

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)			3.92	3.67	3.40
+ Non-interest income	1.48	1.38	1.19	1.47	1.11
- Overhead expense	4.32	3.62	3.56	3.50	3.31
- Provision for credit losses	-0.43	0.35	0.12	0.12	0.08
+ Securities gains (losses)	0.02	0.05	0.03	0.00	0.02
+ Other tax equivalent adjustments			0.00	-0.07	0.00
= Pretax net operating income (tax equivalent)			1.68	1.46	1.21
Net operating income	1.22	0.40	0.86	1.15	0.96
Net income	1.22	0.40	0.86	1.15	0.96
Net income (Subchapter S adjusted)	1.20	0.66	1.30	1.48	0.63
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)			5.18	4.60	4.20
Interest expense	0.62	0.67	0.96	0.68	0.51
Net interest income (tax equivalent)			4.22	3.92	3.67
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.33	0.13	0.16	0.08	0.11
Earnings coverage of net loan and lease losses (X)	-5.82	-60.41	-78.55	-8.84	13.30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.81	1.59	1.36	1.36	1.23
Allowance for loan and lease losses / Total loans and leases	1.80	1.54	1.35	1.36	1.22
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.22	1.42	1.43	1.48	1.13
30-89 days past due loans and leases / Total loans and leases	0.56	1.20	0.66	0.55	0.59
<b>Liquidity and Funding</b>					
Net noncore funding dependence	17.64	-2.32	5.30	5.78	6.80
Net short-term noncore funding dependence	15.83	-6.79	0.10	0.69	2.54
Net loans and leases / Total assets	74.04	68.86	67.64	67.01	66.71
<b>Capitalization</b>					
Tier 1 leverage ratio	13.66	11.02	11.39	11.39	9.99
Holding company equity capital / Total assets	14.04	10.60	11.29	10.97	10.06
Total equity capital (including minority interest) / Total assets	14.04	10.60	11.29	10.97	10.07
Common equity tier 1 capital / Total risk-weighted assets	14.61	10.32	11.84	12.12	12.67
Net loans and leases / Equity capital (X)	6.06	7.03	6.06	6.17	6.85
Cash dividends / Net income	18.43	38.65	32.87	20.34	33.23
Cash dividends / Net income (Subchapter S adjusted)				28.81	68.97
<b>Growth Rates</b>					
Assets	-1.17	17.15	4.16	3.91	3.62
Equity capital	7.49	2.20	10.03	5.58	9.65
Net loans and leases	1.75	7.33	5.37	3.48	5.68
Noncore funding	-15.10	-0.15	-7.00	13.43	-31.85
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.51	0.72	0.65	0.00	0.14
Long-term debt / Equity capital	1.08	0.00	1.44	0.77	3.57
Equity investment in subsidiaries / Equity capital	105.59	111.04	108.03	107.45	111.76
Cash from ops + noncash items + op expense / Op expense + dividends	29.47	113.03	142.73	192.06	92.76

**BHCPR PEER GROUP DATA**

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)			4.80	4.31	3.90
Less: Interest expense	0.61	0.63	0.90	0.64	0.48
Equals: Net interest income (tax equivalent)			3.92	3.67	3.40
Plus: Non-interest income	1.48	1.38	1.19	1.47	1.11
Equals: adjusted operating income (tax equivalent)			6.97	5.14	4.54
Less: Overhead expense	4.32	3.62	3.56	3.50	3.31
Less: Provision for credit losses	-0.43	0.35	0.12	0.12	0.08
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.05	0.03	0.00	0.02
Plus: other tax equivalent adjustments			0.00	-0.07	0.00
Equals: Pretax net operating income (tax equivalent)			1.68	1.46	1.21
Less: Applicable income taxes (tax equivalent)			0.43	0.31	0.27
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.22	0.40	0.86	1.15	0.96
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.22	0.40	0.86	1.15	0.96
Memo: Net income (last four quarters)	1.22	0.40	0.85	1.15	0.96
Net income-BHC and noncontrolling (minority) interest	1.22	0.40	0.86	1.15	0.96
<b>Margin Analysis</b>					
Average earning assets / Average assets	95.78	94.59	93.69	93.78	93.37
Average interest-bearing funds / Average assets	72.01	74.38	73.85	73.85	71.18
Interest income (tax equivalent) / Average earning assets			5.18	4.60	4.20
Interest expense / Average earning assets	0.62	0.67	0.96	0.68	0.51
Net interest income (tax equivalent) / Average earning assets			4.22	3.92	3.67
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)			5.82	5.19	4.88
Interest-bearing bank balances	0.19	0.33	2.23	1.79	1.23
Federal funds sold and reverse repos	0.00	0.77	1.69	1.57	0.71
Trading assets					
Total earning assets	4.69	3.90	4.76	4.43	4.10
Investment securities (tax equivalent)			4.06	3.11	2.51
US Treasury and agency securities (excluding mortgage-backed securities)	0.93	1.79	2.85	2.30	1.82
Mortgage-backed securities	1.98	2.02	2.58	2.36	2.12
All other securities			4.31	5.54	3.54
Interest-bearing deposits	0.76	0.83	1.13	0.74	0.51
Time deposits of \$250K or more	1.88	1.93	2.10	1.52	
Time deposits < \$250K	1.19	1.46	1.95	1.33	
Other domestic deposits	0.21	0.36	0.72	0.40	
Foreign deposits					
Federal funds purchased and repos	0.30	0.70	1.29	1.28	0.66
Other borrowed funds and trading liabilities	0.00	0.00	0.61	2.13	1.98
All interest-bearing funds	0.83	0.84	1.24	0.86	0.69

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**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	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	80.59	86.50	76.25	70.04	74.07
<b>Percent of Average Assets</b>					
Total overhead expense	4.32	3.62	3.56	3.50	3.31
Personnel expense	2.34	2.24	2.03	1.95	1.80
Net occupancy expense	0.44	0.53	0.43	0.42	0.38
Other operating expenses	1.54	0.84	1.11	1.13	1.12
Overhead less non-interest income	2.84	2.24	2.38	2.02	2.17
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense			77.91	67.69	72.59
Personnel expense			33.20	38.16	40.34
Net occupancy expense			5.87	8.20	8.29
Other operating expenses			38.84	21.32	23.67
Total non-interest income			43.82	28.03	23.16
Fiduciary activities income			2.11	2.72	1.33
Service charges on domestic deposit accounts			1.69	4.98	4.51
Trading revenue			0.00	0.00	0.00
Investment banking fees and commissions			0.00	1.46	0.57
Insurance activities revenue			0.00	0.40	0.22
Venture capital revenue			0.00	0.00	0.00
Net servicing fees			2.16	0.98	0.71
Net securitization income			0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets			-0.42	8.11	3.76
Other non-interest income			34.08	9.36	8.75
Overhead less non-interest income			34.09	39.67	48.59
Applicable income taxes / Pretax net operating income (tax equivalent)			12.40	14.90	5.07
Applicable income tax + TE / Pretax net operating income + TE			25.83	20.30	13.06

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**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	43.51	55.36	50.97	52.44	53.24
Commercial and industrial loans	19.84	8.98	11.85	9.44	8.95
Loans to individuals	0.44	0.67	1.53	1.92	1.46
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.05	0.03	0.00
Agricultural loans	3.10	4.08	3.24	3.24	1.19
Other loans and leases	0.13	0.02	0.04	0.85	1.03
Net loans and leases	74.04	68.86	67.64	67.01	66.71
Debt securities over 1 year	11.40	10.45	17.55	17.97	17.49
Mutual funds and equity securities	1.15	0.11	0.07	0.07	0.07
Subtotal	86.58	79.41	85.25	85.05	84.76
Interest-bearing bank balances	6.69	12.31	4.97	3.51	3.42
Federal funds sold and reverse repos	0.02	0.04	0.40	1.08	0.13
Debt securities 1 year or less	1.79	3.12	2.66	3.01	2.76
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	95.09	94.89	93.30	92.66	92.34
Non-interest cash and due from depository institutions	0.93	1.03	1.39	1.73	1.45
Other real estate owned	0.02	0.09	0.14	0.22	0.16
All other assets	3.98	4.08	5.31	5.62	6.13
<b>Memoranda</b>					
Short-term investments	8.51	15.48	8.03	7.60	7.02
US Treasury securities	0.57	0.00	0.02	0.47	0.54
US agency securities (excluding mortgage-backed securities)	6.68	4.08	4.15	4.76	4.45
Municipal securities	1.41	2.03	6.05	6.65	5.69
Mortgage-backed securities	4.11	6.45	9.28	8.59	8.45
Asset-backed securities	0.23	0.68	0.62	0.42	0.16
Other debt securities	0.20	0.33	0.10	0.11	0.26
Loans held-for-sale	0.36	2.11	0.48	0.22	0.31
Loans held for investment	75.08	67.82	68.07	67.69	66.82
Real estate loans secured by 1-4 family	11.92	17.19	15.87	16.95	19.44
Revolving	0.93	1.42	2.53	2.87	2.27
Closed-end, secured by first liens	10.69	15.26	12.75	13.35	16.39
Closed-end, secured by junior liens	0.30	0.51	0.59	0.73	0.62
Commercial real estate loans	27.56	32.83	30.20	30.21	31.11
Construction and land development	1.26	1.40	3.86	4.59	4.64
Multifamily	5.51	6.76	3.94	4.00	3.43
Nonfarm nonresidential	20.78	24.68	22.40	21.62	22.62
Real estate loans secured by farmland	4.03	5.34	4.90	5.28	1.98

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	60.51	78.31	74.11	76.75	79.25
Real estate loans secured by 1-4 family	16.52	23.92	23.45	25.03	28.39
Revolving	1.42	2.07	3.80	4.20	3.34
Closed-end	15.10	21.85	19.64	20.83	24.88
Commercial real estate loans	37.40	46.05	43.58	44.00	45.95
Construction and land development	1.83	1.90	5.47	6.43	6.78
1-4 family	0.34	0.35	1.67	1.82	2.22
Other	1.49	1.55	3.80	4.61	4.44
Multifamily	7.40	9.63	5.52	5.73	5.15
Nonfarm nonresidential	28.17	34.53	32.58	31.84	33.83
Owner-occupied	10.89	12.48	13.82	14.12	13.90
Other	17.28	22.04	18.76	17.72	19.47
Real estate loans secured by farmland	6.59	8.33	7.09	7.72	3.12
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.07	0.05	0.00
Commercial and industrial loans	24.01	13.02	17.31	14.04	13.28
Loans to individuals	0.70	1.03	2.43	2.96	2.35
Credit card loans	0.00	0.00	0.00	0.03	0.04
Agricultural loans	4.99	6.38	4.66	4.89	2.01
Other loans and leases	0.18	0.03	0.06	1.32	1.61
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	378.39	491.75	423.00	434.49	514.50
Real estate loans secured by 1-4 family	103.81	149.67	133.03	141.93	189.43
Revolving	7.46	11.08	20.70	23.44	21.38
Closed-end	96.35	138.59	112.32	118.50	166.45
Commercial real estate loans	244.52	300.96	253.12	251.56	297.85
Construction and land development	10.47	11.04	31.44	37.02	43.57
1-4 family	1.81	1.83	9.61	10.51	14.15
Other	8.66	9.22	21.83	26.51	28.46
Multifamily	49.55	64.89	32.21	33.24	34.13
Nonfarm nonresidential	184.51	225.03	189.47	181.30	217.20
Owner-occupied	70.52	80.16	79.63	80.11	89.90
Other	113.98	144.87	109.84	101.19	127.26
Real estate loans secured by farmland	30.06	41.12	36.85	41.00	19.50
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.50	0.30	0.00
Commercial and industrial loans	98.71	75.96	101.04	78.74	87.40
Loans to individuals	3.43	5.56	12.55	15.84	13.96
Credit card loans	0.00	0.00	0.00	0.17	0.28
Agricultural loans	22.51	31.46	23.92	24.98	11.95
Other loans and leases	1.18	0.18	0.32	6.98	10.09
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	26.73	33.93	30.19	29.99	32.05
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	175.59	223.39	176.01	172.07	209.65
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	246.12	303.54	255.64	252.18	299.53

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**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	8.51	15.48	8.03	7.60	7.02
Liquid assets	19.00	23.79	19.21	19.47	19.26
Investment securities	14.34	13.68	20.29	21.06	20.94
Net loans and leases	74.04	68.86	67.64	67.01	66.71
Net loans, leases and standby letters of credit	74.14	69.00	68.14	67.50	67.08
Core deposits	58.16	72.34	73.87	74.65	74.60
Noncore funding	24.68	14.41	12.65	12.59	13.03
Time deposits of \$250K or more	3.16	5.46	5.61	4.59	3.45
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.83	1.15	1.39	1.56	1.14
Secured federal funds purchased	0.00	0.00	0.00	0.15	0.00
Net federal funds purchased (sold)	0.81	1.11	0.99	0.48	1.04
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	17.53	1.59	1.26	1.86	1.84
Earning assets that reprice within 1 year	27.92	41.75	35.56	33.33	28.99
Interest-bearing liabilities that reprice within 1 year	20.60	39.97	27.11	24.27	20.51
Long-term debt that reprices within 1 year	0.00	0.00	0.07	0.14	0.20
Net assets that reprice within 1 year	7.32	1.77	8.38	8.92	8.10
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	17.64	-2.32	5.30	5.78	6.80
Net short-term noncore funding dependence	15.83	-6.79	0.10	0.69	2.54
Short-term investment / Short-term noncore funding	121.10	197.05	158.98	204.35	134.85
Liquid assets - short-term noncore funding / Nonliquid assets	1.25	18.98	14.32	14.90	13.05
Net loans and leases / Total deposits	6,370.96	83.97	82.44	81.58	80.97
Net loans and leases / Core deposits	6,377.57	95.99	92.34	89.91	90.19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.13	0.32	0.14	-0.05	-0.05
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.28	1.57	3.61	-1.92	-1.03
Structured notes appreciation (depreciation) / Tier 1 capital	-0.15		-0.08	-0.03	-0.11
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	1.77	2.98	1.61	1.07	6.15
Available-for-sale securities	72.67	96.26	98.05	98.62	93.85
US Treasury securities	2.07	0.00	0.07	2.25	2.87
US agency securities (excluding mortgage-backed securities)	25.90	36.49	25.66	28.67	23.22
Municipal securities	10.86	13.71	23.73	24.36	23.53
Mortgage-backed securities	32.34	42.45	45.48	40.67	41.53
Asset-backed securities	1.57	4.44	3.94	2.74	0.69
Other debt securities	1.69	2.15	0.76	0.96	1.64
Mutual funds and equity securities	25.56	0.76	0.36	0.35	0.74
Debt securities 1 year or less	12.49	21.83	16.44	16.01	13.12
Debt securities 1 to 5 years	39.34	45.97	28.66	36.37	26.57
Debt securities over 5 years	22.61	31.44	54.48	47.24	57.91
Pledged securities	24.80	42.86	52.42	54.45	48.55
Structured notes, fair value	1.17	0.00	0.03	2.80	0.29
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	-25.59	96.00	3.09	39.53	13.56
Investment securities	31.37	19.34	2.50	4.41	-1.12
Core deposits	-17.15	23.93	4.18	3.67	11.08
Noncore funding	-15.10	-0.15	-7.00	13.43	-31.85

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	8.29	8.72	13.87	13.26	12.11
Standby letters of credit	0.11	0.14	0.50	0.49	0.35
Commercial and similar letters of credit	0.00	0.00	0.22	0.30	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	0.00	0.00	0.04	1.48	1.81
Interest rate contracts	0.00	0.00	0.04	1.48	1.81
Interest rate futures and forward contracts	0.00	0.00	0.00	0.29	0.24
Written options contracts (interest rate)	0.00	0.00	0.04	0.38	0.50
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.21	0.00
Interest rate swaps	0.00	0.00	0.00	0.60	0.53
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)	12.85	12.67	21.03	20.08	18.64

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**Derivatives Analysis**

	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	100.00
Foreign exchange contracts			0.00	0.00	0.00
Equity, commodity, and other contracts			0.00	0.00	0.00
Futures and forwards			0.00	28.01	36.19
Written options			100.00	39.38	21.07
Exchange-traded			0.00	0.00	0.00
Over-the-counter			100.00	39.38	21.07
Purchased options			0.00	3.70	0.00
Exchange-traded			0.00	0.00	0.00
Over-the-counter			0.00	3.70	0.00
Swaps			0.00	28.91	38.05
Held for trading			0.00	14.29	2.58
Interest rate contracts			0.00	14.29	2.58
Foreign exchange contracts			0.00	0.00	0.00
Equity, commodity, and other contracts			0.00	0.00	0.00
Non-traded			100.00	85.71	92.29
Interest rate contracts			100.00	85.71	92.29
Foreign exchange contracts			0.00	0.00	0.00
Equity, commodity, and other contracts			0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)			0.00	54.50	76.57
One year or less			0.00	34.79	50.11
Over 1 year to 5 years			0.00	3.81	13.68
Over 5 years			0.00	15.90	4.45
Gross negative fair value (absolute value)			0.00	0.55	0.43
Gross positive fair value			0.00	0.96	0.82
<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	0.01	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	0.02	0.13	0.01	0.01	0.00



**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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	-0.43	0.35	0.12	0.12	0.08
Provision for loan and lease losses / Average loans and leases	-0.50	0.47	0.19	0.21	0.12
Provision for loan and lease losses / Net loan and lease losses	118.95	-485.00	219.04	670.99	190.96
Allowance for loan and lease losses / Total loans and leases not held for sale	1.81	1.59	1.36	1.36	1.23
Allowance for loan and lease losses / Total loans and leases	1.80	1.54	1.35	1.36	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	17.92	3.49	24.54	34.74	16.34
Allowance for loan and lease losses / Nonaccrual assets	396.40	297.46	317.08	160.10	171.95
ALLL / 90+ days past due + nonaccrual loans and leases	389.71	292.95	302.61	148.12	165.05
Gross loan and lease losses / Average loans and leases	0.54	0.22	0.20	0.19	0.17
Recoveries / Average loans and leases	0.21	0.09	0.05	0.11	0.07
Net losses / Average loans and leases	0.33	0.13	0.16	0.08	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	67.41	81.91	39.48	93.01	54.55
Earnings coverage of net loan and lease losses (X)	-5.82	-60.41	-78.55	-8.84	13.30
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	-0.03	0.14	0.09	0.05	0.05
Real estate loans secured by 1-4 family	-0.08	-0.14	-0.01	0.08	0.06
Revolving	0.00	-0.04	0.02	0.17	0.03
Closed-end	-0.08	-0.14	-0.02	0.09	0.07
Commercial real estate loans	-0.01	0.01	0.14	0.04	0.03
Construction and land development	0.00	0.05	0.00	1.50	-0.04
1-4 family	0.00	0.00	0.02	0.00	0.00
Other	0.00	0.05	-0.01	1.50	-0.04
Multifamily	0.00	0.00	-0.36	-0.27	0.00
Nonfarm nonresidential	-0.01	0.01	0.18	0.00	0.04
Owner-occupied	0.00	0.01	-0.01	0.00	0.01
Other	-0.01	0.00	0.19	0.01	0.02
Real estate loans secured by farmland	0.01	0.59	-0.01	0.00	0.00
Commercial and industrial loans	0.14	-0.25	0.41	0.26	0.25
Loans to individuals	4.49	1.04	1.01	0.73	1.08
Credit card loans				1.50	0.70
Agricultural loans	1.31	1.42	0.08	-0.16	0.01
Loans to foreign governments and institutions					
Other loans and leases	0.00	0.00	1.03	0.26	0.16

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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	0.56	1.20	0.66	0.55	0.59
90+ days past due loans and leases	0.25	0.14	0.07	0.09	0.06
Nonaccrual loans and leases	1.18	1.30	1.23	1.19	0.84
90+ days past due and nonaccrual loans and leases	1.43	1.45	1.30	1.28	0.92
30-89 days past due restructured	0.00	0.00	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.18	0.31	0.25	0.29	0.15
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
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.56	1.20	0.66	0.55	0.59
90+ days past due assets	0.25	0.14	0.07	0.09	0.06
Nonaccrual assets	1.18	1.30	1.25	1.21	0.86
30+ days past due and nonaccrual assets	1.99	2.65	1.98	1.85	1.56
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	1.04	0.96	0.91	0.86	0.62
90+ past due and nonaccrual assets + other real estate owned	1.07	1.05	1.05	1.08	0.82
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	1.17	1.55	1.28	1.40	1.09
Allowance for loan and lease losses	114.77	158.85	142.20	154.94	142.70
Equity capital + allowance for loan and lease losses	9.96	15.62	10.40	12.06	10.24
Tier 1 capital + allowance for loan and lease losses	8.77	13.90	10.38	11.42	10.25
Loans and leases + other real estate owned	1.63	2.32	1.85	2.08	1.60

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	0.61	1.28	0.68	0.54	0.52
	90+ days past due	0.33	0.15	0.06	0.06	0.03
	Nonaccrual	1.22	1.35	1.27	1.37	0.93
Commercial and industrial	30-89 days past due	0.12	0.44	0.39	0.51	0.58
	90+ days past due	0.36	0.00	0.00	0.02	0.02
	Nonaccrual	0.56	0.70	0.87	1.11	0.56
Individuals	30-89 days past due	1.14	1.35	1.01	1.14	0.92
	90+ days past due	0.93	0.00	0.30	0.65	0.33
	Nonaccrual	0.05	0.00	0.18	0.25	0.14
Depository institution loans	30-89 days past due			0.00	0.00	0.00
	90+ days past due			0.00	0.00	0.00
	Nonaccrual			0.00	0.00	0.00
Agricultural	30-89 days past due	0.00	0.00	0.23	0.55	0.21
	90+ days past due	0.00	0.00	0.38	0.06	0.00
	Nonaccrual	1.16	2.58	0.83	0.42	0.30
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	6.00	0.25
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.00	0.00	0.00	0.05	0.00

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: 4  
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	0.71	0.62	0.77	0.96	0.91
	90+ days past due	0.13	0.00	0.05	0.08	0.04
	Nonaccrual	1.67	1.56	1.12	1.08	0.97
Revolving	30-89 days past due	0.20	0.34	0.82	0.82	0.50
	90+ days past due	0.00	0.00	0.02	0.05	0.01
	Nonaccrual	0.27	0.85	0.15	0.26	0.25
Closed-End	30-89 days past due	0.71	0.62	0.81	1.03	0.96
	90+ days past due	0.16	0.00	0.06	0.09	0.04
	Nonaccrual	1.66	1.54	1.27	1.20	1.08
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.08	0.03
	90+ days past due	0.00	0.00	0.00	0.02	0.00
	Nonaccrual	0.07	0.09	0.06	0.07	0.03
Commercial real estate	30-89 days past due	0.49	1.47	0.65	0.19	0.25
	90+ days past due	0.39	0.20	0.03	0.00	0.02
	Nonaccrual	0.27	0.51	0.95	1.33	0.74
Construction and development	30-89 days past due	0.16	0.00	2.72	0.26	0.29
	90+ days past due	0.00	0.00	0.00	0.02	0.00
	Nonaccrual	0.00	0.00	1.21	1.34	0.40
1-4 family	30-89 days past due	0.00	0.00	0.03	0.20	0.09
	90+ days past due	0.00	0.00	0.00	0.02	0.00
	Nonaccrual	0.00	0.00	0.79	0.21	0.04
Other	30-89 days past due	0.16	0.00	2.69	0.06	0.15
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.43	1.12	0.33
Multifamily	30-89 days past due	0.51	3.45	0.68	0.00	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.00	0.20	0.62	0.29
Nonfarm non-residential	30-89 days past due	0.45	0.71	0.66	0.19	0.26
	90+ days past due	0.54	0.27	0.05	0.00	0.03
	Nonaccrual	0.31	0.70	1.09	1.39	0.81
Owner occupied	30-89 days past due	0.11	0.08	0.21	0.15	0.16
	90+ days past due	0.00	0.14	0.03	0.00	0.02
	Nonaccrual	0.26	0.52	0.75	0.47	0.53
Other	30-89 days past due	0.34	0.64	0.45	0.03	0.06
	90+ days past due	0.54	0.14	0.02	0.00	0.00
	Nonaccrual	0.05	0.18	0.34	0.92	0.26
Farmland	30-89 days past due	0.22	0.00	0.22	1.01	0.61
	90+ days past due	0.00	0.00	0.41	0.07	0.00
	Nonaccrual	2.13	2.11	2.12	1.08	0.91
Credit card	30-89 days past due				1.67	1.32
	90+ days past due				0.52	0.33
	Nonaccrual				0.00	0.00

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	14.61			10.32			11.84			12.12			12.67
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 capital, column A	17.68			15.45			15.01			15.14			14.06
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Total capital, column A	18.89			16.69			16.13			16.27			15.62
Total capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 leverage	13.66			11.02			11.39			11.39			9.99
Supplementary leverage ratio, advanced approaches HCs													

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	0.09	0.00	0.02	0.04	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00		100.00	50.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00		0.00	50.00	50.00
Separate account assets (L/H) / Total life assets				0.00	0.00
Insurance activities revenue / Adjusted operating income			0.00	0.40	0.22
Premium income / Insurance activities revenue				0.22	0.10
Credit related premium income / Total premium income				77.78	76.32
Other premium income / Total premium income				22.22	23.68
Insurance underwriting net income / Consolidated net income	4.51	0.00	0.32	0.66	0.01
Insurance net income (P/C) / Equity (P/C)	165.50		18.07	48.30	68.43
Insurance net income (L/H) / Equity (L/H)				1.07	1.91
Insurance benefits, losses, expenses / Insurance premiums				125.00	47.37
Reinsurance recovery (P/C) / Total assets (P/C)	0.00		0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)				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	2.09	2.16	9.15	10.78	15.83
<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: 4  
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
Cost: Interest-bearing deposits					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases			-100.00	-15.64	-21.39
Total selected assets	0.06	0.00	-57.75	-9.67	-17.61
Deposits					

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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
<b>Profitability</b>					
Net income / Average equity capital	6.61	1.26	7.21	10.24	8.73
Bank net income / Average equity investment in banks	8.85	3.39	7.51	10.28	9.51
Nonbank net income / Average equity investment in nonbanks	2.17	-2.53	9.03	11.65	0.41
Subsidiary HCs net income / Average equity investment in sub HCs					8.02
Bank net income / Parent net income	98.83	109.63	103.89	105.39	111.48
Nonbank net income / Parent net income	9.81	0.00	4.97	6.10	0.50
Subsidiary holding companies' net income / Parent net income					100.11
<b>Leverage</b>					
Total liabilities / Equity capital	10.29	16.48	12.99	11.97	15.69
Total debt / Equity capital	1.60	0.72	2.09	0.77	4.13
Total debt + notes payable to subs that issued TPS / Equity capital	9.26	12.97	11.69	10.32	14.33
Total debt + Loans guaranteed for affiliate / Equity capital	1.60	0.72	2.09	0.77	4.15
Total debt / Equity capital - excess over fair value	1.60	0.72	2.10	0.78	4.14
Long-term debt / Equity capital	1.08	0.00	1.44	0.77	3.57
Short-term debt / Equity capital	0.51	0.72	0.65	0.00	0.14
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.23	0.23	0.03
Long-term debt / Consolidated long-term debt	5.23	0.00	6.00	2.46	8.79
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	105.59	111.04	108.03	107.45	111.76
Total investment in subs / Equity capital	105.59	111.04	108.05	107.47	112.01
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)	-0.28	0.11	0.20	0.80	1.40
Equity investment in subs - equity cap / Net income-div (X)	0.47	6.46	1.46	1.84	3.37
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	59.36	58.00	168.90	131.65	101.12
Cash from ops + noncash items + op expense / Op expense + dividend	29.47	113.03	142.73	192.06	92.76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	110.07	258.48	122.08	114.07	103.50
Pretax operating income + interest expense / Interest expense	2,409.72	8,676.81	2,502.96	3,303.43	6,214.44
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	894.56	860.41	999.70	1,746.43	643.72
Dividends + interest from subsidiaries / Interest expense + dividends	127.58	119.91	189.85	197.14	98.97
Fees + other income from subsidiaries / Salary + other expenses	26.87	37.89	396.68	17.76	8.35
Net income / Current part of long-term debt + preferred dividends (X)					14.68
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	-3.74	-6.22	-3.17	-4.02	-1.91
<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	0.00	100.00
Total	0.00	0.00	0.00	0.00	100.00
<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	0.02
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.02
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	2.45	0.11	0.10	0.25	0.19
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: 4  
Date: 12/31/2021

**Parent Company Analysis - Part 2**

	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	93.14	91.82	63.38	71.91	86.65
Dividends declared / Net income	18.35	38.65	32.87	20.34	33.23
Net income - dividends / Average equity	5.46	0.02	4.48	7.97	6.50
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	60.89	121.41	183.09	172.30	125.32
Dividends from nonbank subsidiaries	51.66	0.00	26.49	26.02	0.70
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	112.56	121.41	209.58	198.32	133.34
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	11.77	42.79	52.09	31.81	36.01
Interest income from bank subsidiaries	0.00	0.01	0.06	0.11	0.04
Management and service fees from bank subsidiaries	3.19	9.15	1.43	6.73	2.40
Other income from bank subsidiaries	0.00	0.00	0.43	0.15	0.11
Operating income from bank subsidiaries	14.96	51.95	54.01	38.79	40.90
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	132.64		452.90	5,044.22	56.89
Interest income from nonbank subsidiaries	0.00		0.00	0.00	0.00
Management and serv fees from nonbank subsidiaries	0.00		0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00		0.00	0.00	0.00
Operating income from nonbank subsidiaries	132.64		452.90	5,044.22	56.89
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies					35.84
Interest income from subsidiary holding companies					0.00
Management and service fees from subsidiary holding companies					0.00
Other income from subsidiary holding companies					0.00
Operating income from subsidiary holding companies					35.84
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	19.62	41.03	69.42	65.04	69.02
Interest income from bank subsidiaries	1.27	0.29	0.47	0.60	0.51
Management and service fees from bank subsidiaries	5.32	8.78	1.96	8.11	4.28
Other income from bank subsidiaries	0.00	0.00	0.86	0.61	0.30
Operating income from bank subsidiaries	26.20	50.11	72.70	74.37	78.65
Dividends from nonbank subsidiaries	25.00	0.00	16.39	16.08	4.47
Interest income from nonbank subsidiaries	4.75	1.82	9.62	8.71	0.34
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	18.99	47.89	0.00	0.00	0.00
Operating income from nonbank subsidiaries	48.73	49.71	26.01	24.79	8.72
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	372.89	372.89	130.79		18,756.47
Loans and advances from subsidiaries / Total debt	454.51	372.89	99.47	120.50	7,312.09

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 4  
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									4
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)									
+ Non-interest income	1.48	0.73	0.79	0.99	1.55	2.04	2.11	2.13	4
- Overhead expense	4.32	2.57	2.83	3.60	4.10	4.81	5.98	6.38	4
- Provision for credit losses	-0.43	-1.54	-1.30	-0.57	-0.05	0.09	0.13	0.14	4
+ Securities gains (losses)	0.02	0.00	0.00	0.00	0.02	0.04	0.04	0.05	4
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	1.22	-0.10	0.07	0.59	1.20	1.82	2.37	2.56	4
Net income	1.22	-0.10	0.07	0.59	1.20	1.82	2.37	2.56	4
Net income (Subchapter S adjusted)	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)									
Interest expense	0.62	0.25	0.26	0.26	0.33	0.69	1.21	1.39	4
Net interest income (tax equivalent)									
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.33	-0.06	-0.05	0.00	0.27	0.60	0.75	0.80	4
Earnings coverage of net loan and lease losses (X)	-5.82	-17.76	-16.85	-14.11	-4.95	3.33	4.52	4.91	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.81	1.07	1.16	1.40	1.64	2.05	2.60	2.78	4
Allowance for loan and lease losses / Total loans and leases	1.80	1.07	1.15	1.38	1.63	2.05	2.60	2.78	4
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.22	0.32	0.44	0.78	1.25	1.68	1.97	2.06	4
30-89 days past due loans and leases / Total loans and leases	0.56	0.11	0.13	0.18	0.37	0.75	1.15	1.28	4
<b>Liquidity and Funding</b>									
Net noncore funding dependence	17.64	-4.07	-3.78	-2.92	0.99	21.55	52.38	62.65	4
Net short-term noncore funding dependence	15.83	-6.31	-5.98	-4.99	-1.05	19.76	51.14	61.60	4
Net loans and leases / Total assets	74.04	61.96	63.93	69.86	74.45	78.62	83.81	85.54	4
<b>Capitalization</b>									
Tier 1 leverage ratio	13.66	10.23	10.23	10.25	11.33	14.74	18.96	20.36	4
Holding company equity capital / Total assets	14.04	8.51	9.04	10.63	11.91	15.32	20.73	22.54	4
Total equity capital (including minority interest) / Total assets	14.04	8.51	9.04	10.63	11.91	15.32	20.73	22.54	4
Common equity tier 1 capital / Total risk-weighted assets	14.61	6.81	7.50	9.60	13.24	18.25	22.81	24.33	4
Net loans and leases / Equity capital (X)	6.06	3.83	4.07	4.81	5.58	6.83	8.42	8.96	4
Cash dividends / Net income	18.43	2.54	5.09	12.71	25.43	27.64	28.97	29.42	3
Cash dividends / Net income (Subchapter S adjusted)									
<b>Growth Rates</b>									
Assets	-1.17	-10.70	-8.95	-3.67	1.23	3.74	4.68	4.99	4
Equity capital	7.49	-8.92	-6.34	1.40	8.56	14.65	20.46	22.39	4
Net loans and leases	1.75	-4.92	-4.90	-4.87	-3.08	3.54	12.28	15.20	4
Noncore funding	-15.10	-35.30	-34.42	-31.77	-25.20	-8.53	12.29	19.23	4
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.51	0.00	0.00	0.00	0.00	0.51	1.44	1.75	4
Long-term debt / Equity capital	1.08	0.00	0.00	0.00	0.00	1.08	3.03	3.68	4
Equity investment in subsidiaries / Equity capital	105.59	90.77	92.40	97.28	104.28	112.59	119.82	122.23	4
Cash from ops + noncash items + op expense / Op expense + dividends	29.47	-113.17	-85.59	-2.85	74.70	107.01	108.35	108.79	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	0.61	0.24	0.24	0.24	0.32	0.68	1.20	1.38	4
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	1.48	0.73	0.79	0.99	1.55	2.04	2.11	2.13	4
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	4.32	2.57	2.83	3.60	4.10	4.81	5.98	6.38	4
Less: Provision for credit losses	-0.43	-1.54	-1.30	-0.57	-0.05	0.09	0.13	0.14	4
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	4
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.00	0.00	0.00	0.02	0.04	0.04	0.05	4
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	4
Equals: Net operating income	1.22	-0.10	0.07	0.59	1.20	1.82	2.37	2.56	4
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equals: Net income	1.22	-0.10	0.07	0.59	1.20	1.82	2.37	2.56	4
Memo: Net income (last four quarters)	1.22	-0.10	0.07	0.59	1.20	1.82	2.37	2.56	4
Net income-BHC and noncontrolling (minority) interest	1.22	-0.10	0.07	0.59	1.20	1.82	2.37	2.56	4
<b>Margin Analysis</b>									
Average earning assets / Average assets	95.78	90.54	91.71	95.21	97.18	97.74	98.72	99.05	4
Average interest-bearing funds / Average assets	72.01	70.73	70.97	71.71	72.16	72.46	72.91	73.06	4
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.62	0.25	0.26	0.26	0.33	0.69	1.21	1.39	4
Net interest income (tax equivalent) / Average earning assets									
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	0.19	0.12	0.12	0.13	0.14	0.20	0.29	0.32	4
Federal funds sold and reverse repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Trading assets									
Total earning assets	4.69	3.34	3.39	3.54	3.68	4.83	6.80	7.45	4
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	0.93	0.13	0.27	0.67	0.93	1.20	1.61	1.74	4
Mortgage-backed securities	1.98	1.32	1.41	1.68	2.13	2.35	2.48	2.52	3
All other securities									
Interest-bearing deposits	0.76	0.29	0.30	0.34	0.41	0.83	1.50	1.72	4
Time deposits of \$250K or more	1.88	0.86	0.89	1.00	1.29	2.17	3.36	3.75	4
Time deposits < \$250K	1.19	0.60	0.65	0.79	0.89	1.28	1.98	2.21	4
Other domestic deposits	0.21	0.15	0.15	0.16	0.21	0.26	0.28	0.29	4
Foreign deposits									
Federal funds purchased and repos	0.30	0.16	0.17	0.22	0.30	0.37	0.42	0.44	2
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
All interest-bearing funds	0.83	0.34	0.34	0.34	0.44	0.93	1.64	1.88	4



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 4  
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	43.51	5.42	10.83	27.08	51.28	67.70	69.96	70.71	4
Commercial and industrial loans	19.84	4.52	5.00	6.45	8.70	22.09	43.59	50.75	4
Loans to individuals	0.44	0.00	0.01	0.02	0.16	0.58	1.10	1.27	4
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	4
Agricultural loans	3.10	0.00	0.00	0.00	0.32	3.41	8.42	10.09	4
Other loans and leases	0.13	0.00	0.00	0.00	0.00	0.13	0.38	0.46	4
Net loans and leases	74.04	61.96	63.93	69.86	74.45	78.62	83.81	85.54	4
Debt securities over 1 year	11.40	1.35	2.71	6.77	9.64	14.26	21.50	23.91	4
Mutual funds and equity securities	1.15	0.00	0.00	0.00	0.16	1.31	3.08	3.68	4
Subtotal	86.58	83.88	84.04	84.50	85.53	87.61	89.97	90.76	4
Interest-bearing bank balances	6.69	3.38	4.02	5.94	7.67	8.42	8.57	8.62	4
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.08	4
Debt securities 1 year or less	1.79	0.20	0.39	0.98	1.72	2.53	3.26	3.50	4
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Total earning assets	95.09	94.31	94.34	94.42	95.01	95.68	95.90	95.97	4
Non-interest cash and due from depository institutions	0.93	0.43	0.44	0.45	0.70	1.18	1.61	1.75	4
Other real estate owned	0.02	0.00	0.00	0.01	0.02	0.04	0.05	0.05	4
All other assets	3.98	2.35	2.64	3.53	4.30	4.76	5.06	5.16	4
<b>Memoranda</b>									
Short-term investments	8.51	3.79	4.84	7.99	10.24	10.76	10.78	10.79	4
US Treasury securities	0.57	0.00	0.00	0.00	0.00	0.57	1.60	1.94	4
US agency securities (excluding mortgage-backed securities)	6.68	0.11	0.22	0.55	0.82	6.95	17.82	21.45	4
Municipal securities	1.41	0.03	0.07	0.16	1.30	2.55	2.84	2.94	4
Mortgage-backed securities	4.11	0.00	0.00	0.00	3.66	7.77	8.58	8.85	4
Asset-backed securities	0.23	0.00	0.00	0.00	0.00	0.23	0.63	0.77	4
Other debt securities	0.20	0.00	0.01	0.02	0.04	0.22	0.52	0.62	4
Loans held-for-sale	0.36	0.00	0.00	0.00	0.06	0.42	0.96	1.14	4
Loans held for investment	75.08	62.73	64.53	69.95	74.72	79.85	85.90	87.92	4
Real estate loans secured by 1-4 family	11.92	1.30	2.61	6.52	12.62	18.02	20.68	21.57	4
Revolving	0.93	0.00	0.00	0.00	0.73	1.66	2.03	2.15	4
Closed-end, secured by first liens	10.69	0.88	1.76	4.41	11.17	17.45	19.24	19.84	4
Closed-end, secured by junior liens	0.30	0.01	0.02	0.06	0.31	0.54	0.55	0.56	4
Commercial real estate loans	27.56	1.71	3.42	8.55	27.65	46.66	51.61	53.27	4
Construction and land development	1.26	0.08	0.17	0.42	1.27	2.11	2.34	2.41	4
Multifamily	5.51	0.24	0.48	1.20	3.59	7.91	12.09	13.49	4
Nonfarm nonresidential	20.78	1.17	2.35	5.87	21.82	36.74	38.39	38.94	4
Real estate loans secured by farmland	4.03	0.00	0.00	0.00	0.05	4.07	11.24	13.63	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 4  
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	60.51	8.87	17.75	44.37	74.31	90.45	92.23	92.83	4
Real estate loans secured by 1-4 family	16.52	2.14	4.27	10.68	17.93	23.78	27.65	28.94	4
Revolving	1.42	0.00	0.00	0.00	0.00	0.98	2.40	3.20	4
Closed-end	15.10	1.58	3.15	7.88	16.07	23.29	26.28	27.27	4
Commercial real estate loans	37.40	2.80	5.60	14.01	38.89	62.28	67.99	69.89	4
Construction and land development	1.83	0.11	0.22	0.54	1.99	3.28	3.32	3.34	4
1-4 family	0.34	0.00	0.00	0.00	0.27	0.61	0.73	0.77	4
Other	1.49	0.11	0.22	0.54	1.59	2.54	2.70	2.75	4
Multifamily	7.40	0.39	0.78	1.96	5.07	10.50	15.87	17.66	4
Nonfarm nonresidential	28.17	1.92	3.84	9.61	30.52	49.08	50.60	51.11	4
Owner-occupied	10.89	1.06	2.13	5.32	10.70	16.26	19.80	20.98	4
Other	17.28	0.86	1.72	4.29	17.59	30.58	32.59	33.26	4
Real estate loans secured by farmland	6.59	0.00	0.00	0.00	0.06	6.65	18.41	22.32	4
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	4
Commercial and industrial loans	24.01	5.95	6.62	8.64	13.19	28.57	50.07	57.23	4
Loans to individuals	0.70	0.01	0.01	0.03	0.21	0.88	1.77	2.07	4
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Agricultural loans	4.99	0.00	0.00	0.00	0.35	5.34	13.69	16.48	4
Other loans and leases	0.18	0.00	0.00	0.00	0.00	0.18	0.51	0.61	4
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	378.39	40.39	80.77	201.93	427.67	604.13	636.59	647.40	4
Real estate loans secured by 1-4 family	103.81	9.72	19.44	48.59	108.57	163.79	184.37	191.23	4
Revolving	7.46	0.00	0.00	0.00	6.43	13.89	15.73	16.34	4
Closed-end	96.35	7.18	14.35	35.88	100.09	160.57	175.36	180.29	4
Commercial real estate loans	244.52	12.75	25.50	63.76	236.11	416.88	470.27	488.07	4
Construction and land development	10.47	0.77	1.53	3.83	9.96	16.59	19.81	20.88	4
1-4 family	1.81	0.00	0.00	0.00	1.79	3.60	3.64	3.65	4
Other	8.66	0.77	1.53	3.83	8.12	12.95	16.20	17.29	4
Multifamily	49.55	1.78	3.56	8.91	30.57	71.21	110.72	123.89	4
Nonfarm nonresidential	184.51	8.75	17.50	43.75	187.16	327.92	349.39	356.55	4
Owner-occupied	70.52	4.84	9.68	24.21	62.98	109.29	137.40	146.77	4
Other	113.98	3.91	7.81	19.54	116.81	211.25	217.89	220.10	4
Real estate loans secured by farmland	30.06	0.00	0.00	0.00	0.40	30.46	83.84	101.64	4
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	4
Commercial and industrial loans	98.71	41.19	45.20	57.25	69.80	111.26	175.35	196.71	4
Loans to individuals	3.43	0.04	0.08	0.21	1.48	4.70	8.35	9.56	4
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Agricultural loans	22.51	0.00	0.00	0.00	1.19	23.69	62.07	74.86	4
Other loans and leases	1.18	0.00	0.00	0.00	0.00	1.18	3.31	4.02	4
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	26.73	1.74	3.48	8.69	28.20	46.24	48.82	49.68	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	175.59	7.91	15.82	39.55	173.13	309.18	337.33	346.72	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	246.12	12.75	25.50	63.76	236.11	418.47	474.73	493.49	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	8.51	3.79	4.84	7.99	10.24	10.76	10.78	10.79	4
Liquid assets	19.00	5.29	7.38	13.65	17.55	22.90	31.78	34.74	4
Investment securities	14.34	5.30	6.34	9.44	12.73	17.64	23.63	25.63	4
Net loans and leases	74.04	61.96	63.93	69.86	74.45	78.62	83.81	85.54	4
Net loans, leases and standby letters of credit	74.14	62.26	64.20	70.01	74.48	78.62	83.81	85.54	4
Core deposits	58.16	11.24	22.13	54.82	75.48	78.82	80.33	80.84	4
Noncore funding	24.68	6.39	6.80	8.01	11.62	28.28	53.01	61.26	4
Time deposits of \$250K or more	3.16	0.20	0.40	1.01	2.91	5.07	6.13	6.48	4
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Federal funds purchased and repos	0.83	0.00	0.00	0.00	0.19	1.03	2.18	2.57	4
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net federal funds purchased (sold)	0.81	0.00	0.00	0.00	0.14	0.95	2.16	2.56	4
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other borrowings w/remaining maturity of 1 year or less	17.53	0.15	0.24	0.52	0.69	17.70	48.30	58.50	4
Earning assets that reprice within 1 year	27.92	15.32	16.15	18.62	26.94	36.24	40.48	41.89	4
Interest-bearing liabilities that reprice within 1 year	20.60	1.00	2.00	4.99	11.83	27.44	46.22	52.49	4
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net assets that reprice within 1 year	7.32	-12.68	-9.91	-1.61	8.75	17.68	23.41	25.32	4
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	17.64	-4.07	-3.78	-2.92	0.99	21.55	52.38	62.65	4
Net short-term noncore funding dependence	15.83	-6.31	-5.98	-4.99	-1.05	19.76	51.14	61.60	4
Short-term investment / Short-term noncore funding	121.10	16.07	28.15	64.40	118.70	175.40	215.98	229.50	4
Liquid assets - short-term noncore funding / Nonliquid assets	1.25	-56.73	-45.79	-12.96	9.30	23.52	41.85	47.96	4
Net loans and leases / Total deposits	6370.96	72.44	75.00	82.68	87.52	6375.81	17693.68	21466.31	4
Net loans and leases / Core deposits	6377.57	76.75	79.76	88.80	98.80	6387.57	17698.39	21468.66	4
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.13	0.01	0.03	0.06	0.13	0.19	0.23	0.24	2
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.28	-2.64	-2.63	-2.61	-2.58	-0.59	0.60	1.00	3
Structured notes appreciation (depreciation) / Tier 1 capital	-0.15	-0.15	-0.15	-0.15	-0.15	-0.15	-0.15	-0.15	1
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	1.77	0.00	0.00	0.00	0.18	1.95	4.80	5.75	4
Available-for-sale securities	72.67	13.99	27.99	69.97	95.52	98.21	99.06	99.35	4
US Treasury securities	2.07	0.00	0.00	0.00	0.00	2.07	5.80	7.04	4
US agency securities (excluding mortgage-backed securities)	25.90	0.95	1.89	4.74	6.43	27.59	65.49	78.12	4
Municipal securities	10.86	0.12	0.24	0.59	11.01	21.29	21.37	21.40	4
Mortgage-backed securities	32.34	0.00	0.00	0.00	31.87	64.21	65.05	65.33	4
Asset-backed securities	1.57	0.00	0.00	0.00	0.00	1.57	4.41	5.35	4
Other debt securities	1.69	0.02	0.04	0.11	0.16	1.74	4.55	5.49	4
Mutual funds and equity securities	25.56	0.00	0.00	0.00	1.13	26.69	70.68	85.34	4
Debt securities 1 year or less	12.49	0.71	1.42	3.55	11.91	20.86	24.02	25.08	4
Debt securities 1 to 5 years	39.34	5.07	10.14	25.35	41.10	55.09	67.12	71.13	4
Debt securities over 5 years	22.61	3.02	6.04	15.10	21.66	29.18	39.93	43.52	4
Pledged securities	24.80	1.14	2.29	5.72	21.77	40.85	49.74	52.70	4
Structured notes, fair value	1.17	0.00	0.00	0.00	0.00	1.17	3.27	3.97	4
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	-25.59	-75.43	-72.53	-63.83	-42.23	-3.99	34.65	47.53	4
Investment securities	31.37	-24.37	-22.52	-16.98	-7.80	40.55	116.59	141.94	4
Core deposits	-17.15	-83.23	-67.58	-20.63	6.93	10.41	14.01	15.21	4
Noncore funding	-15.10	-35.30	-34.42	-31.77	-25.20	-8.53	12.29	19.23	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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)	8.29	0.52	1.05	2.62	6.17	11.84	17.24	19.04	4
Standby letters of credit	0.11	0.00	0.00	0.00	0.04	0.14	0.27	0.31	4
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
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	4
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	4
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	12.85	0.76	1.52	3.81	8.37	17.42	27.75	31.20	4



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 4  
Date:12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
<b>Futures and forwards</b>									
<b>Written options</b>									
Exchange-traded									
Over-the-counter									
<b>Purchased options</b>									
Exchange-traded									
Over-the-counter									
<b>Swaps</b>									
<b>Held for trading</b>									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
<b>Non-traded</b>									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
One year or less									
Over 1 year to 5 years									
Over 5 years									
Gross negative fair value (absolute value)									
Gross positive fair value									
<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	4
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
<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	4
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.02	0.00	0.00	0.00	0.00	0.02	0.05	0.07	4



**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 4  
 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	0.56	0.11	0.13	0.18	0.37	0.75	1.15	1.28	4
90+ days past due loans and leases	0.25	0.00	0.00	0.00	0.02	0.27	0.68	0.82	4
Nonaccrual loans and leases	1.18	0.26	0.39	0.77	1.25	1.66	1.93	2.02	4
90+ days past due and nonaccrual loans and leases	1.43	0.26	0.39	0.77	1.56	2.22	2.38	2.43	4
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.56	0.11	0.13	0.18	0.37	0.75	1.15	1.28	4
90+ days past due assets	0.25	0.00	0.00	0.00	0.02	0.27	0.68	0.82	4
Nonaccrual assets	1.18	0.26	0.39	0.77	1.25	1.66	1.93	2.02	4
30+ days past due and nonaccrual assets	1.99	0.42	0.61	1.18	1.92	2.73	3.43	3.66	4
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	1.04	0.22	0.33	0.68	1.09	1.45	1.72	1.81	4
90+ past due and nonaccrual assets + other real estate owned	1.07	0.26	0.37	0.70	1.11	1.48	1.73	1.82	4
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	1.17	0.31	0.41	0.71	1.29	1.75	1.83	1.86	4
Allowance for loan and lease losses	114.77	20.74	22.89	29.34	96.24	181.67	221.46	234.72	4
Equity capital + allowance for loan and lease losses	9.96	1.81	2.06	2.82	8.39	15.53	19.13	20.33	4
Tier 1 capital + allowance for loan and lease losses	8.77	2.04	2.25	2.87	7.95	13.84	15.94	16.64	4
Loans and leases + other real estate owned	1.63	0.38	0.49	0.80	1.72	2.54	2.69	2.74	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	0.61	0.12	0.13	0.16	0.22	0.85	1.23	1.36	3
	90+ days past due	0.33	0.01	0.01	0.03	0.05	0.50	0.76	0.85	3
	Nonaccrual	1.22	0.30	0.44	0.88	1.61	1.76	1.85	1.88	3
Commercial and industrial	30-89 days past due	0.12	0.00	0.00	0.00	0.03	0.16	0.32	0.38	4
	90+ days past due	0.36	0.00	0.00	0.00	0.00	0.36	1.01	1.22	4
	Nonaccrual	0.56	0.02	0.05	0.12	0.31	0.75	1.27	1.45	4
Individuals	30-89 days past due	1.14	0.01	0.01	0.03	0.06	1.72	2.71	3.04	3
	90+ days past due	0.93	0.01	0.02	0.04	0.08	1.40	2.19	2.45	3
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.08	0.13	0.14	3
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.16	0.12	0.23	0.58	1.16	1.74	2.09	2.20	2
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	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

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: 4  
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	0.71	0.03	0.06	0.16	0.32	1.07	1.52	1.67	3
	90+ days past due	0.13	0.02	0.03	0.08	0.17	0.20	0.21	0.22	3
	Nonaccrual	1.67	0.03	0.07	0.17	0.35	2.50	3.80	4.23	3
Revolving	30-89 days past due	0.20	0.02	0.04	0.10	0.20	0.30	0.36	0.38	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.27	0.03	0.05	0.13	0.27	0.40	0.48	0.51	2
Closed-End	30-89 days past due	0.71	0.03	0.06	0.16	0.32	1.07	1.52	1.67	3
	90+ days past due	0.16	0.02	0.03	0.08	0.17	0.24	0.27	0.29	3
	Nonaccrual	1.66	0.03	0.07	0.17	0.33	2.50	3.80	4.23	3
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.05	0.05	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.10	0.16	0.18	3
Commercial real estate	30-89 days past due	0.49	0.01	0.02	0.04	0.08	0.74	1.13	1.26	3
	90+ days past due	0.39	0.00	0.00	0.00	0.00	0.58	0.94	1.05	3
	Nonaccrual	0.27	0.05	0.05	0.05	0.06	0.38	0.57	0.63	3
Construction and development	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.24	0.38	0.43	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.24	0.38	0.43	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Multifamily	30-89 days past due	0.51	0.00	0.00	0.00	0.00	0.77	1.23	1.39	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.25	0.40	0.45	3
Nonfarm non-residential	30-89 days past due	0.45	0.00	0.00	0.00	0.00	0.68	1.08	1.22	3
	90+ days past due	0.54	0.00	0.00	0.00	0.00	0.81	1.30	1.46	3
	Nonaccrual	0.31	0.06	0.06	0.07	0.08	0.43	0.64	0.71	3
Owner occupied	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.16	0.25	0.29	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.26	0.01	0.01	0.03	0.06	0.38	0.58	0.64	3
Other	30-89 days past due	0.34	0.00	0.00	0.00	0.00	0.52	0.83	0.93	3
	90+ days past due	0.54	0.00	0.00	0.00	0.00	0.81	1.30	1.46	3
	Nonaccrual	0.05	0.01	0.01	0.03	0.07	0.08	0.08	0.08	3
Farmland	30-89 days past due	0.22	0.02	0.04	0.11	0.22	0.33	0.39	0.41	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	2.13	0.21	0.43	1.06	2.13	3.19	3.83	4.04	2
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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: 4  
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	93.14	89.86	90.23	91.32	93.14	94.96	96.05	96.42	2
Dividends declared / Net income	18.35	2.52	5.04	12.59	25.19	27.52	28.92	29.39	3
Net income - dividends / Average equity	5.46	-2.28	-0.75	3.83	7.85	9.48	9.76	9.85	4
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	60.89	6.09	12.18	30.45	60.89	91.34	109.61	115.70	2
Dividends from nonbank subsidiaries	51.66	5.17	10.33	25.83	51.66	77.49	92.99	98.16	2
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Dividends from all subsidiaries	112.56	104.25	105.17	107.94	112.56	117.17	119.94	120.87	2
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	11.77	0.00	0.00	0.00	0.00	17.65	28.24	31.77	3
Interest income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	3
Management and service fees from bank subsidiaries	3.19	0.00	0.00	0.00	0.00	4.79	7.66	8.62	3
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating income from bank subsidiaries	14.96	0.00	0.00	0.00	0.00	22.44	35.91	40.40	3
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	132.64	132.64	132.64	132.64	132.64	132.64	132.64	132.64	1
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from nonbank subsidiaries	132.64	132.64	132.64	132.64	132.64	132.64	132.64	132.64	1
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies									
Interest income from subsidiary holding companies									
Management and service fees from subsidiary holding companies									
Other income from subsidiary holding companies									
Operating income from subsidiary holding companies									
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	19.62	0.00	0.00	0.00	0.00	19.62	54.92	66.69	4
Interest income from bank subsidiaries	1.27	0.00	0.00	0.00	0.01	1.28	3.55	4.31	4
Management and service fees from bank subsidiaries	5.32	0.00	0.00	0.00	0.00	5.32	14.89	18.08	4
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from bank subsidiaries	26.20	0.00	0.00	0.00	2.53	28.74	71.35	85.55	4
Dividends from nonbank subsidiaries	25.00	0.00	0.00	0.00	0.00	25.00	70.00	85.00	4
Interest income from nonbank subsidiaries	4.75	0.00	0.00	0.00	0.00	4.75	13.29	16.14	4
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other income from nonbank subsidiaries	18.99	0.00	0.00	0.00	0.00	18.99	53.16	64.56	4
Operating income from nonbank subsidiaries	48.73	0.00	0.00	0.00	47.47	96.20	98.48	99.24	4
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans and advances from subsidiaries / Short term debt	372.89	372.89	372.89	372.89	372.89	372.89	372.89	372.89	1
Loans and advances from subsidiaries / Total debt	454.51	381.05	389.22	413.70	454.51	495.31	519.80	527.96	2

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

Peer Group 4 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>
1247576	993,365	215 HOLDING CO.	MINNEAPOLIS, MN	
2531245	722,811	CARVER BANCORP, INC.	NEW YORK, NY	
1139532	745,393	CIB MARINE BANCSHARES, INC.	BROOKFIELD, WI	
3832583	898,810	MARLIN BUSINESS SERVICES CORP DBA MARLIN CAPITAL SOLUTIONS	MOUNT LAUREL, NJ	Moved from Peer 3

Note: Peer Group 4 has 4 bank holding companies.