

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 12/31/2021

**Summary Ratios**

 FR BHCPR  
 Page 1

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)		3.08	2.96	3.47	3.41
+ Non-interest income	1.22	1.31	1.16	1.06	0.86
- Overhead expense	2.67	2.83	3.08	3.07	2.83
- Provision for credit losses	-0.01	0.33	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
= Pretax net operating income (tax equivalent)		1.31	1.42	1.44	1.38
Net operating income	1.38	1.16	1.22	1.16	0.86
Net income	1.38	1.16	1.22	1.16	0.86
Net income (Subchapter S adjusted)	1.47	1.26	1.15	1.25	1.01
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)		3.80	4.22	4.44	4.17
Interest expense	0.39	0.65	0.99	0.73	0.52
Net interest income (tax equivalent)		3.33	3.34	3.71	3.65
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.08	0.14	0.10	0.08	0.10
Earnings coverage of net loan and lease losses (X)	25.79	60.45	24.22	43.59	22.97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.42	1.12	1.08	1.12
Allowance for loan and lease losses / Total loans and leases	1.35	1.39	1.12	1.08	1.11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.87	0.93	0.67	0.72	0.80
30-89 days past due loans and leases / Total loans and leases	0.24	0.29	0.41	0.39	0.39
<b>Liquidity and Funding</b>					
Net noncore funding dependence	-1.73	0.09	7.16	9.22	9.50
Net short-term noncore funding dependence	-6.73	-4.73	1.08	3.79	4.58
Net loans and leases / Total assets	65.92	68.58	73.37	72.92	71.35
<b>Capitalization</b>					
Tier 1 leverage ratio	10.49	10.65	11.30	10.74	10.22
Holding company equity capital / Total assets	10.24	10.89	11.50	10.55	10.24
Total equity capital (including minority interest) / Total assets	10.25	10.89	11.50	10.57	10.27
Common equity tier 1 capital / Total risk-weighted assets	13.51	13.75	13.07	12.28	12.57
Net loans and leases / Equity capital (X)	6.69	6.57	6.64	7.12	7.09
Cash dividends / Net income	24.28	24.86	25.08	25.10	27.62
Cash dividends / Net income (Subchapter S adjusted)				43.47	24.88
<b>Growth Rates</b>					
Assets	9.57	16.19	8.15	9.87	7.50
Equity capital	7.01	8.55	12.75	11.69	9.01
Net loans and leases	3.75	12.16	7.66	11.56	9.85
Noncore funding	-13.73	-4.24	4.03	11.17	-18.86
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.10	0.14	0.05	0.08	0.02
Long-term debt / Equity capital	4.90	3.95	3.64	3.46	2.87
Equity investment in subsidiaries / Equity capital	106.96	105.75	104.96	106.27	105.10
Cash from ops + noncash items + op expense / Op expense + dividends	125.96	143.99	137.83	134.52	117.27

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 12/31/2021

**Relative Income Statement and Margin Analysis**

 FR BHCPR  
 Page 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)		3.52	3.76	4.13	3.89
Less: Interest expense	0.36	0.60	0.90	0.68	0.48
Equals: Net interest income (tax equivalent)		3.08	2.96	3.47	3.41
Plus: Non-interest income	1.22	1.31	1.16	1.06	0.86
Equals: adjusted operating income (tax equivalent)		4.23	8.93	4.67	4.31
Less: Overhead expense	2.67	2.83	3.08	3.07	2.83
Less: Provision for credit losses	-0.01	0.33	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
Equals: Pretax net operating income (tax equivalent)		1.31	1.42	1.44	1.38
Less: Applicable income taxes (tax equivalent)		0.29	0.38	0.28	0.50
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.38	1.16	1.22	1.16	0.86
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.38	1.16	1.22	1.16	0.86
Memo: Net income (last four quarters)	1.38	1.16	1.22	1.12	0.87
Net income-BHC and noncontrolling (minority) interest	1.38	1.16	1.22	1.16	0.87
<b>Margin Analysis</b>					
Average earning assets / Average assets	94.25	93.71	93.25	93.48	93.70
Average interest-bearing funds / Average assets	67.83	68.56	69.42	70.30	71.97
Interest income (tax equivalent) / Average earning assets		3.80	4.22	4.44	4.17
Interest expense / Average earning assets	0.39	0.65	0.99	0.73	0.52
Net interest income (tax equivalent) / Average earning assets		3.33	3.34	3.71	3.65
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)		5.10	5.71	4.98	4.75
Interest-bearing bank balances	0.18	0.39	2.00	1.68	1.14
Federal funds sold and reverse repos	0.06	0.34	1.39	1.56	0.80
Trading assets	0.00	0.00	0.00	0.00	0.52
Total earning assets	3.72	4.14	4.65	4.39	4.08
Investment securities (tax equivalent)		2.61	2.61	2.52	2.49
US Treasury and agency securities (excluding mortgage-backed securities)	1.03	1.84	2.30	2.03	1.70
Mortgage-backed securities	1.39	2.05	2.53	2.32	2.13
All other securities		2.65	3.73	3.48	3.48
Interest-bearing deposits	0.39	0.74	1.11	0.77	0.53
Time deposits of \$250K or more	0.95	1.64	2.02	1.50	
Time deposits < \$250K	0.98	1.66	1.85	1.31	
Other domestic deposits	0.23	0.39	0.77	0.54	
Foreign deposits					0.19
Federal funds purchased and repos	0.26	0.39	0.92	0.78	0.55
Other borrowed funds and trading liabilities	0.14	0.08	0.40	2.35	1.82
All interest-bearing funds	0.53	0.91	1.31	0.98	0.67

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2021

**Non-interest Income & Expenses**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	2.03	1.71
Overhead expenses / Net Interest Income + non-interest income	61.48	60.95	64.86	66.05	66.76
<b>Percent of Average Assets</b>					
Total overhead expense	2.67	2.83	3.08	3.07	2.83
Personnel expense	1.54	1.63	1.76	1.74	1.63
Net occupancy expense	0.26	0.30	0.33	0.35	0.34
Other operating expenses	0.83	0.86	0.95	0.93	0.84
Overhead less non-interest income	1.49	1.50	1.88	1.95	1.92
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense		61.47	73.80	65.29	65.60
Personnel expense		35.41	39.94	37.04	37.78
Net occupancy expense		8.91	7.67	7.43	7.92
Other operating expenses		17.15	26.18	19.95	19.55
Total non-interest income		27.12	30.93	21.32	19.48
Fiduciary activities income		4.51	14.73	2.03	1.39
Service charges on domestic deposit accounts		6.57	6.29	3.86	4.07
Trading revenue		0.00	-0.05	0.00	0.00
Investment banking fees and commissions		0.00	0.00	0.68	0.62
Insurance activities revenue		0.00	0.00	0.87	0.55
Venture capital revenue		0.00	-1.26	0.00	0.00
Net servicing fees		0.01	0.49	0.65	0.47
Net securitization income		0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets		1.63	0.87	2.56	2.46
Other non-interest income		14.00	9.51	6.95	6.83
Overhead less non-interest income		34.34	42.87	43.77	45.44
Applicable income taxes / Pretax net operating income (tax equivalent)		16.77	20.95	15.96	30.92
Applicable income tax + TE / Pretax net operating income + TE		22.51	22.72	19.41	37.44

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2021

**Percent Composition of Assets**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Real estate loans	50.86	47.85	55.67	55.84	55.36
Commercial and industrial loans	9.20	12.84	9.36	9.01	9.48
Loans to individuals	1.14	1.16	1.60	1.94	1.81
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.75	2.13	2.36	1.74	0.93
Other loans and leases	0.06	0.10	0.03	1.52	1.43
Net loans and leases	65.92	68.58	73.37	72.92	71.35
Debt securities over 1 year	14.85	11.98	10.28	12.97	15.36
Mutual funds and equity securities	0.03	0.05	0.04	0.06	0.07
Subtotal	82.04	82.21	84.73	86.99	87.20
Interest-bearing bank balances	8.28	8.02	4.43	3.17	3.04
Federal funds sold and reverse repos	0.07	0.13	0.22	0.15	0.05
Debt securities 1 year or less	1.71	1.83	2.20	1.76	1.73
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	93.62	93.23	92.44	92.63	92.71
Non-interest cash and due from depository institutions	1.06	1.26	1.34	1.51	1.51
Other real estate owned	0.05	0.08	0.08	0.11	0.10
All other assets	5.30	5.50	6.12	5.83	5.65
<b>Memoranda</b>					
Short-term investments	10.45	10.35	7.07	5.40	5.23
US Treasury securities	1.02	0.09	0.21	0.27	0.19
US agency securities (excluding mortgage-backed securities)	1.67	1.14	1.73	2.39	2.45
Municipal securities	4.34	3.84	3.17	3.74	4.75
Mortgage-backed securities	7.96	7.22	6.46	6.86	7.57
Asset-backed securities	0.18	0.17	0.07	0.02	0.06
Other debt securities	0.34	0.22	0.22	0.26	0.38
Loans held-for-sale	0.60	0.36	0.17	0.15	0.20
Loans held for investment	65.82	68.57	73.68	73.34	71.61
Real estate loans secured by 1-4 family	14.89	14.07	17.36	17.19	17.85
Revolving	1.78	1.83	2.48	2.43	2.52
Closed-end, secured by first liens	12.69	11.47	14.10	13.82	14.46
Closed-end, secured by junior liens	0.28	0.33	0.48	0.49	0.50
Commercial real estate loans	30.02	29.06	33.17	33.77	33.57
Construction and land development	6.25	5.35	6.04	6.22	5.56
Multifamily	3.98	3.58	4.36	3.79	3.41
Nonfarm nonresidential	19.09	19.61	22.35	22.37	23.49
Real estate loans secured by farmland	3.72	2.97	3.31	2.50	1.68

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2021

**Loan Mix and Analysis of Concentrations of Credit**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	75.77	69.06	74.93	76.05	77.78
Real estate loans secured by 1-4 family	22.10	20.58	23.54	23.55	25.19
Revolving	2.71	2.62	3.32	3.27	3.52
Closed-end	19.19	17.29	19.97	19.71	21.26
Commercial real estate loans	44.53	41.43	44.64	46.01	47.26
Construction and land development	9.15	7.58	8.13	8.45	7.86
1-4 family	2.38	1.72	1.75	2.11	2.19
Other	6.60	5.59	6.13	6.28	5.49
Multifamily	5.93	5.22	6.02	5.11	4.72
Nonfarm nonresidential	28.61	28.15	29.76	30.32	33.14
Owner-occupied	11.48	10.04	11.66	12.83	13.85
Other	17.31	16.88	17.78	16.96	18.78
Real estate loans secured by farmland	5.53	4.31	4.44	3.38	2.46
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.65	18.45	13.92	12.99	13.36
Loans to individuals	1.82	1.79	2.16	2.69	2.61
Credit card loans	0.02	0.01	0.03	0.03	0.05
Agricultural loans	4.05	3.03	3.11	2.33	1.32
Other loans and leases	0.12	0.15	0.05	2.12	2.04
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	473.80	450.68	494.12	509.12	515.56
Real estate loans secured by 1-4 family	137.36	133.04	155.57	157.48	167.40
Revolving	17.09	17.57	22.48	22.57	24.02
Closed-end	118.82	112.13	131.75	131.71	141.11
Commercial real estate loans	280.76	268.77	293.13	307.04	313.73
Construction and land development	56.66	49.17	53.28	57.58	52.22
1-4 family	15.64	11.28	11.67	14.51	14.48
Other	41.07	36.31	40.05	42.57	36.50
Multifamily	37.46	33.64	38.25	35.13	31.78
Nonfarm nonresidential	183.07	187.88	201.26	207.43	220.76
Owner-occupied	73.42	67.29	78.80	86.77	92.16
Other	110.72	112.29	120.36	115.83	125.60
Real estate loans secured by farmland	35.75	28.29	29.55	23.47	16.06
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.01	0.00	0.00
Commercial and industrial loans	87.02	121.03	86.20	84.95	89.32
Loans to individuals	11.14	11.64	14.99	18.69	17.46
Credit card loans	0.13	0.05	0.20	0.23	0.30
Agricultural loans	24.42	18.72	19.06	14.86	8.97
Other loans and leases	0.58	0.46	0.33	13.76	13.36
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	33.18	30.42	34.30	33.58	33.04
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	208.66	196.26	214.95	219.28	219.81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	283.24	271.26	295.65	310.46	316.00

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 12/31/2021

**Liquidity and Funding**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Short-term investments	10.45	10.35	7.07	5.40	5.23
Liquid assets	21.10	18.62	15.42	15.71	16.43
Investment securities	16.96	14.75	13.39	15.52	17.57
Net loans and leases	65.92	68.58	73.37	72.92	71.35
Net loans, leases and standby letters of credit	66.28	68.98	73.94	73.51	71.85
Core deposits	77.93	75.35	71.95	73.45	74.17
Noncore funding	9.09	10.57	13.31	13.22	13.70
Time deposits of \$250K or more	3.10	3.50	4.62	4.24	4.01
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.74	0.69	0.70	0.87	0.80
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.69	0.59	0.48	0.75	0.76
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.83	0.75	1.27	1.96	2.25
Earning assets that reprice within 1 year	30.79	29.72	30.35	28.26	28.58
Interest-bearing liabilities that reprice within 1 year	12.74	16.23	16.17	14.39	16.52
Long-term debt that reprices within 1 year	0.16	0.16	0.25	0.29	0.25
Net assets that reprice within 1 year	17.05	12.09	12.55	12.22	11.23
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	-1.73	0.09	7.16	9.22	9.50
Net short-term noncore funding dependence	-6.73	-4.73	1.08	3.79	4.58
Short-term investment / Short-term noncore funding	271.81	241.50	148.20	100.04	88.64
Liquid assets - short-term noncore funding / Nonliquid assets	21.36	16.00	9.28	8.82	9.08
Net loans and leases / Total deposits	80.58	83.42	91.28	90.40	87.09
Net loans and leases / Core deposits	85.34	91.05	102.58	100.35	97.25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.40	0.81	0.56	-0.51	-0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.29	4.13	0.87	-2.14	-0.83
Structured notes appreciation (depreciation) / Tier 1 capital	-0.09	-0.03	-0.01	-0.24	-0.09
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	2.25	2.24	4.23	6.61	9.08
Available-for-sale securities	97.54	96.14	93.98	91.06	90.74
US Treasury securities	7.70	0.72	1.54	1.91	1.14
US agency securities (excluding mortgage-backed securities)	10.71	9.57	14.01	17.81	15.27
Municipal securities	26.83	28.62	23.34	25.16	26.84
Mortgage-backed securities	46.27	48.18	50.27	44.66	44.70
Asset-backed securities	1.37	1.09	0.69	0.16	0.35
Other debt securities	2.39	2.02	1.75	1.78	2.43
Mutual funds and equity securities	0.21	0.31	0.35	0.45	0.52
Debt securities 1 year or less	11.93	14.87	18.36	13.92	11.43
Debt securities 1 to 5 years	20.38	20.55	23.87	26.77	26.06
Debt securities over 5 years	65.37	60.89	53.37	54.69	58.63
Pledged securities	43.90	41.05	40.93	50.50	44.55
Structured notes, fair value	0.32	0.02	0.15	0.61	0.29
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	7.57	111.89	51.60	27.61	18.52
Investment securities	53.83	12.33	0.73	3.26	3.39
Core deposits	13.67	22.22	9.66	10.02	14.99
Noncore funding	-13.73	-4.24	4.03	11.17	-18.86

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 12/31/2021

**Derivatives and Off-Balance-Sheet Transactions**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	15.92	14.85	15.62	16.18	15.29
Standby letters of credit	0.32	0.31	0.44	0.44	0.41
Commercial and similar letters of credit	0.03	0.00	0.01	0.00	0.00
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	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.11	0.00	0.00	1.57	1.39
Interest rate contracts	0.11	0.00	0.00	1.54	1.39
Interest rate futures and forward contracts	0.00	0.00	0.00	0.19	0.19
Written options contracts (interest rate)	0.00	0.00	0.00	0.23	0.16
Purchased options contracts (interest rate)	0.11	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.74	0.66
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
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	24.66	22.11	21.79	23.53	22.61

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date:12/31/2021

**Derivatives Analysis**

 FR BHCPR  
 Page 8

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	51.42	100.00	100.00
Foreign exchange contracts	0.00	0.00	5.53	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	43.04	0.00	0.00
Futures and forwards	0.00	0.00	100.00	23.75	30.18
Written options	15.58	0.00	0.00	33.09	20.21
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	15.58	0.00	0.00	32.73	20.18
Purchased options	65.58	100.00	0.00	0.25	0.03
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	65.58	100.00	0.00	0.25	0.03
Swaps	18.84	0.00	0.00	36.49	40.44
Held for trading	0.00	0.00	0.00	0.00	2.32
Interest rate contracts	0.00	0.00	0.00	0.00	2.32
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	100.00	100.00	100.00	91.84	97.68
Interest rate contracts	100.00	100.00	51.42	90.20	97.17
Foreign exchange contracts	0.00	0.00	5.53	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	43.04	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	50.00	100.00	100.00	58.73	72.97
One year or less	0.00	0.00	100.00	21.66	29.36
Over 1 year to 5 years	0.00	0.00	0.00	13.01	12.60
Over 5 years	50.00	100.00	0.00	14.15	14.48
Gross negative fair value (absolute value)	0.93	0.00	0.00	0.39	0.35
Gross positive fair value	4.70	4.73	0.72	1.05	0.64
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
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
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.05	0.08	0.02	0.01	0.00



**BHCPR PEER GROUP DATA**

Peer Group: 3  
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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	-0.01	0.33	0.12	0.12	0.11
Provision for loan and lease losses / Average loans and leases	-0.01	0.45	0.16	0.16	0.15
Provision for loan and lease losses / Net loan and lease losses	116.27	795.19	211.09	322.04	178.39
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.42	1.12	1.08	1.12
Allowance for loan and lease losses / Total loans and leases	1.35	1.39	1.12	1.08	1.11
Allowance for loan and lease losses / Net loans and leases losses (X)	58.42	100.79	25.98	36.36	22.44
Allowance for loan and lease losses / Nonaccrual assets	491.02	258.48	388.33	301.72	327.65
ALLL / 90+ days past due + nonaccrual loans and leases	455.71	249.56	340.86	279.97	288.78
Gross loan and lease losses / Average loans and leases	0.15	0.17	0.15	0.14	0.16
Recoveries / Average loans and leases	0.06	0.03	0.04	0.05	0.05
Net losses / Average loans and leases	0.08	0.14	0.10	0.08	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	77.38	40.83	46.66	37.26	47.06
Earnings coverage of net loan and lease losses (X)	25.79	60.45	24.22	43.59	22.97
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.06	0.02	0.03	0.03
Real estate loans secured by 1-4 family	-0.01	0.03	0.02	0.04	0.04
Revolving	0.00	0.02	0.02	0.01	0.03
Closed-end	-0.01	0.03	0.02	0.04	0.04
Commercial real estate loans	0.04	0.08	0.01	0.02	0.03
Construction and land development	-0.05	0.01	0.01	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.05	0.00	0.00	-0.02	-0.02
Multifamily	0.00	0.00	0.00	0.01	0.00
Nonfarm nonresidential	0.06	0.08	0.01	0.03	0.04
Owner-occupied	0.01	0.03	0.01	0.02	0.02
Other	0.02	0.03	0.00	0.01	0.01
Real estate loans secured by farmland	0.01	0.01	0.00	0.01	0.01
Commercial and industrial loans	0.17	0.27	0.23	0.19	0.21
Loans to individuals	0.57	0.55	0.56	0.57	0.71
Credit card loans	0.74	1.56	1.41	1.55	1.32
Agricultural loans	0.01	0.10	0.04	0.02	0.03
Loans to foreign governments and institutions					0.00
Other loans and leases	18.19	9.26	10.91	0.38	0.44

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 12/31/2021

**Past Due and Nonaccrual Assets**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.24	0.29	0.41	0.39	0.39
90+ days past due loans and leases	0.02	0.02	0.03	0.02	0.02
Nonaccrual loans and leases	0.76	0.79	0.52	0.53	0.61
90+ days past due and nonaccrual loans and leases	0.78	0.81	0.57	0.55	0.66
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.24	0.29	0.41	0.39	0.39
90+ days past due assets	0.02	0.02	0.03	0.02	0.02
Nonaccrual assets	0.76	0.79	0.52	0.53	0.62
30+ days past due and nonaccrual assets	1.06	1.13	1.00	0.98	1.08
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.52	0.56	0.42	0.40	0.48
90+ past due and nonaccrual assets + other real estate owned	0.59	0.65	0.53	0.55	0.61
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	76.90	89.28	82.92	102.87	114.22
Allowance for loan and lease losses	6.71	7.43	5.84	7.23	7.94
Equity capital + allowance for loan and lease losses	6.62	7.77	5.97	7.19	7.98
Tier 1 capital + allowance for loan and lease losses	1.13	1.28	0.92	1.09	1.21
Loans and leases + other real estate owned					

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.23	0.31	0.36	0.37	0.37
	90+ days past due	0.02	0.01	0.02	0.01	0.02
	Nonaccrual	0.80	0.83	0.53	0.52	0.59
Commercial and industrial	30-89 days past due	0.17	0.15	0.27	0.23	0.23
	90+ days past due	0.00	0.00	0.02	0.01	0.01
	Nonaccrual	0.71	0.61	0.52	0.53	0.67
Individuals	30-89 days past due	0.49	0.51	0.61	0.60	0.61
	90+ days past due	0.03	0.01	0.02	0.03	0.02
	Nonaccrual	0.17	0.14	0.25	0.22	0.18
Depository institution loans	30-89 days past due		0.00	0.00	0.00	0.00
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.03	0.06	0.23	0.14	0.10
	90+ days past due	0.00	0.02	0.01	0.00	0.00
	Nonaccrual	0.32	0.52	0.27	0.24	0.20
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	3.59	0.00	1.88	0.29	0.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	9.66	0.00	0.58	0.10	0.04

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: 3  
Date: 12/31/2021

		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.51	0.58	0.65	0.59	0.63
	90+ days past due	0.03	0.02	0.04	0.03	0.03
	Nonaccrual	0.78	0.66	0.66	0.65	0.70
Revolving	30-89 days past due	0.28	0.21	0.33	0.30	0.37
	90+ days past due	0.00	0.00	0.01	0.01	0.00
	Nonaccrual	0.38	0.32	0.32	0.30	0.35
Closed-End	30-89 days past due	0.55	0.65	0.70	0.64	0.69
	90+ days past due	0.04	0.02	0.04	0.03	0.03
	Nonaccrual	0.79	0.66	0.71	0.71	0.76
Junior Lien	30-89 days past due	0.01	0.02	0.02	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.04	0.05	0.04
Commercial real estate	30-89 days past due	0.16	0.13	0.18	0.19	0.19
	90+ days past due	0.01	0.01	0.01	0.00	0.01
	Nonaccrual	0.85	0.91	0.38	0.41	0.50
Construction and development	30-89 days past due	0.35	0.16	0.24	0.16	0.19
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.64	0.47	0.23	0.24	0.32
1-4 family	30-89 days past due	0.06	0.03	0.06	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.03	0.01	0.05	0.03
Other	30-89 days past due	0.05	0.05	0.13	0.09	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.47	0.43	0.18	0.17	0.22
Multifamily	30-89 days past due	0.00	0.00	0.04	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.01	0.07	0.07	0.07
Nonfarm non-residential	30-89 days past due	0.04	0.13	0.14	0.18	0.18
	90+ days past due	0.01	0.01	0.01	0.00	0.01
	Nonaccrual	0.91	0.93	0.41	0.46	0.51
Owner occupied	30-89 days past due	0.02	0.07	0.07	0.08	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.34	0.40	0.24	0.23	0.27
Other	30-89 days past due	0.02	0.05	0.06	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.53	0.47	0.16	0.16	0.18
Farmland	30-89 days past due	0.13	0.38	0.15	0.49	0.15
	90+ days past due	0.01	0.03	0.01	0.00	0.00
	Nonaccrual	1.03	1.29	0.80	0.63	0.54
Credit card	30-89 days past due	1.07	1.07	2.16	0.98	0.90
	90+ days past due	0.10	0.18	0.33	0.39	0.21
	Nonaccrual	0.24	0.05	0.01	0.06	0.00

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

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2021

**Regulatory Capital Components and Ratios**

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			
<b>Capital Ratios</b>													
Common equity tier 1 capital, column A	11.31			11.41			13.07			12.28			12.57
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 capital, column A	12.08			12.11			13.88			13.27			13.31
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Total capital, column A	13.62			13.60			15.18			14.55			14.64
Total capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 leverage	10.49			10.65			11.30			10.74			10.22
Supplementary leverage ratio, advanced approaches HCs				62.13			61.74			62.94			

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2021

**Insurance and Broker-Dealer Activities**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00	100.00	100.00	87.50
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00	0.00	0.00	12.50
Separate account assets (L/H) / Total life assets					0.00
Insurance activities revenue / Adjusted operating income		0.00	0.00	0.87	0.55
Premium income / Insurance activities revenue				1.11	0.00
Credit related premium income / Total premium income				33.33	50.00
Other premium income / Total premium income				66.67	50.00
Insurance underwriting net income / Consolidated net income	0.02	0.03	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	27.17	103.45	118.25	85.89	67.03
Insurance net income (L/H) / Equity (L/H)					1.63
Insurance benefits, losses, expenses / Insurance premiums				35.44	27.07
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
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	11.13	10.11	11.36	10.58	12.11
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2021

**Foreign Activities**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					0.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					0.00
<b>Growth Rates</b>					
Net loans and leases	-100.00	-100.00	-100.00	-9.74	-24.58
Total selected assets	-100.00	-40.61	-28.79	-6.20	-25.34
Deposits					-4.13

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 12/31/2021

**Parent Company Analysis - Part 1**

 FR BHCPR  
 Page 16

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Profitability</b>					
Net income / Average equity capital	12.95	10.02	10.57	10.82	7.97
Bank net income / Average equity investment in banks	12.95	10.45	10.97	11.25	9.00
Nonbank net income / Average equity investment in nonbanks	10.65	11.95	9.77	8.88	5.78
Subsidiary HCs net income / Average equity investment in sub HCs	10.11	6.93	12.05	9.88	6.91
Bank net income / Parent net income	106.36	105.50	105.76	107.91	107.02
Nonbank net income / Parent net income	1.39	1.71	0.79	0.84	0.70
Subsidiary holding companies' net income / Parent net income	104.35	103.62	104.30	106.65	95.68
<b>Leverage</b>					
Total liabilities / Equity capital	12.92	11.46	11.23	12.68	10.80
Total debt / Equity capital	5.20	4.19	3.84	3.98	3.17
Total debt + notes payable to subs that issued TPS / Equity capital	11.38	9.91	9.38	11.03	8.69
Total debt + Loans guaranteed for affiliate / Equity capital	5.23	4.21	3.85	4.00	3.23
Total debt / Equity capital - excess over fair value	5.21	4.20	3.84	3.98	3.18
Long-term debt / Equity capital	4.90	3.95	3.64	3.46	2.87
Short-term debt / Equity capital	0.10	0.14	0.05	0.08	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	0.24	0.16	0.19	0.06	0.03
Long-term debt / Consolidated long-term debt	17.78	16.38	13.90	16.89	13.33
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	106.96	105.75	104.96	106.27	105.10
Total investment in subs / Equity capital	107.02	105.83	105.28	106.56	105.25
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.63	0.60	0.46	0.54	0.56
Equity investment in subs - equity cap / Net income-div (X)	1.69	1.70	1.37	1.49	2.05
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	112.18	141.76	137.62	121.21	112.90
Cash from ops + noncash items + op expense / Op expense + dividend	125.96	143.99	137.83	134.52	117.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.97	92.26	107.06	112.95	112.96
Pretax operating income + interest expense / Interest expense	20,091.25	6,345.71	5,287.52	3,351.58	4,139.47
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,035.01	2,145.43	1,261.43	877.02	1,384.65
Dividends + interest from subsidiaries / Interest expense + dividends	147.64	179.48	169.24	181.02	150.32
Fees + other income from subsidiaries / Salary + other expenses	9.10	17.26	15.22	8.70	4.91
Net income / Current part of long-term debt + preferred dividends (X)	1,244.26	498.51	458.87	62.63	163.78
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	0.69	1.04	1.47	1.21	1.09
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.25	0.00
Total	0.00	0.00	0.00	0.25	0.00
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
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
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.18	0.45	0.44	0.15	0.10
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: 3  
 Date: 12/31/2021

**Parent Company Analysis - Part 2**

 FR BHCPR  
 Page 17

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	78.10	63.55	61.56	90.27	82.38
Dividends declared / Net income	24.28	24.86	25.06	25.14	27.61
Net income - dividends / Average equity	9.69	7.42	7.79	7.70	5.72
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	132.14	192.64	173.85	156.12	138.85
Dividends from nonbank subsidiaries	2.76	4.90	1.36	1.23	1.23
Dividends from subsidiary holding companies	6.11	3.47	0.00	2.09	0.00
Dividends from all subsidiaries	159.83	221.55	217.48	197.26	160.94
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	33.68	42.01	41.48	37.99	41.10
Interest income from bank subsidiaries	0.02	0.03	0.05	0.03	0.03
Management and service fees from bank subsidiaries	1.11	3.62	3.60	1.72	0.79
Other income from bank subsidiaries	0.21	0.13	0.01	0.01	0.02
Operating income from bank subsidiaries	36.18	54.26	49.35	44.77	45.01
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	63.75	64.13	69.53	82.76	64.43
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.04
Management and serv fees from nonbank subsidiaries	0.13	0.32	0.53	0.40	0.11
Other income from nonbank subsidiaries	0.00	0.02	0.93	0.00	0.00
Operating income from nonbank subsidiaries	64.56	65.84	78.32	81.44	69.80
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	25.03	21.59	20.75	27.34	9.20
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	0.01	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	25.03	21.59	20.76	27.34	9.26
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	74.04	67.96	71.81	68.27	74.86
Interest income from bank subsidiaries	2.10	0.09	0.38	0.21	0.47
Management and service fees from bank subsidiaries	2.72	4.39	4.39	3.99	1.30
Other income from bank subsidiaries	0.55	0.25	0.01	0.01	0.05
Operating income from bank subsidiaries	89.64	79.47	88.84	89.61	93.95
Dividends from nonbank subsidiaries	2.64	5.32	2.53	1.69	0.93
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	0.05	0.05	0.08	0.02	0.00
Operating income from nonbank subsidiaries	3.10	6.38	4.81	3.03	1.26
Dividends from subsidiary holding companies	2.61	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	2.61	0.00	0.00	0.03	0.00
Loans and advances from subsidiaries / Short term debt	553.30	3,488.41	3,989.95	2,764.87	1,539.64
Loans and advances from subsidiaries / Total debt	57.19	143.54	269.29	1,250.80	119.19

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 3  
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									34
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)									
+ Non-interest income	1.22	0.18	0.24	0.61	0.94	1.41	1.93	4.46	34
- Overhead expense	2.67	1.71	1.87	2.19	2.53	2.95	3.80	4.64	34
- Provision for credit losses	-0.01	-0.31	-0.22	-0.09	0.03	0.05	0.12	0.25	34
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.09	34
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	1.38	0.59	0.71	0.98	1.21	1.67	2.17	3.15	34
Net income	1.38	0.59	0.71	0.98	1.21	1.67	2.17	3.15	34
Net income (Subchapter S adjusted)	1.47	1.36	1.36	1.38	1.41	1.53	1.61	1.63	3
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)									
Interest expense	0.39	0.18	0.21	0.28	0.35	0.47	0.69	0.77	34
Net interest income (tax equivalent)									
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.08	-0.06	-0.04	-0.01	0.02	0.07	0.39	0.55	34
Earnings coverage of net loan and lease losses (X)	25.79	-474.61	-102.66	-28.21	27.60	75.17	229.93	394.89	34
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	0.98	1.02	1.10	1.30	1.38	1.90	2.54	34
Allowance for loan and lease losses / Total loans and leases	1.35	0.97	1.01	1.09	1.28	1.38	1.90	2.51	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.87	0.08	0.13	0.30	0.57	1.31	1.83	3.12	34
30-89 days past due loans and leases / Total loans and leases	0.24	0.03	0.08	0.14	0.21	0.32	0.47	0.62	34
<b>Liquidity and Funding</b>									
Net noncore funding dependence	-1.73	-26.70	-18.74	-10.44	-0.48	5.50	12.85	23.46	34
Net short-term noncore funding dependence	-6.73	-31.59	-22.55	-15.37	-3.71	2.72	7.04	8.23	34
Net loans and leases / Total assets	65.92	45.51	50.85	58.67	68.46	73.51	78.86	81.79	34
<b>Capitalization</b>									
Tier 1 leverage ratio	10.49	7.76	7.99	8.69	10.24	10.98	11.82	20.18	34
Holding company equity capital / Total assets	10.24	8.15	8.33	8.85	9.57	10.41	11.75	19.51	34
Total equity capital (including minority interest) / Total assets	10.25	8.15	8.33	8.85	9.57	10.41	11.75	19.51	34
Common equity tier 1 capital / Total risk-weighted assets	13.51	9.51	9.89	11.50	12.50	15.00	18.48	24.67	29
Net loans and leases / Equity capital (X)	6.69	3.43	4.54	5.87	6.82	7.77	8.52	8.95	34
Cash dividends / Net income	24.28	0.00	2.10	15.23	20.56	27.46	58.64	74.43	34
Cash dividends / Net income (Subchapter S adjusted)									
<b>Growth Rates</b>									
Assets	9.57	-2.28	1.66	4.61	8.39	14.60	19.37	21.88	33
Equity capital	7.01	-1.86	-0.04	2.92	7.08	10.91	12.79	15.93	33
Net loans and leases	3.75	-12.10	-8.21	-1.28	3.24	11.18	14.40	19.71	33
Noncore funding	-13.73	-54.41	-48.50	-34.72	-14.26	-1.35	26.08	37.76	33
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.15	1.17	34
Long-term debt / Equity capital	4.90	0.00	0.00	0.00	0.00	11.36	18.69	19.82	34
Equity investment in subsidiaries / Equity capital	106.96	93.57	97.82	99.42	107.86	114.07	117.32	118.30	34
Cash from ops + noncash items + op expense / Op expense + dividends	125.96	64.94	85.76	111.32	119.70	142.71	190.75	213.43	33

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2021

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)									
Less: Interest expense	0.36	0.17	0.20	0.26	0.34	0.43	0.61	0.69	34
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	1.22	0.18	0.24	0.61	0.94	1.41	1.93	4.46	34
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	2.67	1.71	1.87	2.19	2.53	2.95	3.80	4.64	34
Less: Provision for credit losses	-0.01	-0.31	-0.22	-0.09	0.03	0.05	0.12	0.25	34
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	34
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.09	34
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Equals: Net operating income	1.38	0.59	0.71	0.98	1.21	1.67	2.17	3.15	34
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Equals: Net income	1.38	0.59	0.71	0.98	1.21	1.67	2.17	3.15	34
Memo: Net income (last four quarters)	1.38	0.59	0.70	0.97	1.19	1.68	2.18	3.15	33
Net income-BHC and noncontrolling (minority) interest	1.38	0.59	0.71	0.98	1.21	1.67	2.17	3.15	34
<b>Margin Analysis</b>									
Average earning assets / Average assets	94.25	89.32	91.62	92.88	94.37	95.84	97.54	98.08	34
Average interest-bearing funds / Average assets	67.83	50.09	56.80	64.02	67.72	72.96	76.22	80.13	34
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.39	0.18	0.21	0.28	0.35	0.47	0.69	0.77	34
Net interest income (tax equivalent) / Average earning assets									
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	0.18	0.10	0.12	0.13	0.15	0.19	0.32	0.42	34
Federal funds sold and reverse repos	0.06	0.00	0.00	0.00	0.01	0.08	0.19	0.28	15
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total earning assets	3.72	2.90	3.07	3.48	3.72	3.96	4.33	4.80	34
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	1.03	0.30	0.46	0.69	0.95	1.36	1.73	1.95	32
Mortgage-backed securities	1.39	0.69	0.88	1.05	1.30	1.68	2.00	2.70	33
All other securities									
Interest-bearing deposits	0.39	0.20	0.22	0.27	0.36	0.46	0.69	0.76	33
Time deposits of \$250K or more	0.95	0.37	0.45	0.66	0.95	1.19	1.61	1.66	33
Time deposits < \$250K	0.98	0.54	0.59	0.76	0.90	1.20	1.50	1.57	33
Other domestic deposits	0.23	0.09	0.11	0.16	0.22	0.28	0.35	0.46	33
Foreign deposits									
Federal funds purchased and repos	0.26	0.00	0.04	0.12	0.19	0.36	0.74	0.83	25
Other borrowed funds and trading liabilities	0.14	0.00	0.00	0.00	0.00	0.00	0.00	2.09	31
All interest-bearing funds	0.53	0.28	0.31	0.39	0.51	0.62	0.86	0.92	34



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 3  
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	50.86	26.79	33.09	42.88	51.45	60.76	67.73	72.71	34
Commercial and industrial loans	9.20	0.66	1.18	4.84	8.28	11.41	20.52	27.08	34
Loans to individuals	1.14	0.00	0.02	0.25	0.67	1.49	3.15	4.25	34
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Agricultural loans	2.75	0.00	0.00	0.01	0.39	3.59	11.17	18.73	34
Other loans and leases	0.06	0.00	0.00	0.00	0.00	0.00	0.19	0.58	34
Net loans and leases	65.92	45.51	50.85	58.67	68.46	73.51	78.86	81.79	34
Debt securities over 1 year	14.85	2.27	3.37	5.77	12.43	22.73	29.69	40.74	34
Mutual funds and equity securities	0.03	0.00	0.00	0.00	0.00	0.02	0.13	0.23	34
Subtotal	82.04	62.83	70.93	76.83	84.14	88.22	90.80	91.17	34
Interest-bearing bank balances	8.28	0.22	0.46	2.82	5.71	14.16	20.09	21.81	34
Federal funds sold and reverse repos	0.07	0.00	0.00	0.00	0.00	0.05	0.33	0.55	34
Debt securities 1 year or less	1.71	0.17	0.23	0.43	1.01	2.66	5.37	6.32	34
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Total earning assets	93.62	90.86	91.59	92.33	93.48	95.25	95.77	96.13	34
Non-interest cash and due from depository institutions	1.06	0.34	0.56	0.71	0.92	1.32	1.96	2.31	34
Other real estate owned	0.05	0.00	0.00	0.00	0.01	0.09	0.20	0.27	34
All other assets	5.30	2.80	3.16	3.83	5.27	6.59	7.70	8.17	34
<b>Memoranda</b>									
Short-term investments	10.45	1.49	2.91	5.16	8.57	15.45	21.16	24.74	34
US Treasury securities	1.02	0.00	0.00	0.00	0.22	1.62	3.72	4.65	34
US agency securities (excluding mortgage-backed securities)	1.67	0.00	0.00	0.13	0.99	2.55	5.57	6.14	34
Municipal securities	4.34	0.00	0.13	1.00	3.23	7.33	10.59	12.12	34
Mortgage-backed securities	7.96	0.10	0.42	2.52	6.02	12.69	16.08	23.24	34
Asset-backed securities	0.18	0.00	0.00	0.00	0.00	0.00	0.80	2.32	34
Other debt securities	0.34	0.00	0.00	0.00	0.02	0.67	1.09	1.33	34
Loans held-for-sale	0.60	0.00	0.00	0.02	0.15	0.36	0.80	5.49	34
Loans held for investment	65.82	46.03	51.56	56.31	67.32	73.01	79.72	82.77	34
Real estate loans secured by 1-4 family	14.89	0.91	4.51	6.67	14.05	18.52	28.31	44.01	34
Revolving	1.78	0.04	0.30	0.75	1.27	2.30	4.92	5.35	34
Closed-end, secured by first liens	12.69	0.59	2.99	5.54	11.34	13.50	27.23	40.18	34
Closed-end, secured by junior liens	0.28	0.01	0.06	0.10	0.18	0.47	0.60	0.80	34
Commercial real estate loans	30.02	8.65	15.37	19.93	31.40	39.00	43.40	45.87	34
Construction and land development	6.25	1.01	1.87	3.67	6.10	8.36	11.71	12.70	34
Multifamily	3.98	0.57	0.83	1.55	2.46	5.21	10.00	12.95	34
Nonfarm nonresidential	19.09	1.80	5.04	13.91	19.39	24.79	31.10	32.89	34
Real estate loans secured by farmland	3.72	0.00	0.00	0.04	1.24	6.29	11.35	17.59	34

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2021

**Loan Mix and Analysis of Concentrations of Credit**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	75.77	48.23	57.62	64.02	77.81	84.60	93.30	97.67	34
Real estate loans secured by 1-4 family	22.10	1.27	6.02	10.98	21.87	27.48	41.00	53.94	34
Revolving	2.71	0.04	0.44	1.20	2.18	3.07	6.08	8.67	34
Closed-end	19.19	0.95	4.12	9.99	18.01	24.11	37.44	52.91	34
Commercial real estate loans	44.53	12.09	20.03	36.04	49.57	53.65	59.98	62.83	34
Construction and land development	9.15	1.82	3.01	5.43	8.69	11.31	16.56	19.93	34
1-4 family	2.38	0.10	0.42	0.86	2.04	3.32	4.61	5.73	34
Other	6.60	1.03	1.49	3.50	5.50	9.42	12.40	15.30	34
Multifamily	5.93	0.75	1.03	2.87	4.19	7.89	13.73	19.10	34
Nonfarm nonresidential	28.61	2.55	7.19	23.91	30.03	37.71	41.81	42.68	34
Owner-occupied	11.48	0.06	2.33	6.69	11.68	14.74	19.00	21.60	34
Other	17.31	1.94	5.14	11.24	19.43	24.76	26.77	27.89	34
Real estate loans secured by farmland	5.53	0.00	0.00	0.07	1.84	9.09	16.87	23.02	34
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Commercial and industrial loans	13.65	1.27	2.43	8.34	11.45	16.16	30.19	34.62	34
Loans to individuals	1.82	0.00	0.03	0.34	0.91	2.16	5.67	8.17	34
Credit card loans	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.20	34
Agricultural loans	4.05	0.00	0.00	0.02	0.62	5.71	16.35	25.18	34
Other loans and leases	0.12	0.00	0.00	0.00	0.00	0.00	0.30	1.26	34
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	473.80	217.87	309.96	402.23	498.11	544.68	646.33	684.05	34
Real estate loans secured by 1-4 family	137.36	6.32	37.87	64.48	129.29	174.39	296.32	373.53	34
Revolving	17.09	0.39	1.50	7.72	13.06	21.33	44.32	55.15	34
Closed-end	118.82	5.47	25.48	56.15	114.53	147.10	253.55	359.15	34
Commercial real estate loans	280.76	64.90	108.46	172.42	310.48	372.39	400.96	447.88	34
Construction and land development	56.66	9.55	18.03	30.84	58.29	85.76	92.87	102.98	34
1-4 family	15.64	0.29	2.95	4.59	12.43	25.13	30.27	39.82	34
Other	41.07	5.60	10.33	21.47	36.92	64.29	75.25	81.88	34
Multifamily	37.46	4.48	6.86	15.76	26.69	46.88	99.60	116.27	34
Nonfarm nonresidential	183.07	16.37	28.90	124.41	202.26	248.69	306.92	323.16	34
Owner-occupied	73.42	0.34	10.74	41.28	75.81	93.55	135.01	146.76	34
Other	110.72	12.91	21.16	59.99	124.65	164.00	173.57	197.56	34
Real estate loans secured by farmland	35.75	0.00	0.00	0.45	12.54	55.38	131.07	159.77	34
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Commercial and industrial loans	87.02	4.05	7.96	48.38	81.00	107.96	164.76	242.02	34
Loans to individuals	11.14	0.00	0.10	2.23	6.83	13.96	31.93	44.14	34
Credit card loans	0.13	0.00	0.00	0.00	0.00	0.00	0.56	1.43	34
Agricultural loans	24.42	0.00	0.00	0.12	3.26	31.58	100.23	148.97	34
Other loans and leases	0.58	0.00	0.00	0.00	0.00	0.00	2.14	5.74	34
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	33.18	7.60	14.98	26.66	35.84	40.70	49.20	51.66	34
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	208.66	51.13	72.10	130.02	229.43	287.45	313.54	322.69	34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	283.24	64.90	116.21	172.42	310.48	374.71	400.96	450.04	34

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2021

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	10.45	1.49	2.91	5.16	8.57	15.45	21.16	24.74	34
Liquid assets	21.10	7.10	7.74	14.54	22.55	28.04	31.73	33.60	34
Investment securities	16.96	2.65	4.18	8.22	14.91	25.02	32.22	42.56	34
Net loans and leases	65.92	45.51	50.85	58.67	68.46	73.51	78.86	81.79	34
Net loans, leases and standby letters of credit	66.28	45.62	51.25	58.98	68.55	74.24	79.09	82.06	34
Core deposits	77.93	50.47	67.86	74.27	80.92	83.77	85.13	85.27	34
Noncore funding	9.09	2.12	2.74	4.71	8.42	12.16	17.39	21.87	34
Time deposits of \$250K or more	3.10	0.33	0.92	1.63	2.75	4.25	7.15	8.12	34
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Federal funds purchased and repos	0.74	0.00	0.00	0.00	0.25	1.10	2.40	3.60	34
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Net federal funds purchased (sold)	0.69	-0.54	-0.06	0.00	0.22	1.01	2.27	3.60	34
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Other borrowings w/remaining maturity of 1 year or less	0.83	0.00	0.00	0.00	0.20	0.53	4.13	6.37	34
Earning assets that reprice within 1 year	30.79	13.87	15.55	22.12	28.98	38.76	48.81	53.84	34
Interest-bearing liabilities that reprice within 1 year	12.74	2.47	2.98	6.40	9.65	14.22	24.28	44.86	34
Long-term debt that reprices within 1 year	0.16	0.00	0.00	0.00	0.00	0.00	0.62	1.27	34
Net assets that reprice within 1 year	17.05	-8.99	1.49	8.87	14.69	27.32	37.06	40.59	34
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	-1.73	-26.70	-18.74	-10.44	-0.48	5.50	12.85	23.46	34
Net short-term noncore funding dependence	-6.73	-31.59	-22.55	-15.37	-3.71	2.72	7.04	8.23	34
Short-term investment / Short-term noncore funding	271.81	17.54	33.65	76.68	205.89	418.03	628.16	821.59	34
Liquid assets - short-term noncore funding / Nonliquid assets	21.36	-1.74	0.15	11.10	23.05	29.77	41.65	43.61	34
Net loans and leases / Total deposits	80.58	59.61	61.48	68.65	80.99	87.99	96.12	115.81	33
Net loans and leases / Core deposits	85.34	60.94	63.69	71.08	84.60	97.59	103.04	120.04	33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.40	-0.42	0.00	0.00	0.09	0.17	0.23	2.31	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.29	-2.98	-1.81	-0.32	-0.01	1.40	3.12	3.78	33
Structured notes appreciation (depreciation) / Tier 1 capital	-0.09	-0.31	-0.23	-0.06	-0.03	-0.01	-0.01	-0.01	6
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	2.25	0.00	0.00	0.00	0.00	0.28	14.89	19.26	33
Available-for-sale securities	97.54	80.55	85.11	98.41	99.90	100.00	100.00	100.00	33
US Treasury securities	7.70	0.00	0.00	0.00	1.94	7.59	29.24	46.10	33
US agency securities (excluding mortgage-backed securities)	10.71	0.00	0.05	1.92	8.93	13.83	29.57	39.15	33
Municipal securities	26.83	0.59	3.75	11.45	22.52	41.14	53.17	63.57	33
Mortgage-backed securities	46.27	4.56	15.35	28.88	45.76	64.84	71.09	73.67	33
Asset-backed securities	1.37	0.00	0.00	0.00	0.00	0.00	5.40	14.83	33
Other debt securities	2.39	0.00	0.00	0.00	0.19	4.03	8.94	9.34	33
Mutual funds and equity securities	0.21	0.00	0.00	0.00	0.02	0.29	0.82	1.66	33
Debt securities 1 year or less	11.93	2.03	2.44	4.97	7.19	13.34	31.73	49.14	33
Debt securities 1 to 5 years	20.38	4.13	7.36	11.36	16.73	30.04	37.18	60.47	33
Debt securities over 5 years	65.37	19.14	34.93	56.01	71.09	79.59	87.16	88.20	33
Pledged securities	43.90	0.14	3.99	24.25	44.78	62.60	83.94	88.25	33
Structured notes, fair value	0.32	0.00	0.00	0.00	0.00	0.00	1.39	3.22	33
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	7.57	-68.69	-65.00	-41.74	-2.67	53.82	80.93	121.06	33
Investment securities	53.83	2.08	7.31	18.64	32.21	57.23	155.26	266.10	31
Core deposits	13.67	-11.27	4.47	7.99	13.02	20.35	28.42	34.33	32
Noncore funding	-13.73	-54.41	-48.50	-34.72	-14.26	-1.35	26.08	37.76	33

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2021

**Derivatives and Off-Balance-Sheet Transactions**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments (reported semiannually, June/Dec)	15.92	4.36	6.35	13.15	15.13	19.27	24.36	27.64	34
Standby letters of credit	0.32	0.00	0.01	0.08	0.29	0.59	0.73	0.87	34
Commercial and similar letters of credit	0.03	0.00	0.00	0.00	0.00	0.00	0.01	0.33	34
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Derivative contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.00	1.26	34
Interest rate contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.00	1.26	34
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Purchased options contracts (interest rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.00	1.26	34
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	24.66	5.93	10.55	19.80	25.45	30.04	35.16	37.73	34



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 3  
Date:12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>Futures and forwards</b>									
Futures and forwards	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>Written options</b>									
Written options	15.58	1.56	3.12	7.79	15.58	23.37	28.04	29.60	2
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Over-the-counter	15.58	1.56	3.12	7.79	15.58	23.37	28.04	29.60	2
<b>Purchased options</b>									
Purchased options	65.58	34.60	38.04	48.37	65.58	82.79	93.12	96.56	2
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Over-the-counter	65.58	34.60	38.04	48.37	65.58	82.79	93.12	96.56	2
<b>Swaps</b>									
Swaps	18.84	1.88	3.77	9.42	18.84	28.27	33.92	35.80	2
<b>Held for trading</b>									
Held for trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>Non-traded</b>									
Non-traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
Derivative contracts (excluding futures and forex 14 days or less)	50.00	5.00	10.00	25.00	50.00	75.00	90.00	95.00	2
One year or less	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Over 1 year to 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Over 5 years	50.00	5.00	10.00	25.00	50.00	75.00	90.00	95.00	2
Gross negative fair value (absolute value)	0.93	0.09	0.19	0.46	0.93	1.39	1.67	1.77	2
Gross positive fair value	4.70	1.96	2.27	3.18	4.70	6.22	7.13	7.43	2
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	34
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	34
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	34
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.05	0.00	0.00	0.00	0.00	0.01	0.24	0.53	29

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
Date: 12/31/2021

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	-0.01	-0.31	-0.22	-0.09	0.03	0.05	0.12	0.25	34
Provision for loan and lease losses / Average loans and leases	-0.01	-0.41	-0.29	-0.13	0.05	0.10	0.19	0.31	34
Provision for loan and lease losses / Net loan and lease losses	116.27	-1052.56	-812.60	-28.50	157.73	355.72	531.70	1747.46	34
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	0.98	1.02	1.10	1.30	1.38	1.90	2.54	34
Allowance for loan and lease losses / Total loans and leases	1.35	0.97	1.01	1.09	1.28	1.38	1.90	2.51	34
Allowance for loan and lease losses / Net loans and leases losses (X)	58.42	3.01	3.76	11.89	36.95	89.83	118.59	312.94	24
Allowance for loan and lease losses / Nonaccrual assets	491.02	70.86	74.99	133.03	278.98	570.66	1482.19	2457.31	34
ALLL / 90+ days past due + nonaccrual loans and leases	455.71	70.79	74.96	125.03	274.56	535.00	1482.19	2018.90	34
Gross loan and lease losses / Average loans and leases	0.15	0.00	0.01	0.04	0.06	0.14	0.42	0.82	34
Recoveries / Average loans and leases	0.06	0.01	0.01	0.02	0.04	0.07	0.14	0.24	34
Net losses / Average loans and leases	0.08	-0.06	-0.04	-0.01	0.02	0.07	0.39	0.55	34
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	34
Recoveries / Prior year-end losses	77.38	7.44	11.12	14.14	32.51	76.69	121.51	500.71	33
Earnings coverage of net loan and lease losses (X)	25.79	-474.61	-102.66	-28.21	27.60	75.17	229.93	394.89	34
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.09	-0.06	-0.01	0.00	0.02	0.08	0.36	33
Real estate loans secured by 1-4 family	-0.01	-0.13	-0.06	-0.02	0.00	0.02	0.04	0.06	33
Revolving	0.00	-0.08	-0.04	0.00	0.00	0.00	0.02	0.08	32
Closed-end	-0.01	-0.14	-0.10	-0.03	0.00	0.02	0.04	0.06	33
Commercial real estate loans	0.04	-0.12	-0.06	-0.02	0.00	0.03	0.14	0.54	33
Construction and land development	-0.05	-0.62	-0.12	-0.02	0.00	0.00	0.02	0.09	33
1-4 family	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.00	33
Other	-0.05	-0.61	-0.12	-0.01	0.00	0.00	0.01	0.09	33
Multifamily	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.07	33
Nonfarm nonresidential	0.06	-0.09	-0.02	-0.01	0.00	0.01	0.17	0.80	33
Owner-occupied	0.01	-0.04	-0.03	-0.01	0.00	0.00	0.02	0.21	33
Other	0.02	-0.02	-0.01	0.00	0.00	0.00	0.09	0.20	33
Real estate loans secured by farmland	0.01	-0.01	0.00	0.00	0.00	0.00	0.05	0.08	28
Commercial and industrial loans	0.17	-0.21	-0.11	-0.01	0.03	0.17	0.96	1.27	33
Loans to individuals	0.57	0.03	0.04	0.08	0.17	0.64	2.29	3.42	26
Credit card loans	0.74	0.03	0.07	0.17	0.67	1.17	1.50	1.64	6
Agricultural loans	0.01	-0.18	-0.13	-0.03	0.00	0.00	0.01	0.56	26
Loans to foreign governments and institutions									
Other loans and leases	18.19	-0.02	-0.01	0.00	1.54	3.93	50.55	84.25	7

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 3  
 Date: 12/31/2021

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.24	0.03	0.08	0.14	0.21	0.32	0.47	0.62	34
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.09	34
Nonaccrual loans and leases	0.76	0.05	0.08	0.23	0.49	1.01	1.74	2.61	34
90+ days past due and nonaccrual loans and leases	0.78	0.06	0.08	0.25	0.53	1.06	1.76	2.61	34
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	34
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Nonaccrual restructured	0.13	0.00	0.00	0.02	0.05	0.21	0.40	0.74	34
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	34
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
<b>Percent of Total Assets</b>									
30-89 days past due assets	0.24	0.03	0.08	0.14	0.21	0.32	0.47	0.62	34
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.09	34
Nonaccrual assets	0.76	0.05	0.08	0.23	0.49	1.01	1.74	2.61	34
30+ days past due and nonaccrual assets	1.06	0.22	0.31	0.47	0.82	1.43	1.98	3.11	34
<b>+ OREO as Percent of:</b>									
Total assets	0.73	0.09	0.16	0.28	0.55	1.02	1.84	2.52	34
Allowance for loan and lease losses	76.90	12.08	17.25	36.16	63.76	105.91	153.03	179.01	34
Equity capital + allowance for loan and lease losses	6.71	0.79	1.31	2.67	5.20	9.76	14.95	21.15	34
Tier 1 capital + allowance for loan and lease losses	6.62	0.78	1.28	2.70	5.00	9.92	14.42	17.99	34
Loans and leases + other real estate owned	1.13	0.14	0.20	0.42	0.88	1.57	2.64	4.08	34

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	0.23	0.03	0.04	0.11	0.19	0.30	0.46	0.65	33
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.11	33
	Nonaccrual	0.80	0.03	0.04	0.26	0.50	1.16	2.17	2.96	33
Commercial and industrial	30-89 days past due	0.17	0.00	0.00	0.00	0.05	0.19	0.41	1.36	33
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	33
	Nonaccrual	0.71	0.00	0.00	0.06	0.23	0.86	2.39	3.66	33
Individuals	30-89 days past due	0.49	0.00	0.00	0.10	0.43	0.63	0.99	2.22	31
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.30	31
	Nonaccrual	0.17	0.00	0.00	0.00	0.03	0.20	0.64	1.13	31
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.16	0.39	26
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	Nonaccrual	0.32	0.00	0.00	0.00	0.03	0.23	1.59	2.94	26
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	3.59	0.00	0.00	0.00	0.00	1.02	10.19	16.64	7
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
	Nonaccrual	9.66	0.00	0.00	0.00	0.00	1.77	27.76	45.93	7

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: 3  
Date: 12/31/2021

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.51	0.00	0.06	0.24	0.50	0.68	1.30	1.50	33
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.23	33
	Nonaccrual	0.78	0.02	0.11	0.24	0.50	0.99	2.10	2.88	33
Revolving	30-89 days past due	0.28	0.00	0.00	0.00	0.25	0.47	0.66	1.02	32
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	32
	Nonaccrual	0.38	0.00	0.00	0.00	0.25	0.65	1.18	1.50	32
Closed-End	30-89 days past due	0.55	0.00	0.00	0.16	0.56	0.80	1.56	1.73	33
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.03	0.21	0.26	33
	Nonaccrual	0.79	0.02	0.12	0.25	0.62	1.10	1.87	2.68	33
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.05	33
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.19	33
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.00	0.04	0.17	0.25	1.33	33
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.14	33
	Nonaccrual	0.85	0.00	0.02	0.06	0.45	1.27	3.05	4.37	33
Construction and development	30-89 days past due	0.35	0.00	0.00	0.00	0.00	0.13	0.66	3.72	33
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
	Nonaccrual	0.64	0.00	0.00	0.00	0.00	0.30	2.42	6.07	33
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.00	0.18	0.86	33
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.23	33
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.20	0.41	33
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
	Nonaccrual	0.47	0.00	0.00	0.00	0.00	0.14	1.97	4.57	33
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	33
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.40	33
Nonfarm non-residential	30-89 days past due	0.04	0.00	0.00	0.00	0.01	0.07	0.16	0.22	33
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.18	33
	Nonaccrual	0.91	0.00	0.00	0.06	0.60	1.48	2.93	3.94	33
Owner occupied	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.05	0.08	0.12	33
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	33
	Nonaccrual	0.34	0.00	0.00	0.00	0.08	0.62	1.19	1.32	33
Other	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.13	33
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
	Nonaccrual	0.53	0.00	0.00	0.00	0.04	0.74	2.15	3.37	33
Farmland	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.17	0.59	1.00	28
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.09	28
	Nonaccrual	1.03	0.00	0.00	0.00	0.01	0.88	5.59	8.08	28
Credit card	30-89 days past due	1.07	0.11	0.23	0.55	0.98	1.69	2.01	2.07	6
	90+ days past due	0.10	0.00	0.00	0.00	0.02	0.08	0.27	0.37	6
	Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.00	0.71	1.07	6

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











**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 3  
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	78.10	9.53	36.92	57.20	83.68	103.34	131.61	151.49	28
Dividends declared / Net income	24.28	0.00	2.10	15.23	20.56	27.46	58.64	74.43	34
Net income - dividends / Average equity	9.69	1.33	5.74	7.37	9.69	12.19	14.88	16.49	34
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	132.14	0.00	0.00	97.25	122.39	155.50	269.93	389.97	30
Dividends from nonbank subsidiaries	2.76	0.00	0.00	0.00	0.00	0.51	10.84	25.85	30
Dividends from subsidiary holding companies	6.11	0.00	0.00	0.00	0.00	0.00	0.00	97.51	30
Dividends from all subsidiaries	159.83	0.07	83.02	103.59	136.51	191.57	269.93	389.97	30
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	33.68	0.00	0.00	17.96	30.81	44.91	76.45	98.92	32
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.03	0.07	0.14	32
Management and service fees from bank subsidiaries	1.11	0.00	0.00	0.00	0.00	0.00	6.77	10.34	32
Other income from bank subsidiaries	0.21	0.00	0.00	0.00	0.00	0.00	0.38	2.84	32
Operating income from bank subsidiaries	36.18	0.00	0.01	20.13	36.68	50.43	76.59	99.41	32
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	63.75	0.00	0.00	0.34	100.00	100.00	136.66	181.82	21
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Management and serv fees from nonbank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.00	0.00	2.55	21
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating income from nonbank subsidiaries	64.56	0.00	0.00	2.55	100.00	100.00	136.66	181.82	21
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	25.03	20.77	21.24	22.66	25.03	27.39	28.81	29.29	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	25.03	20.77	21.24	22.66	25.03	27.39	28.81	29.29	2
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	74.04	0.00	0.00	70.20	87.84	99.75	99.98	100.00	32
Interest income from bank subsidiaries	2.10	0.00	0.00	0.00	0.00	0.09	0.29	28.81	32
Management and service fees from bank subsidiaries	2.72	0.00	0.00	0.00	0.00	0.00	18.00	24.66	32
Other income from bank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.00	0.74	8.01	32
Operating income from bank subsidiaries	89.64	1.79	63.33	81.67	98.81	99.92	100.00	100.00	32
Dividends from nonbank subsidiaries	2.64	0.00	0.00	0.00	0.01	3.27	14.42	18.26	32
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	32
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	32
Other income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.76	32
Operating income from nonbank subsidiaries	3.10	0.00	0.00	0.00	0.11	4.67	14.42	18.26	32
Dividends from subsidiary holding companies	2.61	0.00	0.00	0.00	0.00	0.00	0.00	36.35	32
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Operating income from subsidiary holding companies	2.61	0.00	0.00	0.00	0.00	0.00	0.00	36.35	32
Loans and advances from subsidiaries / Short term debt	553.30	0.00	0.00	0.00	99.01	652.31	1470.05	1742.62	4
Loans and advances from subsidiaries / Total debt	57.19	0.00	0.00	0.00	14.38	37.56	156.32	277.22	14

## BHCPR Reporters for Quarter Ending 12/31/2021

Peer Group 3 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>
1201457	1,606,187	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,904,181	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
3256134	1,349,886	BANK7 CORP	OKLAHOMA CITY, OK	
2935142	2,157,188	BOU BANCORP, INC.	OGDEN, UT	
1133781	2,800,304	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
1133594	2,418,552	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	1,385,909	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1140239	1,481,600	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1097566	1,109,140	CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	SHELBYVILLE, KY	
1988646	2,846,353	FIRST BANCORP, INC.	LEBANON, VA	
1404632	1,226,137	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1247428	2,652,905	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1132672	1,730,609	FIRST UNITED CORPORATION	OAKLAND, MD	
1137453	1,453,823	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
2038409	1,831,550	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,466,945	HEARTLAND BANCCORP	WHITEHALL, OH	
1205183	2,104,132	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	2,513,203	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
3030307	1,328,968	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1066209	1,972,476	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,494,866	LINCOLN BANCORP	REINBECK, IA	
2589714	2,664,352	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,750,602	MINNWEST CORPORATION	MINNETONKA, MN	
3211601	2,799,941	MVB FINANCIAL CORP.	FAIRMONT, WV	New Y-9C/BHCPR reporter
1248153	2,834,565	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2818245	1,624,193	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1118434	1,673,340	QNB CORP.	QUAKERTOWN, PA	
3835164	2,119,059	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2810285	1,592,371	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
2849799	2,926,364	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	2,919,202	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1427275	2,436,825	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
3852031	2,875,445	STERLING BANCORP, INC.	SOUTHFIELD, MI	Moved from Peer 2
4523431	2,210,423	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	

Note: Peer Group 3 has 34 bank holding companies.