

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2020

Summary Ratios

 FR BHCPR
 Page 1

	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)	2.96	3.21	3.33	3.29	3.22
+ Non-interest income	0.98	0.90	0.90	0.93	0.97
- Overhead expense	2.48	2.59	2.58	2.60	2.68
- Provision for credit losses	0.38	0.12	0.12	0.11	0.12
+ Securities gains (losses)	0.02	0.01	0.00	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.22	1.53	1.55	1.55	1.47
Net operating income	0.97	1.19	1.22	0.95	1.00
Net income	0.97	1.19	1.22	0.95	1.00
Net income (Subchapter S adjusted)	1.27	1.41	1.41	1.11	1.06
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.78	4.49	4.38	4.06	3.93
Interest expense	0.57	1.02	0.81	0.54	0.44
Net interest income (tax equivalent)	3.17	3.45	3.58	3.54	3.48
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.11	0.11	0.09	0.10	0.11
Earnings coverage of net loan and lease losses (X)	33.55	22.46	29.27	0.97	9.22
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	0.94	0.94	0.95	1.00
Allowance for loan and lease losses / Total loans and leases	1.33	0.93	0.93	0.94	0.99
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.56	0.57	0.57	0.71
30-89 days past due loans and leases / Total loans and leases	0.26	0.31	0.32	0.32	0.30
Liquidity and Funding					
Net noncore funding dependence	0.77	10.70	13.54	13.97	16.29
Net short-term noncore funding dependence	-3.25	5.88	8.57	9.65	9.53
Net loans and leases / Total assets	69.27	72.36	73.30	72.64	71.18
Capitalization					
Tier 1 leverage ratio	9.65	10.39	10.37	10.04	9.84
Holding company equity capital / Total assets	10.51	11.37	11.21	10.84	10.58
Total equity capital (including minority interest) / Total assets	10.57	11.43	11.30	10.89	10.62
Common equity tier 1 capital / Total risk-weighted assets	12.48	12.54	12.41	11.90	11.79
Net loans and leases / Equity capital (X)	6.79	6.55	6.70	6.82	6.80
Cash dividends / Net income	29.39	25.65	24.05	32.32	29.36
Cash dividends / Net income (Subchapter S adjusted)	39.66	93.20	35.12	19.39	21.80
Growth Rates					
Assets	16.11	8.66	9.35	9.89	12.34
Equity capital	8.42	12.19	12.50	13.71	11.77
Net loans and leases	9.99	8.63	10.51	12.54	14.27
Noncore funding	-12.78	4.16	6.76	-3.35	12.03
Parent Company Ratios					
Short-term debt / Equity capital	0.01	0.01	0.03	0.02	0.03
Long-term debt / Equity capital	5.67	3.86	3.76	4.39	3.78
Equity investment in subsidiaries / Equity capital	104.46	104.21	104.10	105.17	105.23
Cash from ops + noncash items + op expense / Op expense + dividends	135.95	148.90	123.74	100.80	111.02

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2020

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Average Assets					
Interest income (tax equivalent)	3.53	4.19	4.08	3.78	3.64
Less: Interest expense	0.54	0.95	0.75	0.50	0.41
Equals: Net interest income (tax equivalent)	2.96	3.21	3.33	3.29	3.22
Plus: Non-interest income	0.98	0.90	0.90	0.93	0.97
Equals: adjusted operating income (tax equivalent)	3.96	4.16	4.27	4.26	4.24
Less: Overhead expense	2.48	2.59	2.58	2.60	2.68
Less: Provision for credit losses	0.38	0.12	0.12	0.11	0.12
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	0.00	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.22	1.53	1.55	1.55	1.47
Less: Applicable income taxes (tax equivalent)	0.27	0.35	0.32	0.59	0.48
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.97	1.19	1.22	0.95	1.00
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.97	1.19	1.22	0.95	1.00
Memo: Net income (last four quarters)	0.97	1.19	1.22	0.95	1.00
Net income-BHC and noncontrolling (minority) interest	0.97	1.19	1.22	0.95	1.00
Margin Analysis					
Average earning assets / Average assets	93.47	93.22	93.23	93.19	92.80
Average interest-bearing funds / Average assets	68.25	70.66	70.70	70.06	70.45
Interest income (tax equivalent) / Average earning assets	3.78	4.49	4.38	4.06	3.93
Interest expense / Average earning assets	0.57	1.02	0.81	0.54	0.44
Net interest income (tax equivalent) / Average earning assets	3.17	3.45	3.58	3.54	3.48
Yield or Cost					
Total loans and leases (tax equivalent)	4.28	4.98	4.85	4.52	4.41
Interest-bearing bank balances	0.32	2.26	1.88	1.13	0.54
Federal funds sold and reverse repos	0.43	2.02	1.50	0.83	0.51
Trading assets	0.80	0.49	0.70	0.48	0.65
Total earning assets	3.80	4.47	4.33	3.98	3.84
Investment securities (tax equivalent)	2.32	2.74	2.69	2.61	2.51
US Treasury and agency securities (excluding mortgage-backed securities)	1.87	2.54	2.20	1.66	1.70
Mortgage-backed securities	3.57	2.78	2.44	2.19	2.07
All other securities	3.24	3.80	3.74	3.85	3.69
Interest-bearing deposits	0.62	1.13	0.85	0.52	0.42
Time deposits of \$250K or more	1.60	2.13	1.57		
Time deposits < \$250K	1.49	1.91	1.42		
Other domestic deposits	0.36	0.86	0.64		0.27
Foreign deposits	1.24	2.53	1.85	0.84	0.40
Federal funds purchased and repos	0.37	1.23	1.03	0.68	0.59
Other borrowed funds and trading liabilities	0.55	1.03	2.10	1.48	1.27
All interest-bearing funds	0.79	1.34	1.06	0.71	0.58

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2020

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	0.51	0.66	1.69	1.89	2.10
Overhead expenses / Net Interest Income + non-interest income	61.22	61.79	61.22	62.21	64.03
Percent of Average Assets					
Total overhead expense	2.48	2.59	2.58	2.60	2.68
Personnel expense	1.42	1.50	1.46	1.47	1.48
Net occupancy expense	0.30	0.32	0.31	0.32	0.33
Other operating expenses	0.73	0.76	0.79	0.79	0.84
Overhead less non-interest income	1.45	1.65	1.65	1.65	1.64
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	58.93	59.91	60.51	61.01	62.83
Personnel expense	33.88	34.17	34.42	34.72	35.07
Net occupancy expense	7.04	7.50	7.33	7.51	7.80
Other operating expenses	17.57	17.93	18.28	18.30	19.30
Total non-interest income	23.45	19.83	20.30	21.24	22.44
Fiduciary activities income	1.45	1.61	1.95	1.95	1.96
Service charges on domestic deposit accounts	2.67	3.21	3.58	3.83	4.14
Trading revenue	0.10	0.07	0.03	0.07	0.10
Investment banking fees and commissions	1.03	0.91	0.85	0.92	0.95
Insurance activities revenue	0.41	0.37	0.46	0.44	0.54
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.00	0.22	0.52	0.40	0.37
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	5.55	2.27	1.98	2.38	2.88
Other non-interest income	7.76	7.41	7.05	7.34	7.65
Overhead less non-interest income	34.63	39.47	39.75	39.09	39.46
Applicable income taxes / Pretax net operating income (tax equivalent)	20.32	21.51	18.37	33.75	27.97
Applicable income tax + TE / Pretax net operating income + TE	22.53	23.31	21.35	38.57	33.62

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2020

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	48.33	52.67	53.63	53.41	52.89
Commercial and industrial loans	13.47	11.45	11.42	10.82	10.48
Loans to individuals	2.29	2.71	2.65	2.58	2.57
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.43	0.53	0.47	0.51	0.40
Other loans and leases	1.39	1.08	2.64	2.62	2.31
Net loans and leases	69.27	72.36	73.30	72.64	71.18
Debt securities over 1 year	13.53	13.66	13.20	13.96	14.93
Mutual funds and equity securities	0.05	0.06	0.05	0.07	0.09
Subtotal	83.47	86.76	87.24	87.26	86.78
Interest-bearing bank balances	6.78	2.97	2.30	2.34	2.44
Federal funds sold and reverse repos	0.02	0.03	0.01	0.02	0.03
Debt securities 1 year or less	2.03	2.10	2.14	1.92	1.97
Trading assets	0.04	0.03	0.02	0.02	0.03
Total earning assets	90.47	90.03	92.24	92.22	91.95
Non-interest cash and due from depository institutions	1.07	1.14	1.25	1.26	1.26
Other real estate owned	0.03	0.04	0.04	0.06	0.09
All other assets	5.87	6.41	6.39	6.45	6.70
Memoranda					
Short-term investments	9.38	5.36	4.70	4.63	4.89
US Treasury securities	0.19	0.29	0.37	0.22	0.20
US agency securities (excluding mortgage-backed securities)	1.28	1.25	1.67	1.50	1.53
Municipal securities	2.96	2.58	2.66	2.97	3.28
Mortgage-backed securities	5.77	6.71	8.73	9.19	9.71
Asset-backed securities	0.35	0.30	0.26	0.23	0.25
Other debt securities	0.60	0.53	0.52	0.48	0.57
Loans held-for-sale	0.58	0.39	0.29	0.32	0.48
Loans held for investment	69.07	72.01	73.24	72.42	70.85
Real estate loans secured by 1-4 family	14.47	16.02	16.83	16.44	16.69
Revolving	1.79	2.24	2.43	2.71	2.89
Closed-end, secured by first liens	12.11	13.07	13.60	13.03	13.05
Closed-end, secured by junior liens	0.27	0.37	0.41	0.39	0.45
Commercial real estate loans	30.65	33.26	33.39	33.79	33.44
Construction and land development	4.32	5.00	4.78	4.55	4.74
Multifamily	5.03	4.76	5.12	5.32	4.89
Nonfarm nonresidential	19.97	21.85	21.85	22.30	22.24
Real estate loans secured by farmland	0.85	0.95	0.88	0.81	0.63

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2020

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	69.38	72.74	72.88	73.20	74.05
Real estate loans secured by 1-4 family	20.91	22.29	23.13	22.92	23.78
Revolving	2.61	3.13	3.34	3.76	4.05
Closed-end	17.94	18.71	19.33	18.68	19.29
Commercial real estate loans	44.23	46.16	45.57	46.38	46.86
Construction and land development	6.26	6.97	6.53	6.35	6.66
1-4 family	1.14	1.47	1.52	1.50	1.64
Other	4.94	5.34	4.90	4.76	4.97
Multifamily	7.01	6.42	6.76	7.13	6.67
Nonfarm nonresidential	29.04	30.59	30.16	30.84	31.41
Owner-occupied	10.00	10.68	10.31	10.55	11.41
Other	18.53	19.36	19.35	19.91	19.60
Real estate loans secured by farmland	1.30	1.38	1.27	1.19	0.97
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	19.85	16.16	16.21	15.52	15.29
Loans to individuals	3.53	4.00	3.89	3.90	4.01
Credit card loans	0.03	0.04	0.04	0.03	0.03
Agricultural loans	0.69	0.78	0.69	0.76	0.61
Other loans and leases	2.07	1.48	3.74	3.75	3.44
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	473.76	493.53	505.61	518.19	520.58
Real estate loans secured by 1-4 family	142.34	151.03	161.34	159.68	166.46
Revolving	17.81	21.25	23.52	26.74	28.84
Closed-end	122.21	127.10	134.73	130.06	134.70
Commercial real estate loans	302.07	311.74	316.03	328.67	330.21
Construction and land development	42.84	46.63	44.92	44.44	46.34
1-4 family	7.52	9.52	10.21	10.44	11.29
Other	33.94	35.90	33.75	33.34	34.38
Multifamily	48.66	44.76	48.38	51.49	47.77
Nonfarm nonresidential	198.42	206.64	208.15	217.26	220.09
Owner-occupied	67.98	71.54	70.68	73.43	78.87
Other	125.79	130.65	134.17	140.40	138.83
Real estate loans secured by farmland	8.35	8.66	8.13	7.80	6.18
Loans to depository institutions and acceptances of other banks	0.03	0.01	0.01	0.01	0.01
Commercial and industrial loans	133.93	106.70	107.07	105.25	104.59
Loans to individuals	22.15	24.83	24.45	23.98	24.91
Credit card loans	0.20	0.24	0.24	0.19	0.21
Agricultural loans	4.17	4.86	4.49	4.90	3.88
Other loans and leases	13.62	10.25	25.58	25.83	23.08
Supplemental					
Non-owner occupied CRE loans / Gross loans	34.00	35.38	35.09	35.69	35.33
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	232.07	239.13	243.62	253.35	250.16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.52	315.15	318.90	331.68	333.24

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2020

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	9.38	5.36	4.70	4.63	4.89
Liquid assets	16.49	13.76	15.56	15.94	16.73
Investment securities	16.07	16.41	16.02	16.65	17.49
Net loans and leases	69.27	72.36	73.30	72.64	71.18
Net loans, leases and standby letters of credit	69.67	72.78	73.71	73.08	71.65
Core deposits	76.50	71.61	69.97	69.79	67.98
Noncore funding	10.29	14.61	16.58	17.09	19.16
Time deposits of \$250K or more	3.37	4.33	4.28	3.54	
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.62	0.77	0.96	1.20	1.51
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.59	0.75	0.97	1.21	1.52
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.06	2.75	3.63	4.47	3.78
Earning assets that reprice within 1 year	31.93	33.16	32.35	33.41	32.07
Interest-bearing liabilities that reprice within 1 year	14.42	18.54	18.20	16.67	15.64
Long-term debt that reprices within 1 year	0.10	0.15	0.16	0.19	0.25
Net assets that reprice within 1 year	16.65	13.71	12.98	15.65	15.31
Other Liquidity and Funding Ratios					
Net noncore funding dependence	0.77	10.70	13.54	13.97	16.29
Net short-term noncore funding dependence	-3.25	5.88	8.57	9.65	9.53
Short-term investment / Short-term noncore funding	230.45	78.10	62.28	46.67	43.28
Liquid assets - short-term noncore funding / Nonliquid assets	12.14	3.72	4.17	3.68	4.33
Net loans and leases / Total deposits	84.20	90.96	92.88	92.86	90.82
Net loans and leases / Core deposits	91.10	102.55	106.50	105.03	106.19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.88	0.36	-0.47	-0.05	-0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.63	1.28	-1.95	-0.62	-1.01
Structured notes appreciation (depreciation) / Tier 1 capital	0.03	-0.02	-0.04	-0.02	-0.02
Percent of Investment Securities					
Held-to-maturity securities	5.36	7.25	10.76	13.07	13.87
Available-for-sale securities	93.39	91.33	88.32	86.93	86.13
US Treasury securities	1.22	2.07	2.08	1.33	1.24
US agency securities (excluding mortgage-backed securities)	8.39	8.16	11.00	10.16	9.66
Municipal securities	18.61	15.40	16.63	17.86	18.74
Mortgage-backed securities	37.26	41.08	54.50	55.76	55.93
Asset-backed securities	1.97	1.70	1.54	1.31	1.48
Other debt securities	4.34	3.73	3.75	3.25	3.88
Mutual funds and equity securities	0.44	0.49	0.41	0.58	0.67
Debt securities 1 year or less	13.69	13.55	13.91	11.90	12.22
Debt securities 1 to 5 years	20.49	23.43	23.42	23.53	21.73
Debt securities over 5 years	61.87	58.63	58.36	60.73	62.51
Pledged securities	44.55	43.76	42.20	46.78	47.79
Structured notes, fair value	0.03	0.09	0.15	0.08	0.25
Percent Change from Prior Like Quarter					
Short-term investments	136.94	32.84	16.28	6.96	26.60
Investment securities	16.36	4.80	8.02	4.99	5.15
Core deposits	23.17	9.96	10.40	13.94	13.61
Noncore funding	-12.78	4.16	6.76	-3.35	12.03

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2020

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)	16.09	16.97	17.31	17.28	17.08
Standby letters of credit	0.31	0.36	0.35	0.40	0.42
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.02	0.01	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.01	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.02	0.01	0.01	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	3.72	2.95	6.51	6.82	6.88
Interest rate contracts	3.62	2.87	6.40	6.72	6.74
Interest rate futures and forward contracts	0.20	0.08	0.25	0.28	0.37
Written options contracts (interest rate)	0.24	0.13	0.26	0.28	0.38
Purchased options contracts (interest rate)	0.03	0.02	0.07	0.08	0.06
Interest rate swaps	2.58	2.19	5.18	5.41	5.11
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	24.20	24.81	25.18	25.74	26.08

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date:12/31/2020

Derivatives Analysis

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Notional Amount					
Interest rate contracts	99.50	99.57	99.91	99.91	99.94
Foreign exchange contracts	0.19	0.14	0.00	0.04	0.02
Equity, commodity, and other contracts	0.00	0.07	0.00	0.00	0.00
Futures and forwards	15.03	14.06	11.75	12.76	15.26
Written options	10.24	11.73	11.14	9.73	11.61
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	10.24	10.84	10.65	9.46	11.28
Purchased options	2.13	2.45	1.29	1.44	1.00
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	2.13	2.28	1.22	1.27	0.67
Swaps	71.83	64.61	65.42	66.04	62.69
Held for trading	16.03	15.01	13.60	16.18	15.21
Interest rate contracts	16.37	16.17	12.87	16.40	15.71
Foreign exchange contracts	0.00	0.11	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	83.97	84.99	86.40	83.82	84.79
Interest rate contracts	83.02	84.69	85.51	83.04	84.33
Foreign exchange contracts	0.00	0.01	0.00	0.01	0.00
Equity, commodity, and other contracts	0.00	0.01	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	79.60	80.07	82.85	87.47	84.94
One year or less	15.52	15.20	12.75	15.62	16.56
Over 1 year to 5 years	19.75	22.92	22.66	21.68	20.66
Over 5 years	32.47	34.12	36.28	37.90	35.04
Gross negative fair value (absolute value)	2.84	1.30	0.66	0.50	0.73
Gross positive fair value	2.25	1.14	1.10	0.92	1.08
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.00	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.00	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.01	0.00	0.01
Current credit exposure (X)	0.02	0.01	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	0.27	0.10	0.06	0.05	0.05

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2020

Allowance and Net Loan and Lease Losses

 FR BHCPR
 Page 9

	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	0.38	0.12	0.12	0.11	0.12
Provision for loan and lease losses / Average loans and leases	0.53	0.16	0.16	0.16	0.17
Provision for loan and lease losses / Net loan and lease losses	672.65	142.73	182.69	110.75	158.54
Allowance for loan and lease losses / Total loans and leases not held for sale	1.35	0.94	0.94	0.95	1.00
Allowance for loan and lease losses / Total loans and leases	1.33	0.93	0.93	0.94	0.99
Allowance for loan and lease losses / Net loans and leases losses (X)	25.33	17.18	21.35	16.23	16.56
Allowance for loan and lease losses / Nonaccrual assets	336.61	315.75	285.36	270.69	249.57
ALLL / 90+ days past due + nonaccrual loans and leases	293.29	283.41	259.30	232.03	210.63
Gross loan and lease losses / Average loans and leases	0.16	0.16	0.15	0.16	0.19
Recoveries / Average loans and leases	0.04	0.05	0.05	0.06	0.07
Net losses / Average loans and leases	0.11	0.11	0.09	0.10	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	42.12	41.80	51.25	50.41	56.70
Earnings coverage of net loan and lease losses (X)	33.55	22.46	29.27	0.97	9.22
Net Loan and Lease Losses By Type					
Real estate loans	0.04	0.02	0.01	0.02	0.02
Real estate loans secured by 1-4 family	0.01	0.02	0.01	0.03	0.04
Revolving	0.00	0.02	0.02	0.03	0.05
Closed-end	0.01	0.02	0.01	0.02	0.04
Commercial real estate loans	0.05	0.02	0.01	0.01	0.01
Construction and land development	0.00	-0.02	-0.02	-0.04	-0.06
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.02	-0.02	-0.04	-0.05
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.07	0.03	0.02	0.02	0.03
Owner-occupied	0.01	0.01	0.01	0.01	0.01
Other	0.04	0.01	0.01	0.01	0.01
Real estate loans secured by farmland	0.01	0.01	0.00	0.00	-0.01
Commercial and industrial loans	0.20	0.27	0.18	0.18	0.26
Loans to individuals	0.66	0.74	0.71	0.78	0.71
Credit card loans	1.71	1.89	1.65	1.60	1.25
Agricultural loans	0.01	0.02	0.03	0.06	0.05
Loans to foreign governments and institutions					0.00
Other loans and leases	0.44	0.14	0.28	0.27	0.32

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.26	0.31	0.32	0.32	0.30
90+ days past due loans and leases	0.04	0.03	0.03	0.04	0.06
Nonaccrual loans and leases	0.60	0.48	0.49	0.46	0.55
90+ days past due and nonaccrual loans and leases	0.67	0.54	0.54	0.55	0.64
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.26	0.31	0.32	0.32	0.30
90+ days past due assets	0.04	0.03	0.03	0.04	0.06
Nonaccrual assets	0.60	0.48	0.49	0.47	0.55
30+ days past due and nonaccrual assets	0.95	0.87	0.88	0.89	0.95
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.47	0.39	0.39	0.40	0.45
90+ past due and nonaccrual assets + other real estate owned	0.52	0.45	0.45	0.48	0.57
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.63	0.56	0.59	0.63	0.74
Allowance for loan and lease losses	72.14	92.08	95.97	100.14	117.25
Equity capital + allowance for loan and lease losses	5.64	4.77	5.09	5.57	6.57
Tier 1 capital + allowance for loan and lease losses	6.21	5.30	5.65	6.11	7.32
Loans and leases + other real estate owned	0.92	0.78	0.82	0.86	1.05

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.25	0.28	0.29	0.29	0.27
	90+ days past due	0.04	0.03	0.03	0.05	0.06
	Nonaccrual	0.63	0.45	0.48	0.43	0.50
Commercial and industrial	30-89 days past due	0.15	0.22	0.23	0.27	0.22
	90+ days past due	0.02	0.02	0.02	0.01	0.02
	Nonaccrual	0.61	0.74	0.61	0.60	0.79
Individuals	30-89 days past due	0.52	0.60	0.68	0.69	0.69
	90+ days past due	0.02	0.02	0.03	0.03	0.05
	Nonaccrual	0.14	0.12	0.15	0.21	0.18
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.27
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.07	0.10	0.11	0.15	0.09
	90+ days past due	0.00	0.00	0.01	0.00	0.01
	Nonaccrual	0.57	0.80	0.46	0.31	0.27
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	0.67	0.28	0.18	0.12	0.14
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.10	0.04	0.04	0.06	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 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	0.46	0.53	0.52	0.56	0.49
	90+ days past due	0.06	0.05	0.04	0.06	0.07
	Nonaccrual	0.67	0.55	0.61	0.65	0.73
Revolving	30-89 days past due	0.25	0.36	0.36	0.29	0.33
	90+ days past due	0.01	0.01	0.02	0.02	0.03
	Nonaccrual	0.46	0.34	0.35	0.42	0.52
Closed-End	30-89 days past due	0.48	0.56	0.54	0.63	0.52
	90+ days past due	0.06	0.05	0.05	0.06	0.08
	Nonaccrual	0.69	0.57	0.64	0.68	0.78
Junior Lien	30-89 days past due	0.01	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.03	0.04	0.05
Commercial real estate	30-89 days past due	0.14	0.15	0.16	0.15	0.14
	90+ days past due	0.02	0.02	0.02	0.02	0.04
	Nonaccrual	0.57	0.34	0.41	0.33	0.40
Construction and development	30-89 days past due	0.16	0.20	0.17	0.18	0.15
	90+ days past due	0.01	0.01	0.00	0.01	0.03
	Nonaccrual	0.21	0.18	0.18	0.21	0.35
1-4 family	30-89 days past due	0.03	0.05	0.07	0.05	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.04	0.04	0.05
Other	30-89 days past due	0.09	0.12	0.06	0.08	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.16	0.14	0.10	0.12	0.24
Multifamily	30-89 days past due	0.03	0.03	0.03	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.10	0.03	0.04	0.05	0.14
Nonfarm non-residential	30-89 days past due	0.14	0.13	0.17	0.14	0.14
	90+ days past due	0.02	0.02	0.02	0.02	0.04
	Nonaccrual	0.73	0.36	0.52	0.40	0.46
Owner occupied	30-89 days past due	0.05	0.06	0.08	0.06	0.07
	90+ days past due	0.01	0.01	0.00	0.01	0.02
	Nonaccrual	0.27	0.19	0.20	0.16	0.22
Other	30-89 days past due	0.06	0.05	0.07	0.06	0.05
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.33	0.14	0.22	0.16	0.18
Farmland	30-89 days past due	0.08	0.21	0.09	0.10	0.13
	90+ days past due	0.00	0.01	0.00	0.00	0.04
	Nonaccrual	1.19	1.06	0.49	0.44	0.55
Credit card	30-89 days past due	1.02	0.87	1.03	0.83	0.77
	90+ days past due	0.22	0.18	0.26	0.22	0.29
	Nonaccrual	0.02	0.00	0.07	0.08	0.03

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	10.85			12.54			12.41			11.95		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.54			13.23			13.07			12.68		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	13.36			14.69			14.53			14.15		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	9.65			10.39			10.37			10.04		
Supplementary leverage ratio, advanced approaches HCs												

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	60.00	66.67	75.00	71.43
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	40.00	33.33	25.00	28.57
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.41	0.37	0.46	0.44	0.54
Premium income / Insurance activities revenue	0.01	0.03	0.00	0.01	0.00
Credit related premium income / Total premium income	100.00	100.00	50.00	60.00	60.00
Other premium income / Total premium income	0.00	0.00	50.00	40.00	40.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	19.85	37.86	72.25	31.81	17.03
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	-40.91	132.57	116.87	136.34	131.29
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.01	11.53	13.70	14.86	14.28
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: 2
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	0.05	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	1.24	2.53	1.85	0.84	0.40
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans		2.35	3.83	4.38	6.49
Foreign governments and institutions					0.00
Growth Rates					
Net loans and leases	5,672.05	-47.91	-27.26	22.03	-11.24
Total selected assets	6.04	-25.04	5.03	-5.54	-0.84
Deposits	-44.89	2.53	-2.42	-22.72	34.84

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2020

Parent Company Analysis - Part 1

 FR BHCPR
 Page 16

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Profitability					
Net income / Average equity capital	9.11	10.58	11.03	8.67	9.16
Bank net income / Average equity investment in banks	9.38	10.85	11.56	9.11	9.71
Nonbank net income / Average equity investment in nonbanks	9.69	12.07	10.83	9.81	8.84
Subsidiary HCs net income / Average equity investment in sub HCs	8.82	15.16	9.40	8.81	5.87
Bank net income / Parent net income	104.93	103.77	104.73	104.64	103.55
Nonbank net income / Parent net income	1.04	1.08	0.99	1.13	0.96
Subsidiary holding companies' net income / Parent net income	101.16	92.33	90.39	90.33	104.04
Leverage					
Total liabilities / Equity capital	11.62	9.66	9.50	11.14	11.55
Total debt / Equity capital	5.79	3.93	3.94	4.62	3.97
Total debt + notes payable to subs that issued TPS / Equity capital	9.67	7.99	7.93	9.36	9.56
Total debt + Loans guaranteed for affiliate / Equity capital	5.79	3.97	3.98	4.64	4.04
Total debt / Equity capital - excess over fair value	5.79	3.93	3.94	4.62	3.97
Long-term debt / Equity capital	5.67	3.86	3.76	4.39	3.78
Short-term debt / Equity capital	0.01	0.01	0.03	0.02	0.03
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	20.97	14.37	15.49	17.83	12.90
Double Leverage					
Equity investment in subs / Equity capital	104.46	104.21	104.10	105.17	105.23
Total investment in subs / Equity capital	104.79	104.48	104.38	105.55	105.68
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.49	0.44	0.36	0.56	0.54
Equity investment in subs - equity cap / Net income-div (X)	1.44	1.47	1.18	1.91	1.68
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	117.59	149.98	113.37	96.31	103.72
Cash from ops + noncash items + op expense / Op expense + dividend	135.95	148.90	123.74	100.80	111.02
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	142.04	105.99	108.88	101.42	107.09
Pretax operating income + interest expense / Interest expense	2,318.94	17,211.14	1,631.73	1,955.22	4,206.40
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,400.61	2,475.76	1,015.91	1,082.59	1,091.94
Dividends + interest from subsidiaries / Interest expense + dividends	137.02	196.13	140.89	107.07	124.92
Fees + other income from subsidiaries / Salary + other expenses	4.45	3.91	3.76	6.15	7.65
Net income / Current part of long-term debt + preferred dividends (X)	52.16	71.69	106.04	71.32	455.19
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.19	1.59	1.59	1.68	1.65
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	8.16	0.70	0.46	0.00
Total	0.00	8.16	0.70	0.46	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	0.09	0.13	0.14	0.15	0.18
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	81.49	65.39	87.25	100.86	108.30
Dividends declared / Net income	29.39	25.65	24.10	32.32	29.36
Net income - dividends / Average equity	6.36	7.61	8.12	5.74	6.26
Percent of Dividends Paid					
Dividends from bank subsidiaries	128.83	160.93	131.90	106.72	121.16
Dividends from nonbank subsidiaries	2.64	2.59	2.83	2.37	1.56
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	159.03	209.89	144.51	114.69	141.52
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	41.94	45.74	33.37	35.18	36.16
Interest income from bank subsidiaries	0.05	0.09	0.11	0.14	0.13
Management and service fees from bank subsidiaries	0.57	0.47	0.32	0.94	0.78
Other income from bank subsidiaries	0.00	0.00	0.01	0.00	0.00
Operating income from bank subsidiaries	49.71	48.27	35.67	41.35	40.03
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	89.09	76.61	80.47	129.02	63.59
Interest income from nonbank subsidiaries	0.07	0.91	0.31	0.63	0.02
Management and serv fees from nonbank subsidiaries	0.02	0.02	0.17	0.60	0.28
Other income from nonbank subsidiaries	0.11	0.01	0.06	0.08	0.63
Operating income from nonbank subsidiaries	102.17	83.73	96.62	153.75	79.69
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	29.39	65.48	43.51	58.43	27.16
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.07	0.02
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	-0.14	-0.02
Other income from subsidiary holding companies	0.00	0.00	0.15	0.00	0.00
Operating income from subsidiary holding companies	29.39	65.48	43.66	58.36	27.16
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	75.33	76.91	72.95	67.33	68.94
Interest income from bank subsidiaries	0.19	0.24	0.55	1.07	2.07
Management and service fees from bank subsidiaries	1.36	0.75	0.59	2.14	1.63
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.03
Operating income from bank subsidiaries	84.53	93.96	89.39	79.76	91.67
Dividends from nonbank subsidiaries	1.90	1.21	2.65	1.78	1.01
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	2.35	1.65	3.33	3.09	1.67
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	400.31	1,178.56	854.19	886.47	574.10
Loans and advances from subsidiaries / Total debt	59.71	70.71	81.26	74.60	78.25

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									147
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.96	1.92	2.23	2.70	3.06	3.25	3.52	3.64	60
+ Non-interest income	0.98	0.20	0.26	0.53	0.86	1.36	2.01	2.99	147
- Overhead expense	2.48	1.36	1.69	2.00	2.44	2.85	3.68	4.28	147
- Provision for credit losses	0.38	0.10	0.13	0.21	0.33	0.55	0.75	0.92	147
+ Securities gains (losses)	0.02	0.00	0.00	0.00	0.01	0.04	0.09	0.16	147
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
= Pretax net operating income (tax equivalent)	1.22	0.50	0.71	0.89	1.20	1.52	1.79	1.99	60
Net operating income	0.97	0.23	0.50	0.72	0.95	1.23	1.44	1.56	147
Net income	0.97	0.23	0.50	0.72	0.95	1.23	1.44	1.56	147
Net income (Subchapter S adjusted)	1.27	0.67	0.81	0.94	1.20	1.26	1.58	2.27	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.78	2.93	3.24	3.46	3.83	4.06	4.29	4.47	60
Interest expense	0.57	0.20	0.24	0.40	0.55	0.75	0.93	1.07	147
Net interest income (tax equivalent)	3.17	2.00	2.34	2.82	3.19	3.49	3.81	4.08	60
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.11	0.00	0.00	0.03	0.08	0.16	0.38	0.51	147
Earnings coverage of net loan and lease losses (X)	33.55	-177.09	-4.18	7.12	21.71	50.58	133.74	229.83	146
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	0.67	0.93	1.11	1.31	1.57	1.93	2.10	147
Allowance for loan and lease losses / Total loans and leases	1.33	0.67	0.85	1.11	1.30	1.56	1.91	2.05	147
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.07	0.15	0.32	0.62	0.96	1.46	1.64	147
30-89 days past due loans and leases / Total loans and leases	0.26	0.02	0.05	0.10	0.21	0.40	0.60	0.71	147
Liquidity and Funding									
Net noncore funding dependence	0.77	-19.89	-15.68	-7.50	1.62	8.88	17.91	23.16	147
Net short-term noncore funding dependence	-3.25	-22.93	-17.53	-11.34	-2.17	3.99	10.34	15.10	147
Net loans and leases / Total assets	69.27	48.67	55.45	62.77	70.75	75.69	81.44	82.42	147
Capitalization									
Tier 1 leverage ratio	9.65	7.30	8.00	8.54	9.48	10.66	12.02	13.14	147
Holding company equity capital / Total assets	10.51	7.00	7.72	9.03	10.48	12.10	13.30	14.09	147
Total equity capital (including minority interest) / Total assets	10.57	7.08	7.78	9.20	10.52	12.10	13.30	14.09	147
Common equity tier 1 capital / Total risk-weighted assets	12.48	9.10	9.87	10.77	12.15	13.93	16.18	17.68	131
Net loans and leases / Equity capital (X)	6.79	4.18	4.85	5.65	6.73	7.84	9.03	10.02	147
Cash dividends / Net income	29.39	0.00	0.00	14.42	29.81	46.73	66.08	86.75	143
Cash dividends / Net income (Subchapter S adjusted)	39.66	18.33	21.18	29.72	43.96	51.75	56.42	57.98	3
Growth Rates									
Assets	16.11	1.78	4.91	10.11	14.82	21.31	30.73	42.31	144
Equity capital	8.42	-2.88	-0.34	4.36	7.95	12.58	19.86	24.36	144
Net loans and leases	9.99	-3.39	-1.69	2.94	8.71	16.12	23.78	39.00	144
Noncore funding	-12.78	-53.37	-44.42	-31.70	-15.56	2.85	25.76	52.46	143
Parent Company Ratios									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	147
Long-term debt / Equity capital	5.67	0.00	0.00	0.00	0.28	12.47	20.29	23.26	147
Equity investment in subsidiaries / Equity capital	104.46	92.78	95.15	99.33	102.57	110.96	116.63	121.27	147
Cash from ops + noncash items + op expense / Op expense + dividends	135.95	27.19	53.75	98.47	124.47	169.86	263.64	343.69	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	3.53	2.74	3.07	3.32	3.53	3.76	3.93	4.17	60
Less: Interest expense	0.54	0.18	0.23	0.37	0.50	0.71	0.88	0.99	147
Equals: Net interest income (tax equivalent)	2.96	1.92	2.23	2.70	3.06	3.25	3.52	3.64	60
Plus: Non-interest income	0.98	0.20	0.26	0.53	0.86	1.36	2.01	2.99	147
Equals: adjusted operating income (tax equivalent)	3.96	2.19	2.70	3.26	3.99	4.69	5.36	5.72	60
Less: Overhead expense	2.48	1.36	1.69	2.00	2.44	2.85	3.68	4.28	147
Less: Provision for credit losses	0.38	0.10	0.13	0.21	0.33	0.55	0.75	0.92	147
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	147
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.00	0.00	0.00	0.01	0.04	0.09	0.16	147
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Equals: Pretax net operating income (tax equivalent)	1.22	0.50	0.71	0.89	1.20	1.52	1.79	1.99	60
Less: Applicable income taxes (tax equivalent)	0.27	0.02	0.08	0.20	0.26	0.35	0.47	0.54	60
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equals: Net operating income	0.97	0.23	0.50	0.72	0.95	1.23	1.44	1.56	147
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equals: Net income	0.97	0.23	0.50	0.72	0.95	1.23	1.44	1.56	147
Memo: Net income (last four quarters)	0.97	0.26	0.52	0.72	0.95	1.24	1.44	1.56	145
Net income-BHC and noncontrolling (minority) interest	0.97	0.23	0.53	0.72	0.96	1.24	1.44	1.57	147
Margin Analysis									
Average earning assets / Average assets	93.47	88.60	90.38	91.71	93.58	95.32	96.64	97.45	147
Average interest-bearing funds / Average assets	68.25	50.21	55.51	62.14	67.85	74.57	81.73	85.20	147
Interest income (tax equivalent) / Average earning assets	3.78	2.93	3.24	3.46	3.83	4.06	4.29	4.47	60
Interest expense / Average earning assets	0.57	0.20	0.24	0.40	0.55	0.75	0.93	1.07	147
Net interest income (tax equivalent) / Average earning assets	3.17	2.00	2.34	2.82	3.19	3.49	3.81	4.08	60
Yield or Cost									
Total loans and leases (tax equivalent)	4.28	3.49	3.61	3.98	4.30	4.53	4.98	5.31	60
Interest-bearing bank balances	0.32	0.12	0.15	0.23	0.30	0.38	0.57	0.70	147
Federal funds sold and reverse repos	0.43	0.00	0.00	0.01	0.26	0.66	1.62	1.76	58
Trading assets	0.80	0.00	0.00	0.00	0.00	0.00	1.80	6.54	37
Total earning assets	3.80	3.17	3.26	3.55	3.77	4.03	4.45	4.59	147
Investment securities (tax equivalent)	2.32	1.62	1.76	2.06	2.30	2.59	3.02	3.12	60
US Treasury and agency securities (excluding mortgage-backed securities)	1.87	0.54	0.78	1.24	1.80	2.41	3.15	3.80	138
Mortgage-backed securities	3.57	1.46	1.72	2.12	2.81	4.46	7.26	16.41	140
All other securities	3.24	1.77	1.96	2.34	2.83	3.62	4.79	7.26	58
Interest-bearing deposits	0.62	0.24	0.30	0.42	0.60	0.78	1.05	1.19	147
Time deposits of \$250K or more	1.60	0.87	1.03	1.28	1.64	1.93	2.12	2.39	145
Time deposits < \$250K	1.49	0.77	0.88	1.27	1.51	1.72	1.95	2.03	146
Other domestic deposits	0.36	0.11	0.16	0.23	0.32	0.47	0.67	0.79	147
Foreign deposits	1.24	0.41	0.52	0.84	1.39	1.72	1.92	1.98	3
Federal funds purchased and repos	0.37	0.00	0.00	0.10	0.28	0.54	0.99	2.35	120
Other borrowed funds and trading liabilities	0.55	0.00	0.00	0.00	0.00	1.24	2.11	2.62	145
All interest-bearing funds	0.79	0.30	0.37	0.57	0.78	1.00	1.20	1.35	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.51	0.00	0.00	0.00	0.00	0.07	3.14	6.65	146
Overhead expenses / Net Interest Income + non-interest income	61.22	48.02	51.44	55.94	60.49	66.01	72.04	77.99	147
Percent of Average Assets									
Total overhead expense	2.48	1.36	1.69	2.00	2.44	2.85	3.68	4.28	147
Personnel expense	1.42	0.79	0.90	1.14	1.39	1.63	2.14	2.43	147
Net occupancy expense	0.30	0.16	0.19	0.23	0.29	0.36	0.44	0.51	147
Other operating expenses	0.73	0.37	0.43	0.57	0.71	0.87	1.09	1.35	147
Overhead less non-interest income	1.45	0.58	0.78	1.17	1.45	1.73	2.04	2.25	147
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	58.93	46.83	50.59	54.86	58.74	62.59	66.79	72.91	60
Personnel expense	33.88	23.49	25.73	30.58	34.53	36.69	40.43	43.30	60
Net occupancy expense	7.04	3.88	4.57	5.52	6.92	8.45	9.68	11.05	60
Other operating expenses	17.57	11.89	12.86	14.51	16.88	19.31	23.61	31.05	60
Total non-interest income	23.45	6.40	9.73	14.10	21.68	31.21	43.92	48.35	60
Fiduciary activities income	1.45	0.00	0.00	0.00	0.59	2.72	5.61	7.53	60
Service charges on domestic deposit accounts	2.67	0.03	0.47	1.35	2.64	3.64	6.33	7.55	60
Trading revenue	0.10	0.00	0.00	0.00	0.00	0.00	0.53	1.88	60
Investment banking fees and commissions	1.03	0.00	0.00	0.00	0.70	1.21	6.01	6.44	60
Insurance activities revenue	0.41	0.00	0.00	0.00	0.00	0.44	2.07	5.28	60
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Net servicing fees	0.00	-3.60	-1.42	-0.09	0.01	0.22	1.21	1.65	60
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Net gain (loss) - sales of loans, OREO, and other assets	5.55	0.00	0.00	0.79	2.91	9.22	21.19	30.75	60
Other non-interest income	7.76	2.07	3.07	4.16	7.08	9.17	16.30	22.67	60
Overhead less non-interest income	34.63	5.87	11.32	26.45	36.70	43.55	50.51	56.59	60
Applicable income taxes / Pretax net operating income (tax equivalent)	20.32	3.07	10.27	17.30	20.78	24.41	27.32	28.97	59
Applicable income tax + TE / Pretax net operating income + TE	22.53	7.87	13.98	20.33	23.04	26.54	29.10	31.17	59

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	48.33	21.72	30.41	39.90	47.76	57.52	67.45	70.82	147
Commercial and industrial loans	13.47	3.58	5.52	8.00	12.78	18.86	24.95	30.55	147
Loans to individuals	2.29	0.02	0.06	0.26	0.83	2.91	10.48	17.10	147
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	147
Agricultural loans	0.43	0.00	0.00	0.00	0.03	0.65	2.34	3.76	147
Other loans and leases	1.39	0.00	0.00	0.00	0.06	2.21	6.28	13.03	147
Net loans and leases	69.27	48.67	55.45	62.77	70.75	75.69	81.44	82.42	147
Debt securities over 1 year	13.53	2.36	4.57	7.85	12.79	18.41	25.48	33.85	147
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.00	0.09	0.24	0.41	147
Subtotal	83.47	70.85	74.55	79.18	84.69	87.81	90.03	91.16	147
Interest-bearing bank balances	6.78	0.57	1.44	2.62	5.39	10.52	14.97	17.84	147
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.78	147
Debt securities 1 year or less	2.03	0.03	0.12	0.51	1.35	3.14	6.15	9.05	147
Trading assets	0.04	0.00	0.00	0.00	0.00	0.00	0.27	0.63	147
Total earning assets	90.47	82.35	84.46	87.24	91.33	93.49	94.98	96.15	147
Non-interest cash and due from depository institutions	1.07	0.23	0.34	0.65	1.01	1.46	2.05	2.59	147
Other real estate owned	0.03	0.00	0.00	0.00	0.01	0.05	0.13	0.24	147
All other assets	5.87	2.80	3.37	4.44	5.79	7.36	8.54	9.45	147
Memoranda									
Short-term investments	9.38	2.11	2.71	4.80	8.68	13.22	18.74	20.88	147
US Treasury securities	0.19	0.00	0.00	0.00	0.00	0.11	1.17	3.24	147
US agency securities (excluding mortgage-backed securities)	1.28	0.00	0.00	0.13	0.70	2.21	4.42	9.14	147
Municipal securities	2.96	0.00	0.01	0.25	1.89	5.16	8.31	11.23	147
Mortgage-backed securities	5.77	0.00	0.17	2.18	5.16	8.54	13.72	16.41	147
Asset-backed securities	0.35	0.00	0.00	0.00	0.00	0.14	2.13	5.10	147
Other debt securities	0.60	0.00	0.00	0.01	0.25	1.01	2.27	3.91	147
Loans held-for-sale	0.58	0.00	0.00	0.06	0.30	0.82	2.71	3.83	147
Loans held for investment	69.07	48.37	54.01	62.49	70.52	74.97	80.46	82.95	147
Real estate loans secured by 1-4 family	14.47	1.06	4.24	7.52	12.52	21.60	29.98	35.43	147
Revolving	1.79	0.01	0.11	0.56	1.51	3.01	4.03	5.44	147
Closed-end, secured by first liens	12.11	0.82	2.73	6.18	10.41	17.75	26.11	31.94	147
Closed-end, secured by junior liens	0.27	0.00	0.02	0.07	0.24	0.42	0.67	0.94	147
Commercial real estate loans	30.65	11.06	16.08	23.87	30.49	36.83	44.54	56.20	147
Construction and land development	4.32	0.50	1.18	2.45	3.99	6.11	8.23	9.89	147
Multifamily	5.03	0.46	0.76	1.83	3.71	6.57	14.93	22.73	147
Nonfarm nonresidential	19.97	5.64	9.32	15.21	20.07	25.42	29.80	31.04	147
Real estate loans secured by farmland	0.85	0.00	0.00	0.00	0.16	1.53	4.01	5.47	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 2
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	69.38	40.44	47.00	57.66	68.97	82.61	88.38	90.75	147
Real estate loans secured by 1-4 family	20.91	3.33	6.23	10.87	19.19	28.35	42.58	48.60	147
Revolving	2.61	0.02	0.17	0.87	2.23	4.19	6.25	8.24	147
Closed-end	17.94	1.49	3.89	9.05	16.35	24.68	37.24	43.84	147
Commercial real estate loans	44.23	18.47	25.68	36.08	44.27	52.19	64.71	71.41	147
Construction and land development	6.26	0.78	1.75	3.71	5.91	8.64	12.04	13.52	147
1-4 family	1.14	0.00	0.01	0.35	0.84	2.06	3.34	4.03	147
Other	4.94	0.71	1.17	2.75	4.67	6.93	9.16	12.11	147
Multifamily	7.01	0.68	1.44	2.71	5.27	9.26	20.34	29.99	147
Nonfarm nonresidential	29.04	10.35	13.86	22.96	30.29	35.64	41.50	45.90	147
Owner-occupied	10.00	1.22	3.20	6.81	10.16	13.13	17.57	20.24	147
Other	18.53	5.63	7.63	13.20	18.18	23.71	30.49	36.96	147
Real estate loans secured by farmland	1.30	0.00	0.00	0.00	0.27	2.10	6.33	8.08	147
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	147
Commercial and industrial loans	19.85	5.22	7.88	11.83	19.20	26.53	34.77	41.61	147
Loans to individuals	3.53	0.03	0.08	0.35	1.19	4.82	16.15	23.51	147
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.02	0.20	0.31	147
Agricultural loans	0.69	0.00	0.00	0.00	0.05	0.95	3.77	6.40	147
Other loans and leases	2.07	0.00	0.00	0.00	0.09	2.98	10.52	19.61	147
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	473.76	177.07	294.77	381.07	460.84	582.91	661.99	715.33	147
Real estate loans secured by 1-4 family	142.34	10.13	39.82	66.79	129.64	195.31	308.02	381.12	147
Revolving	17.81	0.10	1.18	5.47	14.00	27.30	40.57	58.09	147
Closed-end	122.21	9.09	26.33	58.62	105.92	164.10	270.54	334.34	147
Commercial real estate loans	302.07	95.97	142.18	228.30	301.98	363.98	446.42	547.37	147
Construction and land development	42.84	4.45	9.73	24.91	38.48	59.81	84.40	92.19	147
1-4 family	7.52	0.00	0.10	2.31	6.16	12.46	22.89	26.36	147
Other	33.94	3.46	7.93	18.82	30.97	48.72	66.44	80.50	147
Multifamily	48.66	4.69	8.77	17.05	35.94	60.65	146.44	221.40	147
Nonfarm nonresidential	198.42	51.52	83.30	139.80	197.60	253.06	308.40	330.35	147
Owner-occupied	67.98	7.82	17.94	42.23	68.86	94.30	125.68	132.85	147
Other	125.79	35.48	50.08	84.18	121.74	159.56	225.85	258.45	147
Real estate loans secured by farmland	8.35	0.00	0.00	0.02	1.79	15.05	36.94	55.20	147
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.63	147
Commercial and industrial loans	133.93	32.99	51.23	75.70	127.02	191.41	248.53	296.38	147
Loans to individuals	22.15	0.17	0.55	2.61	8.44	28.86	91.10	158.12	147
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.15	1.31	1.95	147
Agricultural loans	4.17	0.00	0.00	0.00	0.33	6.01	21.51	32.22	147
Other loans and leases	13.62	0.00	0.00	0.00	0.68	20.54	62.96	136.54	147
Supplemental									
Non-owner occupied CRE loans / Gross loans	34.00	14.12	16.97	25.89	32.56	42.40	53.36	65.29	147
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	232.07	65.68	109.23	160.30	227.38	288.82	380.66	467.58	147
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.52	96.21	146.78	230.80	306.10	371.67	450.83	547.37	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	9.38	2.11	2.71	4.80	8.68	13.22	18.74	20.88	147
Liquid assets	16.49	6.78	8.13	10.89	16.09	21.08	26.39	32.80	147
Investment securities	16.07	5.01	6.59	9.60	14.87	21.00	30.03	37.86	147
Net loans and leases	69.27	48.67	55.45	62.77	70.75	75.69	81.44	82.42	147
Net loans, leases and standby letters of credit	69.67	48.74	55.70	63.08	71.13	76.46	81.64	82.72	147
Core deposits	76.50	60.46	65.34	72.32	77.28	82.05	84.31	84.93	147
Noncore funding	10.29	1.67	2.63	5.29	9.13	14.48	20.53	26.95	147
Time deposits of \$250K or more	3.37	0.55	1.00	1.84	2.86	4.88	6.19	9.75	147
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Federal funds purchased and repos	0.62	0.00	0.00	0.00	0.04	1.09	2.85	3.66	147
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Net federal funds purchased (sold)	0.59	-0.32	-0.04	0.00	0.00	0.98	2.72	3.65	147
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Other borrowings w/remaining maturity of 1 year or less	1.06	0.00	0.00	0.00	0.25	1.64	5.21	8.99	147
Earning assets that reprice within 1 year	31.93	14.67	17.85	23.11	29.74	40.06	49.49	55.41	147
Interest-bearing liabilities that reprice within 1 year	14.42	2.71	3.76	6.55	10.41	17.30	46.06	54.69	147
Long-term debt that reprices within 1 year	0.10	0.00	0.00	0.00	0.00	0.00	0.58	1.39	147
Net assets that reprice within 1 year	16.65	-26.86	-12.01	6.71	18.17	29.79	38.63	44.90	147
Other Liquidity and Funding Ratios									
Net noncore funding dependence	0.77	-19.89	-15.68	-7.50	1.62	8.88	17.91	23.16	147
Net short-term noncore funding dependence	-3.25	-22.93	-17.53	-11.34	-2.17	3.99	10.34	15.10	147
Short-term investment / Short-term noncore funding	230.45	20.23	27.72	58.13	135.76	315.40	733.38	1213.58	146
Liquid assets - short-term noncore funding / Nonliquid assets	12.14	-7.47	-2.31	3.38	11.36	19.75	31.41	39.57	147
Net loans and leases / Total deposits	84.20	57.58	65.07	75.94	84.50	93.09	101.40	105.29	147
Net loans and leases / Core deposits	91.10	62.06	68.11	80.18	91.09	101.58	115.48	128.16	147
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.88	0.00	0.00	0.05	0.37	1.56	2.55	5.33	70
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.63	0.17	0.37	1.41	3.04	5.43	7.59	10.10	145
Structured notes appreciation (depreciation) / Tier 1 capital	0.03	-0.02	-0.02	0.00	0.00	0.04	0.13	0.18	22
Percent of Investment Securities									
Held-to-maturity securities	5.36	0.00	0.00	0.00	0.00	8.04	32.18	54.61	146
Available-for-sale securities	93.39	45.20	65.20	89.71	98.61	99.98	100.00	100.00	146
US Treasury securities	1.22	0.00	0.00	0.00	0.00	0.98	8.43	15.02	146
US agency securities (excluding mortgage-backed securities)	8.39	0.00	0.00	0.96	5.78	12.91	30.86	43.66	146
Municipal securities	18.61	0.00	0.10	2.19	12.85	31.86	48.59	55.32	146
Mortgage-backed securities	37.26	0.06	2.94	17.30	33.80	57.95	78.42	85.21	146
Asset-backed securities	1.97	0.00	0.00	0.00	0.00	1.09	13.32	25.08	146
Other debt securities	4.34	0.00	0.00	0.05	1.72	7.28	17.68	24.29	146
Mutual funds and equity securities	0.44	0.00	0.00	0.00	0.03	0.64	2.22	3.05	146
Debt securities 1 year or less	13.69	0.37	1.33	4.13	10.06	18.37	40.80	64.81	146
Debt securities 1 to 5 years	20.49	2.05	3.26	7.32	17.73	31.40	45.61	59.71	146
Debt securities over 5 years	61.87	6.81	22.31	43.96	67.52	80.09	88.40	93.00	146
Pledged securities	44.55	2.56	5.83	23.18	40.78	70.06	85.77	93.49	146
Structured notes, fair value	0.03	0.00	0.00	0.00	0.00	0.00	0.10	0.86	146
Percent Change from Prior Like Quarter									
Short-term investments	136.94	-30.90	-9.00	19.18	86.14	227.03	472.79	620.76	144
Investment securities	16.36	-23.53	-15.60	-2.40	14.94	32.10	58.19	86.02	143
Core deposits	23.17	8.01	10.71	15.81	21.77	29.59	39.81	50.02	144
Noncore funding	-12.78	-53.37	-44.42	-31.70	-15.56	2.85	25.76	52.46	143

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	16.09	4.86	7.56	11.81	16.02	20.05	24.77	30.28	147
Standby letters of credit	0.31	0.01	0.04	0.12	0.23	0.47	0.83	1.03	147
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	147
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	147
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Credit derivative contracts w/ purchased credit protection-investment grade	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.95	147
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	147
Derivative contracts	3.72	0.00	0.00	0.00	0.00	3.63	21.59	31.66	147
Interest rate contracts	3.62	0.00	0.00	0.00	0.00	3.63	21.59	29.44	147
Interest rate futures and forward contracts	0.20	0.00	0.00	0.00	0.00	0.00	0.89	4.39	147
Written options contracts (interest rate)	0.24	0.00	0.00	0.00	0.00	0.01	1.41	3.78	147
Purchased options contracts (interest rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.10	147
Interest rate swaps	2.58	0.00	0.00	0.00	0.00	2.18	15.55	24.51	147
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	24.20	7.91	10.99	17.83	24.09	30.89	38.47	42.97	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date:12/31/2020

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.50	88.05	99.88	100.00	100.00	100.00	100.00	100.00	52
Foreign exchange contracts	0.19	0.00	0.00	0.00	0.00	0.00	0.05	4.28	52
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	52
Futures and forwards									
Futures and forwards	15.03	0.00	0.00	0.00	6.45	24.88	55.54	68.04	52
Written options									
Written options	10.24	0.00	0.00	0.04	6.41	15.75	35.04	45.17	52
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Over-the-counter									
Over-the-counter	10.24	0.00	0.00	0.04	6.41	15.75	35.04	45.17	52
Purchased options									
Purchased options	2.13	0.00	0.00	0.00	0.00	1.91	9.70	19.35	52
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Over-the-counter									
Over-the-counter	2.13	0.00	0.00	0.00	0.00	1.91	9.70	19.35	52
Swaps	71.83	0.00	11.59	42.11	78.68	95.06	100.00	100.00	52
Held for trading									
Held for trading	16.03	0.00	0.00	0.00	0.00	36.70	94.94	100.00	52
Interest rate contracts									
Interest rate contracts	16.37	0.00	0.00	0.00	0.00	21.79	94.94	99.95	52
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	52
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Non-traded									
Non-traded	83.97	0.00	5.06	63.30	100.00	100.00	100.00	100.00	52
Interest rate contracts									
Interest rate contracts	83.02	0.00	5.06	62.43	100.00	100.00	100.00	100.00	52
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	52
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	79.60	0.00	16.72	57.28	89.93	99.29	100.00	101.98	52
One year or less									
One year or less	15.52	0.00	0.00	0.04	4.81	28.29	59.78	97.73	52
Over 1 year to 5 years									
Over 1 year to 5 years	19.75	0.00	0.00	0.00	15.24	36.10	51.00	61.75	52
Over 5 years									
Over 5 years	32.47	0.00	0.00	4.43	36.82	55.65	76.76	85.35	52
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	2.84	0.13	0.46	0.99	2.50	4.09	5.46	6.88	52
Gross positive fair value									
Gross positive fair value	2.25	0.00	0.09	0.94	2.35	3.34	4.21	4.93	52
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.12	147
Gross positive fair value (X)									
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.10	147
Held for trading (X)									
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	147
Non-traded (X)									
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	147
Current credit exposure (X)									
Current credit exposure (X)	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.15	147
Credit losses on derivative contracts									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Past Due Derivative Instruments Fair Value									
30-89 days past due									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
90+ days past due									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Other Ratios									
Current credit exposure / Risk-weighted assets									
Current credit exposure / Risk-weighted assets	0.27	0.00	0.00	0.00	0.04	0.46	1.20	1.98	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.38	0.10	0.13	0.21	0.33	0.55	0.73	0.92	147
Provision for loan and lease losses / Average loans and leases	0.53	0.16	0.20	0.31	0.46	0.75	1.01	1.27	147
Provision for loan and lease losses / Net loan and lease losses	672.65	-1836.66	71.37	225.00	492.49	901.61	1872.12	4508.14	146
Allowance for loan and lease losses / Total loans and leases not held for sale	1.35	0.67	0.93	1.11	1.31	1.57	1.93	2.10	147
Allowance for loan and lease losses / Total loans and leases	1.33	0.67	0.85	1.11	1.30	1.56	1.91	2.05	147
Allowance for loan and lease losses / Net loans and leases losses (X)	25.33	2.45	3.09	7.68	15.10	28.79	81.09	152.26	133
Allowance for loan and lease losses / Nonaccrual assets	336.61	78.28	106.00	138.57	243.14	420.99	933.49	1797.55	145
ALLL / 90+ days past due + nonaccrual loans and leases	293.29	76.78	96.18	127.04	200.69	341.90	822.63	1331.48	145
Gross loan and lease losses / Average loans and leases	0.16	0.01	0.02	0.06	0.12	0.22	0.45	0.62	147
Recoveries / Average loans and leases	0.04	0.00	0.01	0.01	0.03	0.07	0.11	0.17	147
Net losses / Average loans and leases	0.11	0.00	0.00	0.03	0.08	0.16	0.38	0.51	147
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	147
Recoveries / Prior year-end losses	42.12	4.25	9.41	16.67	29.74	58.31	108.95	197.20	140
Earnings coverage of net loan and lease losses (X)	33.55	-177.09	-4.18	7.12	21.71	50.58	133.74	229.83	146
Net Loan and Lease Losses By Type									
Real estate loans	0.04	-0.03	-0.02	0.00	0.01	0.08	0.17	0.35	146
Real estate loans secured by 1-4 family	0.01	-0.05	-0.03	-0.01	0.00	0.03	0.07	0.11	146
Revolving	0.00	-0.13	-0.08	-0.02	0.00	0.01	0.08	0.14	142
Closed-end	0.01	-0.04	-0.03	-0.01	0.00	0.03	0.08	0.13	146
Commercial real estate loans	0.05	-0.03	-0.01	0.00	0.02	0.10	0.22	0.40	146
Construction and land development	0.00	-0.18	-0.10	-0.01	0.00	0.00	0.12	0.32	146
1-4 family	0.00	-0.04	0.00	0.00	0.00	0.00	0.01	0.07	146
Other	-0.01	-0.16	-0.08	-0.01	0.00	0.00	0.03	0.17	146
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.20	145
Nonfarm nonresidential	0.07	-0.03	-0.02	0.00	0.01	0.12	0.30	0.51	146
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.02	0.09	0.15	146
Other	0.04	-0.03	-0.01	0.00	0.00	0.06	0.22	0.40	146
Real estate loans secured by farmland	0.01	-0.01	0.00	0.00	0.00	0.00	0.07	0.17	113
Commercial and industrial loans	0.20	-0.07	-0.03	0.00	0.12	0.30	0.81	1.26	147
Loans to individuals	0.66	0.03	0.06	0.18	0.43	0.86	2.05	3.50	124
Credit card loans	1.71	0.00	0.00	0.09	1.46	2.80	4.09	5.18	50
Agricultural loans	0.01	-0.06	-0.02	0.00	0.00	0.00	0.06	0.21	96
Loans to foreign governments and institutions									
Other loans and leases	0.44	-0.01	0.00	0.00	0.00	0.33	2.59	5.94	83

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.26	0.02	0.05	0.10	0.21	0.40	0.60	0.71	147
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.00	0.05	0.20	0.54	147
Nonaccrual loans and leases	0.60	0.06	0.12	0.30	0.53	0.90	1.26	1.61	147
90+ days past due and nonaccrual loans and leases	0.67	0.08	0.14	0.32	0.62	0.98	1.47	1.70	147
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.26	0.02	0.05	0.10	0.21	0.40	0.60	0.71	147
90+ days past due assets	0.04	0.00	0.00	0.00	0.00	0.05	0.20	0.54	147
Nonaccrual assets	0.60	0.06	0.12	0.30	0.53	0.90	1.26	1.61	147
30+ days past due and nonaccrual assets	0.95	0.15	0.31	0.52	0.91	1.39	1.79	2.15	147
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.47	0.07	0.09	0.21	0.43	0.71	1.01	1.32	147
90+ past due and nonaccrual assets + other real estate owned	0.52	0.07	0.10	0.24	0.47	0.77	1.14	1.37	147
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.63	0.09	0.14	0.30	0.57	0.97	1.29	1.66	147
Allowance for loan and lease losses	72.14	13.87	18.94	37.17	65.62	101.02	146.60	177.47	146
Equity capital + allowance for loan and lease losses	5.64	0.83	1.32	2.77	5.01	7.98	12.46	14.78	147
Tier 1 capital + allowance for loan and lease losses	6.21	0.93	1.40	2.88	5.64	8.95	13.36	15.63	147
Loans and leases + other real estate owned	0.92	0.13	0.24	0.49	0.78	1.37	1.88	2.29	147

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.25	0.02	0.04	0.08	0.18	0.38	0.62	0.89	146
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.19	0.54	146
	Nonaccrual	0.63	0.06	0.12	0.28	0.55	0.89	1.51	1.78	146
Commercial and industrial	30-89 days past due	0.15	0.00	0.00	0.02	0.11	0.26	0.47	0.67	147
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.23	147
	Nonaccrual	0.61	0.00	0.01	0.14	0.44	0.98	1.79	2.53	147
Individuals	30-89 days past due	0.52	0.00	0.00	0.10	0.41	0.89	1.70	2.61	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.17	145
	Nonaccrual	0.14	0.00	0.00	0.00	0.08	0.29	0.50	0.67	145
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Agricultural	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.02	0.52	0.92	96
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	96
	Nonaccrual	0.57	0.00	0.00	0.00	0.00	0.40	2.73	6.90	96
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.67	0.00	0.00	0.00	0.01	0.43	3.33	13.60	83
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	83
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.02	0.81	1.55	83

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: 2
Date: 12/31/2020

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.46	0.01	0.06	0.17	0.36	0.72	1.19	1.41	146
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.05	0.34	0.76	146
	Nonaccrual	0.67	0.08	0.17	0.34	0.59	0.93	1.41	2.11	146
Revolving	30-89 days past due	0.25	0.00	0.00	0.00	0.16	0.43	0.77	1.51	142
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.14	142
	Nonaccrual	0.46	0.00	0.00	0.11	0.33	0.72	1.34	2.96	142
Closed-End	30-89 days past due	0.48	0.00	0.04	0.15	0.35	0.77	1.22	1.52	146
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.06	0.39	0.80	146
	Nonaccrual	0.69	0.04	0.19	0.34	0.60	0.96	1.56	2.26	146
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.02	0.07	0.10	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	146
	Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.05	0.13	0.18	146
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.01	0.07	0.22	0.65	0.81	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.28	146
	Nonaccrual	0.57	0.00	0.02	0.16	0.45	0.83	1.60	1.99	146
Construction and development	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.21	0.72	1.98	146
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.18	146
	Nonaccrual	0.21	0.00	0.00	0.00	0.02	0.28	1.05	1.73	146
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.41	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	146
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.19	146
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.07	0.49	1.57	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	146
	Nonaccrual	0.16	0.00	0.00	0.00	0.01	0.18	0.93	1.65	146
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.50	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.07	0.78	1.19	145
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.00	0.07	0.21	0.65	0.86	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.44	146
	Nonaccrual	0.73	0.00	0.03	0.17	0.54	1.05	1.88	2.93	146
Owner occupied	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.10	0.20	0.43	146
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.18	146
	Nonaccrual	0.27	0.00	0.00	0.07	0.21	0.44	0.81	1.37	146
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.01	0.09	0.32	0.70	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.16	146
	Nonaccrual	0.33	0.00	0.00	0.00	0.13	0.59	1.25	1.88	146
Farmland	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.10	0.51	0.76	113
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	113
	Nonaccrual	1.19	0.00	0.00	0.00	0.06	1.49	5.66	10.65	113
Credit card	30-89 days past due	1.02	0.00	0.00	0.00	0.40	1.54	4.43	5.80	50
	90+ days past due	0.22	0.00	0.00	0.00	0.00	0.34	1.00	1.26	50
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.55	50

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.13	18
Cost: Interest-bearing deposits	1.24	0.41	0.52	0.84	1.39	1.72	1.92	1.98	3
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions									
Growth Rates									
Net loans and leases	5672.05	-68.47	-46.23	-25.43	10.15	23.67	57.24	29561.28	13
Total selected assets	6.04	-99.78	-39.26	-0.80	1.68	11.22	51.01	90.54	37
Deposits	-44.89	-87.09	-79.79	-57.89	-21.39	-20.14	-19.38	-19.13	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 12/31/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	81.49	3.69	19.61	51.03	79.22	100.87	149.18	282.39	117
Dividends declared / Net income	29.39	0.00	0.00	14.42	29.81	46.73	66.08	86.75	143
Net income - dividends / Average equity	6.36	-0.35	1.63	4.29	6.31	8.64	11.22	12.70	147
Percent of Dividends Paid									
Dividends from bank subsidiaries	128.83	0.00	0.00	97.50	125.21	178.88	313.62	401.43	124
Dividends from nonbank subsidiaries	2.64	0.00	0.00	0.00	0.00	1.08	16.73	38.17	124
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124
Dividends from all subsidiaries	159.03	0.00	24.45	102.81	133.49	199.46	337.66	587.89	124
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	41.94	0.00	0.00	18.15	42.09	67.35	89.55	128.95	135
Interest income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.03	0.21	0.86	135
Management and service fees from bank subsidiaries	0.57	0.00	0.00	0.00	0.00	0.00	1.47	16.77	135
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	135
Operating income from bank subsidiaries	49.71	0.00	0.04	21.34	44.50	70.10	98.24	140.86	135
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	89.09	0.00	0.00	13.32	100.00	107.21	195.23	536.02	68
Interest income from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.91	68
Management and serv fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.67	68
Other income from nonbank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.00	0.00	4.39	68
Operating income from nonbank subsidiaries	102.17	0.00	0.00	50.12	100.00	116.46	235.63	579.55	68
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	29.39	0.00	0.00	0.00	0.00	52.91	95.42	96.24	9
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating income from subsidiary holding companies	29.39	0.00	0.00	0.00	0.00	52.91	95.42	96.24	9
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	75.33	0.00	0.00	73.02	96.83	99.81	99.99	100.00	138
Interest income from bank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.06	0.81	4.71	138
Management and service fees from bank subsidiaries	1.36	0.00	0.00	0.00	0.00	0.00	4.89	32.50	138
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	138
Operating income from bank subsidiaries	84.53	0.00	3.23	91.07	99.32	99.98	100.00	100.00	138
Dividends from nonbank subsidiaries	1.90	0.00	0.00	0.00	0.00	0.61	10.85	19.91	138
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	138
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	138
Operating income from nonbank subsidiaries	2.35	0.00	0.00	0.00	0.04	1.16	14.81	23.06	138
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Loans and advances from subsidiaries / Short term debt	400.31	0.00	0.00	0.00	128.87	411.32	989.28	1608.60	10
Loans and advances from subsidiaries / Total debt	59.71	0.00	0.00	0.00	20.58	71.91	256.01	486.70	78

BHCPR Reporters for Quarter Ending 12/31/2020

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2020 and Other Notes</u>
1399765	4,331,177	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	7,322,629	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	6,051,280	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	5,178,258	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	7,077,910	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,770,893	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,050,010	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	Moved from Peer 3
1059715	4,576,287	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	4,351,793	ANB CORPORATION, THE	TERRELL, TX	
1048812	3,688,636	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	7,877,334	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1133286	9,212,368	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	6,277,433	BANCORP, INC., THE	WILMINGTON, DE	
1097306	4,710,920	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	6,066,238	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,224,089	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,725,760	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	3,981,373	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
1416523	6,434,215	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	4,810,524	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,957,870	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	5,432,022	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	5,808,355	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	4,174,869	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	6,390,652	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	3,949,297	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	5,188,608	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,898,745	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	3,629,832	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	4,280,832	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	3,797,155	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,626,058	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,179,179	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	New Y-9C/BHCPR reporter
3594872	3,949,572	CBTX, INC.	BEAUMONT, TX	
2158156	3,270,413	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	6,594,583	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
111108E	6,358,834	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	5,757,945	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	4,729,399	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	8,795,190	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,920,875	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,139,141	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	7,547,339	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,659,303	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,904,297	CTBC CAPITAL CORP.	LOS ANGELES, CA	
1121229	3,103,194	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	3,471,222	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2487650	6,784,808	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	

5218097	9,926,799	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2461016	4,014,324	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	9,751,571	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	4,016,786	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	4,554,963	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	5,832,228	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,642,151	FB CORPORATION	CREVE COEUR, MO	
1032464	4,912,306	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	5,945,450	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	7,290,322	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	5,691,765	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	5,152,001	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1071306	9,068,104	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1478017	3,011,136	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	Moved from Peer 3
1208595	4,549,457	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	6,959,843	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	4,246,156	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	4,726,348	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1048894	4,069,141	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1099917	3,398,181	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	4,995,457	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	7,976,394	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1026801	5,049,738	FREMONT BANCORPORATION	FREMONT, CA	
1098620	4,983,975	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,532,043	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2900261	6,201,888	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	5,640,931	HAPPY BANCSHARES, INC.	CANYON, TX	
4973353	4,485,852	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	3,666,567	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	4,634,114	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	6,615,318	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,780,611	HILLS BANCORPORATION	HILLS, IA	
3843507	7,237,091	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,774,378	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	3,340,365	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	3,679,971	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	5,886,614	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1201925	4,204,013	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	5,100,758	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	7,556,705	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	3,612,474	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,017,397	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,335,153	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	7,665,430	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	5,832,750	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3884863	7,872,302	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	6,906,104	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	4,437,344	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	9,645,375	MERCHANTS BANCORP	CARMEL, IN	
1902651	6,620,116	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	7,264,447	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	5,752,015	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	6,868,540	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	5,556,648	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	6,659,950	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	

2398082	3,054,095	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	Moved from Peer 3
3212091	6,301,926	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	9,161,016	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	4,551,789	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,514,747	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
1136661	4,540,129	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	9,826,011	OFG BANCORP	SAN JUAN, PR	Moved from Peer 1
2233950	3,522,577	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	7,628,504	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,288,108	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	5,890,442	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	4,760,764	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,347,300	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	7,211,734	PREMIER FINANCIAL CORP	DEFIANCE, OH	
2125813	5,682,797	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,350,072	RBB BANCORP	LOS ANGELES, CA	
1130584	3,650,232	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	6,168,325	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	5,065,735	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	8,967,897	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,636,898	SALEM FIVE BANCORP	SALEM, MA	
1085013	8,342,392	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
2368106	9,622,777	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,599,160	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	3,835,853	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
1245068	7,008,227	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1417333	8,846,971	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,917,081	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	4,613,911	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	4,865,739	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	7,622,171	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	7,639,529	TRICO BANCSHARES	CHICO, CA	
3475074	9,896,816	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	5,935,791	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	5,901,962	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1116609	6,336,496	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,420,074	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4105266	8,820,871	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	9,813,963	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	5,714,753	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	4,167,096	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1025541	6,753,866	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	3,356,487	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	8,560,154	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 147 bank holding companies.