

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2021

Summary Ratios

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	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)	2.85	2.96	3.21	3.33	3.29
+ Non-interest income	0.94	0.98	0.90	0.90	0.93
- Overhead expense	2.37	2.48	2.59	2.58	2.60
- Provision for credit losses	-0.01	0.38	0.12	0.12	0.11
+ 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)	1.64	1.22	1.53	1.55	1.55
Net operating income	1.25	0.97	1.19	1.22	0.95
Net income	1.25	0.97	1.19	1.22	0.95
Net income (Subchapter S adjusted)	1.37	1.27	1.41	1.41	1.11
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.34	3.78	4.49	4.38	4.06
Interest expense	0.28	0.57	1.02	0.81	0.54
Net interest income (tax equivalent)	3.05	3.17	3.45	3.58	3.54
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.06	0.11	0.11	0.09	0.10
Earnings coverage of net loan and lease losses (X)	-14.42	33.55	22.46	29.27	0.97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	1.35	0.94	0.94	0.95
Allowance for loan and lease losses / Total loans and leases	1.25	1.33	0.93	0.93	0.94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.67	0.56	0.57	0.57
30-89 days past due loans and leases / Total loans and leases	0.22	0.26	0.31	0.32	0.32
Liquidity and Funding					
Net noncore funding dependence	-5.48	0.77	10.70	13.54	13.97
Net short-term noncore funding dependence	-7.85	-3.25	5.88	8.57	9.65
Net loans and leases / Total assets	64.16	69.27	72.36	73.30	72.64
Capitalization					
Tier 1 leverage ratio	9.54	9.65	10.39	10.37	10.04
Holding company equity capital / Total assets	10.31	10.51	11.37	11.21	10.84
Total equity capital (including minority interest) / Total assets	10.36	10.57	11.43	11.30	10.89
Common equity tier 1 capital / Total risk-weighted assets	12.47	12.48	12.54	12.41	11.90
Net loans and leases / Equity capital (X)	6.35	6.79	6.55	6.70	6.82
Cash dividends / Net income	22.04	29.42	25.65	24.05	32.32
Cash dividends / Net income (Subchapter S adjusted)	53.82	39.66	93.20	35.12	19.39
Growth Rates					
Assets	9.64	16.11	8.66	9.35	9.89
Equity capital	7.15	8.42	12.19	12.50	13.71
Net loans and leases	2.51	9.99	8.63	10.51	12.54
Noncore funding	-21.51	-12.78	4.16	6.76	-3.35
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.01	0.01	0.03	0.02
Long-term debt / Equity capital	6.32	5.67	3.86	3.76	4.39
Equity investment in subsidiaries / Equity capital	105.13	104.49	104.21	104.10	105.17
Cash from ops + noncash items + op expense / Op expense + dividends	162.16	138.81	152.31	123.74	100.80

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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)	3.12	3.53	4.19	4.08	3.78
Less: Interest expense	0.26	0.54	0.95	0.75	0.50
Equals: Net interest income (tax equivalent)	2.85	2.96	3.21	3.33	3.29
Plus: Non-interest income	0.94	0.98	0.90	0.90	0.93
Equals: adjusted operating income (tax equivalent)	3.91	3.96	4.16	4.27	4.26
Less: Overhead expense		2.48	2.59	2.58	2.60
Less: Provision for credit losses	-0.01	0.38	0.12	0.12	0.11
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	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)	1.64	1.22	1.53	1.55	1.55
Less: Applicable income taxes (tax equivalent)	0.35	0.27	0.35	0.32	0.59
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.25	0.97	1.19	1.22	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.25	0.97	1.19	1.22	0.95
Memo: Net income (last four quarters)	1.26	0.97	1.19	1.22	0.95
Net income-BHC and noncontrolling (minority) interest	1.25	0.97	1.19	1.22	0.95
Margin Analysis					
Average earning assets / Average assets	93.81	93.47	93.22	93.23	93.19
Average interest-bearing funds / Average assets	64.97	68.24	70.66	70.70	70.06
Interest income (tax equivalent) / Average earning assets	3.34	3.78	4.49	4.38	4.06
Interest expense / Average earning assets	0.28	0.57	1.02	0.81	0.54
Net interest income (tax equivalent) / Average earning assets	3.05	3.17	3.45	3.58	3.54
Yield or Cost					
Total loans and leases (tax equivalent)	4.17	4.28	4.98	4.85	4.52
Interest-bearing bank balances	0.15	0.32	2.26	1.88	1.13
Federal funds sold and reverse repos	0.17	0.43	2.02	1.50	0.83
Trading assets	0.32	0.80	0.49	0.70	0.48
Total earning assets	3.40	3.80	4.47	4.33	3.98
Investment securities (tax equivalent)	1.76	2.32	2.74	2.69	2.61
US Treasury and agency securities (excluding mortgage-backed securities)	1.22	1.87	2.54	2.20	1.66
Mortgage-backed securities	1.44	2.05	2.54	2.44	2.19
All other securities	2.55	3.24	3.80	3.74	3.85
Interest-bearing deposits	0.27	0.62	1.13	0.85	0.52
Time deposits of \$250K or more	0.79	1.60	2.13	1.57	
Time deposits < \$250K	0.75	1.49	1.91	1.42	
Other domestic deposits	0.17	0.36	0.86	0.64	
Foreign deposits	0.42	1.24	2.53	1.85	0.84
Federal funds purchased and repos	0.11	0.37	1.23	1.03	0.68
Other borrowed funds and trading liabilities	0.52	0.55	1.03	2.10	1.48
All interest-bearing funds	0.41	0.79	1.34	1.06	0.71

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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	0.54	0.51	0.66	1.69	1.89
Overhead expenses / Net Interest Income + non-interest income	60.87	61.22	61.79	61.22	62.21
Percent of Average Assets					
Total overhead expense	2.37	2.48	2.59	2.58	2.60
Personnel expense	1.37	1.42	1.50	1.46	1.47
Net occupancy expense	0.28	0.30	0.32	0.31	0.32
Other operating expenses	0.70	0.73	0.76	0.79	0.79
Overhead less non-interest income	1.39	1.45	1.65	1.65	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.22	58.93	59.91	60.51	61.01
Personnel expense	34.80	33.88	34.17	34.42	34.72
Net occupancy expense	7.32	7.04	7.50	7.33	7.51
Other operating expenses	17.64	17.57	17.93	18.28	18.30
Total non-interest income	25.08	23.45	19.83	20.30	21.24
Fiduciary activities income	2.36	1.45	1.61	1.95	1.95
Service charges on domestic deposit accounts	3.14	2.67	3.21	3.58	3.83
Trading revenue	0.05	0.10	0.07	0.03	0.07
Investment banking fees and commissions	0.93	1.03	0.91	0.85	0.92
Insurance activities revenue	0.65	0.41	0.37	0.46	0.44
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.47	0.00	0.22	0.52	0.40
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	4.59	5.55	2.27	1.98	2.38
Other non-interest income	8.85	7.76	7.41	7.05	7.34
Overhead less non-interest income	34.60	34.63	39.47	39.75	39.09
Applicable income taxes / Pretax net operating income (tax equivalent)	21.51	20.30	21.51	18.37	33.75
Applicable income tax + TE / Pretax net operating income + TE	21.54	22.51	23.31	21.35	38.57

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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	47.29	48.33	52.67	53.63	53.41
Commercial and industrial loans	10.08	13.47	11.45	11.42	10.82
Loans to individuals	2.29	2.29	2.71	2.65	2.58
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.46	0.43	0.53	0.47	0.51
Other loans and leases	1.08	1.39	1.08	2.64	2.62
Net loans and leases	64.16	69.27	72.36	73.30	72.64
Debt securities over 1 year	17.60	13.53	13.66	13.20	13.96
Mutual funds and equity securities	0.07	0.05	0.06	0.05	0.07
Subtotal	82.60	83.47	86.76	87.24	87.26
Interest-bearing bank balances	7.80	6.78	2.97	2.30	2.34
Federal funds sold and reverse repos	0.05	0.02	0.03	0.01	0.02
Debt securities 1 year or less	1.75	2.03	2.10	2.14	1.92
Trading assets	0.02	0.04	0.03	0.02	0.02
Total earning assets	93.39	92.98	92.39	92.24	92.22
Non-interest cash and due from depository institutions	0.87	1.07	1.14	1.25	1.26
Other real estate owned	0.02	0.03	0.04	0.04	0.06
All other assets	5.67	5.87	6.41	6.39	6.45
Memoranda					
Short-term investments	10.52	9.38	5.36	4.70	4.63
US Treasury securities	0.69	0.19	0.29	0.37	0.22
US agency securities (excluding mortgage-backed securities)	1.83	1.28	1.25	1.67	1.50
Municipal securities	3.67	2.96	2.58	2.66	2.97
Mortgage-backed securities	10.07	8.52	9.38	8.73	9.19
Asset-backed securities	0.43	0.35	0.30	0.26	0.23
Other debt securities	0.67	0.60	0.53	0.52	0.48
Loans held-for-sale	0.28	0.58	0.39	0.29	0.32
Loans held for investment	64.48	69.07	72.01	73.24	72.42
Real estate loans secured by 1-4 family	13.45	14.47	16.02	16.83	16.44
Revolving	1.60	1.79	2.24	2.43	2.71
Closed-end, secured by first liens	11.44	12.11	13.07	13.60	13.03
Closed-end, secured by junior liens	0.22	0.27	0.37	0.41	0.39
Commercial real estate loans	30.90	30.65	33.26	33.39	33.79
Construction and land development	4.37	4.32	5.00	4.78	4.55
Multifamily	4.79	5.03	4.76	5.12	5.32
Nonfarm nonresidential	20.52	19.97	21.85	21.85	22.30
Real estate loans secured by farmland	0.95	0.85	0.95	0.88	0.81

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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	73.64	69.38	72.74	72.88	73.20
Real estate loans secured by 1-4 family	20.95	20.91	22.29	23.13	22.92
Revolving	2.54	2.61	3.13	3.34	3.76
Closed-end	18.13	17.94	18.71	19.33	18.68
Commercial real estate loans	48.47	44.23	46.16	45.57	46.38
Construction and land development	6.90	6.26	6.97	6.53	6.35
1-4 family	1.50	1.14	1.47	1.52	1.50
Other	5.34	4.94	5.34	4.90	4.76
Multifamily	7.23	7.01	6.42	6.76	7.13
Nonfarm nonresidential	32.22	29.04	30.59	30.16	30.84
Owner-occupied	11.23	10.00	10.68	10.31	10.55
Other	20.58	18.53	19.36	19.35	19.91
Real estate loans secured by farmland	1.57	1.30	1.38	1.27	1.19
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	15.94	19.85	16.16	16.21	15.52
Loans to individuals	3.85	3.53	4.00	3.89	3.90
Credit card loans	0.03	0.03	0.04	0.04	0.03
Agricultural loans	0.79	0.69	0.78	0.69	0.76
Other loans and leases	1.70	2.07	1.48	3.74	3.75
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	473.66	473.75	493.53	505.61	518.19
Real estate loans secured by 1-4 family	134.50	142.34	151.03	161.34	159.68
Revolving	16.12	17.81	21.25	23.52	26.74
Closed-end	116.85	122.21	127.10	134.73	130.06
Commercial real estate loans	311.38	302.08	311.74	316.03	328.67
Construction and land development	44.02	42.85	46.63	44.92	44.44
1-4 family	9.60	7.52	9.52	10.21	10.44
Other	34.06	33.94	35.90	33.75	33.34
Multifamily	46.60	48.67	44.76	48.38	51.49
Nonfarm nonresidential	207.27	198.42	206.64	208.15	217.26
Owner-occupied	71.93	67.98	71.54	70.68	73.43
Other	131.36	125.78	130.65	134.17	140.40
Real estate loans secured by farmland	9.66	8.35	8.66	8.13	7.80
Loans to depository institutions and acceptances of other banks	0.01	0.03	0.01	0.01	0.01
Commercial and industrial loans	100.59	133.93	106.70	107.07	105.25
Loans to individuals	23.11	22.15	24.83	24.45	23.98
Credit card loans	0.19	0.20	0.24	0.24	0.19
Agricultural loans	4.60	4.17	4.86	4.49	4.90
Other loans and leases	10.71	13.62	10.25	25.58	25.83
Supplemental					
Non-owner occupied CRE loans / Gross loans	36.99	34.00	35.38	35.09	35.69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	236.80	232.08	239.13	243.62	253.35
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	313.61	304.52	315.15	318.90	331.68

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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	10.52	9.38	5.36	4.70	4.63
Liquid assets	23.21	19.32	16.28	15.56	15.94
Investment securities	20.27	16.07	16.41	16.02	16.65
Net loans and leases	64.16	69.27	72.36	73.30	72.64
Net loans, leases and standby letters of credit	64.55	69.67	72.78	73.71	73.08
Core deposits	80.59	76.49	71.61	69.97	69.79
Noncore funding	6.59	10.29	14.61	16.58	17.09
Time deposits of \$250K or more	2.59	3.37	4.33	4.28	3.54
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.55	0.62	0.77	0.96	1.20
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.50	0.59	0.75	0.97	1.21
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.41	1.06	2.75	3.63	4.47
Earning assets that reprice within 1 year	30.91	31.93	33.16	32.35	33.41
Interest-bearing liabilities that reprice within 1 year	13.48	14.04	18.54	18.20	16.67
Long-term debt that reprices within 1 year	0.02	0.10	0.15	0.16	0.19
Net assets that reprice within 1 year	16.86	17.03	13.71	12.98	15.65
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-5.48	0.77	10.70	13.54	13.97
Net short-term noncore funding dependence	-7.85	-3.25	5.88	8.57	9.65
Short-term investment / Short-term noncore funding	421.15	230.45	78.10	62.28	46.67
Liquid assets - short-term noncore funding / Nonliquid assets	25.43	16.27	6.90	4.17	3.68
Net loans and leases / Total deposits	75.87	84.20	90.96	92.88	92.86
Net loans and leases / Core deposits	80.11	91.10	102.55	106.50	105.03
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.07	0.88	0.36	-0.47	-0.05
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.24	3.63	1.28	-1.95	-0.62
Structured notes appreciation (depreciation) / Tier 1 capital	-0.05	0.03	-0.02	-0.04	-0.02
Percent of Investment Securities					
Held-to-maturity securities	9.13	5.36	7.25	10.76	13.07
Available-for-sale securities	89.62	93.39	91.33	88.32	86.93
US Treasury securities	3.49	1.22	2.07	2.08	1.33
US agency securities (excluding mortgage-backed securities)	9.21	8.39	8.16	11.00	10.16
Municipal securities	17.78	18.61	15.40	16.63	17.86
Mortgage-backed securities	52.45	54.48	57.07	54.50	55.76
Asset-backed securities	2.22	1.97	1.70	1.54	1.31
Other debt securities	3.93	4.34	3.73	3.75	3.25
Mutual funds and equity securities	0.42	0.44	0.49	0.41	0.58
Debt securities 1 year or less	10.21	13.69	13.55	13.91	11.90
Debt securities 1 to 5 years	17.78	20.49	23.43	23.42	23.53
Debt securities over 5 years	68.22	61.87	58.63	58.36	60.73
Pledged securities	36.34	44.55	43.76	42.20	46.78
Structured notes, fair value	0.31	0.03	0.09	0.15	0.08
Percent Change from Prior Like Quarter					
Short-term investments	30.57	136.94	32.84	16.28	6.96
Investment securities	36.80	16.36	4.80	8.02	4.99
Core deposits	15.13	23.17	9.96	10.40	13.94
Noncore funding	-21.51	-12.78	4.16	6.76	-3.35

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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)	16.95	16.09	16.97	17.31	17.28
Standby letters of credit	0.31	0.31	0.36	0.35	0.40
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.02	0.01
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.01	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.02	0.01	0.01	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	3.32	3.72	2.95	6.51	6.82
Interest rate contracts	3.26	3.62	2.87	6.40	6.72
Interest rate futures and forward contracts	0.07	0.20	0.08	0.25	0.28
Written options contracts (interest rate)	0.10	0.24	0.13	0.26	0.28
Purchased options contracts (interest rate)	0.01	0.03	0.02	0.07	0.08
Interest rate swaps	2.61	2.58	2.19	5.18	5.41
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	27.65	24.20	24.81	25.18	25.74

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Derivatives Analysis

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Notional Amount					
Interest rate contracts	99.27	99.50	99.57	99.91	99.91
Foreign exchange contracts	0.15	0.19	0.14	0.00	0.04
Equity, commodity, and other contracts	0.00	0.00	0.07	0.00	0.00
Futures and forwards	7.19	15.03	14.06	11.75	12.76
Written options	5.82	10.24	11.73	11.14	9.73
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	5.82	10.24	10.84	10.65	9.46
Purchased options	1.88	2.13	2.45	1.29	1.44
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.88	2.13	2.28	1.22	1.27
Swaps	82.57	71.83	64.61	65.42	66.04
Held for trading	24.39	16.03	15.01	13.60	16.18
Interest rate contracts	16.71	16.37	16.17	12.87	16.40
Foreign exchange contracts	0.00	0.00	0.11	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	75.61	83.97	84.99	86.40	83.82
Interest rate contracts	74.23	83.02	84.69	85.51	83.04
Foreign exchange contracts	0.00	0.00	0.01	0.00	0.01
Equity, commodity, and other contracts	0.00	0.00	0.01	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	85.18	79.60	80.07	82.85	87.47
One year or less	11.70	15.52	15.20	12.75	15.62
Over 1 year to 5 years	26.77	19.75	22.92	22.66	21.68
Over 5 years	38.83	32.47	34.12	36.28	37.90
Gross negative fair value (absolute value)	1.54	2.84	1.30	0.66	0.50
Gross positive fair value	1.36	2.25	1.14	1.10	0.92
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.01	0.00	0.01	0.00
Gross positive fair value (X)	0.00	0.01	0.00	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.01	0.00
Current credit exposure (X)	0.01	0.02	0.01	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.12	0.27	0.10	0.06	0.05

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2021

Allowance and Net Loan and Lease Losses

	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	-0.01	0.38	0.12	0.12	0.11
Provision for loan and lease losses / Average loans and leases	-0.01	0.53	0.16	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	146.32	672.96	142.73	182.69	110.75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	1.35	0.94	0.94	0.95
Allowance for loan and lease losses / Total loans and leases	1.25	1.33	0.93	0.93	0.94
Allowance for loan and lease losses / Net loans and leases losses (X)	31.38	25.33	17.18	21.35	16.23
Allowance for loan and lease losses / Nonaccrual assets	457.70	336.78	315.75	285.36	270.69
ALLL / 90+ days past due + nonaccrual loans and leases	460.14	293.46	283.41	259.30	232.03
Gross loan and lease losses / Average loans and leases	0.12	0.16	0.16	0.15	0.16
Recoveries / Average loans and leases	0.05	0.04	0.05	0.05	0.06
Net losses / Average loans and leases	0.06	0.11	0.11	0.09	0.10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	43.82	42.12	41.80	51.25	50.41
Earnings coverage of net loan and lease losses (X)	-14.42	33.55	22.46	29.27	0.97
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.04	0.02	0.01	0.02
Real estate loans secured by 1-4 family	-0.01	0.01	0.02	0.01	0.03
Revolving	-0.01	0.00	0.02	0.02	0.03
Closed-end	-0.01	0.01	0.02	0.01	0.02
Commercial real estate loans	0.03	0.05	0.02	0.01	0.01
Construction and land development	-0.01	0.00	-0.02	-0.02	-0.04
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.02	-0.02	-0.04
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.04	0.07	0.03	0.02	0.02
Owner-occupied	0.01	0.01	0.01	0.01	0.01
Other	0.03	0.04	0.01	0.01	0.01
Real estate loans secured by farmland	0.01	0.01	0.01	0.00	0.00
Commercial and industrial loans	0.15	0.20	0.27	0.18	0.18
Loans to individuals	0.43	0.66	0.74	0.71	0.78
Credit card loans	0.87	1.71	1.89	1.65	1.60
Agricultural loans	0.00	0.01	0.02	0.03	0.06
Loans to foreign governments and institutions	0.00				
Other loans and leases	0.24	0.44	0.14	0.28	0.27

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.22	0.26	0.31	0.32	0.32
90+ days past due loans and leases	0.02	0.04	0.03	0.03	0.04
Nonaccrual loans and leases	0.44	0.60	0.48	0.49	0.46
90+ days past due and nonaccrual loans and leases	0.48	0.67	0.54	0.54	0.55
30-89 days past due restructured	0.00	0.00	0.00	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.08	0.09	0.07	0.10	0.10
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.22	0.26	0.31	0.32	0.32
90+ days past due assets	0.02	0.04	0.03	0.03	0.04
Nonaccrual assets	0.44	0.60	0.48	0.49	0.47
30+ days past due and nonaccrual assets	0.71	0.95	0.87	0.88	0.89
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.31	0.47	0.39	0.39	0.40
90+ past due and nonaccrual assets + other real estate owned	0.34	0.52	0.45	0.45	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.45	0.63	0.56	0.59	0.63
Allowance for loan and lease losses	59.86	72.10	92.08	95.97	100.14
Equity capital + allowance for loan and lease losses	4.10	5.64	4.77	5.09	5.57
Tier 1 capital + allowance for loan and lease losses	4.51	6.21	5.30	5.65	6.11
Loans and leases + other real estate owned	0.70	0.92	0.78	0.82	0.86

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.18	0.25	0.28	0.29	0.29
	90+ days past due	0.02	0.04	0.03	0.03	0.05
	Nonaccrual	0.43	0.63	0.45	0.48	0.43
Commercial and industrial	30-89 days past due	0.19	0.15	0.22	0.23	0.27
	90+ days past due	0.02	0.02	0.02	0.02	0.01
	Nonaccrual	0.53	0.61	0.74	0.61	0.60
Individuals	30-89 days past due	0.53	0.52	0.60	0.68	0.69
	90+ days past due	0.02	0.02	0.02	0.03	0.03
	Nonaccrual	0.14	0.14	0.12	0.15	0.21
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.06	0.07	0.10	0.11	0.15
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.18	0.57	0.80	0.46	0.31
Foreign governments	30-89 days past due	0.00				
	90+ days past due	0.00				
	Nonaccrual	0.00				
Other loans and leases	30-89 days past due	0.31	0.67	0.28	0.18	0.12
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.10	0.04	0.04	0.06

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 12/31/2021

		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Memoranda						
1-4 Family	30-89 days past due	0.37	0.46	0.53	0.52	0.56
	90+ days past due	0.04	0.06	0.05	0.04	0.06
	Nonaccrual	0.48	0.67	0.55	0.61	0.65
Revolving	30-89 days past due	0.19	0.25	0.36	0.36	0.29
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.37	0.46	0.34	0.35	0.42
Closed-End	30-89 days past due	0.40	0.48	0.56	0.54	0.63
	90+ days past due	0.04	0.06	0.05	0.05	0.06
	Nonaccrual	0.49	0.69	0.57	0.64	0.68
Junior Lien	30-89 days past due	0.01	0.01	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.03	0.03	0.04
Commercial real estate	30-89 days past due	0.08	0.14	0.15	0.16	0.15
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.37	0.57	0.34	0.41	0.33
Construction and development	30-89 days past due	0.09	0.16	0.20	0.17	0.18
	90+ days past due	0.00	0.01	0.01	0.00	0.01
	Nonaccrual	0.08	0.21	0.18	0.18	0.21
1-4 family	30-89 days past due	0.03	0.03	0.05	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.01	0.04	0.04
Other	30-89 days past due	0.04	0.09	0.12	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.06	0.16	0.14	0.10	0.12
Multifamily	30-89 days past due	0.02	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.10	0.03	0.04	0.05
Nonfarm non-residential	30-89 days past due	0.08	0.14	0.13	0.17	0.14
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.49	0.73	0.36	0.52	0.40
Owner occupied	30-89 days past due	0.03	0.05	0.06	0.08	0.06
	90+ days past due	0.00	0.01	0.01	0.00	0.01
	Nonaccrual	0.18	0.27	0.19	0.20	0.16
Other	30-89 days past due	0.03	0.06	0.05	0.07	0.06
	90+ days past due	0.00	0.00	0.01	0.01	0.01
	Nonaccrual	0.24	0.33	0.14	0.22	0.16
Farmland	30-89 days past due	0.06	0.08	0.21	0.09	0.10
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.73	1.19	1.06	0.49	0.44
Credit card	30-89 days past due	0.88	1.02	0.87	1.03	0.83
	90+ days past due	0.12	0.22	0.18	0.26	0.22
	Nonaccrual	0.01	0.02	0.00	0.07	0.08

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2021

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	12.26			10.85			12.54			12.41		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.90			11.54			13.23			13.07		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	14.97			13.38			14.69			14.53		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	9.54			9.65			10.39			10.37		
Supplementary leverage ratio, advanced approaches HCs												

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	25.00	50.00	60.00	66.67	75.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	75.00	50.00	40.00	33.33	25.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.65	0.41	0.37	0.46	0.44
Premium income / Insurance activities revenue	0.01	0.01	0.03	0.00	0.01
Credit related premium income / Total premium income	100.00	100.00	100.00	50.00	60.00
Other premium income / Total premium income	0.00	0.00	0.00	50.00	40.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	47.20	19.85	37.86	72.25	31.81
Insurance net income (L/H) / Equity (L/H)	84.24				
Insurance benefits, losses, expenses / Insurance premiums	654.17	-40.91	132.57	116.87	136.34
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.86	11.01	11.53	13.70	14.86
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2021

Foreign Activities

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Yield: Foreign loans	0.00	0.05	0.00	0.00	0.00
Cost: Interest-bearing deposits	0.42	1.24	2.53	1.85	0.84
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans			2.35	3.83	4.38
Foreign governments and institutions	0.00				
Growth Rates					
Net loans and leases	-29.45	5,672.05	-47.91	-27.26	22.03
Total selected assets	-19.66	6.04	-25.04	5.03	-5.54
Deposits	-65.37	-44.89	2.53	-2.42	-22.72

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	12.00	9.11	10.58	11.03	8.67
Bank net income / Average equity investment in banks	12.16	9.38	10.85	11.56	9.11
Nonbank net income / Average equity investment in nonbanks	12.65	9.69	12.07	10.83	9.81
Subsidiary HCs net income / Average equity investment in sub HCs	10.93	8.82	15.16	9.40	8.81
Bank net income / Parent net income	103.27	104.93	103.77	104.73	104.64
Nonbank net income / Parent net income	0.79	1.04	1.08	0.99	1.13
Subsidiary holding companies' net income / Parent net income	92.14	101.16	92.33	90.39	90.33
Leverage					
Total liabilities / Equity capital	11.91	11.62	9.66	9.50	11.14
Total debt / Equity capital	6.43	5.79	3.93	3.94	4.62
Total debt + notes payable to subs that issued TPS / Equity capital	10.25	9.67	7.99	7.93	9.36
Total debt + Loans guaranteed for affiliate / Equity capital	6.44	5.79	3.97	3.98	4.64
Total debt / Equity capital - excess over fair value	6.43	5.79	3.93	3.94	4.62
Long-term debt / Equity capital	6.32	5.67	3.86	3.76	4.39
Short-term debt / Equity capital	0.00	0.01	0.01	0.03	0.02
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.01	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	29.28	20.97	14.37	15.49	17.83
Double Leverage					
Equity investment in subs / Equity capital	105.13	104.49	104.21	104.10	105.17
Total investment in subs / Equity capital	105.41	104.82	104.48	104.38	105.55
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)	0.43	0.49	0.44	0.36	0.56
Equity investment in subs - equity cap / Net income-div (X)	1.19	1.45	1.47	1.18	1.91
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	149.01	121.76	153.39	113.37	96.31
Cash from ops + noncash items + op expense / Op expense + dividend	162.16	138.81	152.31	123.74	100.80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	113.55	140.42	105.99	108.88	101.42
Pretax operating income + interest expense / Interest expense	2,880.63	2,318.94	17,211.14	1,631.73	1,955.22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,086.99	1,435.81	2,481.22	1,015.91	1,082.59
Dividends + interest from subsidiaries / Interest expense + dividends	183.83	137.00	196.13	140.89	107.07
Fees + other income from subsidiaries / Salary + other expenses	5.56	4.45	3.91	3.76	6.15
Net income / Current part of long-term debt + preferred dividends (X)	554.65	52.16	71.69	106.04	71.32
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.37	2.19	1.59	1.59	1.68
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	8.16	0.70	0.46
Total	0.00	0.00	8.16	0.70	0.46
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.09	0.09	0.13	0.14	0.15
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2021

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	67.36	79.13	65.39	87.25	100.86
Dividends declared / Net income	22.04	29.39	25.65	24.10	32.32
Net income - dividends / Average equity	9.23	6.36	7.61	8.12	5.74
Percent of Dividends Paid					
Dividends from bank subsidiaries	164.98	130.75	160.93	131.90	106.72
Dividends from nonbank subsidiaries	2.62	3.01	2.59	2.83	2.37
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	199.40	158.62	209.89	144.51	114.69
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	40.51	43.52	45.88	33.37	35.18
Interest income from bank subsidiaries	0.01	0.05	0.09	0.11	0.14
Management and service fees from bank subsidiaries	0.47	0.57	0.47	0.32	0.94
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	43.20	51.02	48.40	35.67	41.35
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	68.07	99.52	76.61	80.47	129.02
Interest income from nonbank subsidiaries	0.04	0.07	0.91	0.31	0.63
Management and serv fees from nonbank subsidiaries	0.15	0.02	0.02	0.17	0.60
Other income from nonbank subsidiaries	0.03	0.11	0.01	0.06	0.08
Operating income from nonbank subsidiaries	73.08	105.70	83.73	96.62	153.75
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	42.24	29.39	65.48	43.51	58.43
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.07
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	-0.14
Other income from subsidiary holding companies	0.00	0.00	0.00	0.15	0.00
Operating income from subsidiary holding companies	42.25	29.39	65.48	43.66	58.36
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	75.77	76.69	77.61	72.95	67.33
Interest income from bank subsidiaries	0.05	0.11	0.23	0.55	1.07
Management and service fees from bank subsidiaries	1.26	0.96	0.75	0.59	2.14
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	83.45	84.80	94.06	89.39	79.76
Dividends from nonbank subsidiaries	1.46	1.76	1.13	2.65	1.78
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.85	2.06	1.56	3.33	3.09
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	287.26	400.31	1,178.56	854.19	886.47
Loans and advances from subsidiaries / Total debt	32.71	59.71	70.71	81.26	74.60

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									152
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.85	2.11	2.27	2.50	2.92	3.06	3.43	3.56	60
+ Non-interest income	0.94	0.22	0.33	0.51	0.86	1.21	1.82	2.46	152
- Overhead expense	2.37	1.47	1.66	1.97	2.31	2.66	3.49	4.12	152
- Provision for credit losses	-0.01	-0.21	-0.16	-0.09	-0.01	0.06	0.16	0.19	152
+ Securities gains (losses)	0.01	-0.01	0.00	0.00	0.00	0.01	0.03	0.06	152
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	60
= Pretax net operating income (tax equivalent)	1.64	0.92	1.04	1.37	1.71	1.93	2.10	2.29	60
Net operating income	1.25	0.72	0.81	1.01	1.25	1.46	1.68	2.04	152
Net income	1.25	0.72	0.81	1.01	1.25	1.46	1.68	2.04	152
Net income (Subchapter S adjusted)	1.37	0.84	0.89	1.00	1.24	1.45	1.65	2.24	14
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.34	2.54	2.67	3.00	3.37	3.68	3.94	4.09	60
Interest expense	0.28	0.09	0.11	0.18	0.26	0.39	0.51	0.61	152
Net interest income (tax equivalent)	3.05	2.21	2.38	2.69	3.11	3.32	3.74	3.90	60
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.06	-0.05	-0.02	0.00	0.04	0.11	0.26	0.32	152
Earnings coverage of net loan and lease losses (X)	-14.42	-812.27	-385.60	-32.11	17.54	61.00	160.08	236.88	151
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	0.65	0.90	1.02	1.23	1.44	1.76	2.00	152
Allowance for loan and lease losses / Total loans and leases	1.25	0.64	0.90	1.02	1.23	1.43	1.76	1.99	152
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.06	0.09	0.22	0.42	0.73	1.01	1.21	152
30-89 days past due loans and leases / Total loans and leases	0.22	0.02	0.03	0.07	0.17	0.33	0.56	0.82	152
Liquidity and Funding									
Net noncore funding dependence	-5.48	-35.94	-26.70	-13.68	-3.37	2.40	11.79	15.16	152
Net short-term noncore funding dependence	-7.85	-36.80	-27.15	-14.85	-6.28	0.23	5.41	9.30	152
Net loans and leases / Total assets	64.16	42.92	47.52	55.61	65.77	72.09	77.56	79.72	152
Capitalization									
Tier 1 leverage ratio	9.54	7.21	7.67	8.59	9.21	10.44	11.79	12.96	152
Holding company equity capital / Total assets	10.31	6.88	7.80	9.03	10.17	11.55	12.81	13.75	152
Total equity capital (including minority interest) / Total assets	10.36	6.88	7.83	9.13	10.40	11.61	12.79	13.75	152
Common equity tier 1 capital / Total risk-weighted assets	12.47	9.03	9.64	10.86	12.40	13.79	16.09	17.26	140
Net loans and leases / Equity capital (X)	6.35	4.11	4.76	5.33	6.22	7.33	8.22	9.00	152
Cash dividends / Net income	22.04	0.00	0.00	7.70	25.44	34.06	46.53	57.74	152
Cash dividends / Net income (Subchapter S adjusted)	53.82	22.25	22.30	22.46	27.19	58.55	106.64	122.67	4
Growth Rates									
Assets	9.64	-1.52	-0.44	3.78	9.34	13.72	20.09	24.95	141
Equity capital	7.15	-2.41	-0.34	3.11	6.52	10.85	17.15	23.53	141
Net loans and leases	2.51	-9.99	-6.71	-3.14	2.15	6.54	15.61	21.05	141
Noncore funding	-21.51	-61.59	-55.36	-37.54	-20.75	-4.80	11.82	20.27	140
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Long-term debt / Equity capital	6.32	0.00	0.00	0.00	4.57	14.25	19.02	23.71	152
Equity investment in subsidiaries / Equity capital	105.13	92.12	94.80	98.60	103.18	112.45	117.66	123.78	152
Cash from ops + noncash items + op expense / Op expense + dividends	162.16	2.18	27.70	93.09	119.10	194.75	450.33	690.81	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	3.12	2.41	2.50	2.81	3.14	3.39	3.65	3.77	60
Less: Interest expense	0.26	0.08	0.10	0.16	0.24	0.37	0.47	0.57	152
Equals: Net interest income (tax equivalent)	2.85	2.11	2.27	2.50	2.92	3.06	3.43	3.56	60
Plus: Non-interest income	0.94	0.22	0.33	0.51	0.86	1.21	1.82	2.46	152
Equals: adjusted operating income (tax equivalent)	3.91	2.81	2.98	3.38	3.81	4.33	5.00	7.06	60
Less: Overhead expense	2.37	1.47	1.66	1.97	2.31	2.66	3.49	4.12	152
Less: Provision for credit losses	-0.01	-0.21	-0.16	-0.09	-0.01	0.06	0.16	0.19	152
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	152
Plus: Realized gains (losses) on available-for-sale securities	0.01	-0.01	0.00	0.00	0.00	0.01	0.03	0.06	152
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	60
Equals: Pretax net operating income (tax equivalent)	1.64	0.92	1.04	1.37	1.71	1.93	2.10	2.29	60
Less: Applicable income taxes (tax equivalent)	0.35	0.00	0.11	0.28	0.38	0.43	0.51	0.58	60
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equals: Net operating income	1.25	0.72	0.81	1.01	1.25	1.46	1.68	2.04	152
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equals: Net income	1.25	0.72	0.81	1.01	1.25	1.46	1.68	2.04	152
Memo: Net income (last four quarters)	1.26	0.75	0.83	1.01	1.25	1.47	1.68	2.04	145
Net income-BHC and noncontrolling (minority) interest	1.25	0.73	0.82	1.01	1.25	1.46	1.68	2.04	152
Margin Analysis									
Average earning assets / Average assets	93.81	88.64	90.46	92.15	93.94	95.67	96.62	97.68	152
Average interest-bearing funds / Average assets	64.97	47.16	52.73	58.31	64.37	71.27	78.04	84.69	152
Interest income (tax equivalent) / Average earning assets	3.34	2.54	2.67	3.00	3.37	3.68	3.94	4.09	60
Interest expense / Average earning assets	0.28	0.09	0.11	0.18	0.26	0.39	0.51	0.61	152
Net interest income (tax equivalent) / Average earning assets	3.05	2.21	2.38	2.69	3.11	3.32	3.74	3.90	60
Yield or Cost									
Total loans and leases (tax equivalent)	4.17	3.35	3.53	3.83	4.08	4.43	4.94	5.68	60
Interest-bearing bank balances	0.15	0.09	0.10	0.13	0.14	0.17	0.20	0.27	152
Federal funds sold and reverse repos	0.17	0.00	0.00	0.00	0.08	0.15	0.82	1.17	52
Trading assets	0.32	0.00	0.00	0.00	0.00	0.00	1.92	4.34	40
Total earning assets	3.40	2.70	2.84	3.13	3.38	3.68	4.03	4.19	152
Investment securities (tax equivalent)	1.76	0.70	1.15	1.38	1.69	2.15	2.55	2.76	60
US Treasury and agency securities (excluding mortgage-backed securities)	1.22	0.30	0.46	0.76	1.18	1.64	2.18	2.84	146
Mortgage-backed securities	1.44	0.70	0.93	1.15	1.43	1.70	2.00	2.30	150
All other securities	2.55	0.90	1.22	1.99	2.56	3.17	3.88	4.27	58
Interest-bearing deposits	0.27	0.08	0.10	0.16	0.26	0.37	0.50	0.60	152
Time deposits of \$250K or more	0.79	0.27	0.37	0.52	0.77	1.06	1.31	1.52	150
Time deposits < \$250K	0.75	0.25	0.36	0.51	0.74	0.98	1.22	1.41	150
Other domestic deposits	0.17	0.04	0.05	0.10	0.16	0.23	0.31	0.45	152
Foreign deposits	0.42	0.08	0.11	0.20	0.36	0.60	0.75	0.80	3
Federal funds purchased and repos	0.11	0.00	0.00	0.03	0.08	0.18	0.35	0.60	119
Other borrowed funds and trading liabilities	0.52	0.00	0.00	0.00	0.00	1.20	2.10	3.72	141
All interest-bearing funds	0.41	0.16	0.18	0.27	0.38	0.57	0.70	0.81	152

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.54	0.00	0.00	0.00	0.00	0.01	3.41	6.88	151
Overhead expenses / Net Interest Income + non-interest income	60.87	46.87	51.03	55.05	60.14	65.96	73.31	75.96	152
Percent of Average Assets									
Total overhead expense	2.37	1.47	1.66	1.97	2.31	2.66	3.49	4.12	152
Personnel expense	1.37	0.82	0.97	1.11	1.33	1.57	1.91	2.40	152
Net occupancy expense	0.28	0.16	0.19	0.21	0.27	0.33	0.39	0.48	152
Other operating expenses	0.70	0.36	0.42	0.56	0.68	0.84	1.06	1.31	152
Overhead less non-interest income	1.39	0.74	0.91	1.14	1.38	1.62	1.85	1.99	152
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.22	47.86	50.44	54.90	59.52	63.90	72.57	75.71	60
Personnel expense	34.80	23.28	26.49	31.12	34.80	38.14	42.61	47.22	60
Net occupancy expense	7.32	4.47	4.81	5.74	7.32	8.85	10.01	10.93	60
Other operating expenses	17.64	11.89	12.80	14.54	17.31	19.74	25.81	27.21	60
Total non-interest income	25.08	6.65	9.29	16.77	25.37	31.48	38.81	64.54	60
Fiduciary activities income	2.36	0.00	0.00	0.00	1.41	3.85	9.26	12.26	60
Service charges on domestic deposit accounts	3.14	0.53	0.70	1.62	2.69	4.57	6.57	10.30	60
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.36	1.00	60
Investment banking fees and commissions	0.93	0.00	0.00	0.00	0.65	1.42	2.98	6.64	60
Insurance activities revenue	0.65	0.00	0.00	0.00	0.00	0.67	4.73	6.34	60
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	60
Net servicing fees	0.47	-0.03	0.00	0.00	0.11	0.89	1.99	2.52	60
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Net gain (loss) - sales of loans, OREO, and other assets	4.59	0.00	0.02	0.69	2.93	6.65	14.47	21.54	60
Other non-interest income	8.85	1.89	3.11	4.51	7.54	11.14	16.22	34.93	60
Overhead less non-interest income	34.60	6.63	20.92	26.84	34.97	42.16	47.66	57.62	60
Applicable income taxes / Pretax net operating income (tax equivalent)	21.51	0.27	14.13	19.10	21.85	25.24	27.06	28.01	60
Applicable income tax + TE / Pretax net operating income + TE	21.54	0.00	12.45	19.95	22.74	26.32	27.96	28.63	60

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	47.29	20.28	30.87	38.33	46.00	56.81	65.95	70.40	152
Commercial and industrial loans	10.08	2.75	3.58	5.68	8.76	14.10	20.53	27.40	152
Loans to individuals	2.29	0.04	0.09	0.29	0.97	3.07	8.93	16.15	152
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	152
Agricultural loans	0.46	0.00	0.00	0.00	0.05	0.64	2.31	3.75	152
Other loans and leases	1.08	0.00	0.00	0.00	0.09	1.62	5.83	8.69	152
Net loans and leases	64.16	42.92	47.52	55.61	65.77	72.09	77.56	79.72	152
Debt securities over 1 year	17.60	3.65	6.51	9.88	16.84	23.32	33.49	38.39	152
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.01	0.09	0.28	1.16	152
Subtotal	82.60	66.66	70.15	77.71	83.44	88.49	90.49	92.27	152
Interest-bearing bank balances	7.80	0.52	1.05	2.34	6.96	11.94	18.88	22.34	152
Federal funds sold and reverse repos	0.05	0.00	0.00	0.00	0.00	0.00	0.24	1.08	152
Debt securities 1 year or less	1.75	0.03	0.09	0.36	1.01	2.65	5.11	9.02	152
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.30	152
Total earning assets	93.39	89.50	90.35	92.12	93.49	94.86	96.03	96.48	152
Non-interest cash and due from depository institutions	0.87	0.24	0.36	0.54	0.79	1.13	1.69	1.97	152
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.18	152
All other assets	5.67	2.66	3.31	4.45	5.50	6.97	8.28	9.09	152
Memoranda									
Short-term investments	10.52	1.88	2.49	4.67	9.19	15.26	20.59	25.63	152
US Treasury securities	0.69	0.00	0.00	0.00	0.01	0.99	3.47	6.44	152
US agency securities (excluding mortgage-backed securities)	1.83	0.00	0.01	0.18	0.94	2.73	6.31	9.06	152
Municipal securities	3.67	0.00	0.01	0.45	2.28	5.95	11.45	14.02	152
Mortgage-backed securities	10.07	0.62	2.37	5.36	8.80	14.16	20.94	25.30	152
Asset-backed securities	0.43	0.00	0.00	0.00	0.00	0.29	2.91	5.23	152
Other debt securities	0.67	0.00	0.00	0.03	0.34	1.16	2.57	3.80	152
Loans held-for-sale	0.28	0.00	0.00	0.02	0.11	0.31	1.13	2.12	152
Loans held for investment	64.48	43.47	48.08	56.33	66.27	71.64	77.19	80.39	152
Real estate loans secured by 1-4 family	13.45	1.71	4.07	7.12	12.07	19.55	27.19	31.13	152
Revolving	1.60	0.01	0.09	0.55	1.40	2.48	3.60	4.37	152
Closed-end, secured by first liens	11.44	1.31	3.12	6.15	9.90	16.24	25.01	27.74	152
Closed-end, secured by junior liens	0.22	0.00	0.02	0.07	0.17	0.33	0.62	0.75	152
Commercial real estate loans	30.90	11.48	17.17	23.21	30.67	37.72	43.91	54.15	152
Construction and land development	4.37	0.45	0.91	2.46	3.86	6.43	8.46	10.06	152
Multifamily	4.79	0.31	0.85	1.79	3.48	6.39	12.67	24.60	152
Nonfarm nonresidential	20.52	6.85	9.93	16.13	20.39	26.58	30.23	32.18	152
Real estate loans secured by farmland	0.95	0.00	0.00	0.02	0.18	1.55	4.22	5.41	152

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 2
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	73.64	43.39	49.52	65.42	73.88	84.76	90.32	93.43	152
Real estate loans secured by 1-4 family	20.95	3.35	6.07	11.60	19.45	28.83	39.07	47.78	152
Revolving	2.54	0.02	0.13	0.86	2.35	3.69	6.25	8.14	152
Closed-end	18.13	2.40	5.07	9.94	16.41	25.96	36.61	41.28	152
Commercial real estate loans	48.47	22.18	30.43	40.31	48.43	56.24	67.58	74.77	152
Construction and land development	6.90	0.75	1.41	3.86	5.99	10.04	13.44	15.93	152
1-4 family	1.50	0.00	0.03	0.45	1.10	2.21	4.11	5.14	152
Other	5.34	0.44	1.15	2.60	4.85	7.45	10.51	12.34	152
Multifamily	7.23	0.50	1.39	2.85	5.51	9.47	17.08	31.85	152
Nonfarm nonresidential	32.22	12.64	16.55	26.02	32.32	39.10	46.93	49.24	152
Owner-occupied	11.23	1.86	4.06	7.43	11.13	14.82	19.08	22.99	152
Other	20.58	6.87	9.91	15.15	19.93	25.97	31.77	38.15	152
Real estate loans secured by farmland	1.57	0.00	0.00	0.03	0.33	2.91	6.94	8.84	152
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	152
Commercial and industrial loans	15.94	4.61	6.03	9.65	14.44	21.32	30.08	40.57	152
Loans to individuals	3.85	0.05	0.12	0.47	1.56	5.53	14.54	24.70	152
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.33	152
Agricultural loans	0.79	0.00	0.00	0.00	0.08	0.96	4.06	6.15	152
Other loans and leases	1.70	0.00	0.00	0.00	0.15	2.71	8.67	14.06	152
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	473.66	156.56	278.67	381.02	472.89	577.77	660.65	692.82	152
Real estate loans secured by 1-4 family	134.50	16.80	39.37	70.08	121.36	185.21	279.10	354.54	152
Revolving	16.12	0.09	0.87	5.32	14.26	24.81	36.43	46.44	152
Closed-end	116.85	13.80	29.96	59.50	97.01	169.90	258.71	291.66	152
Commercial real estate loans	311.38	92.71	165.62	240.37	307.16	379.85	456.37	514.96	152
Construction and land development	44.02	4.33	8.51	24.43	39.88	64.40	83.21	106.49	152
1-4 family	9.60	0.00	0.18	2.88	7.42	12.92	26.18	32.03	152
Other	34.06	2.97	7.70	16.57	30.59	48.76	71.07	80.76	152
Multifamily	46.60	3.14	9.32	18.27	33.85	58.71	128.48	228.48	152
Nonfarm nonresidential	207.27	64.79	82.70	150.93	208.69	263.75	314.41	336.63	152
Owner-occupied	71.93	10.51	24.26	46.01	70.14	97.37	128.32	141.60	152
Other	131.36	39.35	52.29	89.14	128.50	177.09	219.42	243.43	152
Real estate loans secured by farmland	9.66	0.00	0.00	0.17	1.90	16.24	44.71	55.39	152
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	152
Commercial and industrial loans	100.59	25.41	34.43	59.18	90.72	139.05	188.74	236.45	152
Loans to individuals	23.11	0.32	0.85	2.87	9.24	30.09	90.99	159.03	152
Credit card loans	0.19	0.00	0.00	0.00	0.00	0.24	1.12	1.90	152
Agricultural loans	4.60	0.00	0.00	0.00	0.54	5.98	20.62	42.84	152
Other loans and leases	10.71	0.00	0.00	0.00	0.95	16.37	57.78	90.77	152
Supplemental									
Non-owner occupied CRE loans / Gross loans	36.99	13.86	21.79	28.80	35.82	44.52	55.04	64.62	152
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	236.80	72.43	120.75	161.89	233.51	296.09	364.70	441.27	152
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	313.61	92.71	165.73	240.79	309.71	382.79	456.39	517.88	152

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2021

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	10.52	1.88	2.49	4.67	9.19	15.26	20.59	25.63	152
Liquid assets	23.21	8.05	11.07	16.35	22.26	29.22	37.14	44.47	152
Investment securities	20.27	6.39	8.67	12.26	18.73	26.34	38.71	44.90	152
Net loans and leases	64.16	42.92	47.52	55.61	65.77	72.09	77.56	79.72	152
Net loans, leases and standby letters of credit	64.55	43.35	47.87	55.78	66.19	72.26	77.59	80.73	152
Core deposits	80.59	66.03	72.05	77.45	81.65	84.66	86.38	87.84	152
Noncore funding	6.59	1.04	1.55	3.09	5.78	9.72	14.81	18.16	152
Time deposits of \$250K or more	2.59	0.47	0.70	1.46	2.21	3.36	5.73	7.86	152
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Federal funds purchased and repos	0.55	0.00	0.00	0.00	0.04	1.00	2.41	3.89	152
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Net federal funds purchased (sold)	0.50	-0.43	-0.01	0.00	0.00	0.86	2.39	3.80	152
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other borrowings w/remaining maturity of 1 year or less	0.41	0.00	0.00	0.00	0.01	0.55	1.93	4.40	152
Earning assets that reprice within 1 year	30.91	11.33	14.07	21.20	28.92	41.00	52.28	56.01	152
Interest-bearing liabilities that reprice within 1 year	13.48	2.03	2.90	4.66	7.96	14.82	51.81	59.46	152
Long-term debt that reprices within 1 year	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.49	152
Net assets that reprice within 1 year	16.86	-30.78	-16.09	6.28	17.58	31.66	40.75	47.44	152
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-5.48	-35.94	-26.70	-13.68	-3.37	2.40	11.79	15.16	152
Net short-term noncore funding dependence	-7.85	-36.80	-27.15	-14.85	-6.28	0.23	5.41	9.30	152
Short-term investment / Short-term noncore funding	421.15	21.38	44.81	93.87	215.85	577.06	1434.90	2656.43	151
Liquid assets - short-term noncore funding / Nonliquid assets	25.43	0.55	3.69	12.30	23.16	36.09	52.26	72.87	152
Net loans and leases / Total deposits	75.87	47.94	54.89	64.96	77.20	85.98	93.41	98.96	152
Net loans and leases / Core deposits	80.11	49.79	57.51	68.67	80.77	91.02	102.80	111.50	152
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.07	-2.23	-1.42	-0.25	0.02	0.24	0.97	1.18	77
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.24	-2.94	-2.11	-0.90	0.01	1.22	3.42	4.30	150
Structured notes appreciation (depreciation) / Tier 1 capital	-0.05	-0.27	-0.21	-0.08	-0.02	0.00	0.04	0.05	47
Percent of Investment Securities									
Held-to-maturity securities	9.13	0.00	0.00	0.00	0.02	13.52	46.83	64.34	151
Available-for-sale securities	89.62	33.37	53.17	79.19	98.53	100.00	100.00	100.00	151
US Treasury securities	3.49	0.00	0.00	0.00	0.09	5.70	17.82	30.45	151
US agency securities (excluding mortgage-backed securities)	9.21	0.00	0.13	1.43	5.69	13.99	30.17	41.52	151
Municipal securities	17.78	0.00	0.10	3.21	13.69	27.37	48.02	54.78	151
Mortgage-backed securities	52.45	6.97	17.08	36.14	51.35	71.08	86.56	92.01	151
Asset-backed securities	2.22	0.00	0.00	0.00	0.00	2.49	12.31	28.00	151
Other debt securities	3.93	0.00	0.00	0.13	1.82	6.36	15.54	23.70	151
Mutual funds and equity securities	0.42	0.00	0.00	0.00	0.03	0.42	1.96	5.19	151
Debt securities 1 year or less	10.21	0.25	0.56	2.14	5.84	15.29	33.91	46.83	151
Debt securities 1 to 5 years	17.78	1.65	2.35	6.21	15.50	26.30	43.68	56.26	151
Debt securities over 5 years	68.22	9.05	30.94	54.22	73.98	84.28	93.85	96.54	151
Pledged securities	36.34	0.39	3.46	18.84	34.37	57.56	72.05	78.22	151
Structured notes, fair value	0.31	0.00	0.00	0.00	0.00	0.29	1.85	3.09	151
Percent Change from Prior Like Quarter									
Short-term investments	30.57	-52.37	-38.40	-14.28	19.88	62.66	136.35	183.80	141
Investment securities	36.80	-7.82	-3.37	14.67	34.15	54.75	93.19	105.67	140
Core deposits	15.13	1.65	4.94	9.59	14.16	20.45	27.90	32.16	141
Noncore funding	-21.51	-61.59	-55.36	-37.54	-20.75	-4.80	11.82	20.27	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	16.95	6.01	8.71	13.08	16.66	20.71	25.99	30.45	152
Standby letters of credit	0.31	0.01	0.06	0.13	0.26	0.41	0.72	0.90	152
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.20	152
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	152
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.42	152
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	152
Derivative contracts	3.32	0.00	0.00	0.00	0.00	3.98	21.79	26.68	152
Interest rate contracts	3.26	0.00	0.00	0.00	0.00	3.98	18.91	25.94	152
Interest rate futures and forward contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.37	1.20	152
Written options contracts (interest rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.81	1.21	152
Purchased options contracts (interest rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	152
Interest rate swaps	2.61	0.00	0.00	0.00	0.00	3.38	16.21	23.83	152
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	27.65	10.56	14.59	20.92	27.58	33.88	42.57	46.92	152

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date:12/31/2021

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.27	83.70	99.92	100.00	100.00	100.00	100.00	100.00	53
Foreign exchange contracts	0.15	0.00	0.00	0.00	0.00	0.00	0.02	3.05	53
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Futures and forwards									
	7.19	0.00	0.00	0.00	1.56	11.63	29.29	47.86	53
Written options									
	5.82	0.00	0.00	0.00	2.68	8.19	23.47	31.81	53
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Over-the-counter	5.82	0.00	0.00	0.00	2.68	8.19	23.47	31.81	53
Purchased options									
	1.88	0.00	0.00	0.00	0.00	0.00	9.34	19.91	53
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Over-the-counter	1.88	0.00	0.00	0.00	0.00	0.00	9.34	19.91	53
Swaps									
	82.57	21.35	47.41	70.13	89.06	99.87	100.00	100.00	53
Held for trading									
	24.39	0.00	0.00	0.00	0.00	47.67	98.28	100.00	53
Interest rate contracts	16.71	0.00	0.00	0.00	0.00	47.67	98.28	100.00	53
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	53
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Non-traded									
	75.61	0.00	1.72	52.33	100.00	100.00	100.00	100.00	53
Interest rate contracts	74.23	0.00	1.72	47.63	100.00	100.00	100.00	100.00	53
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	53
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Derivative contracts (excluding futures and forex 14 days or less)									
	85.18	5.90	51.65	76.37	96.88	100.00	100.78	103.91	53
One year or less	11.70	0.00	0.00	0.51	5.05	14.75	43.36	74.15	53
Over 1 year to 5 years	26.77	0.00	0.00	5.09	26.84	42.79	60.28	77.51	53
Over 5 years	38.83	0.00	0.00	15.29	41.99	62.27	73.65	91.36	53
Gross negative fair value (absolute value)	1.54	0.00	0.10	0.65	1.38	2.34	2.93	4.25	53
Gross positive fair value	1.36	0.07	0.37	0.79	1.26	1.78	2.62	2.89	53
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	152
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	152
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	152
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	152
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.03	0.06	152
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
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	152
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other Ratios									
Current credit exposure / Risk-weighted assets	0.12	0.00	0.00	0.00	0.03	0.21	0.48	0.84	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2021

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	-0.01	-0.21	-0.16	-0.09	0.00	0.06	0.16	0.19	152
Provision for loan and lease losses / Average loans and leases	-0.01	-0.31	-0.23	-0.14	-0.01	0.11	0.24	0.28	152
Provision for loan and lease losses / Net loan and lease losses	146.32	-2770.24	-816.24	-180.60	29.74	259.89	1558.06	4968.55	151
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	0.65	0.90	1.02	1.23	1.44	1.76	2.00	152
Allowance for loan and lease losses / Total loans and leases	1.25	0.64	0.90	1.02	1.23	1.43	1.76	1.99	152
Allowance for loan and lease losses / Net loans and leases losses (X)	31.38	3.18	4.49	8.77	16.31	39.17	94.40	257.65	110
Allowance for loan and lease losses / Nonaccrual assets	457.70	110.70	126.44	170.27	298.77	581.11	1531.18	1768.01	148
ALLL / 90+ days past due + nonaccrual loans and leases	460.14	91.00	112.50	162.18	284.07	589.30	1510.41	2066.88	151
Gross loan and lease losses / Average loans and leases	0.12	0.00	0.01	0.04	0.08	0.16	0.33	0.50	152
Recoveries / Average loans and leases	0.05	0.00	0.01	0.02	0.04	0.07	0.15	0.20	152
Net losses / Average loans and leases	0.06	-0.05	-0.02	0.00	0.04	0.11	0.26	0.32	152
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Recoveries / Prior year-end losses	43.82	3.34	11.31	18.85	34.49	67.77	101.41	138.94	139
Earnings coverage of net loan and lease losses (X)	-14.42	-812.27	-385.60	-32.11	17.54	61.00	160.08	236.88	151
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.07	-0.04	-0.01	0.00	0.03	0.16	0.21	151
Real estate loans secured by 1-4 family	-0.01	-0.17	-0.08	-0.02	0.00	0.01	0.04	0.05	151
Revolving	-0.01	-0.28	-0.13	-0.02	0.00	0.00	0.04	0.12	145
Closed-end	-0.01	-0.12	-0.06	-0.02	0.00	0.01	0.04	0.05	151
Commercial real estate loans	0.03	-0.07	-0.04	0.00	0.00	0.04	0.20	0.26	151
Construction and land development	-0.01	-0.15	-0.09	-0.01	0.00	0.00	0.01	0.09	151
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	151
Other	-0.01	-0.13	-0.07	0.00	0.00	0.00	0.01	0.09	151
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.05	149
Nonfarm nonresidential	0.04	-0.05	-0.02	0.00	0.00	0.05	0.23	0.39	151
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.01	0.05	0.09	151
Other	0.03	-0.03	-0.01	0.00	0.00	0.02	0.19	0.28	151
Real estate loans secured by farmland	0.01	-0.02	0.00	0.00	0.00	0.00	0.02	0.22	121
Commercial and industrial loans	0.15	-0.15	-0.09	-0.01	0.06	0.30	0.69	0.89	151
Loans to individuals	0.43	0.01	0.03	0.09	0.23	0.61	1.24	3.15	111
Credit card loans	0.87	-0.07	0.00	0.00	0.74	1.28	2.52	3.85	52
Agricultural loans	0.00	-0.11	-0.04	0.00	0.00	0.00	0.02	0.06	103
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.24	-0.03	0.00	0.00	0.01	0.28	1.05	2.91	89

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 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	0.22	0.02	0.03	0.07	0.17	0.33	0.56	0.82	152
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.19	152
Nonaccrual loans and leases	0.44	0.04	0.08	0.19	0.37	0.67	0.94	1.12	152
90+ days past due and nonaccrual loans and leases	0.48	0.05	0.09	0.20	0.42	0.73	0.99	1.24	152
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	152
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	152
Nonaccrual restructured	0.08	0.00	0.00	0.01	0.04	0.12	0.30	0.42	152
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Percent of Total Assets									
+ OREO as Percent of:									
30+ days past due and nonaccrual assets	0.71	0.13	0.19	0.35	0.64	1.01	1.47	1.82	152
90+ days past due and nonaccrual assets	0.31	0.03	0.05	0.12	0.27	0.47	0.67	0.83	152
90+ past due and nonaccrual assets + other real estate owned	0.34	0.03	0.06	0.14	0.30	0.52	0.73	0.90	152
Total assets	0.45	0.05	0.10	0.24	0.40	0.65	0.93	1.11	152
Allowance for loan and lease losses	59.86	8.81	15.61	27.82	54.02	79.80	127.88	171.63	151
Equity capital + allowance for loan and lease losses	4.10	0.43	0.98	2.08	3.77	6.20	8.12	9.69	152
Tier 1 capital + allowance for loan and lease losses	4.51	0.49	0.98	2.43	3.99	6.74	9.40	10.79	152
Loans and leases + other real estate owned	0.70	0.09	0.19	0.37	0.62	1.03	1.38	1.84	152

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.18	0.01	0.02	0.06	0.13	0.27	0.51	0.69	151
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.20	151
	Nonaccrual	0.43	0.03	0.08	0.17	0.37	0.61	1.00	1.26	151
Commercial and industrial	30-89 days past due	0.19	0.00	0.00	0.03	0.12	0.33	0.68	1.02	151
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.15	151
	Nonaccrual	0.53	0.00	0.00	0.08	0.24	0.95	1.63	2.18	151
Individuals	30-89 days past due	0.53	0.00	0.00	0.11	0.39	0.74	1.85	2.74	150
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.21	150
	Nonaccrual	0.14	0.00	0.00	0.00	0.06	0.24	0.53	0.98	150
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Agricultural	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.07	0.30	0.95	103
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	103
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.20	1.04	2.12	103
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.31	0.00	0.00	0.00	0.00	0.36	1.38	4.21	89
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.23	89
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.53	0.96	89

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 12/31/2021

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.37	0.01	0.03	0.11	0.28	0.57	1.00	1.43	151
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.02	0.19	0.53	151
	Nonaccrual	0.48	0.00	0.06	0.20	0.42	0.73	1.09	1.38	151
Revolving	30-89 days past due	0.19	0.00	0.00	0.00	0.13	0.31	0.68	0.92	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.16	145
	Nonaccrual	0.37	0.00	0.00	0.05	0.27	0.68	1.10	1.73	145
Closed-End	30-89 days past due	0.40	0.00	0.02	0.11	0.29	0.60	1.16	1.50	151
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.03	0.19	0.57	151
	Nonaccrual	0.49	0.00	0.05	0.17	0.42	0.67	1.18	1.53	151
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.07	151
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	151
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.12	151
Commercial real estate	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.13	0.34	0.60	151
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.09	151
	Nonaccrual	0.37	0.00	0.01	0.08	0.26	0.52	1.09	1.38	151
Construction and development	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.16	0.39	0.88	151
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	151
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.10	0.46	0.84	151
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.28	151
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	151
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.18	0.88	151
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.05	0.32	0.65	151
Multifamily	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.31	149
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.02	0.48	1.02	149
Nonfarm non-residential	30-89 days past due	0.08	0.00	0.00	0.00	0.02	0.11	0.39	0.57	151
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.12	151
	Nonaccrual	0.49	0.00	0.01	0.08	0.38	0.73	1.35	1.71	151
Owner occupied	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.31	151
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	151
	Nonaccrual	0.18	0.00	0.00	0.03	0.11	0.33	0.53	0.79	151
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.42	151
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	151
	Nonaccrual	0.24	0.00	0.00	0.00	0.08	0.38	1.09	1.34	151
Farmland	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.05	0.35	0.94	121
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	121
	Nonaccrual	0.73	0.00	0.00	0.00	0.00	0.84	3.80	8.96	121
Credit card	30-89 days past due	0.88	0.00	0.00	0.00	0.38	1.15	3.77	5.44	52
	90+ days past due	0.12	0.00	0.00	0.00	0.00	0.18	0.56	0.84	52
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.16	52

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Cost: Interest-bearing deposits	0.42	0.08	0.11	0.20	0.36	0.60	0.75	0.80	3
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-29.45	-100.00	-95.54	-77.55	-3.81	0.09	14.56	25.19	13
Total selected assets	-19.66	-100.00	-86.62	-63.19	-2.93	0.43	27.54	97.20	37
Deposits	-65.37	-92.68	-88.62	-76.44	-56.15	-49.69	-45.81	-44.52	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	67.36	0.00	6.60	34.91	68.17	98.12	116.49	141.43	121
Dividends declared / Net income	22.04	0.00	0.00	7.70	25.44	34.06	46.53	57.74	152
Net income - dividends / Average equity	9.23	4.11	5.13	7.43	8.94	10.99	13.86	15.23	152
Percent of Dividends Paid									
Dividends from bank subsidiaries	164.98	0.00	0.00	98.66	132.58	223.42	470.98	848.08	130
Dividends from nonbank subsidiaries	2.62	0.00	0.00	0.00	0.00	0.77	15.25	31.61	130
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Dividends from all subsidiaries	199.40	0.00	17.15	102.65	140.24	234.71	566.25	892.91	130
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	40.51	0.00	0.00	13.75	37.51	67.57	101.39	136.42	144
Interest income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.28	144
Management and service fees from bank subsidiaries	0.47	0.00	0.00	0.00	0.00	0.00	1.68	12.87	144
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	144
Operating income from bank subsidiaries	43.20	0.00	0.00	15.54	40.13	72.73	104.09	147.97	144
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	68.07	0.00	0.00	15.10	83.31	100.00	121.40	198.67	74
Interest income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.13	74
Management and serv fees from nonbank subsidiaries	0.15	0.00	0.00	0.00	0.00	0.00	0.00	3.69	74
Other income from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.78	74
Operating income from nonbank subsidiaries	73.08	0.00	0.04	19.87	87.42	100.00	149.26	211.58	74
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	42.24	0.00	0.00	0.00	20.13	56.71	110.89	132.67	9
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	9
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating income from subsidiary holding companies	42.25	0.00	0.00	0.00	20.13	56.71	110.89	132.68	9
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	75.77	0.00	0.00	71.70	97.28	99.88	100.00	100.00	144
Interest income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.01	0.26	1.27	144
Management and service fees from bank subsidiaries	1.26	0.00	0.00	0.00	0.00	0.00	4.21	28.10	144
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	144
Operating income from bank subsidiaries	83.45	0.00	0.09	91.14	99.44	99.98	100.00	100.00	144
Dividends from nonbank subsidiaries	1.46	0.00	0.00	0.00	0.00	1.03	7.99	15.78	144
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	144
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	144
Operating income from nonbank subsidiaries	1.85	0.00	0.00	0.00	0.02	2.16	11.03	19.32	144
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Loans and advances from subsidiaries / Short term debt	287.26	0.00	0.00	0.00	103.10	503.60	758.68	836.65	6
Loans and advances from subsidiaries / Total debt	32.71	0.00	0.00	0.00	21.13	60.26	98.56	137.16	85

BHCPR Reporters for Quarter Ending 12/31/2021

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2021 and Other Notes</u>
1399765	4,813,867	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,099,992	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	7,104,997	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	6,218,621	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	7,084,271	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	7,896,259	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,638,399	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,334,597	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,727,332	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,349,112	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,349,681	ARBOR BANCORP, INC.	ANN ARBOR, MI	New Y-9C/BHCPR reporter
1048812	4,027,952	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	9,393,743	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1133286	9,405,618	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	Moved from Peer 1
2858951	6,859,033	BANCORP, INC., THE	WILMINGTON, DE	
1097306	5,196,278	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	6,912,068	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	8,308,325	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
3590388	4,314,209	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,709,232	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	4,846,683	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3378764	3,477,659	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,268,827	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,624,709	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	5,044,014	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	6,011,979	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	4,732,903	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	6,696,172	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	4,891,544	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	5,341,358	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,500,356	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,160,371	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	4,616,606	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	4,263,849	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,624,166	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,133,746	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
3594872	4,486,456	CBTX, INC.	BEAUMONT, TX	
2158156	3,892,368	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,419,089	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1076262	6,002,693	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,011,983	CIVISTA BANCSHARES, INC	SANDUSKY, OH	Moved from Peer 3
1118340	5,328,939	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	9,220,444	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	4,456,398	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,418,257	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	8,129,480	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,621,457	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	4,329,664	CTBC CAPITAL CORP.	LOS ANGELES, CA	

1121229	3,393,128	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	3,541,546	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2461016	4,447,819	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	5,143,227	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,179,843	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	6,683,098	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	4,142,710	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	New Y-9C/BHCPR reporter
1118797	6,977,509	FB CORPORATION	CREVE COEUR, MO	
1032464	5,520,779	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	6,128,246	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1204560	6,202,272	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	6,077,413	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1071306	9,545,093	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1478017	3,194,519	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1208595	5,167,991	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3393178	4,210,994	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	5,986,582	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1048894	4,068,789	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1099917	3,838,912	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	5,666,814	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,060,658	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2393274	8,045,911	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1128358	3,091,282	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	Moved from Peer 3
1026801	5,529,539	FREMONT BANCORPORATION	FREMONT, CA	
1098620	5,610,530	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,456,053	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1862036	3,086,070	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	Moved from Peer 3
2900261	6,858,587	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	6,809,255	HAPPY BANCSHARES, INC.	CANYON, TX	
4973353	4,558,139	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	4,314,254	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,499,409	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	7,432,412	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,044,561	HILLS BANCORPORATION	HILLS, IA	
3843507	7,204,091	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,937,353	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	3,644,623	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	3,502,820	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	7,355,432	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1201925	4,704,740	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	5,618,432	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	8,041,342	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	4,282,457	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,098,917	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,186,223	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	8,198,532	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	6,559,561	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3884863	8,213,394	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	7,179,957	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	5,257,749	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2390013	7,609,681	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2820211	7,116,358	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	4,689,425	MID PENN BANCORP, INC.	HARRISBURG, PA	New Y-9C/BHCPR reporter
3932072	6,166,084	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,443,805	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	

1245228	6,025,128	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	7,214,011	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,201,450	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
4436559	3,132,423	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	5,827,444	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	7,695,037	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,430,692	NORTHFIELD BANCORP, INC.	WOODBRIIDGE, NJ	
1136661	5,331,563	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	9,899,721	OFG BANCORP	SAN JUAN, PR	Moved from Peer 1
1206911	6,212,189	OLD SECOND BANCORP, INC.	AURORA, IL	New Y-9C/BHCPR reporter
2233950	4,142,472	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	7,861,286	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,559,211	PARK NATIONAL CORPORATION	NEWARK, OH	Moved from Peer 1
2651590	6,077,993	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	7,068,376	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,582,319	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	7,484,386	PREMIER FINANCIAL CORP	DEFIANCE, OH	
3325740	3,403,736	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	6,096,132	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,228,194	RBB BANCORP	LOS ANGELES, CA	
1130584	4,129,644	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	6,093,634	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	5,626,656	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,488,529	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,878,462	SALEM FIVE BANCORP	SALEM, MA	
1085013	9,681,433	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
2429838	3,460,136	SHORE BANCSHARES, INC.	EASTON, MD	New Y-9C/BHCPR reporter
2368106	9,411,233	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,901,855	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,590,996	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
1245068	7,259,602	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1417333	9,859,673	STATE BANKSHARES, INC.	FARGO, ND	Moved from Peer 1
1249730	6,656,304	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	5,836,140	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1247679	3,576,719	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	New Y-9C/BHCPR reporter
1246467	3,234,455	TAMPA BAY BANKING COMPANY	TAMPA, FL	New Y-9C/BHCPR reporter
2367921	7,819,982	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	8,614,787	TRICO BANCSHARES	CHICO, CA	
3233126	5,956,248	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	6,196,568	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1116609	7,122,421	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,663,132	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1917600	3,695,069	VERABANK, INC.	HENDERSON, TX	
4105266	9,757,249	VERITEX HOLDINGS, INC.	DALLAS, TX	
1115349	5,852,629	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	4,711,790	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1025541	7,466,474	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	3,977,216	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,007,816	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 152 bank holding companies.