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<td>Net interest income (tax equivalent)</td>
<td>2.83</td>
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<td>2.71</td>
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<td>9.65</td>
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<td>0.04</td>
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<td>Interest income (tax equivalent)</td>
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<td>0.64</td>
<td>1.08</td>
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<td>0.46</td>
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<td>Net interest income (tax equivalent)</td>
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<td><strong>Losses, Allowance, and Past Due + Nonaccrual</strong></td>
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<td>Net loan and lease losses / Average loans and leases</td>
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<td>-1.82</td>
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<td>Allowance for loan and lease losses / Total loans and leases not held-for-sale</td>
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<td>2.15</td>
<td>1.55</td>
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<td>2.86</td>
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<td>Nonaccrual loans and leases + OREO / Total loans and leases + OREO</td>
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<td>13.10</td>
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<td>30-89 days past due loans and leases / Total loans and leases</td>
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<td>53.19</td>
<td>38.48</td>
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<td>Tier 1 leverage ratio</td>
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<td>14.29</td>
<td>16.67</td>
<td>50.81</td>
<td>15.10</td>
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<td>Holding company equity capital / Total assets</td>
<td>14.58</td>
<td>15.25</td>
<td>18.41</td>
<td>44.02</td>
<td>17.82</td>
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<tr>
<td>Total equity capital (including minority interest) / Total assets</td>
<td>14.98</td>
<td>15.49</td>
<td>18.56</td>
<td>44.10</td>
<td>17.95</td>
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<td>Common equity tier 1 capital / Total risk-weighted assets</td>
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<td>23.61</td>
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<td>2.95</td>
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<td>Cash dividends / Net income</td>
<td>698.13</td>
<td>123.34</td>
<td>72.42</td>
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<td>Cash dividends / Net income (Subchapter S adjusted)</td>
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<td><strong>Growth Rates</strong></td>
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<td>Assets</td>
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<td>Equity capital</td>
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<td>11.43</td>
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<td>-31.52</td>
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<td>Noncore funding</td>
<td>90.52</td>
<td>-41.26</td>
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<td><strong>Parent Company Ratios</strong></td>
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<td>Short-term debt / Equity capital</td>
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<td>0.99</td>
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<td>Long-term debt / Equity capital</td>
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<td>Equity investment in subsidiaries / Equity capital</td>
<td>90.79</td>
<td>90.75</td>
<td>94.60</td>
<td>80.92</td>
<td>102.48</td>
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<tr>
<td>Cash from ops + noncash items + op expense / Op expense + dividends</td>
<td>13.04</td>
<td>119.13</td>
<td>73.83</td>
<td>1,925.38</td>
<td>82.43</td>
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### Percent of Average Assets

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<tbody>
<tr>
<td>Interest income (tax equivalent)</td>
<td>3.71</td>
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<tr>
<td>Less: Interest expense</td>
<td>0.41</td>
<td>0.59</td>
<td>0.87</td>
<td>0.48</td>
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<td>Equals: Net interest income (tax equivalent)</td>
<td>2.78</td>
<td>2.26</td>
<td>2.42</td>
<td>2.71</td>
<td>2.78</td>
</tr>
<tr>
<td>Plus: Non-interest income</td>
<td>3.92</td>
<td>2.71</td>
<td>6.80</td>
<td>5.28</td>
<td>1.99</td>
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<tr>
<td>Equals: adjusted operating income (tax equivalent)</td>
<td>9.63</td>
<td>7.65</td>
<td>8.63</td>
<td>4.77</td>
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<tr>
<td>Less: Overhead expense</td>
<td>6.00</td>
<td>5.68</td>
<td>9.65</td>
<td>6.45</td>
<td>4.33</td>
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<tr>
<td>Less: Provision for credit losses</td>
<td>0.08</td>
<td>0.04</td>
<td>0.03</td>
<td>0.05</td>
<td>-0.33</td>
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<tr>
<td>Plus: Realized gains (losses) on held-to-maturities securities</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
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<tr>
<td>Plus: Realized gains (losses) on available-for-sale securities</td>
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<td>0.02</td>
<td>0.04</td>
<td>0.02</td>
<td>-0.05</td>
</tr>
<tr>
<td>Plus: other tax equivalent adjustments</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.00</td>
</tr>
<tr>
<td>Equals: Pretax net operating income (tax equivalent)</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.00</td>
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<tr>
<td>Less: Applicable income taxes (tax equivalent)</td>
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<td>0.11</td>
<td>0.00</td>
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<tr>
<td>Less: Minority interest</td>
<td>0.05</td>
<td>-0.01</td>
<td>-0.02</td>
<td>0.01</td>
<td>0.01</td>
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<tr>
<td>Equals: Net operating income</td>
<td>0.43</td>
<td>-0.04</td>
<td>-0.03</td>
<td>1.03</td>
<td>0.47</td>
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<tr>
<td>Plus: Net extraordinary items</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>1.85</td>
<td>0.00</td>
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<tr>
<td>Equals: Net income</td>
<td>0.43</td>
<td>-0.04</td>
<td>-0.03</td>
<td>2.87</td>
<td>0.47</td>
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<td>Memo: Net income (last four quarters)</td>
<td>0.43</td>
<td>0.00</td>
<td>0.00</td>
<td>1.85</td>
<td>0.00</td>
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<td>Net income-BHC and noncontrolling (minority) interest</td>
<td>0.48</td>
<td>-0.05</td>
<td>-0.05</td>
<td>2.88</td>
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### Margin Analysis

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<td>Average earning assets / Average assets</td>
<td>92.16</td>
<td>92.40</td>
<td>86.73</td>
<td>90.18</td>
<td>89.56</td>
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<td>Average interest-bearing funds / Average assets</td>
<td>38.64</td>
<td>40.86</td>
<td>51.32</td>
<td>59.96</td>
<td>53.55</td>
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<tr>
<td>Interest income (tax equivalent) / Average earning assets</td>
<td>4.34</td>
<td>3.19</td>
<td>3.55</td>
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<tr>
<td>Interest expense / Average earning assets</td>
<td>0.45</td>
<td>0.64</td>
<td>1.08</td>
<td>0.54</td>
<td>0.46</td>
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<td>Net interest income (tax equivalent) / Average earning assets</td>
<td>3.26</td>
<td>2.65</td>
<td>2.98</td>
<td>3.09</td>
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### Yield or Cost

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<td>Total loans and leases (tax equivalent)</td>
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<td>3.90</td>
<td>5.14</td>
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<td>Interest-bearing bank balances</td>
<td>0.93</td>
<td>1.62</td>
<td>1.44</td>
<td>2.49</td>
<td>0.67</td>
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<tr>
<td>Federal funds sold and reverse repos</td>
<td>0.75</td>
<td>2.46</td>
<td>2.19</td>
<td>1.29</td>
<td>0.70</td>
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<td>Trading assets</td>
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<td>2.92</td>
<td>2.58</td>
<td>2.29</td>
<td>1.98</td>
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<tr>
<td>Total earning assets</td>
<td>3.34</td>
<td>3.86</td>
<td>4.28</td>
<td>3.12</td>
<td>3.44</td>
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<tr>
<td>Investment securities (tax equivalent)</td>
<td>2.77</td>
<td>2.94</td>
<td>2.22</td>
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<tr>
<td>US Treasury and agency securities (excluding mortgage-backed securities)</td>
<td>4.26</td>
<td>2.77</td>
<td>2.41</td>
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<td>Mortgage-backed securities</td>
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<td>Interest-bearing deposits</td>
<td>1.82</td>
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<td>Time deposits of $250K or more</td>
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<td>Time deposits &lt; $250K</td>
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<td>Other domestic deposits</td>
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<td>Foreign deposits</td>
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<td>Federal funds purchased and repos</td>
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<td>1.00</td>
<td>0.86</td>
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<td>Other borrowed funds and trading liabilities</td>
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<td>1.75</td>
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<td>All interest-bearing funds</td>
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### Analysis Ratios

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<td>Mutual fund fee income / Non-interest income</td>
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<td>Overhead expenses / Net Interest Income + non-interest income</td>
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<td>100.49</td>
<td>97.09</td>
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### Percent of Average Assets

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<td>Total overhead expense</td>
<td>6.00</td>
<td>5.68</td>
<td>9.65</td>
<td>6.45</td>
<td>4.33</td>
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<tr>
<td>Personnel expense</td>
<td>3.69</td>
<td>2.99</td>
<td>5.40</td>
<td>3.81</td>
<td>2.38</td>
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<tr>
<td>Net occupancy expense</td>
<td>0.34</td>
<td>0.35</td>
<td>0.64</td>
<td>0.41</td>
<td>0.38</td>
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<td>Other operating expenses</td>
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<td>3.60</td>
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<td>Overhead less non-interest income</td>
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### Percent of Adjusted Operating Income (Tax Equivalent)

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<td>Total overhead expense</td>
<td>96.15</td>
<td>60.31</td>
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<td>Personnel expense</td>
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<td>Net occupancy expense</td>
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<td>Other operating expenses</td>
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<td>Total non-interest income</td>
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<td>Fiduciary activities income</td>
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<td>Service charges on domestic deposit accounts</td>
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<td>Trading revenue</td>
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<td>Investment banking fees and commissions</td>
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### Percent Composition of Assets

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<td>0.00</td>
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### Memoranda

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<td>37.58</td>
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<p>| Supplemental                                                             |            |            |            |            |            |
| Non-owner occupied CRE loans / Gross loans                              | 19.53      | 16.18      | 14.75      | 15.10      | 37.40      |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 61.79      | 45.59      | 47.21      | 44.37      | 69.50      |</p>
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<th>111.53</th>
<th>88.79</th>
<th>94.19</th>
<th>94.56</th>
<th>126.23</th>
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<td>42.51</td>
<td>53.19</td>
<td>38.48</td>
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<td>Interest-bearing liabilities that reprice within 1 year</td>
<td>22.50</td>
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<td>21.82</td>
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<td>Net assets that reprice within 1 year</td>
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<td>18.76</td>
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<td>Short-term investment / Short-term noncore funding</td>
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<td>Liquid assets - short-term noncore funding / Nonliquid assets</td>
<td>18.84</td>
<td>40.32</td>
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<td>98.00</td>
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<td>1.83</td>
<td>-5.39</td>
<td>-0.73</td>
<td>-2.95</td>
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<td>0.73</td>
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<td>24.38</td>
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<td>46.59</td>
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<td>Mortgage-backed securities</td>
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<td>Mutual funds and equity securities</td>
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<td>Debt securities 1 year or less</td>
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<td>Debt securities 1 to 5 years</td>
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<td>29.83</td>
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<td>Debt securities over 5 years</td>
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<td>56.70</td>
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<td>Pledged securities</td>
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<td>Structured notes, fair value</td>
<td>4.78</td>
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<th>Percent Change from Prior Like Quarter</th>
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<td>Short-term investments</td>
<td>8.02</td>
<td>18.96</td>
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<td>Core deposits</td>
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### Derivatives and Off-Balance-Sheet Transactions

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<tr>
<td>Loan commitments (reported semiannually, June/Dec)</td>
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<td>13.33</td>
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### Percent of Average Loans and Leases

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<td>Loan commitments (reported semiannually, June/Dec)</td>
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<td>11.58</td>
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## Derivatives Analysis

### Percent of Notional Amount

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<tr>
<td>Equity, commodity, and other contracts</td>
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### Percent of Tier 1 Capital

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<td>Gross negative fair value, absolute value</td>
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<td>Gross positive fair value</td>
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<tr>
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<td>Credit losses on derivative contracts</td>
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### Past Due Derivative Instruments Fair Value

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<td>30-89 days past due</td>
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<td>90+ days past due</td>
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### Other Ratios

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<td>Current credit exposure / Risk-weighted assets</td>
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## BHCPR PEER GROUP DATA

### Peer Group: 5

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<td>0.01</td>
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<tr>
<td>Provision for loan and lease losses / Net loan and lease losses</td>
<td>22.75</td>
<td>24.46</td>
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<td>130.96</td>
<td>765.69</td>
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<tr>
<td>Allowance for loan and lease losses / Total loans and leases not held for sale</td>
<td>1.79</td>
<td>2.15</td>
<td>1.62</td>
<td>1.22</td>
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### Percent of Loans and Leases

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<td>0.74</td>
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<td>1.19</td>
<td>3.07</td>
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### Percent of Loans and Leases and Other Assets

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### Percent of Total Assets

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### Restructured and Nonaccrual Loans and Leases

+ OREO as Percent of:

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

#### 30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type

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<th>Loan Type</th>
<th>30-89 days past due</th>
<th>90+ days past due</th>
<th>Nonaccrual</th>
<th>30-89 days past due</th>
<th>90+ days past due</th>
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Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.
### Past Due and Nonaccrual Loans and Leases - Continued

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Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.
## Regulatory Capital Components and Ratios

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**BHCPR PEER GROUP DATA**

Peer Group: 5  
Date: 12/31/2020
## Analysis Ratios

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## Broker-Dealer Activities

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<td>115.56</td>
<td>77.47</td>
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<td>Cash from ops + noncash items + op expense / Op expense + dividend</td>
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<td>1,925.38</td>
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<td>Adjusted cash flow / Operating expenses + repaid long-term debt + dividends</td>
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<td>Pretax op inc + interest expense + trust pref / Interest expense + trust pref</td>
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<td>Net income / Current part of long-term debt + preferred dividends (X)</td>
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<td>Net assets that reprice within 1 year / Total assets</td>
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<table>
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<tr>
<th>Guaranteed Loans as a Percent of Equity Capital</th>
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<tr>
<td>To nonbank subsidiaries</td>
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<td>To subsidiary holding companies</td>
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<td>Total</td>
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<td>Nonbank assets of nonbank subsidiaries</td>
<td>3.85</td>
<td>3.27</td>
<td>10.36</td>
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<td><strong>Payout Ratios - Parent</strong></td>
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<td>Dividends declared / Income before undistributed income</td>
<td>98.92</td>
<td>67.07</td>
<td>68.11</td>
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<td>Dividends declared / Net income</td>
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<td>123.34</td>
<td>72.42</td>
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<td>-0.46</td>
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<td><strong>Percent of Dividends Paid</strong></td>
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<td>Dividends from bank subsidiaries</td>
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<td><strong>Percent of Bank Net Income</strong></td>
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<td>Dividends from bank subsidiaries</td>
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<tr>
<td>Interest income from subsidiary holding companies</td>
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<tr>
<td>Management and service fees from subsidiary holding companies</td>
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<td>0.00</td>
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<td>4.81</td>
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<td>3.20</td>
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<td>8.01</td>
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<td>Interest income from subsidiary holding companies</td>
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<td>0.00</td>
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<td>Management and service fees from subsidiary holding companies</td>
<td>0.00</td>
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<td>0.00</td>
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<tr>
<td>Other income from subsidiary holding companies</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Operating income from subsidiary holding companies</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<td>Loans and advances from subsidiaries / Short term debt</td>
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# BHCPR PERCENTILE DISTRIBUTION REPORT

**Peer Group:** 5  
**Date:** 12/31/2020

**Summary Ratios**

<table>
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<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
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</table>

## Earnings and Profitability: Percent of Average Assets

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<thead>
<tr>
<th>Description</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
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</thead>
<tbody>
<tr>
<td>Net interest income (tax equivalent)</td>
<td>3.92</td>
<td>0.88</td>
<td>1.22</td>
<td>2.23</td>
<td>3.92</td>
<td>5.61</td>
<td>6.62</td>
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<tr>
<td>Non-interest income</td>
<td>3.92</td>
<td>0.88</td>
<td>1.22</td>
<td>2.23</td>
<td>3.92</td>
<td>5.61</td>
<td>6.62</td>
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<td>Overhead expense</td>
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<td>4.19</td>
<td>4.87</td>
<td>6.00</td>
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<td>0.01</td>
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<td>0.04</td>
<td>0.08</td>
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<td>Securities gains (losses)</td>
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<td>0.12</td>
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<td>0.02</td>
<td>0.06</td>
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<td>Pretax net operating income (tax equivalent)</td>
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<td>0.06</td>
<td>0.10</td>
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<td>0.43</td>
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<td>0.75</td>
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<tr>
<td>Net income</td>
<td>0.34</td>
<td>0.06</td>
<td>0.10</td>
<td>0.22</td>
<td>0.43</td>
<td>0.63</td>
<td>0.75</td>
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<td>Net income (Subchapter S adjusted)</td>
<td>0.14</td>
<td>0.14</td>
<td>0.14</td>
<td>0.14</td>
<td>0.14</td>
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## Percent of Average Earning Assets

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<th>75%</th>
<th>90%</th>
<th>95%</th>
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</thead>
<tbody>
<tr>
<td>Interest income (tax equivalent)</td>
<td>0.45</td>
<td>0.32</td>
<td>0.33</td>
<td>0.38</td>
<td>0.45</td>
<td>0.52</td>
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## Losses, Allowance, and Past Due + Nonaccrual

<table>
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<tr>
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<th>5%</th>
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<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
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</thead>
<tbody>
<tr>
<td>Net loan and lease losses / Average loans and leases</td>
<td>-0.33</td>
<td>-0.07</td>
<td>-0.03</td>
<td>0.10</td>
<td>0.33</td>
<td>0.55</td>
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<td>Earnings coverage of net loan and lease losses (X)</td>
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<td>-21.14</td>
<td>-20.00</td>
<td>-16.58</td>
<td>-10.89</td>
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<td>-1.77</td>
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<tr>
<td>Allowance for loan and lease losses / Total loans and leases not held-for-sale</td>
<td>1.79</td>
<td>0.91</td>
<td>1.01</td>
<td>1.30</td>
<td>1.79</td>
<td>2.28</td>
<td>2.57</td>
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<tr>
<td>Allowance for loan and lease losses / Total loans and leases</td>
<td>1.79</td>
<td>0.91</td>
<td>1.01</td>
<td>1.30</td>
<td>1.79</td>
<td>2.28</td>
<td>2.57</td>
</tr>
<tr>
<td>Nonaccrual loans and leases + OREO / Total loans and leases + OREO</td>
<td>0.27</td>
<td>0.12</td>
<td>0.23</td>
<td>0.38</td>
<td>0.58</td>
<td>1.15</td>
<td>1.73</td>
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<tr>
<td>30-90 days past due loans and leases / Total loans and leases</td>
<td>0.07</td>
<td>0.05</td>
<td>0.09</td>
<td>0.23</td>
<td>0.47</td>
<td>0.70</td>
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## Liquidity and Funding

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<th>75%</th>
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<td>-24.88</td>
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<td>Net loans and leases / Total assets</td>
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<td>42.25</td>
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<td>45.06</td>
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## Capitalization

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<th>75%</th>
<th>90%</th>
<th>95%</th>
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</thead>
<tbody>
<tr>
<td>Tier 1 leverage ratio</td>
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<td>13.11</td>
<td>14.45</td>
<td>15.79</td>
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<tr>
<td>Holding company equity capital / Total assets</td>
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<td>12.52</td>
<td>12.75</td>
<td>13.44</td>
<td>14.58</td>
<td>15.72</td>
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<tr>
<td>Total equity capital (including minority interest) / Total assets</td>
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<td>12.56</td>
<td>12.83</td>
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<tr>
<td>Common equity tier 1 capital / Total risk-weighted assets</td>
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<td>Net loans and leases / Equity capital (X)</td>
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<td>356.71</td>
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<td>151.87</td>
<td>356.71</td>
<td>698.13</td>
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## Growth Rates

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<th>75%</th>
<th>90%</th>
<th>95%</th>
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<tbody>
<tr>
<td>Assets</td>
<td>7.94</td>
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<td>3.87</td>
<td>5.39</td>
<td>7.94</td>
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<td>1.54</td>
<td>2.26</td>
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<td>Net loans and leases</td>
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<td>10.42</td>
<td>10.53</td>
<td>10.87</td>
<td>11.43</td>
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## Parent Company Ratios

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<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
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<tr>
<td>Short-term debt / Equity capital</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Long-term debt / Equity capital</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Equity investment in subsidiaries / Equity capital</td>
<td>90.79</td>
<td>87.47</td>
<td>87.84</td>
<td>88.94</td>
<td>90.79</td>
<td>92.63</td>
<td>93.74</td>
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<tr>
<td>Cash from ops + noncash items + op expense / Op expense + dividends</td>
<td>13.04</td>
<td>-42.42</td>
<td>-38.26</td>
<td>-17.77</td>
<td>13.04</td>
<td>43.85</td>
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## Percent of Average Assets

<table>
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<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income (tax equivalent)</td>
<td>Less: Interest expense</td>
<td>0.41</td>
<td>0.30</td>
<td>0.31</td>
<td>0.35</td>
<td>0.41</td>
<td>0.47</td>
<td>0.51</td>
<td>0.53</td>
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<tr>
<td>Equals: Net interest income (tax equivalent)</td>
<td>Plus: Non-interest income</td>
<td>3.92</td>
<td>0.88</td>
<td>1.22</td>
<td>2.23</td>
<td>3.92</td>
<td>5.61</td>
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<td>6.96</td>
</tr>
<tr>
<td>Equals: adjusted operating income (tax equivalent)</td>
<td>Less: Overhead expense</td>
<td>6.00</td>
<td>3.96</td>
<td>4.19</td>
<td>4.87</td>
<td>6.00</td>
<td>7.13</td>
<td>7.80</td>
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<td>Less: Provision for credit losses</td>
<td>0.08</td>
<td>0.01</td>
<td>0.02</td>
<td>0.04</td>
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<tr>
<td>Plus: Realized gains (losses) on held-to-maturities securities</td>
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<td>0.00</td>
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<td>0.00</td>
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<td>0.00</td>
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<tr>
<td>Plus: Realized gains (losses) on available-for-sale securities</td>
<td>0.12</td>
<td>0.01</td>
<td>0.02</td>
<td>0.06</td>
<td>0.12</td>
<td>0.19</td>
<td>0.22</td>
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<td>Plus: other tax equivalent adjustments</td>
<td>Equals: Pretax net operating income (tax equivalent)</td>
<td>0.05</td>
<td>0.00</td>
<td>0.01</td>
<td>0.02</td>
<td>0.05</td>
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<tr>
<td>Less: Applicable income taxes (tax equivalent)</td>
<td>Equals: Net operating income</td>
<td>0.43</td>
<td>0.06</td>
<td>0.10</td>
<td>0.22</td>
<td>0.43</td>
<td>0.63</td>
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<td>0.79</td>
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<tr>
<td>Plus: Net extraordinary items</td>
<td>Equals: Net income</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Equals: Net income</td>
<td>0.43</td>
<td>0.06</td>
<td>0.10</td>
<td>0.22</td>
<td>0.43</td>
<td>0.63</td>
<td>0.75</td>
<td>0.79</td>
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</tr>
<tr>
<td>Memo: Net income (last four quarters)</td>
<td>Net income-BHC and noncontrolling (minority) interest</td>
<td>0.43</td>
<td>0.06</td>
<td>0.11</td>
<td>0.25</td>
<td>0.48</td>
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## Margin Analysis

<table>
<thead>
<tr>
<th>Margin Analysis</th>
<th>Average earning assets / Average assets</th>
<th>92.16</th>
<th>90.33</th>
<th>90.53</th>
<th>91.14</th>
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<th>93.78</th>
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<tbody>
<tr>
<td>Average interest-bearing funds / Average assets</td>
<td>38.64</td>
<td>14.18</td>
<td>16.90</td>
<td>25.05</td>
<td>38.64</td>
<td>52.22</td>
<td>60.37</td>
<td>63.09</td>
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</tr>
<tr>
<td>Interest income (tax equivalent) / Average earning assets</td>
<td>0.45</td>
<td>0.32</td>
<td>0.33</td>
<td>0.38</td>
<td>0.45</td>
<td>0.52</td>
<td>0.57</td>
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<tr>
<td>Interest expense / Average earning assets</td>
<td>Net interest income (tax equivalent) / Average earning assets</td>
<td>0.93</td>
<td>0.45</td>
<td>0.50</td>
<td>0.66</td>
<td>0.93</td>
<td>1.20</td>
<td>1.36</td>
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<td>Total loans and leases (tax equivalent)</td>
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<td>0.75</td>
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<td>Trading assets</td>
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<td>Total earning assets</td>
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<td>2.76</td>
<td>2.97</td>
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<td>3.91</td>
<td>3.99</td>
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<tr>
<td>Investment securities (tax equivalent)</td>
<td>US Treasury and agency securities (excluding mortgage-backed securities)</td>
<td>4.26</td>
<td>3.09</td>
<td>3.22</td>
<td>3.61</td>
<td>4.26</td>
<td>4.91</td>
<td>5.30</td>
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<tr>
<td>Mortgage-backed securities</td>
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<td>Other loans and securities</td>
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<td>Time deposits of $250K or more</td>
<td>2.08</td>
<td>1.69</td>
<td>1.73</td>
<td>1.86</td>
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<tr>
<td>Time deposits &lt; $250K</td>
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<td>1.28</td>
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<td>1.63</td>
<td>2.07</td>
<td>2.51</td>
<td>2.78</td>
<td>2.86</td>
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<td>Other domestic deposits</td>
<td>Foreign deposits</td>
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<td>Federal funds purchased and repos</td>
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<tr>
<td>Other borrowed funds and trading liabilities</td>
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<td>All interest-bearing funds</td>
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<td>2.07</td>
<td>2.32</td>
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### Non-interest Income & Expenses

#### Analysis Ratios

<table>
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<tr>
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<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
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<tbody>
<tr>
<td>Mutual fund fee income / Non-interest income</td>
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<td>0.00</td>
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<td>0.00</td>
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<td>Overhead expenses / Net Interest Income + non-interest income</td>
<td>94.63</td>
<td>87.89</td>
<td>88.64</td>
<td>90.89</td>
<td>94.63</td>
<td>98.38</td>
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#### Percent of Average Assets

<table>
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<tr>
<th>Percent of Average Assets</th>
<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total overhead expense</td>
<td>6.00</td>
<td>3.96</td>
<td>4.19</td>
<td>4.87</td>
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<tr>
<td>Personnel expense</td>
<td>3.69</td>
<td>2.33</td>
<td>2.48</td>
<td>2.94</td>
<td>3.69</td>
<td>4.44</td>
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<td>Net occupancy expense</td>
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<tr>
<td>Other operating expenses</td>
<td>1.97</td>
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<td>1.58</td>
<td>1.97</td>
<td>2.36</td>
<td>2.59</td>
<td>2.66</td>
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<td>Overhead less non-interest income</td>
<td>2.08</td>
<td>1.07</td>
<td>1.18</td>
<td>1.52</td>
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<td>2.64</td>
<td>2.97</td>
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#### Percent of Adjusted Operating Income (Tax Equivalent)

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<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
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<tbody>
<tr>
<td>Total overhead expense</td>
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<td>Personnel expense</td>
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<td>Net occupancy expense</td>
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<td>Other operating expenses</td>
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<tr>
<td>Total non-interest income</td>
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<td>Fiduciary activities income</td>
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<td>Service charges on domestic deposit accounts</td>
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<tr>
<td>Net gain (loss) - sales of loans, OREO, and other assets</td>
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<td>Other non-interest income</td>
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<td></td>
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</tr>
<tr>
<td>Overhead less non-interest income</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Applicable income taxes / Pretax net operating income (tax equivalent)</td>
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<td></td>
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<td></td>
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<tr>
<td>Applicable income tax + TE / Pretax net operating income + TE</td>
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<td></td>
<td></td>
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<td></td>
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</table>
### Percent of Total Assets

<table>
<thead>
<tr>
<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate loans</td>
<td>22.52</td>
<td>14.78</td>
<td>15.64</td>
<td>18.22</td>
<td>22.52</td>
<td>26.82</td>
<td>29.40</td>
<td>30.26</td>
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<tr>
<td>Commercial and industrial loans</td>
<td>4.09</td>
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<td>2.32</td>
<td>4.09</td>
<td>5.86</td>
<td>6.95</td>
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<td>Loans to individuals</td>
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<td>1.61</td>
<td>2.42</td>
<td>2.90</td>
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</tr>
<tr>
<td>Loans to depositary institutions and acceptances of other banks</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Agricultural loans</td>
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<td>7.82</td>
<td>15.65</td>
<td>23.47</td>
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<td>11.24</td>
<td>12.13</td>
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### Memoranda

- **Short-term investments**
  - 22.00 0.91 10.56 14.84 22.00 29.16 33.45 34.68 2
  - US Treasury securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 2
  - US agency securities (excluding mortgage-backed securities) 0.57 0.21 0.25 0.37 0.57 0.77 0.89 0.94 2
  - Mortgage-backed securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 2
  - Asset-backed securities 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 2
  - Other debt securities 2.06 0.21 0.41 1.03 2.06 3.08 3.70 3.91 2
  - Loans held-for-sale 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 2
  - Loans held for investment 44.81 42.43 42.69 43.49 44.81 46.13 46.92 47.18 2
  - Real estate loans secured by 1-4 family 5.20 0.96 1.43 2.85 5.20 7.55 8.96 9.44 2
  - Revolving 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 2
  - Commercial real estate loans 15.16 12.33 12.64 13.59 15.16 16.73 17.67 17.99 2
  - Construction and land development 2.55 0.39 0.63 1.35 2.55 3.75 4.47 4.71 2
  - Multifamily 1.14 0.11 0.23 0.57 1.14 1.71 2.06 2.17 2
  - Real estate loans secured by farmland 2.16 1.49 1.56 1.79 2.16 2.54 2.76 2.84 2
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<th>Loan Mix, Percent of Gross Loans and Leases</th>
<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
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<td>6.03</td>
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<td>0.61</td>
<td>0.72</td>
<td>0.75</td>
<td>2</td>
</tr>
<tr>
<td>Loans to depository institutions and acceptances of other banks</td>
<td>5.60</td>
<td>0.78</td>
<td>1.31</td>
<td>2.92</td>
<td>5.60</td>
<td>8.28</td>
<td>9.89</td>
<td>10.42</td>
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<td>0.48</td>
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<td>25.93</td>
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<td>8.56</td>
<td>10.91</td>
<td>14.84</td>
<td>18.76</td>
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<td>10.04</td>
<td>11.10</td>
<td>12.15</td>
<td>12.79</td>
<td>13.00</td>
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<tr>
<td>Loans to individuals</td>
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<td>0.78</td>
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<table>
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<tr>
<th>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</th>
<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
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<tr>
<td>Real estate loans</td>
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<td>89.42</td>
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<td>90.44</td>
<td>111.50</td>
<td>132.57</td>
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<td>35.98</td>
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<tr>
<td>Loans to depository institutions and acceptances of other banks</td>
<td>16.31</td>
<td>8.97</td>
<td>9.78</td>
<td>12.23</td>
<td>16.31</td>
<td>20.38</td>
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<td>Commercial and industrial loans</td>
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<td>33.62</td>
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<td>2.74</td>
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<td>Other loans and leases</td>
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<td>90.37</td>
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<td>171.71</td>
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<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
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<tbody>
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<td>Non-owner occupied CRE loans / Gross loans</td>
<td>19.53</td>
<td>18.45</td>
<td>18.57</td>
<td>18.93</td>
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<td>20.49</td>
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<td>56.01</td>
<td>61.79</td>
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<td>77.81</td>
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<td>111.56</td>
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<tr>
<td>Percent of Total Assets</td>
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<td>10%</td>
<td>25%</td>
<td>50%</td>
<td>75%</td>
<td>90%</td>
<td>95%</td>
<td>BHC COUNT</td>
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<td>24.11</td>
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<td>36.70</td>
<td>38.27</td>
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<tr>
<td>Net loans and leases</td>
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<td>42.04</td>
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<td>43.98</td>
<td>45.06</td>
<td>45.70</td>
<td>45.92</td>
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<tr>
<td>Net loans, leases and standby letters of credit</td>
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<td>42.04</td>
<td>42.25</td>
<td>42.91</td>
<td>43.99</td>
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<td>45.73</td>
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### Derivatives and Off-Balance-Sheet Transactions

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<th>PEER RATIO</th>
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<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
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### Percent of Average Loans and Leases

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### Derivatives Analysis

#### Percent of Notional Amount

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### Allowance and Net Loan and Lease Losses

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**Note:** The above table provides a detailed breakdown of allowance and net loan and lease losses, categorized by type, with specific ratios and values for various financial metrics.
### Percent of Loans and Leases

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<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
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### Percent of Loans and Leases and Other Assets

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<th>75%</th>
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<th>BHC COUNT</th>
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<td>0.09</td>
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<td>0.66</td>
<td>0.79</td>
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### Percent of Total Assets

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<th>75%</th>
<th>90%</th>
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<th>BHC COUNT</th>
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<td>90+ days past due and nonaccrual assets</td>
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### Restructured and Nonaccrual Loans and Leases

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

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Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.
### Past Due and Nonaccrual Loans and Leases - Continued

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Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.
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Supplementary leverage ratio, advanced approaches HCs
## Analysis Ratios

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## Broker-Dealer Activities

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<td>4.66</td>
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<tr>
<td>Total debt / Equity capital</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Total debt + notes payable to subs that issued TPS / Equity capital</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Total debt + Loans guaranteed for affiliate / Equity capital</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Total debt / Equity capital - excess over fair value</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Long-term debt / Equity capital</td>
<td>0.00</td>
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<td>0.00</td>
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<tr>
<td>Short-term debt / Equity capital</td>
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<td>Current portion of long-term debt / Equity capital</td>
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<td>0.00</td>
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<tr>
<td>Excess cost over fair value / Equity capital</td>
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<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Long-term debt / Consolidated long-term debt</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Double Leverage</td>
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<td></td>
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<tr>
<td>Equity investment in subs / Equity capital</td>
<td>90.79</td>
<td>87.47</td>
<td>87.54</td>
<td>88.94</td>
<td>90.79</td>
<td>92.63</td>
<td>93.74</td>
<td>94.11</td>
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<tr>
<td>Total investment in subs / Equity capital</td>
<td>93.23</td>
<td>87.71</td>
<td>88.32</td>
<td>90.17</td>
<td>93.23</td>
<td>96.30</td>
<td>98.14</td>
<td>98.76</td>
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<td>Equity investment in subs / Equity cap, Qual TPS + other PS in T1</td>
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<tr>
<td>Total investment in subs / Equity cap, Qual TPS + other PS in T1</td>
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<tr>
<td>Double Leverage Payback</td>
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<tr>
<td>Equity investment in subs - equity cap / Net income (X)</td>
<td>-20.63</td>
<td>-36.73</td>
<td>-34.94</td>
<td>-29.57</td>
<td>-20.63</td>
<td>-11.68</td>
<td>-6.31</td>
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<td>Equity investment in subs - equity cap / Net income-div (X)</td>
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<td>Coverage Analysis</td>
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<tr>
<td>Operating income-tax + noncash / Operating expenses + dividends</td>
<td>96.77</td>
<td>89.49</td>
<td>90.29</td>
<td>92.72</td>
<td>96.77</td>
<td>100.82</td>
<td>103.26</td>
<td>104.06</td>
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<tr>
<td>Cash from ops + noncash items + op expense / Op expense + dividend</td>
<td>13.04</td>
<td>42.42</td>
<td>36.26</td>
<td>17.77</td>
<td>13.04</td>
<td>43.85</td>
<td>62.34</td>
<td>68.50</td>
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<tr>
<td>Adjusted cash flow / Operating expenses + repaid long-term debt + dividends</td>
<td>52.66</td>
<td>32.86</td>
<td>35.06</td>
<td>41.66</td>
<td>52.66</td>
<td>63.66</td>
<td>70.26</td>
<td>72.46</td>
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<td>Pretax operating income + interest expense / Interest expense</td>
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<tr>
<td>Pretax op inc + interest expense + trust pref / Interest expense + trust pref</td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Dividends + interest from subsidiaries / Interest expense + dividends</td>
<td>360.54</td>
<td>163.92</td>
<td>185.76</td>
<td>251.30</td>
<td>360.54</td>
<td>469.77</td>
<td>535.31</td>
<td>567.16</td>
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<tr>
<td>Fees + other income from subsidiaries / Salary + other expenses</td>
<td>16.20</td>
<td>11.31</td>
<td>11.85</td>
<td>13.48</td>
<td>16.20</td>
<td>18.92</td>
<td>20.56</td>
<td>21.10</td>
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<tr>
<td>Net income / Current part of long-term debt + preferred dividends (X)</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Other Ratios</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Net assets that reprice within 1 year / Total assets</td>
<td>3.37</td>
<td>0.89</td>
<td>1.17</td>
<td>2.00</td>
<td>3.37</td>
<td>4.75</td>
<td>5.58</td>
<td>5.86</td>
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<td>Past Due and Nonaccrual as a Percent of Loans and Leases</td>
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<tr>
<td>90+ days past due</td>
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<td>0.00</td>
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<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Nonaccrual</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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</tr>
<tr>
<td>Total</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Guaranteed Loans as a Percent of Equity Capital</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To bank subsidiaries</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>2</td>
</tr>
<tr>
<td>To nonbank subsidiaries</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>2</td>
</tr>
<tr>
<td>To subsidiary holding companies</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>2</td>
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<tr>
<td>As a Percent of Consolidated Holding Company Assets</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Nonbank assets of nonbank subsidiaries</td>
<td>3.85</td>
<td>0.38</td>
<td>0.77</td>
<td>1.92</td>
<td>3.85</td>
<td>5.77</td>
<td>6.93</td>
<td>7.31</td>
<td>2</td>
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<tr>
<td>Combined thrift assets (reported only by bank holding companies)</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>2</td>
</tr>
<tr>
<td>Combined foreign nonbank subsidiary assets</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>2</td>
</tr>
</tbody>
</table>
## Parent Company Analysis - Part 2

<table>
<thead>
<tr>
<th>Payout Ratios - Parent</th>
<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividends declared / Income before undistributed income</td>
<td>98.92</td>
<td>74.96</td>
<td>77.62</td>
<td>85.61</td>
<td>98.92</td>
<td>112.23</td>
<td>120.22</td>
<td>122.88</td>
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<tr>
<td>Dividends declared / Net income</td>
<td>698.13</td>
<td>83.58</td>
<td>151.87</td>
<td>356.71</td>
<td>698.13</td>
<td>1039.54</td>
<td>1244.39</td>
<td>1312.67</td>
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</tr>
<tr>
<td>Net income - dividends / Average equity</td>
<td>1.05</td>
<td>-1.55</td>
<td>-1.26</td>
<td>-0.39</td>
<td>1.05</td>
<td>2.49</td>
<td>3.36</td>
<td>3.65</td>
<td>2</td>
</tr>
</tbody>
</table>

| Percent of Dividends Paid | Dividends from bank subsidiaries | 327.12 | 149.09 | 168.87 | 228.22 | 327.12 | 426.03 | 485.37 | 505.15 | 2 |
| Distridends from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Dividends from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Dividends from all subsidiaries | 327.12 | 149.09 | 168.87 | 228.22 | 327.12 | 426.03 | 485.37 | 505.15 | 2 |

| Payout Ratios - Subsidiaries: | Percent of Bank Net Income | Dividends from bank subsidiaries | 63.92 | 63.26 | 63.34 | 63.56 | 63.92 | 64.29 | 64.51 | 64.58 | 2 |
| Interest income from bank subsidiaries | 0.17 | 0.02 | 0.03 | 0.09 | 0.17 | 0.26 | 0.31 | 0.33 | 2 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Other income from bank subsidiaries | 1.14 | 0.11 | 0.23 | 0.57 | 1.14 | 1.71 | 2.05 | 2.16 | 2 |
| Operating income from bank subsidiaries | 65.23 | 64.71 | 64.77 | 64.94 | 65.23 | 65.52 | 65.70 | 65.76 | 2 |

| Percent of Nonbank Net Income | Dividends from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Interest income from nonbank subsidiaries | 24.44 | 24.44 | 24.44 | 24.44 | 24.44 | 24.44 | 24.44 | 24.44 | 1 |
| Management and service fees from nonbank subsidiaries | 26.32 | 26.32 | 26.32 | 26.32 | 26.32 | 26.32 | 26.32 | 26.32 | 1 |
| Other income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Operating income from nonbank subsidiaries | 50.75 | 50.75 | 50.75 | 50.75 | 50.75 | 50.75 | 50.75 | 50.75 | 1 |

| Percent of Subsidiary Holding Companies’ Net Income | Dividends from subsidiary holding companies | 80.39 | 79.70 | 79.77 | 80.01 | 80.39 | 80.78 | 81.01 | 81.09 | 2 |
| Interest income from subsidiary holding companies | 0.22 | 0.02 | 0.04 | 0.11 | 0.22 | 0.33 | 0.39 | 0.42 | 2 |
| Management and service fees from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Other income from subsidiary holding companies | 1.43 | 0.14 | 0.29 | 0.72 | 1.43 | 2.15 | 2.58 | 2.72 | 2 |
| Operating income from subsidiary holding companies | 82.05 | 81.26 | 81.34 | 81.61 | 82.05 | 82.48 | 82.75 | 82.83 | 2 |

| Dependence on Subsidiaries: | Percent of Total Operating Income | Dividends from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Interest income from bank subsidiaries | 7.89 | 7.78 | 7.79 | 7.82 | 7.89 | 7.95 | 7.98 | 8.00 | 2 |
| Other income from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Operating income from bank subsidiaries | 17.48 | 16.26 | 16.39 | 16.80 | 17.48 | 18.15 | 18.56 | 18.70 | 2 |

<p>| Loans and advances from subsidiaries / Short term debt | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Loans and advances from subsidiaries / Total debt | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |</p>
<table>
<thead>
<tr>
<th>ID</th>
<th>RSSD</th>
<th>Consolidated Assets ($000)</th>
<th>BHC Name</th>
<th>Home Office Location</th>
<th>Change from 09/30/2020 and Other Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995523</td>
<td>119,095</td>
<td>M &amp; F BANCORP, INC.</td>
<td>HOLLY SPRINGS, MS</td>
<td></td>
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<tr>
<td>1142309</td>
<td>312,126</td>
<td>MIDWEST INDEPENDENT BANCSHARES, INC.</td>
<td>JEFFERSON CITY, MO</td>
<td></td>
<td></td>
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</tbody>
</table>

Note: Peer Group 5 has 2 bank holding companies.