

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2021

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.60	2.77	3.01	3.08	2.92
+ Non-interest income	1.04	1.21	1.32	1.31	1.35
- Overhead expense	2.17	2.57	2.69	2.71	2.72
- Provision for credit losses	-0.09	0.51	0.15	0.14	0.16
+ Securities gains (losses)	0.01	0.02	0.01	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.66	1.04	1.56	1.57	1.43
Net operating income	1.26	0.81	1.19	1.24	0.89
Net income	1.26	0.82	1.19	1.24	0.90
Net income (Subchapter S adjusted)	1.97	1.18	1.17	1.42	0.99
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.06	3.55	4.41	4.24	3.80
Interest expense	0.25	0.52	1.08	0.86	0.60
Net interest income (tax equivalent)	2.80	3.01	3.33	3.38	3.19
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.11	0.27	0.21	0.22	0.24
Earnings coverage of net loan and lease losses (X)	39.72	22.89	24.40	21.75	19.67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.58	0.83	0.90	0.98
Allowance for loan and lease losses / Total loans and leases	1.20	1.55	0.81	0.89	0.96
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.71	0.57	0.61	0.72
30-89 days past due loans and leases / Total loans and leases	0.32	0.39	0.43	0.44	0.47
Liquidity and Funding					
Net noncore funding dependence	-2.29	3.20	14.45	16.62	17.03
Net short-term noncore funding dependence	-7.67	-4.76	3.38	4.66	4.83
Net loans and leases / Total assets	58.67	61.58	63.77	63.98	62.73
Capitalization					
Tier 1 leverage ratio	8.98	9.13	9.76	9.71	9.53
Holding company equity capital / Total assets	10.71	11.16	12.43	12.22	11.94
Total equity capital (including minority interest) / Total assets	10.82	11.28	12.57	12.27	12.01
Common equity tier 1 capital / Total risk-weighted assets	12.42	12.38	12.17	12.12	12.19
Net loans and leases / Equity capital (X)	5.53	5.59	5.21	5.29	5.27
Cash dividends / Net income	28.27	42.30	33.12	27.31	31.29
Cash dividends / Net income (Subchapter S adjusted)	3.14	-0.65	-12.02	17.36	47.52
Growth Rates					
Assets	10.50	16.68	9.26	7.00	8.28
Equity capital	7.46	6.99	10.49	7.89	10.18
Net loans and leases	3.36	9.07	9.10	7.89	9.38
Noncore funding	-14.78	-12.19	6.59	10.67	5.59
Parent Company Ratios					
Short-term debt / Equity capital	0.52	0.77	1.02	1.14	1.07
Long-term debt / Equity capital	11.01	13.56	13.04	13.37	12.69
Equity investment in subsidiaries / Equity capital	103.22	102.81	103.22	103.10	102.10
Cash from ops + noncash items + op expense / Op expense + dividends	154.48	147.26	190.27	174.91	148.20

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Relative Income Statement and Margin Analysis

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Average Assets					
Interest income (tax equivalent)	2.85	3.27	4.00	3.87	3.47
Less: Interest expense	0.23	0.48	0.98	0.79	0.55
Equals: Net interest income (tax equivalent)	2.60	2.77	3.01	3.08	2.92
Plus: Non-interest income	1.04	1.21	1.32	1.31	1.35
Equals: adjusted operating income (tax equivalent)	3.70	4.04	4.41	4.46	4.33
Less: Overhead expense	2.17	2.57	2.69	2.71	2.72
Less: Provision for credit losses	-0.09	0.51	0.15	0.14	0.16
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	0.01	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.66	1.04	1.56	1.57	1.43
Less: Applicable income taxes (tax equivalent)	0.38	0.23	0.36	0.33	0.55
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.26	0.81	1.19	1.24	0.89
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.26	0.82	1.19	1.24	0.90
Memo: Net income (last four quarters)	1.26	0.82	1.19	1.24	0.91
Net income-BHC and noncontrolling (minority) interest	1.27	0.83	1.20	1.25	0.91
Margin Analysis					
Average earning assets / Average assets	93.08	92.32	91.05	91.48	91.61
Average interest-bearing funds / Average assets	61.99	64.06	65.57	65.56	65.75
Interest income (tax equivalent) / Average earning assets	3.06	3.55	4.41	4.24	3.80
Interest expense / Average earning assets	0.25	0.52	1.08	0.86	0.60
Net interest income (tax equivalent) / Average earning assets	2.80	3.01	3.33	3.38	3.19
Yield or Cost					
Total loans and leases (tax equivalent)	4.01	4.27	5.09	4.95	4.52
Interest-bearing bank balances	0.14	0.27	2.04	1.64	1.05
Federal funds sold and reverse repos	0.25	0.68	2.44	2.17	1.41
Trading assets	0.45	0.60	0.99	1.11	1.11
Total earning assets	3.04	3.51	4.36	4.20	3.73
Investment securities (tax equivalent)	1.77	2.25	2.76	2.68	2.47
US Treasury and agency securities (excluding mortgage-backed securities)	1.14	1.75	2.32	2.05	1.62
Mortgage-backed securities	1.57	2.05	2.61	2.50	2.23
All other securities	2.81	3.24	4.06	4.20	3.66
Interest-bearing deposits	0.21	0.53	1.10	0.81	0.49
Time deposits of \$250K or more	0.66	1.42	1.96	1.44	
Time deposits < \$250K	0.62	1.36	1.82	1.29	
Other domestic deposits	0.15	0.36	0.93	0.67	
Foreign deposits	0.14	0.42	1.19	0.97	0.51
Federal funds purchased and repos	0.17	0.62	1.86	1.51	0.94
Other borrowed funds and trading liabilities	1.27	1.50	2.38	2.28	1.77
All interest-bearing funds	0.37	0.74	1.49	1.19	0.82

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Non-interest Income & Expenses

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.17	2.02	2.72	3.08	2.85
Overhead expenses / Net Interest Income + non-interest income	59.25	62.31	61.29	60.88	63.61
Percent of Average Assets					
Total overhead expense	2.17	2.57	2.69	2.71	2.72
Personnel expense	1.21	1.30	1.41	1.44	1.42
Net occupancy expense	0.23	0.26	0.28	0.28	0.29
Other operating expenses	0.72	0.94	0.97	0.97	1.00
Overhead less non-interest income	1.10	1.26	1.32	1.38	1.34
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	58.80	61.85	60.64	60.37	62.73
Personnel expense	32.90	32.40	32.39	32.51	32.93
Net occupancy expense	6.23	6.58	6.52	6.48	6.70
Other operating expenses	19.18	22.28	21.20	20.90	22.41
Total non-interest income	27.66	28.83	29.23	28.50	31.08
Fiduciary activities income	2.20	2.09	1.97	2.14	2.38
Service charges on domestic deposit accounts	3.27	3.27	3.88	4.15	4.28
Trading revenue	0.62	1.24	1.18	0.85	0.90
Investment banking fees and commissions	2.58	2.46	3.54	3.42	3.62
Insurance activities revenue	0.36	0.41	0.47	0.47	0.55
Venture capital revenue	0.04	0.01	0.02	0.02	0.01
Net servicing fees	0.60	0.01	0.28	0.65	0.60
Net securitization income	0.01	0.00	0.01	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	3.30	3.92	1.86	1.61	1.67
Other non-interest income	9.27	9.67	10.04	9.86	10.77
Overhead less non-interest income	30.49	31.96	31.06	31.46	31.19
Applicable income taxes / Pretax net operating income (tax equivalent)	21.23	18.62	20.56	19.04	32.99
Applicable income tax + TE / Pretax net operating income + TE	22.66	21.20	23.23	21.56	37.95

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Percent Composition of Assets

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Real estate loans	36.25	36.21	37.78	37.19	35.54
Commercial and industrial loans	10.78	13.52	12.02	12.85	12.62
Loans to individuals	3.36	3.40	4.20	4.31	4.47
Loans to depository institutions and acceptances of other banks	0.02	0.03	0.04	0.05	0.06
Agricultural loans	0.18	0.19	0.24	0.30	0.21
Other loans and leases	4.46	4.63	5.01	5.00	5.10
Net loans and leases	58.67	61.58	63.77	63.98	62.73
Debt securities over 1 year	19.49	15.55	14.60	14.63	14.83
Mutual funds and equity securities	0.06	0.05	0.06	0.06	0.06
Subtotal	79.26	78.16	79.65	79.97	79.31
Interest-bearing bank balances	8.50	7.51	3.06	3.04	3.46
Federal funds sold and reverse repos	0.54	0.82	1.57	1.66	1.81
Debt securities 1 year or less	1.54	1.68	1.91	1.96	1.86
Trading assets	0.49	1.01	1.19	1.33	1.34
Total earning assets	91.78	91.05	89.53	89.74	89.84
Non-interest cash and due from depository institutions	0.83	1.07	1.14	1.21	1.22
Other real estate owned	0.01	0.02	0.03	0.04	0.05
All other assets	7.35	7.82	9.27	8.98	8.86
Memoranda					
Short-term investments	11.44	11.17	7.63	7.80	8.69
US Treasury securities	1.47	0.84	1.03	1.04	1.02
US agency securities (excluding mortgage-backed securities)	0.82	0.63	0.54	0.69	0.75
Municipal securities	1.73	1.69	1.34	1.62	1.60
Mortgage-backed securities	14.14	11.75	11.44	11.13	11.06
Asset-backed securities	0.50	0.32	0.28	0.33	0.30
Other debt securities	0.53	0.42	0.39	0.41	0.38
Loans held-for-sale	0.55	0.52	0.39	0.30	0.33
Loans held for investment	58.07	61.72	63.50	63.93	62.63
Real estate loans secured by 1-4 family	11.46	11.91	13.29	13.46	13.44
Revolving	1.42	1.66	2.07	2.27	2.40
Closed-end, secured by first liens	9.67	9.81	10.69	10.57	10.35
Closed-end, secured by junior liens	0.17	0.22	0.28	0.31	0.34
Commercial real estate loans	22.69	22.22	22.23	21.58	19.88
Construction and land development	3.34	3.40	3.44	3.51	3.25
Multifamily	3.57	3.12	3.01	2.72	2.54
Nonfarm nonresidential	14.57	14.72	14.69	14.44	13.30
Real estate loans secured by farmland	0.30	0.33	0.36	0.41	0.32

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	61.04	57.15	57.46	56.49	54.84
Real estate loans secured by 1-4 family	19.86	19.43	20.75	21.10	21.45
Revolving	2.43	2.64	3.15	3.50	3.77
Closed-end	17.24	16.59	17.39	17.39	17.41
Commercial real estate loans	37.84	34.63	33.52	32.14	29.99
Construction and land development	5.65	5.26	5.09	5.20	4.90
1-4 family	1.18	0.93	0.94	1.02	0.89
Other	4.40	4.19	4.02	4.05	3.90
Multifamily	5.78	4.96	4.69	4.10	3.84
Nonfarm nonresidential	24.55	22.93	22.15	21.40	20.03
Owner-occupied	8.29	7.68	7.72	8.03	7.58
Other	15.93	14.95	14.34	13.38	12.45
Real estate loans secured by farmland	0.54	0.54	0.55	0.63	0.51
Loans to depository institutions and acceptances of other banks	0.04	0.06	0.11	0.12	0.17
Commercial and industrial loans	18.90	22.17	19.53	20.32	20.53
Loans to individuals	6.24	6.13	7.13	7.36	7.61
Credit card loans	0.53	0.65	0.81	1.02	1.12
Agricultural loans	0.34	0.32	0.37	0.46	0.33
Other loans and leases	8.72	9.09	9.85	9.66	10.32
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	391.78	381.26	391.26	379.80	366.85
Real estate loans secured by 1-4 family	126.07	125.02	138.18	137.84	138.55
Revolving	15.44	17.42	21.26	23.33	25.05
Closed-end	108.86	106.14	115.20	112.79	111.69
Commercial real estate loans	245.84	234.65	229.44	219.72	204.45
Construction and land development	35.94	35.62	34.95	35.36	32.91
1-4 family	7.42	6.34	6.61	7.04	6.16
Other	28.10	28.16	27.32	27.26	26.01
Multifamily	38.66	32.74	31.04	27.85	25.95
Nonfarm nonresidential	158.02	155.06	152.10	147.22	137.03
Owner-occupied	52.99	52.37	53.07	54.89	51.62
Other	102.50	100.54	97.41	91.80	84.09
Real estate loans secured by farmland	3.22	3.44	3.60	4.02	3.31
Loans to depository institutions and acceptances of other banks	0.21	0.28	0.44	0.54	0.68
Commercial and industrial loans	114.69	139.91	122.02	128.82	126.55
Loans to individuals	34.55	37.47	43.51	42.67	44.83
Credit card loans	2.77	3.30	4.34	5.31	5.73
Agricultural loans	1.86	1.88	2.18	2.72	1.88
Other loans and leases	50.88	49.54	52.44	51.79	52.78
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.05	27.32	26.45	24.79	23.09
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	195.29	183.76	178.57	167.93	156.17
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	252.81	240.85	236.10	225.98	210.40

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Liquidity and Funding

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Short-term investments	11.44	11.17	7.63	7.80	8.69
Liquid assets	29.03	26.23	22.44	22.72	24.04
Investment securities	21.63	17.84	16.99	17.27	17.35
Net loans and leases	58.67	61.58	63.77	63.98	62.73
Net loans, leases and standby letters of credit	59.49	62.48	64.84	65.07	63.89
Core deposits	75.71	70.67	63.09	62.13	61.26
Noncore funding	10.30	14.12	19.36	21.34	22.32
Time deposits of \$250K or more	1.58	2.11	2.94	2.89	2.57
Foreign deposits	0.34	0.36	0.43	0.47	0.54
Federal funds purchased and repos	1.23	1.47	1.94	1.97	2.23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.54	0.54	0.48	0.54	0.73
Commercial paper	0.01	0.01	0.02	0.02	0.02
Other borrowings w/remaining maturity of 1 year or less	1.00	1.24	3.01	3.67	3.96
Earning assets that reprice within 1 year	37.37	39.38	39.29	40.29	41.61
Interest-bearing liabilities that reprice within 1 year	6.39	8.20	10.19	10.01	8.46
Long-term debt that reprices within 1 year	0.26	0.47	0.96	1.34	1.58
Net assets that reprice within 1 year	29.64	29.11	26.63	27.38	29.77
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-2.29	3.20	14.45	16.62	17.03
Net short-term noncore funding dependence	-7.67	-4.76	3.38	4.66	4.83
Short-term investment / Short-term noncore funding	273.23	184.19	77.77	66.46	74.86
Liquid assets - short-term noncore funding / Nonliquid assets	36.69	28.18	16.97	16.04	18.16
Net loans and leases / Total deposits	72.79	79.43	90.31	90.08	90.14
Net loans and leases / Core deposits	78.25	88.34	103.93	105.00	105.65
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12	1.57	0.72	-0.82	-0.31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.25	4.31	1.36	-1.98	-0.77
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	0.02	0.00	-0.05	-0.08
Percent of Investment Securities					
Held-to-maturity securities	14.28	11.38	12.67	16.19	15.76
Available-for-sale securities	83.77	87.23	85.40	81.88	84.24
US Treasury securities	6.70	4.72	6.15	6.99	6.96
US agency securities (excluding mortgage-backed securities)	4.12	4.01	3.49	4.02	4.42
Municipal securities	8.22	9.83	7.75	9.16	9.31
Mortgage-backed securities	66.54	66.64	67.43	65.45	65.34
Asset-backed securities	2.50	1.91	1.66	2.05	1.74
Other debt securities	3.08	3.01	2.94	2.79	2.57
Mutual funds and equity securities	0.29	0.35	0.40	0.42	0.51
Debt securities 1 year or less	7.91	10.55	11.86	11.91	11.79
Debt securities 1 to 5 years	19.11	17.03	17.94	19.18	18.80
Debt securities over 5 years	70.32	69.86	66.02	64.73	64.73
Pledged securities	32.26	35.67	30.57	33.30	34.58
Structured notes, fair value	0.11	0.02	0.03	0.04	0.03
Percent Change from Prior Like Quarter					
Short-term investments	27.32	183.32	26.69	6.77	19.19
Investment securities	31.36	23.62	11.75	9.42	8.45
Core deposits	16.94	26.88	11.23	7.29	12.19
Noncore funding	-14.78	-12.19	6.59	10.67	5.59

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Derivatives and Off-Balance-Sheet Transactions

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	22.80	22.01	23.52	24.05	24.03
Standby letters of credit	0.65	0.71	0.84	0.92	0.96
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.03
Securities lent	0.10	0.18	0.40	0.62	0.75
Credit derivatives - notional amount (holding company as guarantor)	0.24	0.35	0.42	0.52	0.30
Credit derivatives - notional amount (holding company as beneficiary)	0.18	0.30	0.52	0.75	0.55
Credit derivative contracts w/ purchased credit protection-investment grade	0.18	0.25	0.30	0.52	0.19
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.13	0.30	0.45	0.69	0.59
Derivative contracts	46.30	48.61	68.47	65.81	75.35
Interest rate contracts	32.46	34.36	47.31	43.84	53.66
Interest rate futures and forward contracts	3.25	6.21	10.67	11.40	13.82
Written options contracts (interest rate)	1.41	2.18	2.47	2.16	2.60
Purchased options contracts (interest rate)	1.31	1.46	2.65	2.32	2.37
Interest rate swaps	20.49	20.83	28.86	26.74	25.60
Foreign exchange contracts	6.30	6.01	10.12	10.92	9.40
Futures and forward foreign exchange contracts	3.78	3.47	5.23	5.22	4.53
Written options contracts (foreign exchange)	0.04	0.03	0.05	0.14	0.06
Purchased options contracts (foreign exchange)	0.04	0.04	0.08	0.13	0.06
Foreign exchange rate swaps	0.76	0.77	2.03	2.17	2.34
Equity, commodity, and other derivative contracts	0.92	1.85	3.32	4.08	3.81
Commodity and other futures and forward contracts	0.07	0.14	0.19	0.25	0.30
Written options contracts (commodity and other)	0.32	0.52	0.98	1.48	1.21
Purchased options contracts (commodity and other)	0.21	0.36	0.94	1.29	1.12
Commodity and other swaps	0.31	0.32	0.38	0.40	0.29
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	45.01	42.82	45.53	44.93	46.60

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	94.17	94.10	93.44	92.91	92.20
Foreign exchange contracts	3.47	3.49	3.20	3.39	3.53
Equity, commodity, and other contracts	1.14	1.17	1.64	1.93	1.94
Futures and forwards	11.16	14.05	13.49	12.78	13.23
Written options	6.28	8.18	5.91	6.60	6.68
Exchange-traded	0.12	0.14	0.15	0.23	0.27
Over-the-counter	5.96	7.73	5.10	5.49	5.27
Purchased options	3.27	3.42	4.42	4.19	4.73
Exchange-traded	0.12	0.15	0.28	0.32	0.33
Over-the-counter	2.87	2.86	3.35	3.20	3.32
Swaps	74.26	68.76	69.75	70.34	68.94
Held for trading	40.42	43.53	44.16	46.31	46.32
Interest rate contracts	34.15	36.62	37.24	38.40	37.84
Foreign exchange contracts	1.68	1.60	1.60	1.85	2.10
Equity, commodity, and other contracts	0.60	0.68	0.83	1.14	1.01
Non-traded	59.58	56.47	55.84	53.69	53.68
Interest rate contracts	56.71	53.82	52.22	50.60	51.23
Foreign exchange contracts	0.40	0.46	0.34	0.57	0.60
Equity, commodity, and other contracts	0.09	0.10	0.13	0.16	0.21
Derivative contracts (excluding futures and forex 14 days or less)	92.53	91.48	93.86	94.47	95.63
One year or less	26.76	32.05	32.17	32.51	31.96
Over 1 year to 5 years	27.36	27.06	30.45	31.16	31.85
Over 5 years	30.30	29.56	28.09	28.71	29.43
Gross negative fair value (absolute value)	0.98	1.55	0.83	0.72	0.69
Gross positive fair value	1.34	2.23	1.19	0.85	0.71
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.04	0.07	0.06	0.06	0.06
Gross positive fair value (X)	0.05	0.09	0.07	0.06	0.06
Held for trading (X)	0.04	0.07	0.06	0.05	0.05
Non-traded (X)	0.01	0.02	0.01	0.01	0.01
Current credit exposure (X)	0.04	0.06	0.05	0.04	0.04
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	0.46	0.85	0.73	0.53	0.53

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2021

Allowance and Net Loan and Lease Losses

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Provision for loan and lease losses / Average assets	-0.09	0.51	0.15	0.14	0.16
Provision for loan and lease losses / Average loans and leases	-0.16	0.82	0.24	0.24	0.28
Provision for loan and lease losses / Net loan and lease losses	-105.48	487.86	130.58	134.68	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.58	0.83	0.90	0.98
Allowance for loan and lease losses / Total loans and leases	1.20	1.55	0.81	0.89	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	21.39	11.58	8.03	7.54	8.39
Allowance for loan and lease losses / Nonaccrual assets	364.52	299.44	218.72	214.03	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	286.59	244.62	151.73	160.51	136.22
Gross loan and lease losses / Average loans and leases	0.19	0.34	0.28	0.30	0.33
Recoveries / Average loans and leases	0.08	0.07	0.08	0.09	0.09
Net losses / Average loans and leases	0.11	0.27	0.21	0.22	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	34.67	33.98	36.22	41.30	33.49
Earnings coverage of net loan and lease losses (X)	39.72	22.89	24.40	21.75	19.67
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.04	0.01	0.02	0.02
Real estate loans secured by 1-4 family	-0.02	0.01	0.01	0.01	0.03
Revolving	-0.07	0.01	0.02	0.03	0.09
Closed-end	-0.01	0.00	0.00	0.01	0.02
Commercial real estate loans	0.04	0.07	0.01	0.01	0.01
Construction and land development	0.00	0.00	-0.01	-0.03	-0.02
1-4 family	0.00	0.00	0.00	-0.01	0.00
Other	0.00	0.00	-0.01	-0.02	-0.01
Multifamily	0.01	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	0.05	0.11	0.02	0.02	0.03
Owner-occupied	0.01	0.02	0.01	0.01	0.01
Other	0.04	0.08	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.02	0.01	0.00	0.01
Commercial and industrial loans	0.17	0.47	0.37	0.31	0.39
Loans to individuals	0.71	1.13	1.17	1.16	1.25
Credit card loans	1.84	2.92	3.11	2.92	2.92
Agricultural loans	0.02	0.19	0.08	0.15	0.18
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.10	0.15	0.15	0.14	0.15

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2021

Past Due and Nonaccrual Assets

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Loans and Leases					
30-89 days past due loans and leases	0.32	0.39	0.43	0.44	0.47
90+ days past due loans and leases	0.10	0.12	0.15	0.17	0.20
Nonaccrual loans and leases	0.46	0.66	0.51	0.54	0.63
90+ days past due and nonaccrual loans and leases	0.62	0.85	0.71	0.75	0.88
30-89 days past due restructured	0.01	0.01	0.01	0.02	0.02
90+ days past due restructured	0.00	0.01	0.01	0.01	0.01
Nonaccrual restructured	0.10	0.13	0.14	0.16	0.20
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.01	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.33	0.40	0.43	0.44	0.47
90+ days past due assets	0.10	0.12	0.15	0.18	0.20
Nonaccrual assets	0.47	0.67	0.53	0.57	0.64
30+ days past due and nonaccrual assets	0.97	1.29	1.19	1.26	1.39
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.36	0.52	0.44	0.48	0.54
90+ past due and nonaccrual assets + other real estate owned	0.37	0.55	0.48	0.52	0.59
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.41	0.60	0.53	0.60	0.72
Allowance for loan and lease losses	62.59	66.54	115.41	118.28	129.01
Equity capital + allowance for loan and lease losses	3.60	4.97	4.28	4.79	5.78
Tier 1 capital + allowance for loan and lease losses	4.29	6.04	5.65	6.16	7.35
Loans and leases + other real estate owned	0.71	0.97	0.85	0.96	1.15

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2021

Past Due and Nonaccrual Loans and Leases

		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.27	0.39	0.38	0.42	0.44
	90+ days past due	0.12	0.16	0.16	0.22	0.26
	Nonaccrual	0.52	0.75	0.46	0.57	0.69
Commercial and industrial	30-89 days past due	0.24	0.23	0.31	0.30	0.32
	90+ days past due	0.04	0.03	0.05	0.05	0.05
	Nonaccrual	0.57	0.75	0.83	0.76	0.93
Individuals	30-89 days past due	0.63	0.83	0.83	0.84	0.97
	90+ days past due	0.10	0.14	0.17	0.16	0.19
	Nonaccrual	0.17	0.28	0.17	0.23	0.24
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.05
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.07	0.17	0.24	0.17	0.17
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.70	0.49	0.67	0.75	0.96
Foreign governments	30-89 days past due	0.50	0.00	0.07	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.15	0.09	0.03	0.06	0.06
Other loans and leases	30-89 days past due	0.12	0.18	0.20	0.17	0.20
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.10	0.15	0.13	0.14	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2021

		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Memoranda						
1-4 Family	30-89 days past due	0.47	0.65	0.67	0.71	0.74
	90+ days past due	0.24	0.33	0.31	0.46	0.49
	Nonaccrual	0.71	0.89	0.73	0.86	0.97
Revolving	30-89 days past due	0.28	0.48	0.45	0.50	0.61
	90+ days past due	0.02	0.03	0.05	0.05	0.07
	Nonaccrual	1.20	1.13	1.00	1.17	1.17
Closed-End	30-89 days past due	0.49	0.65	0.70	0.75	0.79
	90+ days past due	0.27	0.38	0.35	0.53	0.57
	Nonaccrual	0.67	0.87	0.70	0.84	0.96
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	0.04	0.04	0.06	0.07
Commercial real estate	30-89 days past due	0.15	0.26	0.18	0.17	0.18
	90+ days past due	0.01	0.02	0.03	0.03	0.04
	Nonaccrual	0.38	0.62	0.23	0.28	0.34
Construction and development	30-89 days past due	0.16	0.28	0.28	0.21	0.23
	90+ days past due	0.01	0.01	0.02	0.02	0.03
	Nonaccrual	0.20	0.41	0.20	0.19	0.24
1-4 family	30-89 days past due	0.02	0.03	0.06	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.03	0.02	0.02	0.03
Other	30-89 days past due	0.12	0.22	0.20	0.13	0.13
	90+ days past due	0.00	0.00	0.01	0.02	0.02
	Nonaccrual	0.16	0.35	0.17	0.15	0.18
Multifamily	30-89 days past due	0.07	0.09	0.08	0.10	0.07
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.17	0.11	0.05	0.08	0.10
Nonfarm non-residential	30-89 days past due	0.12	0.23	0.14	0.17	0.17
	90+ days past due	0.01	0.02	0.03	0.03	0.04
	Nonaccrual	0.45	0.79	0.28	0.30	0.38
Owner occupied	30-89 days past due	0.04	0.07	0.07	0.09	0.07
	90+ days past due	0.00	0.00	0.01	0.01	0.02
	Nonaccrual	0.17	0.27	0.16	0.17	0.21
Other	30-89 days past due	0.07	0.14	0.07	0.07	0.09
	90+ days past due	0.00	0.01	0.01	0.01	0.02
	Nonaccrual	0.23	0.44	0.10	0.13	0.14
Farmland	30-89 days past due	0.10	0.11	0.23	0.25	0.27
	90+ days past due	0.00	0.00	0.01	0.01	0.06
	Nonaccrual	0.69	1.13	0.84	1.23	1.07
Credit card	30-89 days past due	0.81	0.95	1.19	1.22	1.08
	90+ days past due	0.45	0.63	0.78	0.73	0.75
	Nonaccrual	0.10	0.05	0.11	0.09	0.08

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2021

Regulatory Capital Components and Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			
Capital Ratios													
Common equity tier 1 capital, column A	12.37			12.36			12.11			12.09			12.16
Common equity tier 1 capital, column B	0.29			0.30			0.29			0.52			0.44
Tier 1 capital, column A	13.11			13.09			12.78			12.85			12.95
Tier 1 capital, column B	0.34			0.34			0.34			0.60			0.51
Total capital, column A	14.91			15.24			14.36			14.45			14.63
Total capital, column B	0.37			0.39			0.38			0.67			0.57
Tier 1 leverage	8.98			9.13			9.76			9.71			9.53
Supplementary leverage ratio, advanced approaches HCs	6.71			8.71			7.41			7.31			6.58

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2021

Insurance and Broker-Dealer Activities

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.01	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11	53.67	51.47	56.12	52.23
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89	46.33	48.53	43.88	47.77
Separate account assets (L/H) / Total life assets	13.40	11.24	7.26	8.53	2.52
Insurance activities revenue / Adjusted operating income	0.36	0.41	0.47	0.47	0.55
Premium income / Insurance activities revenue	2.76	2.84	7.32	4.86	4.64
Credit related premium income / Total premium income	32.99	38.23	34.91	44.54	43.04
Other premium income / Total premium income	67.01	61.77	65.09	55.46	56.96
Insurance underwriting net income / Consolidated net income	0.02	0.03	0.08	0.08	0.04
Insurance net income (P/C) / Equity (P/C)	23.22	15.59	19.86	15.64	5.74
Insurance net income (L/H) / Equity (L/H)	4.49	3.62	5.13	1.99	-2.99
Insurance benefits, losses, expenses / Insurance premiums	99.73	447.82	233.61	160.49	127.33
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.07	0.15	0.17	0.48
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.15	2.31	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.00	11.03	11.51	10.22	9.84
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.46	0.75	1.39	1.79	1.54

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2021

Foreign Activities

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Yield: Foreign loans	0.66	0.87	1.25	1.17	1.08
Cost: Interest-bearing deposits	0.14	0.42	1.19	0.97	0.51
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.20	5.18	27.03	27.29	67.99
Commercial and industrial loans	0.79	0.64	0.29	1.53	2.12
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	7.10	-2.40	22.48	7.24	21.19
Total selected assets	9.71	2.04	12.40	3.24	21.86
Deposits	0.73	3.46	10.36	5.00	-0.77

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2021

Parent Company Analysis - Part 1

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Profitability					
Net income / Average equity capital	11.94	7.28	9.68	10.40	7.61
Bank net income / Average equity investment in banks	11.80	7.44	10.51	11.19	8.74
Nonbank net income / Average equity investment in nonbanks	13.12	9.75	7.89	7.10	4.73
Subsidiary HCs net income / Average equity investment in sub HCs	10.11	7.01	8.55	8.78	6.82
Bank net income / Parent net income	96.79	88.16	82.22	82.56	80.64
Nonbank net income / Parent net income	3.40	3.59	5.93	3.78	7.76
Subsidiary holding companies' net income / Parent net income	65.35	68.34	74.00	72.48	82.97
Leverage					
Total liabilities / Equity capital	16.81	20.06	20.43	20.88	19.94
Total debt / Equity capital	11.71	14.41	14.31	14.69	13.95
Total debt + notes payable to subs that issued TPS / Equity capital	13.63	16.67	16.36	17.10	16.10
Total debt + Loans guaranteed for affiliate / Equity capital	11.77	14.68	14.56	15.14	14.35
Total debt / Equity capital - excess over fair value	11.81	14.52	14.51	14.81	14.10
Long-term debt / Equity capital	11.01	13.56	13.04	13.37	12.69
Short-term debt / Equity capital	0.52	0.77	1.02	1.14	1.07
Current portion of long-term debt / Equity capital	0.06	0.06	0.05	0.14	0.27
Excess cost over fair value / Equity capital	0.05	0.08	0.12	0.12	0.17
Long-term debt / Consolidated long-term debt	40.08	34.67	28.44	28.63	26.93
Double Leverage					
Equity investment in subs / Equity capital	103.22	102.81	103.22	103.10	102.10
Total investment in subs / Equity capital	108.40	110.16	111.07	112.48	111.30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.29	0.47	0.36	0.35	0.52
Equity investment in subs - equity cap / Net income-div (X)	1.05	1.82	1.22	1.22	2.64
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	152.50	136.61	177.68	162.34	141.81
Cash from ops + noncash items + op expense / Op expense + dividend	154.48	147.26	190.27	174.91	148.20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.52	134.09	116.34	103.19	92.33
Pretax operating income + interest expense / Interest expense	1,808.01	2,016.32	1,968.54	2,898.75	1,909.25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,745.83	1,539.23	1,632.83	1,369.37	1,547.94
Dividends + interest from subsidiaries / Interest expense + dividends	173.75	150.43	210.80	188.90	172.51
Fees + other income from subsidiaries / Salary + other expenses	11.92	13.95	16.52	16.08	16.39
Net income / Current part of long-term debt + preferred dividends (X)	47.61	35.64	57.11	33.93	24.63
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.49	3.86	2.64	2.61	3.24
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.17	0.10	0.04	0.24	0.10
Nonaccrual	0.92	1.03	0.54	6.54	7.38
Total	1.09	1.13	0.58	6.78	7.48
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.02	0.05	0.10	0.24	0.17
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.05	0.10	0.25	0.17
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	1.76	2.66	5.62	5.50	5.68
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.06	0.08	0.19	0.21	0.13

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2021

Parent Company Analysis - Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	66.66	81.10	57.84	57.26	68.72
Dividends declared / Net income	28.27	42.29	33.08	27.33	31.29
Net income - dividends / Average equity	8.62	4.13	6.46	7.33	5.03
Percent of Dividends Paid					
Dividends from bank subsidiaries	155.56	132.17	178.13	157.73	130.71
Dividends from nonbank subsidiaries	4.90	3.41	7.53	7.13	12.57
Dividends from subsidiary holding companies	5.91	4.85	21.40	16.86	18.99
Dividends from all subsidiaries	203.14	174.85	260.40	215.26	196.35
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	45.80	60.28	66.55	60.71	59.00
Interest income from bank subsidiaries	0.11	0.36	0.54	0.52	0.76
Management and service fees from bank subsidiaries	0.88	1.47	1.55	1.88	2.98
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	51.16	62.88	69.36	63.43	62.82
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	62.63	56.39	82.95	51.40	102.35
Interest income from nonbank subsidiaries	2.44	7.38	20.25	18.56	8.11
Management and serv fees from nonbank subsidiaries	0.37	0.86	1.92	2.96	0.85
Other income from nonbank subsidiaries	0.07	0.16	1.06	0.15	0.81
Operating income from nonbank subsidiaries	87.22	79.84	150.41	99.33	165.35
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	38.10	43.51	61.23	48.56	59.89
Interest income from subsidiary holding companies	5.26	8.40	6.54	3.95	2.71
Management and service fees from subsidiary holding companies	0.73	0.44	0.36	0.43	0.56
Other income from subsidiary holding companies	-0.40	0.01	0.29	0.01	0.00
Operating income from subsidiary holding companies	58.37	55.20	76.49	61.19	64.33
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	74.15	69.76	67.32	65.18	59.17
Interest income from bank subsidiaries	0.23	0.63	0.80	0.92	0.94
Management and service fees from bank subsidiaries	1.44	1.87	1.81	2.01	2.17
Other income from bank subsidiaries	0.02	0.04	0.03	0.02	0.09
Operating income from bank subsidiaries	83.13	82.20	78.80	74.20	69.23
Dividends from nonbank subsidiaries	3.07	1.95	2.65	2.57	2.65
Interest income from nonbank subsidiaries	0.18	0.73	1.19	2.32	2.79
Management and service fees from nonbank subsidiaries	0.01	0.02	0.06	0.03	0.07
Other income from nonbank subsidiaries	0.01	0.01	0.04	0.02	0.17
Operating income from nonbank subsidiaries	4.67	4.70	7.29	7.64	9.99
Dividends from subsidiary holding companies	2.10	2.53	4.52	5.15	5.49
Interest income from subsidiary holding companies	0.01	0.11	0.20	0.37	0.13
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	3.91	4.56	6.08	6.79	6.46
Loans and advances from subsidiaries / Short term debt	163.55	135.13	83.37	87.87	83.68
Loans and advances from subsidiaries / Total debt	26.38	27.08	28.33	26.53	39.18

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									130
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.60	1.08	1.73	2.30	2.64	2.93	3.28	3.66	128
+ Non-interest income	1.04	0.25	0.33	0.55	0.92	1.46	2.02	2.94	130
- Overhead expense	2.17	1.31	1.51	1.81	2.11	2.47	2.94	3.87	130
- Provision for credit losses	-0.09	-0.39	-0.34	-0.19	-0.07	0.01	0.08	0.12	130
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	130
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	128
= Pretax net operating income (tax equivalent)	1.66	0.87	1.09	1.33	1.61	1.95	2.39	2.54	128
Net operating income	1.26	0.56	0.85	1.02	1.22	1.48	1.82	1.95	130
Net income	1.26	0.68	0.85	1.02	1.22	1.48	1.82	1.95	130
Net income (Subchapter S adjusted)	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.06	1.41	2.23	2.72	3.10	3.44	3.75	4.19	128
Interest expense	0.25	0.05	0.07	0.14	0.21	0.33	0.54	0.77	130
Net interest income (tax equivalent)	2.80	1.16	1.85	2.49	2.87	3.16	3.52	3.82	128
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.11	-0.02	0.00	0.02	0.07	0.19	0.27	0.42	130
Earnings coverage of net loan and lease losses (X)	39.72	-178.32	-15.49	9.07	20.35	62.65	154.18	271.54	130
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	0.46	0.56	0.93	1.20	1.48	1.86	2.49	130
Allowance for loan and lease losses / Total loans and leases	1.20	0.35	0.56	0.91	1.19	1.44	1.82	2.49	130
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.08	0.13	0.29	0.46	0.63	1.10	1.49	130
30-89 days past due loans and leases / Total loans and leases	0.32	0.05	0.08	0.13	0.26	0.44	0.81	1.23	130
Liquidity and Funding									
Net noncore funding dependence	-2.29	-19.74	-17.20	-10.43	-3.30	4.83	13.98	23.60	130
Net short-term noncore funding dependence	-7.67	-38.28	-23.86	-15.59	-6.49	0.88	5.05	11.12	130
Net loans and leases / Total assets	58.67	29.99	39.57	51.20	58.12	67.83	77.80	80.07	130
Capitalization									
Tier 1 leverage ratio	8.98	6.88	7.32	8.06	8.75	9.96	11.16	12.33	130
Holding company equity capital / Total assets	10.71	7.06	7.75	9.02	10.55	12.32	13.81	14.50	130
Total equity capital (including minority interest) / Total assets	10.82	7.41	7.86	9.24	10.62	12.34	13.81	14.66	130
Common equity tier 1 capital / Total risk-weighted assets	12.42	9.38	9.65	10.71	12.19	13.72	16.31	18.75	128
Net loans and leases / Equity capital (X)	5.53	3.05	3.56	4.22	5.46	6.68	7.80	9.18	130
Cash dividends / Net income	28.27	0.00	3.42	15.44	28.48	40.28	49.65	55.90	130
Cash dividends / Net income (Subchapter S adjusted)	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	1
Growth Rates									
Assets	10.50	-2.60	-0.38	4.52	8.59	14.36	28.94	43.00	130
Equity capital	7.46	-3.14	-1.10	1.70	4.80	10.24	23.22	44.10	130
Net loans and leases	3.36	-11.28	-7.77	-3.86	1.90	8.23	20.55	32.40	130
Noncore funding	-14.78	-54.26	-48.35	-34.60	-14.52	1.40	22.14	35.55	130
Parent Company Ratios									
Short-term debt / Equity capital	0.52	0.00	0.00	0.00	0.00	0.00	3.96	6.11	130
Long-term debt / Equity capital	11.01	0.00	0.00	0.25	7.33	16.24	40.05	64.55	130
Equity investment in subsidiaries / Equity capital	103.22	92.66	95.40	98.62	101.87	106.78	114.05	121.90	130
Cash from ops + noncash items + op expense / Op expense + dividends	154.48	21.28	45.09	101.32	139.85	220.26	290.38	399.15	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2021

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)	2.85	1.33	2.07	2.56	2.87	3.18	3.57	4.06	128
Less: Interest expense	0.23	0.05	0.07	0.13	0.19	0.32	0.51	0.75	130
Equals: Net interest income (tax equivalent)	2.60	1.08	1.73	2.30	2.64	2.93	3.28	3.66	128
Plus: Non-interest income	1.04	0.25	0.33	0.55	0.92	1.46	2.02	2.94	130
Equals: adjusted operating income (tax equivalent)	3.70	2.30	2.99	3.21	3.66	4.07	4.75	6.24	128
Less: Overhead expense	2.17	1.31	1.51	1.81	2.11	2.47	2.94	3.87	130
Less: Provision for credit losses	-0.09	-0.39	-0.34	-0.19	-0.07	0.01	0.08	0.12	130
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	130
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	128
Equals: Pretax net operating income (tax equivalent)	1.66	0.87	1.09	1.33	1.61	1.95	2.39	2.54	128
Less: Applicable income taxes (tax equivalent)	0.38	0.10	0.19	0.30	0.36	0.44	0.59	0.71	128
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	130
Equals: Net operating income	1.26	0.56	0.85	1.02	1.22	1.48	1.82	1.95	130
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Equals: Net income	1.26	0.68	0.85	1.02	1.22	1.48	1.82	1.95	130
Memo: Net income (last four quarters)	1.26	0.68	0.85	1.02	1.22	1.48	1.82	1.95	130
Net income-BHC and noncontrolling (minority) interest	1.27	0.77	0.86	1.04	1.23	1.48	1.82	2.06	130
Margin Analysis									
Average earning assets / Average assets	93.08	88.36	89.76	91.18	92.97	94.98	96.76	97.73	130
Average interest-bearing funds / Average assets	61.99	48.60	51.08	55.92	60.19	67.44	77.65	82.42	130
Interest income (tax equivalent) / Average earning assets	3.06	1.41	2.23	2.72	3.10	3.44	3.75	4.19	128
Interest expense / Average earning assets	0.25	0.05	0.07	0.14	0.21	0.33	0.54	0.77	130
Net interest income (tax equivalent) / Average earning assets	2.80	1.16	1.85	2.49	2.87	3.16	3.52	3.82	128
Yield or Cost									
Total loans and leases (tax equivalent)	4.01	2.74	3.24	3.54	4.00	4.36	4.98	6.10	128
Interest-bearing bank balances	0.14	0.02	0.10	0.13	0.14	0.15	0.19	0.21	130
Federal funds sold and reverse repos	0.25	-0.04	0.00	0.00	0.14	0.33	0.95	1.27	79
Trading assets	0.45	0.00	0.00	0.00	0.00	1.17	2.10	2.72	79
Total earning assets	3.04	1.44	2.23	2.69	3.10	3.42	3.73	4.17	130
Investment securities (tax equivalent)	1.77	1.04	1.17	1.41	1.71	2.10	2.52	2.75	128
US Treasury and agency securities (excluding mortgage-backed securities)	1.14	0.16	0.37	0.74	1.13	1.51	1.96	2.44	125
Mortgage-backed securities	1.57	0.96	1.10	1.27	1.54	1.79	2.17	2.45	129
All other securities	2.81	0.87	1.38	2.00	2.68	3.46	4.59	6.40	125
Interest-bearing deposits	0.21	0.04	0.06	0.11	0.18	0.33	0.42	0.52	130
Time deposits of \$250K or more	0.66	0.20	0.29	0.44	0.64	0.85	1.13	1.26	128
Time deposits < \$250K	0.62	0.19	0.28	0.42	0.56	0.83	1.09	1.34	128
Other domestic deposits	0.15	0.03	0.04	0.07	0.13	0.22	0.35	0.42	130
Foreign deposits	0.14	-0.13	-0.11	0.02	0.08	0.26	0.48	0.68	26
Federal funds purchased and repos	0.17	0.00	0.00	0.05	0.10	0.19	0.44	1.94	119
Other borrowed funds and trading liabilities	1.27	0.01	0.08	0.58	1.28	1.91	2.58	3.45	129
All interest-bearing funds	0.37	0.09	0.13	0.22	0.32	0.49	0.73	1.14	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2021

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.17	0.00	0.00	0.06	1.93	3.68	6.55	8.00	130
Overhead expenses / Net Interest Income + non-interest income	59.25	41.16	43.81	53.82	60.42	65.55	70.18	75.06	130
Percent of Average Assets									
Total overhead expense	2.17	1.31	1.51	1.81	2.11	2.47	2.94	3.87	130
Personnel expense	1.21	0.68	0.75	1.01	1.20	1.41	1.66	1.97	130
Net occupancy expense	0.23	0.08	0.11	0.18	0.22	0.29	0.33	0.38	130
Other operating expenses	0.72	0.39	0.47	0.55	0.67	0.82	1.06	1.74	130
Overhead less non-interest income	1.10	-0.04	0.45	0.84	1.18	1.38	1.58	1.77	130
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	58.80	41.06	43.55	53.27	60.17	65.21	70.01	74.70	128
Personnel expense	32.90	18.57	23.03	28.26	34.04	38.22	41.04	43.49	128
Net occupancy expense	6.23	1.81	3.10	4.71	6.24	7.81	9.38	10.10	128
Other operating expenses	19.18	12.36	13.70	15.83	18.35	22.48	25.63	29.66	128
Total non-interest income	27.66	7.95	11.24	15.62	25.81	37.43	51.77	67.38	128
Fiduciary activities income	2.20	0.00	0.00	0.00	1.58	3.90	6.87	12.32	128
Service charges on domestic deposit accounts	3.27	0.04	0.58	1.59	3.40	4.67	5.95	6.73	128
Trading revenue	0.62	-0.36	0.00	0.00	0.02	0.85	3.65	6.58	128
Investment banking fees and commissions	2.58	0.00	0.00	0.34	1.45	3.34	9.95	16.02	128
Insurance activities revenue	0.36	0.00	0.00	0.00	0.06	0.54	1.93	2.46	128
Venture capital revenue	0.04	0.00	0.00	0.00	0.00	0.00	0.20	0.99	128
Net servicing fees	0.60	-0.01	0.00	0.01	0.23	0.86	2.56	4.96	128
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.15	128
Net gain (loss) - sales of loans, OREO, and other assets	3.30	0.02	0.10	0.53	2.44	4.68	10.27	13.55	128
Other non-interest income	9.27	2.76	3.34	5.20	7.80	11.96	19.83	25.11	128
Overhead less non-interest income	30.49	-0.13	10.76	23.16	32.96	38.64	44.29	47.19	128
Applicable income taxes / Pretax net operating income (tax equivalent)	21.23	13.65	16.61	19.20	21.32	23.18	25.64	26.45	128
Applicable income tax + TE / Pretax net operating income + TE	22.66	12.48	19.05	21.29	22.68	24.46	27.14	27.78	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2021

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	36.25	5.32	10.48	22.81	38.19	46.28	59.62	68.57	130
Commercial and industrial loans	10.78	1.68	3.70	6.30	9.36	14.98	21.32	24.79	130
Loans to individuals	3.36	0.02	0.08	0.33	1.24	4.99	12.02	23.09	130
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.42	130
Agricultural loans	0.18	0.00	0.00	0.00	0.04	0.29	0.73	2.16	130
Other loans and leases	4.46	0.13	0.37	1.54	2.98	7.77	11.08	13.45	130
Net loans and leases	58.67	29.99	39.57	51.20	58.12	67.83	77.80	80.07	130
Debt securities over 1 year	19.49	3.95	8.26	12.69	18.59	27.95	32.60	36.49	130
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.03	0.11	0.22	0.30	130
Subtotal	79.26	45.74	64.15	73.91	81.30	86.08	88.30	91.16	130
Interest-bearing bank balances	8.50	0.95	1.58	3.93	8.36	11.85	17.24	22.49	130
Federal funds sold and reverse repos	0.54	0.00	0.00	0.00	0.00	0.25	3.18	8.13	130
Debt securities 1 year or less	1.54	0.06	0.15	0.42	1.02	2.46	4.39	7.31	130
Trading assets	0.49	0.00	0.00	0.00	0.10	0.46	1.72	8.25	130
Total earning assets	91.78	86.38	88.11	89.70	91.78	93.93	95.58	96.10	130
Non-interest cash and due from depository institutions	0.83	0.23	0.31	0.56	0.79	1.10	1.34	1.54	130
Other real estate owned	0.01	0.00	0.00	0.00	0.01	0.02	0.04	0.07	130
All other assets	7.35	3.26	3.96	5.18	7.21	9.44	10.86	13.32	130
Memoranda									
Short-term investments	11.44	2.29	3.08	5.50	10.47	16.56	24.08	31.92	130
US Treasury securities	1.47	0.00	0.00	0.01	0.48	2.18	7.21	9.48	130
US agency securities (excluding mortgage-backed securities)	0.82	0.00	0.00	0.02	0.33	1.24	3.41	5.20	130
Municipal securities	1.73	0.00	0.00	0.08	0.78	2.86	6.04	7.81	130
Mortgage-backed securities	14.14	2.57	4.34	8.57	13.31	19.29	26.39	29.45	130
Asset-backed securities	0.50	0.00	0.00	0.00	0.00	0.80	2.54	4.15	130
Other debt securities	0.53	0.00	0.00	0.00	0.29	1.01	2.02	2.61	130
Loans held-for-sale	0.55	0.00	0.00	0.01	0.17	0.74	1.81	5.65	130
Loans held for investment	58.07	25.39	38.02	50.89	58.13	67.29	76.64	81.61	130
Real estate loans secured by 1-4 family	11.46	0.56	2.47	5.49	10.65	16.15	24.04	27.36	130
Revolving	1.42	0.00	0.02	0.34	1.08	2.35	3.37	3.92	130
Closed-end, secured by first liens	9.67	0.51	1.81	4.06	9.08	14.22	22.98	25.46	130
Closed-end, secured by junior liens	0.17	0.00	0.00	0.03	0.11	0.21	0.46	1.18	130
Commercial real estate loans	22.69	1.12	2.94	13.13	22.46	32.51	40.35	49.31	130
Construction and land development	3.34	0.13	0.30	1.28	2.84	5.34	7.58	9.96	130
Multifamily	3.57	0.15	0.37	1.07	2.55	4.54	10.01	18.91	130
Nonfarm nonresidential	14.57	0.55	1.95	7.64	14.24	21.31	26.46	31.49	130
Real estate loans secured by farmland	0.30	0.00	0.00	0.00	0.06	0.53	1.35	2.09	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2021

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	61.04	17.74	24.87	44.58	65.70	76.34	84.36	89.19	130
Real estate loans secured by 1-4 family	19.86	0.85	4.89	11.58	20.04	27.54	34.79	43.29	130
Revolving	2.43	0.00	0.04	0.75	2.11	4.07	5.50	6.55	130
Closed-end	17.24	0.81	3.77	9.92	17.31	23.76	32.33	40.07	130
Commercial real estate loans	37.84	4.73	11.21	22.59	40.09	51.97	62.94	67.81	130
Construction and land development	5.65	0.20	0.75	2.06	4.72	8.46	13.00	15.12	130
1-4 family	1.18	0.00	0.00	0.12	0.63	2.05	3.83	4.44	130
Other	4.40	0.15	0.65	1.87	4.01	6.90	9.23	10.13	130
Multifamily	5.78	0.56	0.94	2.34	4.54	7.84	16.20	23.03	130
Nonfarm nonresidential	24.55	3.31	5.59	11.73	25.62	35.60	42.43	45.95	130
Owner-occupied	8.29	0.08	0.60	3.73	7.79	12.58	17.15	20.18	130
Other	15.93	2.24	4.46	8.06	16.03	23.19	28.70	31.78	130
Real estate loans secured by farmland	0.54	0.00	0.00	0.01	0.11	0.94	2.40	3.88	130
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.01	0.22	0.63	130
Commercial and industrial loans	18.90	4.74	6.88	11.60	16.25	25.41	36.66	39.77	130
Loans to individuals	6.24	0.02	0.14	0.66	2.31	9.78	21.30	34.62	130
Credit card loans	0.53	0.00	0.00	0.00	0.00	0.50	2.67	7.96	130
Agricultural loans	0.34	0.00	0.00	0.00	0.07	0.50	1.43	4.29	130
Other loans and leases	8.72	0.19	0.56	2.69	5.28	15.24	22.33	42.07	130
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	391.78	70.93	130.75	254.58	406.52	519.79	635.75	691.01	129
Real estate loans secured by 1-4 family	126.07	8.34	29.74	59.76	122.31	169.46	262.85	326.91	129
Revolving	15.44	0.02	0.16	4.01	11.85	26.47	36.53	42.81	129
Closed-end	108.86	7.86	20.67	51.32	103.33	145.41	250.22	302.85	129
Commercial real estate loans	245.84	17.68	48.30	131.88	246.47	344.65	449.74	517.40	129
Construction and land development	35.94	1.82	4.05	13.39	33.18	55.92	82.13	95.37	129
1-4 family	7.42	0.00	0.01	0.74	3.97	12.90	22.28	27.87	129
Other	28.10	1.31	3.66	11.84	26.74	44.77	57.51	69.68	129
Multifamily	38.66	2.89	4.80	12.47	28.55	48.39	119.08	190.70	129
Nonfarm nonresidential	158.02	10.56	28.18	79.30	156.82	227.18	284.47	344.39	129
Owner-occupied	52.99	0.39	3.75	22.27	48.99	80.82	115.46	132.42	129
Other	102.50	9.21	17.58	46.71	98.35	146.77	185.37	237.20	129
Real estate loans secured by farmland	3.22	0.00	0.00	0.04	0.79	5.47	14.00	23.56	129
Loans to depository institutions and acceptances of other banks	0.21	0.00	0.00	0.00	0.00	0.02	1.11	4.34	129
Commercial and industrial loans	114.69	23.98	40.10	65.46	99.98	162.96	232.07	257.76	129
Loans to individuals	34.55	0.17	0.84	3.67	13.84	58.64	129.58	226.55	129
Credit card loans	2.77	0.00	0.00	0.00	0.03	3.10	12.01	42.65	129
Agricultural loans	1.86	0.00	0.00	0.00	0.36	2.93	7.69	21.68	129
Other loans and leases	50.88	1.30	3.85	15.12	34.18	80.58	137.60	178.41	129
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.05	5.46	10.72	19.09	29.99	41.29	50.59	57.28	130
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	195.29	16.55	47.48	108.17	186.13	264.30	374.62	439.90	129
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	252.81	19.79	52.71	143.80	256.43	348.41	453.13	519.51	129

BHCPR PERCENTILE DISTRIBUTION REPORT

Liquidity and Funding

Peer Group: 1
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	11.44	2.29	3.08	5.50	10.47	16.56	24.08	31.92	130
Liquid assets	29.03	8.56	11.35	19.17	29.04	37.41	47.02	58.13	130
Investment securities	21.63	5.65	9.67	13.96	20.76	30.37	34.45	39.38	130
Net loans and leases	58.67	29.99	39.57	51.20	58.12	67.83	77.80	80.07	130
Net loans, leases and standby letters of credit	59.49	32.41	40.40	51.99	58.26	68.20	78.74	80.16	130
Core deposits	75.71	46.58	55.99	71.46	78.89	81.94	84.58	85.13	130
Noncore funding	10.30	1.97	2.58	4.31	7.84	14.32	27.63	36.14	130
Time deposits of \$250K or more	1.58	0.20	0.33	0.74	1.29	2.30	3.49	4.98	130
Foreign deposits	0.34	0.00	0.00	0.00	0.00	0.00	2.12	6.36	130
Federal funds purchased and repos	1.23	0.00	0.00	0.02	0.61	1.62	5.35	7.94	130
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Net federal funds purchased (sold)	0.54	-2.62	-0.70	0.00	0.24	1.16	2.19	4.35	130
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.52	130
Other borrowings w/remaining maturity of 1 year or less	1.00	0.00	0.00	0.00	0.39	1.90	3.41	6.32	130
Earning assets that reprice within 1 year	37.37	14.92	19.59	27.30	36.67	46.08	58.14	66.50	130
Interest-bearing liabilities that reprice within 1 year	6.39	1.50	1.94	3.02	4.72	7.11	17.40	25.45	130
Long-term debt that reprices within 1 year	0.26	0.00	0.00	0.00	0.00	0.19	1.72	2.63	130
Net assets that reprice within 1 year	29.64	5.37	10.95	19.83	29.93	40.08	49.72	59.33	130
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-2.29	-19.74	-17.20	-10.43	-3.30	4.83	13.98	23.60	130
Net short-term noncore funding dependence	-7.67	-38.28	-23.86	-15.59	-6.49	0.88	5.05	11.12	130
Short-term investment / Short-term noncore funding	273.23	28.55	47.97	87.83	204.07	382.59	694.66	923.60	130
Liquid assets - short-term noncore funding / Nonliquid assets	36.69	-3.56	1.15	15.53	32.70	54.48	84.07	119.41	130
Net loans and leases / Total deposits	72.79	42.15	50.72	62.01	72.03	83.86	93.42	107.63	130
Net loans and leases / Core deposits	78.25	48.89	54.60	64.62	75.44	89.71	109.27	124.97	130
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12	-1.81	-1.32	-0.39	0.05	0.58	1.58	2.47	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.25	-3.39	-2.65	-1.11	-0.22	0.57	1.81	3.04	129
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.22	-0.09	-0.05	0.00	0.00	0.04	0.08	24
Percent of Investment Securities									
Held-to-maturity securities	14.28	0.00	0.00	0.00	9.89	26.48	50.47	59.85	130
Available-for-sale securities	83.77	39.83	49.53	70.99	89.75	99.28	99.99	100.00	130
US Treasury securities	6.70	0.00	0.00	0.04	2.48	10.21	31.78	47.35	130
US agency securities (excluding mortgage-backed securities)	4.12	0.00	0.00	0.10	1.83	6.89	17.10	23.61	130
Municipal securities	8.22	0.00	0.00	0.82	5.02	15.24	28.71	40.89	130
Mortgage-backed securities	66.54	24.07	32.47	50.45	66.97	83.10	91.76	94.08	130
Asset-backed securities	2.50	0.00	0.00	0.00	0.02	4.80	12.51	16.86	130
Other debt securities	3.08	0.00	0.00	0.02	1.50	4.91	13.06	17.27	130
Mutual funds and equity securities	0.29	0.00	0.00	0.00	0.12	0.48	1.28	1.85	130
Debt securities 1 year or less	7.91	0.43	0.73	2.39	5.11	11.59	24.54	28.97	130
Debt securities 1 to 5 years	19.11	0.95	2.38	6.94	16.02	29.28	47.94	60.04	130
Debt securities over 5 years	70.32	17.62	32.71	58.04	75.29	85.06	92.09	94.72	130
Pledged securities	32.26	1.20	2.82	12.54	31.24	47.72	68.03	76.08	130
Structured notes, fair value	0.11	0.00	0.00	0.00	0.00	0.00	0.50	3.20	130
Percent Change from Prior Like Quarter									
Short-term investments	27.32	-43.03	-29.74	-10.96	14.73	62.33	104.23	170.01	130
Investment securities	31.36	-16.28	-0.88	8.96	26.40	49.25	79.82	118.49	130
Core deposits	16.94	0.69	5.34	9.65	13.31	22.20	43.59	51.63	130
Noncore funding	-14.78	-54.26	-48.35	-34.60	-14.52	1.40	22.14	35.55	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2021

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)	22.80	8.77	10.54	15.48	20.54	28.95	40.31	57.14	130
Standby letters of credit	0.65	0.03	0.14	0.24	0.46	0.92	1.71	3.63	130
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.16	130
Securities lent	0.10	0.00	0.00	0.00	0.00	0.00	0.36	2.84	130
Credit derivatives - notional amount (holding company as guarantor)	0.24	0.00	0.00	0.00	0.00	0.42	1.21	1.72	130
Credit derivatives - notional amount (holding company as beneficiary)	0.18	0.00	0.00	0.00	0.00	0.29	0.76	1.87	130
Credit derivative contracts w/ purchased credit protection-investment grade	0.18	0.00	0.00	0.00	0.00	0.11	1.09	1.78	130
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.13	0.00	0.00	0.00	0.00	0.04	0.85	1.82	130
Derivative contracts	46.30	0.47	1.26	6.90	15.92	40.42	111.12	844.46	130
Interest rate contracts	32.46	0.47	1.26	6.34	14.31	33.46	83.15	600.49	130
Interest rate futures and forward contracts	3.25	0.00	0.00	0.00	0.24	1.74	11.11	69.21	130
Written options contracts (interest rate)	1.41	0.00	0.00	0.07	0.35	1.53	4.32	20.54	130
Purchased options contracts (interest rate)	1.31	0.00	0.00	0.00	0.07	0.84	5.16	31.48	130
Interest rate swaps	20.49	0.00	0.07	4.67	12.35	26.48	55.12	195.77	130
Foreign exchange contracts	6.30	0.00	0.00	0.00	0.00	1.23	11.48	191.14	130
Futures and forward foreign exchange contracts	3.78	0.00	0.00	0.00	0.00	0.57	8.45	120.34	130
Written options contracts (foreign exchange)	0.04	0.00	0.00	0.00	0.00	0.00	0.15	1.36	130
Purchased options contracts (foreign exchange)	0.04	0.00	0.00	0.00	0.00	0.00	0.15	1.36	130
Foreign exchange rate swaps	0.76	0.00	0.00	0.00	0.00	0.00	2.61	29.12	130
Equity, commodity, and other derivative contracts	0.92	0.00	0.00	0.00	0.00	0.11	5.43	23.04	130
Commodity and other futures and forward contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.04	2.75	130
Written options contracts (commodity and other)	0.32	0.00	0.00	0.00	0.00	0.00	1.08	9.48	130
Purchased options contracts (commodity and other)	0.21	0.00	0.00	0.00	0.00	0.00	0.94	7.26	130
Commodity and other swaps	0.31	0.00	0.00	0.00	0.00	0.00	1.88	6.25	130
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	45.01	12.42	18.38	27.68	35.66	58.54	98.68	138.44	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	94.17	48.00	66.87	90.67	99.95	100.00	100.00	100.00	127
Foreign exchange contracts	3.47	0.00	0.00	0.00	0.00	4.44	19.57	43.59	127
Equity, commodity, and other contracts	1.14	0.00	0.00	0.00	0.00	0.26	7.35	13.22	127
Futures and forwards									
	11.16	0.00	0.00	0.69	5.23	18.65	42.70	67.76	127
Written options									
	6.28	0.00	0.00	1.00	3.56	10.53	23.66	31.25	127
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	0.96	2.68	127
Over-the-counter	5.96	0.00	0.00	0.93	3.24	9.80	23.66	31.25	127
Purchased options									
	3.27	0.00	0.00	0.00	0.68	6.54	14.04	16.65	127
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	0.75	2.34	127
Over-the-counter	2.87	0.00	0.00	0.00	0.61	5.23	12.67	16.17	127
Swaps	74.26	0.00	7.69	59.99	82.75	95.82	99.60	100.00	127
Held for trading									
	40.42	0.00	0.00	0.00	39.07	87.48	99.11	99.98	127
Interest rate contracts	34.15	0.00	0.00	0.00	18.04	73.39	92.45	99.86	127
Foreign exchange contracts	1.68	0.00	0.00	0.00	0.00	0.49	10.66	24.83	127
Equity, commodity, and other contracts	0.60	0.00	0.00	0.00	0.00	0.00	5.43	8.10	127
Non-traded									
	59.58	0.02	0.89	12.52	60.93	100.00	100.00	100.00	127
Interest rate contracts	56.71	0.02	0.57	12.37	43.45	100.00	100.00	100.00	127
Foreign exchange contracts	0.40	0.00	0.00	0.00	0.00	0.12	2.23	8.49	127
Equity, commodity, and other contracts	0.09	0.00	0.00	0.00	0.00	0.00	0.77	1.42	127
Derivative contracts (excluding futures and forex 14 days or less)									
	92.53	43.09	63.32	85.90	97.66	100.00	105.73	116.48	127
One year or less	26.76	0.00	0.64	4.91	17.91	42.88	77.54	98.09	127
Over 1 year to 5 years	27.36	0.00	0.11	14.19	28.39	45.66	58.35	63.99	127
Over 5 years	30.30	0.00	0.00	9.38	29.39	53.71	73.88	81.00	127
Gross negative fair value (absolute value)	0.98	0.02	0.07	0.45	0.94	1.45	1.95	2.84	127
Gross positive fair value	1.34	0.09	0.51	0.88	1.29	1.85	2.26	2.56	127
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.04	0.00	0.00	0.00	0.02	0.04	0.13	0.70	129
Gross positive fair value (X)	0.05	0.00	0.00	0.01	0.02	0.06	0.15	0.67	129
Held for trading (X)	0.04	0.00	0.00	0.00	0.01	0.04	0.13	0.67	129
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.01	0.03	0.06	129
Current credit exposure (X)	0.04	0.00	0.00	0.01	0.02	0.04	0.12	0.34	129
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	129
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Other Ratios									
Current credit exposure / Risk-weighted assets	0.46	0.00	0.00	0.07	0.24	0.61	1.43	5.01	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	-0.09	-0.36	-0.33	-0.18	-0.07	0.00	0.08	0.11	130
Provision for loan and lease losses / Average loans and leases	-0.16	-0.69	-0.53	-0.33	-0.11	0.00	0.14	0.19	130
Provision for loan and lease losses / Net loan and lease losses	-105.48	-1655.52	-814.17	-268.37	-69.92	77.60	611.31	1330.80	130
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	0.46	0.56	0.93	1.20	1.48	1.86	2.49	130
Allowance for loan and lease losses / Total loans and leases	1.20	0.35	0.56	0.91	1.19	1.44	1.82	2.49	130
Allowance for loan and lease losses / Net loans and leases losses (X)	21.39	3.66	4.63	6.36	11.14	27.03	67.54	117.53	116
Allowance for loan and lease losses / Nonaccrual assets	364.52	62.61	117.45	181.88	292.22	462.95	855.69	1690.57	129
ALLL / 90+ days past due + nonaccrual loans and leases	286.59	46.62	81.48	145.55	226.49	375.94	662.01	905.93	129
Gross loan and lease losses / Average loans and leases	0.19	0.02	0.03	0.07	0.14	0.27	0.42	0.77	130
Recoveries / Average loans and leases	0.08	0.00	0.02	0.03	0.07	0.12	0.17	0.34	130
Net losses / Average loans and leases	0.11	-0.02	0.00	0.02	0.07	0.19	0.27	0.42	130
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	130
Recoveries / Prior year-end losses	34.67	4.59	7.08	18.05	28.51	47.42	76.04	118.46	129
Earnings coverage of net loan and lease losses (X)	39.72	-178.32	-15.49	9.07	20.35	62.65	154.18	271.54	130
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.05	-0.04	-0.01	0.00	0.04	0.10	0.19	130
Real estate loans secured by 1-4 family	-0.02	-0.08	-0.07	-0.04	-0.01	0.00	0.02	0.09	127
Revolving	-0.07	-0.71	-0.44	-0.08	-0.02	0.00	0.06	0.12	124
Closed-end	-0.01	-0.08	-0.06	-0.03	-0.01	0.00	0.02	0.10	127
Commercial real estate loans	0.04	-0.05	-0.02	0.00	0.01	0.07	0.18	0.24	128
Construction and land development	0.00	-0.12	-0.08	-0.02	0.00	0.00	0.07	0.37	126
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.02	126
Other	0.00	-0.11	-0.06	-0.01	0.00	0.00	0.06	0.34	126
Multifamily	0.01	-0.01	-0.01	0.00	0.00	0.00	0.07	0.15	127
Nonfarm nonresidential	0.05	-0.04	-0.01	0.00	0.01	0.08	0.26	0.34	126
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.05	0.07	126
Other	0.04	-0.02	-0.01	0.00	0.00	0.06	0.21	0.30	126
Real estate loans secured by farmland	0.00	-0.14	-0.06	0.00	0.00	0.00	0.02	0.18	109
Commercial and industrial loans	0.17	-0.09	-0.04	0.03	0.12	0.29	0.50	0.72	129
Loans to individuals	0.71	0.05	0.09	0.24	0.50	1.05	1.76	2.66	106
Credit card loans	1.84	0.00	0.00	1.16	1.70	2.50	3.93	5.97	71
Agricultural loans	0.02	-0.39	-0.09	0.00	0.00	0.02	0.29	1.00	99
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.10	-0.06	-0.02	0.00	0.02	0.18	0.49	0.83	129

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2021

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	0.32	0.05	0.08	0.13	0.26	0.44	0.81	1.23	130
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.02	0.14	0.50	0.67	130
Nonaccrual loans and leases	0.46	0.06	0.11	0.26	0.43	0.60	1.01	1.42	130
90+ days past due and nonaccrual loans and leases	0.62	0.11	0.15	0.31	0.56	0.83	1.33	2.00	130
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.10	130
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	130
Nonaccrual restructured	0.10	0.00	0.00	0.02	0.07	0.16	0.28	0.43	130
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	130
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	130
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	130
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.33	0.05	0.08	0.13	0.26	0.44	0.81	1.30	130
90+ days past due assets	0.10	0.00	0.00	0.00	0.02	0.14	0.50	0.67	130
Nonaccrual assets	0.47	0.06	0.11	0.26	0.43	0.60	1.03	1.53	130
30+ days past due and nonaccrual assets	0.97	0.22	0.31	0.52	0.82	1.33	2.14	2.90	130
Total assets	0.41	0.07	0.12	0.22	0.34	0.57	0.82	1.43	130
Allowance for loan and lease losses	62.59	15.56	21.33	34.08	50.34	79.31	142.71	212.01	130
Equity capital + allowance for loan and lease losses	3.60	0.72	1.15	1.90	3.23	4.99	7.44	9.87	130
Tier 1 capital + allowance for loan and lease losses	4.29	0.84	1.41	2.28	3.80	6.11	8.23	12.33	130
Loans and leases + other real estate owned	0.71	0.15	0.22	0.39	0.60	0.96	1.40	2.29	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2021

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	0.27	0.01	0.04	0.09	0.24	0.38	0.64	0.77	130
	90+ days past due	0.12	0.00	0.00	0.00	0.01	0.09	0.86	1.22	130
	Nonaccrual	0.52	0.03	0.08	0.20	0.42	0.73	1.45	1.69	130
Commercial and industrial	30-89 days past due	0.24	0.00	0.02	0.09	0.16	0.38	0.65	0.79	129
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.05	0.12	0.37	129
	Nonaccrual	0.57	0.02	0.06	0.22	0.45	0.82	1.37	2.45	129
Individuals	30-89 days past due	0.63	0.00	0.00	0.19	0.55	0.92	1.81	2.34	130
	90+ days past due	0.10	0.00	0.00	0.00	0.01	0.14	0.53	0.83	130
	Nonaccrual	0.17	0.00	0.00	0.00	0.08	0.26	0.60	1.33	130
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.26	40
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Agricultural	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.17	0.33	0.78	99
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	99
	Nonaccrual	0.70	0.00	0.00	0.00	0.00	0.50	5.31	10.20	99
Foreign governments	30-89 days past due	0.50	0.00	0.00	0.00	0.00	0.00	0.05	2.29	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.37	0.91	15
Other loans and leases	30-89 days past due	0.12	0.00	0.00	0.00	0.02	0.17	0.59	1.01	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.08	129
	Nonaccrual	0.10	0.00	0.00	0.00	0.01	0.16	0.54	0.86	129

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2021

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.47	0.08	0.11	0.19	0.38	0.62	1.04	2.21	127
	90+ days past due	0.24	0.00	0.00	0.00	0.02	0.19	1.59	3.18	127
	Nonaccrual	0.71	0.03	0.13	0.33	0.59	0.93	1.86	2.82	127
Revolving	30-89 days past due	0.28	0.00	0.00	0.06	0.25	0.47	0.77	1.19	124
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.23	124
	Nonaccrual	1.20	0.00	0.00	0.21	0.58	1.28	6.29	9.32	124
Closed-End	30-89 days past due	0.49	0.07	0.09	0.18	0.38	0.64	1.15	2.46	127
	90+ days past due	0.27	0.00	0.00	0.00	0.02	0.23	1.94	3.46	127
	Nonaccrual	0.67	0.04	0.13	0.31	0.58	0.94	1.79	2.44	127
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.01	0.04	0.05	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	127
	Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.06	0.10	0.14	127
Commercial real estate	30-89 days past due	0.15	0.00	0.01	0.03	0.08	0.22	0.50	0.61	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.10	128
	Nonaccrual	0.38	0.01	0.04	0.13	0.25	0.60	0.97	1.33	128
Construction and development	30-89 days past due	0.16	0.00	0.00	0.00	0.04	0.19	0.90	1.69	126
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	126
	Nonaccrual	0.20	0.00	0.00	0.00	0.06	0.23	0.95	1.73	126
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.21	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	126
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.13	126
Other	30-89 days past due	0.12	0.00	0.00	0.00	0.01	0.10	0.81	1.45	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	126
	Nonaccrual	0.16	0.00	0.00	0.00	0.03	0.16	0.92	1.52	126
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.11	0.37	0.54	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	127
	Nonaccrual	0.17	0.00	0.00	0.00	0.02	0.22	0.96	1.36	127
Nonfarm non-residential	30-89 days past due	0.12	0.00	0.00	0.02	0.06	0.20	0.57	0.76	126
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.11	126
	Nonaccrual	0.45	0.00	0.02	0.15	0.32	0.71	1.14	1.66	126
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.02	0.07	0.14	0.20	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	126
	Nonaccrual	0.17	0.00	0.00	0.04	0.15	0.27	0.47	0.70	126
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.02	0.09	0.44	0.66	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	126
	Nonaccrual	0.23	0.00	0.00	0.03	0.16	0.38	0.88	1.44	126
Farmland	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.13	0.59	0.95	109
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	109
	Nonaccrual	0.69	0.00	0.00	0.00	0.11	1.04	3.03	6.12	109
Credit card	30-89 days past due	0.81	0.00	0.00	0.62	0.84	1.16	1.57	1.73	71
	90+ days past due	0.45	0.00	0.00	0.00	0.50	0.82	1.03	1.19	71
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.01	0.50	1.13	71

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2021

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.37	9.02	9.57	10.50	12.14	13.69	16.14	18.73	130
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.32	130
Tier 1 capital, column A	13.11	10.01	10.70	11.59	12.73	14.43	16.96	18.84	130
Tier 1 capital, column B	0.34	0.00	0.00	0.00	0.00	0.00	0.00	14.14	130
Total capital, column A	14.91	12.17	12.48	13.48	14.43	16.14	18.85	20.08	130
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	15.58	130
Tier 1 leverage	8.98	6.88	7.32	8.06	8.75	9.96	11.16	12.33	130
Supplementary leverage ratio, advanced approaches HCs	6.71	5.39	5.42	5.62	6.89	7.23	7.88	8.71	15

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2021

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	130
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11	0.00	0.00	0.00	67.69	100.00	100.00	100.00	24
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89	0.00	0.00	0.00	32.31	100.00	100.00	100.00	24
Separate account assets (L/H) / Total life assets	13.40	0.00	0.00	0.00	0.00	0.00	59.90	84.63	13
Insurance activities revenue / Adjusted operating income	0.36	0.00	0.00	0.00	0.06	0.54	1.93	2.46	128
Premium income / Insurance activities revenue	2.76	0.00	0.00	0.00	0.00	0.00	15.37	58.81	100
Credit related premium income / Total premium income	32.99	0.00	0.00	0.00	0.00	98.44	100.00	100.00	18
Other premium income / Total premium income	67.01	0.00	0.00	1.56	100.00	100.00	100.00	100.00	18
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.56	130
Insurance net income (P/C) / Equity (P/C)	23.22	-6.45	-1.79	3.26	7.88	36.64	55.49	80.65	16
Insurance net income (L/H) / Equity (L/H)	4.49	-5.95	-1.28	0.33	1.40	8.45	15.05	19.59	11
Insurance benefits, losses, expenses / Insurance premiums	99.73	-2205.00	0.00	23.40	59.38	150.22	525.64	2996.01	18
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.28	16
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	130
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.00	0.08	1.15	5.30	12.51	18.10	22.03	23.54	130
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.21	13.94	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.66	0.00	0.00	0.00	0.00	1.15	3.73	5.86	83
Cost: Interest-bearing deposits	0.14	-0.13	-0.11	0.02	0.08	0.26	0.48	0.68	26
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.20	0.09	0.11	0.14	0.19	0.25	0.29	0.31	4
Commercial and industrial loans	0.79	0.04	0.04	0.06	0.17	0.30	1.03	3.42	16
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	7.10	-53.58	-30.92	-14.16	-0.26	17.70	80.70	120.63	78
Total selected assets	9.71	-50.13	-31.85	-12.03	0.00	16.84	82.72	186.70	89
Deposits	0.73	-38.84	-23.14	-11.43	4.36	8.64	18.92	44.28	27

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2021

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	11.94	6.69	7.92	9.21	11.32	14.68	17.15	21.25	130
Bank net income / Average equity investment in banks	11.80	5.98	7.93	9.04	11.06	14.00	18.55	21.05	121
Nonbank net income / Average equity investment in nonbanks	13.12	-0.73	-0.07	1.62	10.09	21.49	40.99	50.00	103
Subsidiary HCs net income / Average equity investment in sub HCs	10.11	3.15	3.60	5.87	9.85	13.95	21.80	22.73	19
Bank net income / Parent net income	96.79	0.00	15.19	96.45	101.34	105.10	109.88	112.41	130
Nonbank net income / Parent net income	3.40	0.00	0.00	0.00	0.80	4.87	17.34	20.92	118
Subsidiary holding companies' net income / Parent net income	65.35	6.23	10.17	16.96	89.27	99.41	104.35	108.77	19
Leverage									
Total liabilities / Equity capital	16.81	0.00	0.73	5.33	12.44	22.05	53.42	90.97	130
Total debt / Equity capital	11.71	0.00	0.00	0.41	7.47	16.24	43.45	70.84	130
Total debt + notes payable to subs that issued TPS / Equity capital	13.63	0.00	0.00	4.59	11.11	18.85	43.45	70.84	130
Total debt + Loans guaranteed for affiliate / Equity capital	11.77	0.00	0.00	0.41	7.72	16.24	43.45	71.15	130
Total debt / Equity capital - excess over fair value	11.81	0.00	0.00	0.41	7.48	16.32	45.80	71.07	130
Long-term debt / Equity capital	11.01	0.00	0.00	0.25	7.33	16.24	40.05	64.55	130
Short-term debt / Equity capital	0.52	0.00	0.00	0.00	0.00	0.00	3.96	6.11	130
Current portion of long-term debt / Equity capital	0.06	0.00	0.00	0.00	0.00	0.00	0.27	1.89	130
Excess cost over fair value / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.37	0.92	130
Long-term debt / Consolidated long-term debt	40.08	0.00	0.00	10.81	45.13	71.55	96.79	100.00	123
Double Leverage									
Equity investment in subs / Equity capital	103.22	92.66	95.40	98.62	101.87	106.78	114.05	121.90	130
Total investment in subs / Equity capital	108.40	95.77	97.85	99.59	104.72	110.61	133.69	182.05	130
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.29	-0.71	-0.39	-0.15	0.18	0.60	1.44	1.77	130
Equity investment in subs - equity cap / Net income-div (X)	1.05	0.06	0.17	0.36	0.69	1.50	2.99	3.86	78
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	152.50	28.51	53.18	99.50	133.58	211.05	279.63	384.63	129
Cash from ops + noncash items + op expense / Op expense + dividend	154.48	21.28	45.09	101.32	139.85	220.26	290.38	399.15	127
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.52	-23.90	32.47	68.81	99.83	121.86	168.59	209.47	127
Pretax operating income + interest expense / Interest expense	1808.01	24.51	187.76	574.74	1281.27	2494.31	4833.04	14444.08	104
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1745.83	36.26	187.46	587.78	1112.77	2319.81	5017.90	7631.61	113
Dividends + interest from subsidiaries / Interest expense + dividends	173.75	21.11	48.36	102.69	145.54	249.01	342.76	480.68	127
Fees + other income from subsidiaries / Salary + other expenses	11.92	0.00	0.00	0.00	0.00	20.33	63.19	84.90	127
Net income / Current part of long-term debt + preferred dividends (X)	47.61	0.75	6.20	12.37	23.83	41.69	118.66	496.65	65
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.49	-4.17	-1.84	0.00	2.22	6.96	11.41	15.03	130
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.89	13
Nonaccrual	0.92	0.00	0.00	0.00	0.00	0.00	0.76	4.96	13
Total	1.09	0.00	0.00	0.00	0.00	0.00	1.97	5.72	13
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
To nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.63	130
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Total	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.63	130
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	1.76	0.00	0.00	0.00	0.06	0.57	14.36	22.02	130
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Combined foreign nonbank subsidiary assets	0.06	0.00	0.00	0.00	0.00	0.00	0.17	2.20	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	66.66	8.40	19.10	34.23	63.07	91.84	135.73	185.02	116
Dividends declared / Net income	28.27	0.00	3.42	15.44	28.48	40.28	49.65	55.90	130
Net income - dividends / Average equity	8.62	3.24	4.22	5.62	8.06	10.55	15.16	19.10	130
Percent of Dividends Paid									
Dividends from bank subsidiaries	155.56	0.00	0.00	84.98	138.80	236.31	379.35	574.23	122
Dividends from nonbank subsidiaries	4.90	0.00	0.00	0.00	0.06	5.18	26.56	71.86	122
Dividends from subsidiary holding companies	5.91	0.00	0.00	0.00	0.00	0.00	0.00	194.29	122
Dividends from all subsidiaries	203.14	19.09	49.11	109.35	152.07	275.98	491.61	675.37	122
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	45.80	0.00	0.00	23.91	48.32	74.22	90.01	100.13	119
Interest income from bank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.06	0.81	1.38	119
Management and service fees from bank subsidiaries	0.88	0.00	0.00	0.00	0.00	0.00	6.24	15.30	119
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	119
Operating income from bank subsidiaries	51.16	0.00	2.84	27.13	50.53	75.96	93.03	112.11	119
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	62.63	0.00	0.00	8.23	59.60	100.00	138.35	352.82	81
Interest income from nonbank subsidiaries	2.44	0.00	0.00	0.00	0.00	1.52	13.85	34.24	81
Management and serv fees from nonbank subsidiaries	0.37	0.00	0.00	0.00	0.00	0.00	2.78	8.80	81
Other income from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.03	2.18	81
Operating income from nonbank subsidiaries	87.22	0.02	3.38	16.67	69.60	108.86	291.65	433.49	81
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	38.10	0.00	0.00	0.00	42.04	77.18	94.81	100.22	19
Interest income from subsidiary holding companies	5.26	0.00	0.00	0.00	0.01	11.52	21.33	39.59	19
Management and service fees from subsidiary holding companies	0.73	0.00	0.00	0.00	0.00	0.00	2.65	13.75	19
Other income from subsidiary holding companies	-0.40	-0.72	0.00	0.00	0.00	0.00	0.00	31.23	19
Operating income from subsidiary holding companies	58.37	0.00	0.00	15.93	66.87	96.77	124.58	159.48	19
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	74.15	0.00	0.00	71.17	96.15	99.29	99.98	100.00	125
Interest income from bank subsidiaries	0.23	0.00	0.00	0.00	0.00	0.15	1.29	3.54	125
Management and service fees from bank subsidiaries	1.44	0.00	0.00	0.00	0.00	0.00	11.00	19.36	125
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.86	125
Operating income from bank subsidiaries	83.13	0.06	4.71	78.67	98.20	99.82	100.00	100.00	125
Dividends from nonbank subsidiaries	3.07	0.00	0.00	0.00	0.04	2.36	19.53	46.75	125
Interest income from nonbank subsidiaries	0.18	0.00	0.00	0.00	0.00	0.01	1.10	4.25	125
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.31	125
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	125
Operating income from nonbank subsidiaries	4.67	0.00	0.00	0.00	0.23	3.87	28.88	59.68	125
Dividends from subsidiary holding companies	2.10	0.00	0.00	0.00	0.00	0.00	0.00	65.16	125
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.69	125
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Operating income from subsidiary holding companies	3.91	0.00	0.00	0.00	0.00	0.00	30.51	82.88	125
Loans and advances from subsidiaries / Short term debt	163.55	0.00	0.00	2.14	60.06	215.98	404.76	1098.06	30
Loans and advances from subsidiaries / Total debt	26.38	0.00	0.00	0.00	15.03	44.99	103.23	121.57	100

BHCPR Reporters for Quarter Ending 12/31/2021

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2021 and Other Notes</u>
1562859	182,114,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	23,858,303	AMERIS BANCORP	ATLANTA, GA	
3446412	16,056,853	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,782,968	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	35,104,253	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	20,065,570	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	15,547,947	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1073757	3,169,495,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	22,784,941	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	444,438,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,820,796	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,804,872	BANNER CORPORATION	WALLA WALLA, WA	
3762457	21,895,996	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	11,557,851	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	194,497,683	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	50,322,495	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,556,836	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	432,381,054	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	20,886,723	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	20,283,781	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	65,172,991	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	53,239,582	CIT GROUP INC.	MORRISTOWN, NJ	
1951350	2,291,413,000	CITIGROUP INC.	NEW YORK, NY	
1132449	188,708,502	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	20,946,518	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	95,001,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	36,710,507	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,552,657	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	50,928,808	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	19,583,244	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	15,883,697	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	12,066,364	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,951,745	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	110,241,674	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,349,367	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,847,310	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	60,870,701	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	23,513,223	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	19,422,861	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	19,422,861	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	13,537,358	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3005332	39,547,661	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	12,597,686	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	211,115,886	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	10,515,813	FIRST BANCORP	SOUTHERN PINES, NC	Moved from Peer 2
2744894	20,785,275	FIRST BANCORP	SAN JUAN, PR	
1203602	12,859,689	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075612	58,308,140	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	

1071276	16,329,141	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	13,102,461	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	10,198,814	FIRST FOUNDATION INC.	DALLAS, TX	Moved from Peer 2
1025608	24,992,410	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	89,094,356	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	19,671,949	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	15,453,149	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	21,778,242	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	26,892,235	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	28,854,853	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	25,483,115	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	25,748,892	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	25,940,645	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,463,990,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	13,351,560	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	36,547,422	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	19,274,549	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	18,689,080	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	18,052,138	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	17,889,368	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	239,899,788	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	174,064,229	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	20,425,247	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	18,732,648	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	16,046,236	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	27,836,626	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	42,093,300	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	3,743,567,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	186,455,921	KEYCORP	CLEVELAND, OH	
3530786	11,278,680	MERCHANTS BANCORP	CARMEL, IN	
2568278	32,170,276	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,188,140,000	MORGAN STANLEY	NEW YORK, NY	
1378434	163,135,638	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	12,012,111	NBT BANCORP INC.	NORWICH, NY	
2132932	59,527,144	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY	
3823844	10,832,070	NEXBANK CAPITAL, INC.	DALLAS, TX	Moved from Peer 2
1199611	183,889,795	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,619,494	NORTHWEST BANCSHARES INC	WARREN, PA	
2609975	11,748,065	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
1098303	24,453,564	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	21,094,429	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	40,443,344	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	64,675,497	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	17,899,832	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	38,469,399	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	557,251,076	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	75,098,000	POPULAR, INC.	SAN JUAN, PR	
1109599	37,846,841	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	13,781,202	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
3242838	163,445,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	16,810,311	RENASANT CORPORATION	TUPELO, MS	
1248304	12,590,726	SANDY SPRING BANCORP, INC.	OLNEY, MD	
3981856	159,821,231	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
3635319	15,448,806	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
1094828	24,741,161	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	

1133437	41,960,032	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	12,546,356	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1111435	314,624,000	STATE STREET CORPORATION	BOSTON, MA
3083291	29,657,383	STERLING BANCORP	PEARL RIVER, NY
1031449	211,483,000	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	95,748,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	57,317,226	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	524,425,339	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	34,731,738	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	14,132,457	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
3475074	13,004,852	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA
1074156	541,241,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	17,595,636	TRUSTMARK CORPORATION	JACKSON, MS
1119794	573,284,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	42,693,484	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	30,640,936	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	29,328,902	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	20,952,249	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	43,446,443	VALLEY NATIONAL BANCORP	NEW YORK, NY
1029464	11,089,567	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	19,973,171	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	34,915,599	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,948,068,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	16,927,867	WESBANCO, INC.	WHEELING, WV
2349815	55,982,635	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	50,142,143	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	15,777,327	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 130 bank holding companies.