estate loans secured by farmland	0.02	-0.05	-0.01	0.00	0.00	0.00	0.19	0.39	107
Commercial and industrial loans	0.47	0.00	0.02	0.12	0.38	0.68	1.28	2.21	127
Loans to individuals	1.13	0.08	0.16	0.42	0.75	1.50	3.05	4.16	113
Credit card loans	2.92	0.00	0.00	1.60	2.98	3.99	6.22	7.82	71
Agricultural loans	0.19	-0.18	-0.01	0.00	0.00	0.16	1.26	2.62	100
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	0.15	-0.03	0.00	0.00	0.03	0.29	0.50	1.26	128

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2020

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	0.39	0.05	0.11	0.18	0.31	0.53	0.92	1.40	128
90+ days past due loans and leases	0.12	0.00	0.00	0.00	0.04	0.14	0.65	1.04	128
Nonaccrual loans and leases	0.67	0.14	0.23	0.36	0.58	0.86	1.42	1.94	128
90+ days past due and nonaccrual loans and leases	0.86	0.22	0.29	0.43	0.75	1.10	1.94	2.89	128
Percent of Loans and Leases and Other Assets									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.13	128
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.10	128
Nonaccrual restructured	0.13	0.00	0.01	0.04	0.10	0.19	0.35	0.47	128
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	128
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	128
Nonaccrual loans held for sale	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.10	128
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.40	0.05	0.11	0.18	0.31	0.53	0.92	1.40	128
90+ days past due assets	0.12	0.00	0.00	0.00	0.04	0.14	0.65	1.04	128
Nonaccrual assets	0.68	0.14	0.23	0.36	0.58	0.87	1.42	1.94	128
30+ days past due and nonaccrual assets	1.30	0.40	0.50	0.69	1.08	1.66	2.96	3.70	128
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.53	0.09	0.15	0.27	0.45	0.66	1.25	1.74	128
90+ past due and nonaccrual assets + other real estate owned	0.55	0.09	0.17	0.28	0.49	0.70	1.28	1.86	128
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.60	0.10	0.17	0.32	0.55	0.83	1.26	1.67	128
Allowance for loan and lease losses	67.65	18.19	24.03	39.84	62.04	82.57	133.80	200.88	128
Equity capital + allowance for loan and lease losses	5.04	0.94	1.39	2.45	4.46	6.62	10.35	14.86	128
Tier 1 capital + allowance for loan and lease losses	6.15	1.36	1.76	3.37	5.40	8.59	11.19	18.83	128
Loans and leases + other real estate owned	0.98	0.23	0.36	0.54	0.89	1.24	2.11	2.57	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2020

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	0.39	0.04	0.07	0.16	0.31	0.57	0.96	1.38	127
	90+ days past due	0.16	0.00	0.00	0.00	0.02	0.13	0.84	1.95	127
	Nonaccrual	0.77	0.05	0.16	0.38	0.64	1.06	1.79	2.54	127
Commercial and industrial	30-89 days past due	0.23	0.00	0.02	0.08	0.16	0.31	0.69	0.91	127
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.06	0.13	0.19	127
	Nonaccrual	0.75	0.01	0.10	0.31	0.67	1.07	1.70	2.13	127
Individuals	30-89 days past due	0.83	0.00	0.03	0.33	0.73	1.08	1.70	2.25	128
	90+ days past due	0.14	0.00	0.00	0.00	0.05	0.21	0.60	0.97	128
	Nonaccrual	0.28	0.00	0.00	0.01	0.15	0.40	0.82	2.72	128
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	48
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	48
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Agricultural	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.23	0.78	2.18	100
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	100
	Nonaccrual	0.49	0.00	0.00	0.00	0.01	0.63	2.26	4.91	100
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.40	15
Other loans and leases	30-89 days past due	0.18	0.00	0.00	0.00	0.05	0.29	0.82	1.46	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	128
	Nonaccrual	0.15	0.00	0.00	0.00	0.04	0.26	0.64	1.23	128

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: 12/31/2020

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.65	0.12	0.16	0.30	0.50	0.82	1.68	2.82	124
	90+ days past due	0.33	0.00	0.00	0.00	0.03	0.18	2.30	4.71	124
	Nonaccrual	0.91	0.05	0.13	0.39	0.71	1.32	2.41	3.39	124
Revolving	30-89 days past due	0.48	0.00	0.00	0.18	0.41	0.73	1.20	2.18	121
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.29	121
	Nonaccrual	1.13	0.00	0.01	0.35	0.74	1.45	3.80	7.64	121
Closed-End	30-89 days past due	0.65	0.12	0.17	0.28	0.50	0.87	1.69	2.31	124
	90+ days past due	0.38	0.00	0.00	0.00	0.03	0.19	2.54	5.55	124
	Nonaccrual	0.89	0.06	0.13	0.36	0.69	1.16	2.40	3.40	124
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.08	124
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	124
	Nonaccrual	0.04	0.00	0.00	0.01	0.03	0.08	0.13	0.17	124
Commercial real estate	30-89 days past due	0.26	0.00	0.01	0.04	0.16	0.42	0.79	1.03	125
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.15	125
	Nonaccrual	0.62	0.02	0.07	0.25	0.53	1.03	1.40	1.93	125
Construction and development	30-89 days past due	0.28	0.00	0.00	0.00	0.10	0.45	1.16	2.05	121
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.08	121
	Nonaccrual	0.40	0.00	0.00	0.00	0.11	0.44	2.50	3.73	121
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.17	0.27	121
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	121
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.26	121
Other	30-89 days past due	0.22	0.00	0.00	0.00	0.05	0.35	1.14	2.05	121
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	121
	Nonaccrual	0.35	0.00	0.00	0.00	0.08	0.43	1.96	3.71	121
Multifamily	30-89 days past due	0.09	0.00	0.00	0.00	0.02	0.15	0.44	0.68	124
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	124
	Nonaccrual	0.11	0.00	0.00	0.00	0.03	0.16	0.45	0.92	124
Nonfarm non-residential	30-89 days past due	0.23	0.00	0.00	0.04	0.12	0.37	0.78	1.05	124
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.22	124
	Nonaccrual	0.79	0.02	0.11	0.29	0.63	1.26	1.87	2.68	124
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.04	0.12	0.21	0.29	124
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	124
	Nonaccrual	0.27	0.00	0.01	0.11	0.26	0.47	0.68	0.91	124
Other	30-89 days past due	0.14	0.00	0.00	0.00	0.05	0.24	0.61	1.01	124
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.19	124
	Nonaccrual	0.44	0.00	0.00	0.08	0.30	0.77	1.31	1.97	124
Farmland	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.14	0.59	1.31	107
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	107
	Nonaccrual	1.13	0.00	0.00	0.00	0.42	1.74	3.90	10.18	107
Credit card	30-89 days past due	0.95	0.00	0.00	0.54	1.01	1.27	2.15	2.97	71
	90+ days past due	0.63	0.00	0.00	0.00	0.70	1.09	1.44	1.77	71
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.29	0.79	71

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 12/31/2020**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.38	9.58	9.84	10.56	12.05	13.56	16.49	18.80	128
Common equity tier 1 capital, column B	0.30	0.00	0.00	0.00	0.00	0.00	0.00	12.55	128
Tier 1 capital, column A	13.10	10.24	10.60	11.51	12.57	14.02	17.18	20.01	128
Tier 1 capital, column B	0.34	0.00	0.00	0.00	0.00	0.00	0.00	14.23	128
Total capital, column A	15.26	12.35	12.64	13.76	14.77	16.35	19.58	21.88	128
Total capital, column B	0.39	0.00	0.00	0.00	0.00	0.00	0.00	16.05	128
Tier 1 leverage	9.12	7.37	7.77	8.24	9.07	9.77	10.94	12.02	128
Supplementary leverage ratio, advanced approaches HCs	8.71	6.95	6.99	7.21	8.34	9.51	11.01	12.11	18

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2020

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	128
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67	0.00	0.00	0.00	95.09	100.00	100.00	100.00	27
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33	0.00	0.00	0.00	4.91	100.00	100.00	100.00	27
Separate account assets (L/H) / Total life assets	11.24	0.00	0.00	0.00	0.00	0.00	41.40	78.19	15
Insurance activities revenue / Adjusted operating income	0.41	0.00	0.00	0.00	0.06	0.51	1.97	3.41	128
Premium income / Insurance activities revenue	2.84	0.00	0.00	0.00	0.00	0.00	18.38	60.63	100
Credit related premium income / Total premium income	38.23	0.00	0.00	0.00	0.00	100.00	100.00	100.00	21
Other premium income / Total premium income	61.77	0.00	0.00	0.00	100.00	100.00	100.00	100.00	21
Insurance underwriting net income / Consolidated net income	0.03	0.00	0.00	0.00	0.00	0.00	0.07	0.80	128
Insurance net income (P/C) / Equity (P/C)	15.59	-14.26	-4.39	1.90	8.05	20.75	38.97	52.32	18
Insurance net income (L/H) / Equity (L/H)	3.62	-5.96	0.39	1.02	1.71	6.72	14.83	16.59	12
Insurance benefits, losses, expenses / Insurance premiums	447.82	0.00	0.00	31.14	65.40	200.00	1200.00	5250.00	21
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.19	18
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	0.00	0.02	128
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.03	0.00	0.58	4.02	11.70	16.84	20.34	23.79	128
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.02	2.02	18.55	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.87	0.00	0.00	0.00	0.00	1.59	4.67	6.55	86
Cost: Interest-bearing deposits	0.42	-0.02	0.00	0.21	0.35	0.60	0.92	1.34	27
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	5.18	0.08	0.08	0.30	1.13	2.33	14.33	20.16	6
Commercial and industrial loans	0.64	0.00	0.02	0.10	0.25	0.63	1.04	2.30	17
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	-2.42	-79.09	-39.19	-14.66	-4.92	8.92	41.82	96.10	83
Total selected assets	2.02	-86.96	-38.60	-12.10	0.00	18.97	44.94	103.18	92
Deposits	3.46	-50.90	-35.56	-17.09	14.05	24.63	33.00	35.21	29

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2020

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	7.26	-7.96	1.75	4.93	7.46	9.83	12.85	16.01	128
Bank net income / Average equity investment in banks	7.43	-9.87	2.21	5.40	7.68	9.82	13.86	16.67	116
Nonbank net income / Average equity investment in nonbanks	9.76	-4.80	-2.08	1.02	5.86	17.25	36.29	46.25	105
Subsidiary HCs net income / Average equity investment in sub HCs	7.01	-0.97	0.23	3.07	5.27	10.07	16.79	20.96	23
Bank net income / Parent net income	88.16	0.00	0.00	97.08	103.02	108.38	113.50	120.43	117
Nonbank net income / Parent net income	3.58	0.00	0.00	0.00	0.75	4.31	18.04	35.65	106
Subsidiary holding companies' net income / Parent net income	68.41	4.63	13.94	30.83	82.07	101.04	121.58	151.77	19
Leverage									
Total liabilities / Equity capital	20.06	0.00	1.21	7.01	13.45	25.47	59.39	101.51	128
Total debt / Equity capital	14.42	0.00	0.00	1.85	8.63	18.41	54.52	85.09	128
Total debt + notes payable to subs that issued TPS / Equity capital	16.68	0.00	0.00	6.20	11.86	22.66	54.52	92.45	128
Total debt + Loans guaranteed for affiliate / Equity capital	14.69	0.00	0.00	1.85	8.93	18.41	54.52	95.91	128
Total debt / Equity capital - excess over fair value	14.53	0.00	0.00	1.85	8.63	18.41	57.54	85.09	128
Long-term debt / Equity capital	13.56	0.00	0.00	1.85	8.45	18.15	47.82	80.13	128
Short-term debt / Equity capital	0.78	0.00	0.00	0.00	0.00	0.00	5.63	9.69	128
Current portion of long-term debt / Equity capital	0.06	0.00	0.00	0.00	0.00	0.00	0.38	1.63	128
Excess cost over fair value / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.45	2.22	128
Long-term debt / Consolidated long-term debt	34.67	0.00	0.00	6.18	34.62	58.61	78.69	90.66	127
Double Leverage									
Equity investment in subs / Equity capital	102.81	92.06	94.21	98.64	102.63	106.79	112.24	117.91	128
Total investment in subs / Equity capital	110.16	94.91	97.12	100.06	104.67	110.98	149.92	187.80	128
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.47	-1.27	-0.61	-0.13	0.34	1.04	1.87	3.76	118
Equity investment in subs - equity cap / Net income-div (X)	1.82	0.05	0.24	0.69	1.30	2.64	5.42	6.80	75
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	135.50	35.60	56.64	94.27	121.65	173.57	262.22	314.43	125
Cash from ops + noncash items + op expense / Op expense + dividend	146.73	40.56	69.46	103.01	127.52	185.06	264.60	348.07	125
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	134.09	23.98	61.26	95.53	114.10	168.30	284.48	313.22	125
Pretax operating income + interest expense / Interest expense	1884.29	40.75	89.19	398.27	935.26	1894.43	5991.28	21331.65	106
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1416.15	50.23	94.48	397.07	863.95	1598.78	4415.00	10401.40	113
Dividends + interest from subsidiaries / Interest expense + dividends	149.22	31.13	39.47	97.21	133.13	195.38	319.08	386.51	123
Fees + other income from subsidiaries / Salary + other expenses	13.95	0.00	0.00	0.00	0.00	29.09	68.18	87.39	125
Net income / Current part of long-term debt + preferred dividends (X)	35.60	1.11	3.22	9.44	16.31	34.97	103.91	394.18	61
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.72	-4.57	-2.48	0.00	2.43	6.69	13.87	18.34	128
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.44	15
Nonaccrual	1.03	0.00	0.00	0.00	0.00	0.00	0.75	4.98	15
Total	1.13	0.00	0.00	0.00	0.00	0.13	1.30	5.25	15
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
To nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.09	128
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Total	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.09	128
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.87	0.00	0.00	0.00	0.10	0.87	21.06	35.79	128
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Combined foreign nonbank subsidiary assets	0.08	0.00	0.00	0.00	0.00	0.00	0.23	2.88	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	80.72	12.77	22.54	46.26	70.85	100.38	158.40	351.82	112
Dividends declared / Net income	42.28	0.00	3.24	22.86	40.97	59.02	72.56	90.17	118
Net income - dividends / Average equity	4.11	-9.52	-0.93	2.12	4.02	6.08	9.19	13.97	128
Percent of Dividends Paid									
Dividends from bank subsidiaries	130.40	0.00	0.00	58.32	121.16	208.42	310.05	433.74	119
Dividends from nonbank subsidiaries	3.41	0.00	0.00	0.00	0.04	4.66	18.44	36.85	119
Dividends from subsidiary holding companies	4.85	0.00	0.00	0.00	0.00	0.00	30.59	147.28	119
Dividends from all subsidiaries	176.27	0.00	37.42	104.02	145.46	222.69	417.78	637.19	119
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	54.52	0.00	4.17	29.95	56.58	85.94	105.68	118.73	105
Interest income from bank subsidiaries	0.36	0.00	0.00	0.00	0.01	0.39	1.83	3.90	105
Management and service fees from bank subsidiaries	1.47	0.00	0.00	0.00	0.00	0.12	8.48	18.01	105
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	105
Operating income from bank subsidiaries	62.55	0.00	7.66	33.23	57.33	92.16	120.08	143.31	105
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	56.38	0.00	0.00	0.00	43.70	100.00	180.82	276.04	83
Interest income from nonbank subsidiaries	7.38	0.00	0.00	0.00	0.00	4.21	29.86	116.64	83
Management and serv fees from nonbank subsidiaries	0.86	0.00	0.00	0.00	0.00	0.00	6.67	13.95	83
Other income from nonbank subsidiaries	0.16	0.00	0.00	0.00	0.00	0.00	0.00	4.20	83
Operating income from nonbank subsidiaries	79.83	0.00	0.00	10.83	69.10	120.39	269.85	391.74	83
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	43.46	0.00	0.00	0.00	42.23	69.01	120.43	218.47	20
Interest income from subsidiary holding companies	8.31	0.00	0.00	0.00	0.01	13.10	42.32	48.05	20
Management and service fees from subsidiary holding companies	0.44	0.00	0.00	0.00	0.00	0.00	0.83	8.57	20
Other income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.64	20
Operating income from subsidiary holding companies	55.04	0.00	0.00	1.33	54.11	81.62	143.26	219.78	20
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	68.91	0.00	0.00	51.09	92.88	99.07	99.93	100.00	123
Interest income from bank subsidiaries	0.70	0.00	0.00	0.00	0.05	0.64	3.98	8.91	123
Management and service fees from bank subsidiaries	1.88	0.00	0.00	0.00	0.00	0.22	14.54	18.60	123
Other income from bank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.03	1.87	123
Operating income from bank subsidiaries	81.96	0.12	3.85	79.99	97.31	99.74	99.99	100.00	123
Dividends from nonbank subsidiaries	1.97	0.00	0.00	0.00	0.02	2.40	12.05	24.58	123
Interest income from nonbank subsidiaries	0.73	0.00	0.00	0.00	0.00	0.06	2.75	20.63	123
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.46	123
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.80	123
Operating income from nonbank subsidiaries	4.74	0.00	0.00	0.00	0.22	4.81	26.38	67.43	123
Dividends from subsidiary holding companies	2.55	0.00	0.00	0.00	0.00	0.00	9.58	78.99	123
Interest income from subsidiary holding companies	0.11	0.00	0.00	0.00	0.00	0.00	0.00	6.05	123
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Operating income from subsidiary holding companies	4.60	0.00	0.00	0.00	0.00	0.00	30.62	92.32	123
Loans and advances from subsidiaries / Short term debt	130.63	0.00	0.00	6.15	51.20	166.06	440.86	771.99	31
Loans and advances from subsidiaries / Total debt	27.08	0.00	0.00	0.14	15.03	49.16	101.18	122.31	102

BHCPR Reporters for Quarter Ending 12/31/2020

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 09/30/2020 and Other Notes</u>
1562859	182,165,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	20,438,657	AMERIS BANCORP	ATLANTA, GA	
3446412	16,172,148	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	24,379,124	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	33,419,783	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,636,407	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	14,393,267	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1073757	2,819,627,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	20,603,651	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	469,633,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,016,387	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	15,031,623	BANNER CORPORATION	WALLA WALLA, WA	
5006575	161,286,000	BARCLAYS US LLC	NEW YORK, NY	
1078529	102,756,203	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
3762457	18,622,588	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,841,403	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	184,653,995	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	46,733,184	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	15,770,370	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	18,712,611	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	421,602,066	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	19,043,134	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	18,319,463	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	56,758,933	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	58,106,601	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	2,260,330,000	CITIGROUP INC.	NEW YORK, NY	
1132449	183,728,540	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	16,584,848	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	88,320,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,942,648	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	13,931,094	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	118,490,223	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	42,428,372	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	18,439,248	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	14,419,314	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	109,947,000	DB USA CORPORATION	NEW YORK, NY	
2894230	11,010,035	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	112,888,649	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2652104	11,117,802	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	52,156,913	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	15,964,835	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	19,127,228	EB ACQUISITION COMPANY II LLC	DALLAS, TX	
4759669	19,127,228	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
3005332	37,406,970	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	11,207,330	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	204,679,933	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	18,793,071	FIRST BANCORP	SAN JUAN, PR	
1203602	10,544,047	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	

1075612	49,957,680	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071276	15,973,134	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	10,904,500	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
1025608	22,662,831	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	84,211,332	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	17,648,707	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	14,067,210	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1208184	20,838,678	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL
1020902	24,817,423	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	24,470,941	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
3852022	31,037,752	FLAGSTAR BANCORP, INC.	TROY, MI
1117129	25,874,628	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	18,504,206	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,163,040,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
4809920	12,814,383	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD
1086533	33,640,092	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	17,908,339	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA
3838727	16,944,264	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	16,398,804	HOME BANCSHARES, INC.	CONWAY, AR
2961879	17,106,976	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	241,536,144	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	123,037,648	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	13,205,474	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	17,753,476	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	14,029,467	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
2477754	26,042,790	INVESTORS BANCORP, INC.	SHORT HILLS, NJ
3843075	40,126,996	JOHN DEERE CAPITAL CORPORATION	RENO, NV
1039502	3,386,071,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	171,371,230	KEYCORP	CLEVELAND, OH
1037003	142,601,105	M&T BANK CORPORATION	BUFFALO, NY
2568278	29,640,441	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,115,862,000	MORGAN STANLEY	NEW YORK, NY
1378434	167,845,574	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
1139279	10,932,906	NBT BANCORP INC.	NORWICH, NY
2132932	56,306,120	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY
1199611	170,003,912	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	13,973,590	NORTHWEST BANCSHARES INC	WARREN, PA
2609975	11,450,269	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
1098303	22,960,647	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	19,736,544	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
2875332	29,498,442	PACWEST BANCORP	BEVERLY HILLS, CA
3650152	63,100,859	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT
1053272	14,753,226	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	34,932,860	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	466,864,739	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	65,926,000	POPULAR, INC.	SAN JUAN, PR
1109599	34,081,168	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	12,919,741	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
3242838	147,598,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	14,929,612	RENASANT CORPORATION	TUPELO, MS
1248304	12,798,429	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	149,432,676	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
3635319	11,932,654	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	22,366,938	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
1133437	37,789,873	SOUTH STATE CORPORATION	WINTER HAVEN, FL

1058398	10,567,697	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
111143E	314,706,000	STATE STREET CORPORATION	BOSTON, MA
3083291	29,820,138	STERLING BANCORP	PEARL RIVER, NY
1031449	116,046,446	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	95,948,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	54,394,159	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
1201934	47,829,379	TCF FINANCIAL CORPORATION	DETROIT, MI
3606542	507,327,229	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	37,726,096	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	14,572,778	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	509,228,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	16,551,840	TRUSTMARK CORPORATION	JACKSON, MS
1119794	553,905,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	33,127,504	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	29,235,175	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	26,184,247	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	17,796,155	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	40,686,076	VALLEY NATIONAL BANCORP	NEW YORK, NY
3065617	19,063,622	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	32,639,853	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,955,163,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	16,424,793	WESBANCO, INC.	WHEELING, WV
2349815	36,461,042	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	45,080,250	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	14,333,914	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 128 bank holding companies.