

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 12/31/2021

Summary Ratios

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)				2.83	2.37
+ Non-interest income	3.34	3.92	2.71	6.80	5.28
- Overhead expense	4.55	6.00	5.68	9.65	6.45
- Provision for credit losses	0.07	0.08	0.04	0.03	0.05
+ Securities gains (losses)	0.00	0.12	0.02	0.04	-0.02
+ Other tax equivalent adjustments				0.00	0.00
= Pretax net operating income (tax equivalent)				0.00	1.14
Net operating income	0.79	0.43	-0.04	-0.03	1.03
Net income	0.79	0.43	-0.04	-0.03	2.87
Net income (Subchapter S adjusted)		0.14	-0.17	0.38	5.16
Percent of Average Earning Assets					
Interest income (tax equivalent)				4.34	3.19
Interest expense	0.21	0.45	0.64	1.08	0.54
Net interest income (tax equivalent)				3.26	2.65
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	-0.07	0.33	0.16	0.14	0.05
Earnings coverage of net loan and lease losses (X)	-159.05	-10.89	-1.82	6.75	12.83
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	1.79	2.15	1.62	1.22
Allowance for loan and lease losses / Total loans and leases	1.22	1.79	2.15	1.55	1.22
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	1.15	2.24	2.93	6.98
30-89 days past due loans and leases / Total loans and leases	0.82	0.47	1.16	1.29	0.74
Liquidity and Funding					
Net noncore funding dependence	-18.53	-20.82	-29.99	2.19	3.60
Net short-term noncore funding dependence	-24.11	-24.88	-34.73	-0.25	1.89
Net loans and leases / Total assets	50.41	43.98	42.51	53.19	38.48
Capitalization					
Tier 1 leverage ratio	13.90	14.45	14.29	16.67	50.81
Holding company equity capital / Total assets	15.06	14.58	15.25	18.41	44.02
Total equity capital (including minority interest) / Total assets	15.36	14.98	15.49	18.56	44.10
Common equity tier 1 capital / Total risk-weighted assets	21.51	22.59	23.61	26.73	68.88
Net loans and leases / Equity capital (X)	3.40	3.07	2.81	2.95	2.77
Cash dividends / Net income	19.18	698.13	123.34	72.42	27.38
Cash dividends / Net income (Subchapter S adjusted)				56.99	2.14
Growth Rates					
Assets	-10.71	7.94	-3.02	-0.37	-27.81
Equity capital	3.65	2.26	4.93	-1.66	12.78
Net loans and leases	10.47	11.43	-3.48	1.96	-31.52
Noncore funding	-61.70	90.52	-41.26	3.09	-18.20
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.00	0.99	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Equity investment in subsidiaries / Equity capital	94.24	90.79	90.75	94.60	80.92
Cash from ops + noncash items + op expense / Op expense + dividends	153.44	13.04	119.13	73.83	1,925.38

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Relative Income Statement and Margin Analysis

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Average Assets					
Interest income (tax equivalent)				3.71	2.85
Less: Interest expense	0.20	0.41	0.59	0.87	0.48
Equals: Net interest income (tax equivalent)				2.83	2.37
Plus: Non-interest income	3.34	3.92	2.71	6.80	5.28
Equals: adjusted operating income (tax equivalent)				9.63	7.65
Less: Overhead expense	4.55	6.00	5.68	9.65	6.45
Less: Provision for credit losses	0.07	0.08	0.04	0.03	0.05
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.01
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.12	0.02	0.04	-0.02
Plus: other tax equivalent adjustments				0.00	0.00
Equals: Pretax net operating income (tax equivalent)				0.00	1.14
Less: Applicable income taxes (tax equivalent)				0.05	0.11
Less: Minority interest	0.02	0.05	-0.01	-0.02	0.01
Equals: Net operating income	0.79	0.43	-0.04	-0.03	1.03
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	1.85
Equals: Net income	0.79	0.43	-0.04	-0.03	2.87
Memo: Net income (last four quarters)	0.88	0.43	-0.04	-0.03	3.54
Net income-BHC and noncontrolling (minority) interest	0.81	0.48	-0.05	-0.05	2.88
Margin Analysis					
Average earning assets / Average assets	92.82	92.16	92.40	86.73	90.18
Average interest-bearing funds / Average assets	61.65	38.64	40.86	51.32	58.98
Interest income (tax equivalent) / Average earning assets				4.34	3.19
Interest expense / Average earning assets	0.21	0.45	0.64	1.08	0.54
Net interest income (tax equivalent) / Average earning assets				3.26	2.65
Yield or Cost					
Total loans and leases (tax equivalent)				5.45	3.90
Interest-bearing bank balances	0.11	0.93	1.62	1.44	2.49
Federal funds sold and reverse repos	0.13	0.75	2.46	2.19	1.29
Trading assets		0.00	2.92	2.58	2.29
Total earning assets	2.58	3.34	3.86	4.28	3.12
Investment securities (tax equivalent)				2.77	2.34
US Treasury and agency securities (excluding mortgage-backed securities)	0.85	4.26	2.77	2.41	1.30
Mortgage-backed securities	1.03	1.74	2.56	2.57	2.22
All other securities				3.32	3.02
Interest-bearing deposits	0.91	1.82	1.94	1.38	0.54
Time deposits of \$250K or more	1.08	2.08	1.96	0.81	
Time deposits < \$250K	1.06	2.07	2.33	1.77	
Other domestic deposits	0.19	0.44	1.42	1.11	
Foreign deposits					
Federal funds purchased and repos	0.06	0.04	1.23	1.00	0.86
Other borrowed funds and trading liabilities	0.00	0.00	0.00	3.20	1.75
All interest-bearing funds	0.34	1.65	2.00	1.78	0.84

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Non-interest Income & Expenses

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	80.78	94.63	100.49	97.09	61.26
Percent of Average Assets					
Total overhead expense	4.55	6.00	5.68	9.65	6.45
Personnel expense	2.68	3.69	2.99	5.40	3.81
Net occupancy expense	0.25	0.34	0.35	0.64	0.41
Other operating expenses	1.62	1.97	2.34	3.60	2.23
Overhead less non-interest income	1.21	2.08	2.97	2.85	1.16
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense				96.15	60.31
Personnel expense				52.77	35.04
Net occupancy expense				7.05	4.94
Other operating expenses				36.33	20.33
Total non-interest income				55.06	57.21
Fiduciary activities income				0.00	0.34
Service charges on domestic deposit accounts				12.04	6.73
Trading revenue				9.91	6.16
Investment banking fees and commissions				0.00	0.27
Insurance activities revenue				0.04	1.24
Venture capital revenue				0.00	0.00
Net servicing fees				0.17	0.50
Net securitization income				0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets				27.86	16.90
Other non-interest income				5.03	25.09
Overhead less non-interest income				41.09	3.10
Applicable income taxes / Pretax net operating income (tax equivalent)				27.41	10.92
Applicable income tax + TE / Pretax net operating income + TE				41.45	18.01

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Percent Composition of Assets

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Real estate loans	28.75	22.52	22.13	39.31	27.78
Commercial and industrial loans	6.53	4.09	3.85	3.61	2.95
Loans to individuals	0.82	1.61	2.15	1.73	2.26
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.00	0.54	0.43	0.30	1.49
Other loans and leases	13.24	15.65	14.37	8.96	4.48
Net loans and leases	50.41	43.98	42.51	53.19	38.48
Debt securities over 1 year	19.84	22.02	24.36	18.16	11.73
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.34
Subtotal	70.25	66.00	66.87	71.34	50.54
Interest-bearing bank balances	14.91	18.72	8.49	8.10	6.46
Federal funds sold and reverse repos	2.97	1.19	12.08	5.68	2.34
Debt securities 1 year or less	1.85	2.10	2.03	0.76	0.42
Trading assets	0.00	0.00	2.02	2.12	0.72
Total earning assets	89.98	88.00	91.49	88.01	60.48
Non-interest cash and due from depository institutions	1.18	2.24	1.66	1.56	12.80
Other real estate owned	0.01	0.31	0.02	1.35	1.02
All other assets	8.85	9.76	6.84	10.43	26.72
Memoranda					
Short-term investments	19.72	22.00	22.60	14.54	9.22
US Treasury securities	0.00	0.00	0.00	0.00	0.03
US agency securities (excluding mortgage-backed securities)	1.80	0.57	3.62	4.03	3.32
Municipal securities	8.42	14.81	13.68	8.90	5.84
Mortgage-backed securities	9.79	6.68	8.43	5.48	2.74
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	1.67	2.06	0.66	0.50	0.22
Loans held-for-sale	0.00	0.00	0.00	8.11	6.11
Loans held for investment	51.07	44.81	43.45	45.80	32.84
Real estate loans secured by 1-4 family	8.40	5.20	5.82	21.89	13.46
Revolving	1.19	0.00	0.01	3.11	0.16
Closed-end, secured by first liens	6.98	5.09	5.60	17.88	13.15
Closed-end, secured by junior liens	0.24	0.11	0.20	0.91	0.15
Commercial real estate loans	18.54	15.16	13.14	15.61	12.51
Construction and land development	2.50	2.55	2.80	3.33	1.19
Multifamily	1.32	1.14	0.26	0.81	1.25
Nonfarm nonresidential	14.73	11.47	10.07	11.47	10.07
Real estate loans secured by farmland	1.80	2.16	3.17	1.80	1.80

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	57.82	51.57	51.40	67.60	59.41
Real estate loans secured by 1-4 family	17.57	12.27	13.61	33.73	26.28
Revolving	2.09	0.00	0.03	4.18	0.28
Closed-end	15.48	12.27	13.58	29.55	26.00
Commercial real estate loans	36.88	34.36	30.44	29.71	29.08
Construction and land development	5.81	6.03	6.54	6.37	4.01
1-4 family	1.13	0.43	1.43	2.65	0.58
Other	4.68	5.60	5.10	3.72	3.43
Multifamily	2.34	2.41	0.59	1.63	2.49
Nonfarm nonresidential	28.73	25.93	23.32	21.70	22.58
Owner-occupied	18.16	14.84	14.27	14.95	13.98
Other	10.58	11.10	9.05	6.75	8.60
Real estate loans secured by farmland	3.36	4.94	7.35	4.16	4.06
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.26	9.63	8.97	7.74	6.69
Loans to individuals	2.00	3.82	5.04	4.00	18.52
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.09	1.14	0.98	0.68	2.80
Other loans and leases	22.59	32.98	32.44	19.97	12.58
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	228.20	170.81	151.34	226.50	201.77
Real estate loans secured by 1-4 family	70.45	42.99	41.05	120.28	91.72
Revolving	10.09	0.00	0.08	16.10	0.99
Closed-end	60.36	42.99	40.97	104.19	90.73
Commercial real estate loans	143.85	111.50	88.79	94.19	94.56
Construction and land development	21.12	21.20	19.47	20.06	9.99
1-4 family	4.64	1.48	3.89	8.68	3.07
Other	16.48	19.72	15.59	11.39	6.92
Multifamily	9.24	6.60	1.55	4.95	9.32
Nonfarm nonresidential	113.50	83.71	67.76	69.17	75.25
Owner-occupied	71.72	49.71	43.21	46.97	50.19
Other	41.78	33.99	24.56	22.20	25.07
Real estate loans secured by farmland	13.89	16.31	21.50	12.03	15.49
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	52.06	33.62	26.62	23.29	23.79
Loans to individuals	6.89	13.53	15.42	11.72	8.75
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	7.62	3.17	2.69	1.96	15.31
Other loans and leases	65.54	90.37	85.47	57.25	30.30
Supplemental					
Non-owner occupied CRE loans / Gross loans	19.02	19.53	16.18	14.75	15.10
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	73.11	61.79	45.59	47.21	44.37
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	144.83	111.50	88.79	94.19	94.56

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Liquidity and Funding

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Short-term investments	19.72	22.00	22.60	14.54	9.22
Liquid assets	30.65	29.39	36.31	26.97	28.41
Investment securities	21.69	24.11	26.39	18.91	12.49
Net loans and leases	50.41	43.98	42.51	53.19	38.48
Net loans, leases and standby letters of credit	50.42	43.99	42.54	53.32	38.60
Core deposits	73.81	68.38	73.72	59.98	41.92
Noncore funding	7.24	12.13	7.58	18.10	12.37
Time deposits of \$250K or more	5.06	4.78	4.78	4.91	1.95
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.00	4.81	0.00	4.50	2.81
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	-2.97	3.62	-12.08	-1.18	0.47
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.00	0.21	0.39	7.75	6.59
Earning assets that reprice within 1 year	30.65	33.75	44.38	40.59	19.42
Interest-bearing liabilities that reprice within 1 year	15.07	22.50	24.15	21.82	12.69
Long-term debt that reprices within 1 year	0.00	0.21	0.00	0.00	0.61
Net assets that reprice within 1 year	15.59	11.03	20.24	18.76	6.12
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-18.53	-20.82	-29.99	2.19	3.60
Net short-term noncore funding dependence	-24.11	-24.88	-34.73	-0.25	1.89
Short-term investment / Short-term noncore funding	8,405.30	225.17	2,803.02	103.18	105.07
Liquid assets - short-term noncore funding / Nonliquid assets	40.02	28.30	52.91	20.18	46.72
Net loans and leases / Total deposits	63.59	60.32	52.84	90.09	99.81
Net loans and leases / Core deposits	69.53	65.27	57.68	98.00	102.22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital			0.01	0.00	0.65
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.82	3.63	1.83	-5.39	-0.73
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.01	-0.03	-0.28	-0.06
Percent of Investment Securities					
Held-to-maturity securities	0.00	0.00	0.73	0.49	11.51
Available-for-sale securities	100.00	100.00	99.27	99.51	88.49
US Treasury securities	0.00	0.00	0.00	0.00	0.24
US agency securities (excluding mortgage-backed securities)	10.61	2.21	24.38	31.50	25.81
Municipal securities	27.10	52.58	46.59	41.57	33.87
Mortgage-backed securities	44.04	20.69	23.14	22.15	12.98
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	18.25	24.52	5.88	4.78	2.09
Mutual funds and equity securities	0.00	0.00	0.00	0.00	25.00
Debt securities 1 year or less	16.59	22.90	13.47	7.23	3.27
Debt securities 1 to 5 years	22.83	20.30	29.83	29.61	22.33
Debt securities over 5 years	60.58	56.80	56.70	63.16	49.41
Pledged securities	21.59	25.78	48.60	52.34	44.28
Structured notes, fair value	3.08	4.78	2.91	4.27	1.35
Percent Change from Prior Like Quarter					
Short-term investments	-41.15	8.02	18.96	-12.08	-39.34
Investment securities	-7.53	-7.51	-15.59	-30.64	-41.81
Core deposits	-6.68	0.37	5.97	7.80	-33.20
Noncore funding	-61.70	90.52	-41.26	3.09	-18.20

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Derivatives and Off-Balance-Sheet Transactions

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	18.40	18.74	13.33	12.04	5.02
Standby letters of credit	0.02	0.02	0.03	0.13	0.12
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.18
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	0.00	5.97	3.50
Interest rate contracts	0.00	0.00	0.00	5.97	3.50
Interest rate futures and forward contracts	0.00	0.00	0.00	3.86	2.31
Written options contracts (interest rate)	0.00	0.00	0.00	2.11	1.19
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	34.00	43.06	30.00	25.39	11.58

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Derivatives Analysis

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Notional Amount					
Interest rate contracts				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Futures and forwards				64.64	65.90
Written options				35.36	34.10
Exchange-traded				0.00	0.00
Over-the-counter				35.36	34.10
Purchased options				0.00	0.00
Exchange-traded				0.00	0.00
Over-the-counter				0.00	0.00
Swaps				0.00	0.00
Held for trading				0.00	0.00
Interest rate contracts				0.00	0.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Non-traded				100.00	100.00
Interest rate contracts				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)				64.64	34.10
One year or less				64.64	34.10
Over 1 year to 5 years				0.00	0.00
Over 5 years				0.00	0.00
Gross negative fair value (absolute value)				0.40	0.11
Gross positive fair value				0.20	0.10
Percent of Tier 1 Capital					
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
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.00	0.02	0.00

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 12/31/2021

Allowance and Net Loan and Lease Losses

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.07	0.08	0.04	0.03	0.05
Provision for loan and lease losses / Average loans and leases	0.14	0.18	0.10	0.01	0.11
Provision for loan and lease losses / Net loan and lease losses	-4,916.67	22.75	24.46	-439.40	130.96
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	1.79	2.15	1.62	1.22
Allowance for loan and lease losses / Total loans and leases	1.22	1.79	2.15	1.55	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)		1.08	3.34	8.93	7.02
Allowance for loan and lease losses / Nonaccrual assets	46.16	92.73	31.25	44.67	2,002.00
ALLL / 90+ days past due + nonaccrual loans and leases	46.16	92.73	31.25	44.67	2,002.00
Gross loan and lease losses / Average loans and leases	0.01	0.48	0.31	0.20	0.09
Recoveries / Average loans and leases	0.09	0.15	0.15	0.06	0.04
Net losses / Average loans and leases	-0.07	0.33	0.16	0.14	0.05
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		82.30	46.22	35.00	22.14
Earnings coverage of net loan and lease losses (X)	-159.05	-10.89	-1.82	6.75	12.83
Net Loan and Lease Losses By Type					
Real estate loans	-0.14	0.36	-0.07	-0.09	-0.37
Real estate loans secured by 1-4 family	-0.02	0.00	0.00	-0.02	-1.48
Revolving	0.00		0.00	0.00	0.00
Closed-end	-0.02	0.00	0.00	-0.02	2.32
Commercial real estate loans	-0.16	0.68	0.01	-0.10	-0.11
Construction and land development	-0.02	-0.33	0.00	0.00	-0.10
1-4 family	-0.02	0.00	0.00	0.00	0.00
Other	0.00	-0.33	0.00	0.00	-0.10
Multifamily	0.00	0.00	0.00	-0.01	-0.68
Nonfarm nonresidential	-0.18	0.96	0.06	-0.18	0.01
Owner-occupied	0.00	1.16	0.06	-0.18	0.01
Other	-0.18	-0.20	0.00	0.00	0.00
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.12
Commercial and industrial loans	0.00	0.00	-0.10	0.00	0.02
Loans to individuals	0.11		0.84	1.14	1.20
Credit card loans					
Agricultural loans	0.00	0.00	0.00	0.00	0.02
Loans to foreign governments and institutions					
Other loans and leases	-1.31	-0.04	0.11	15.24	6.53

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 12/31/2021

Past Due and Nonaccrual Assets

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Loans and Leases					
30-89 days past due loans and leases	0.82	0.47	1.16	1.29	0.74
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans and leases	0.63	0.44	2.19	1.19	3.07
90+ days past due and nonaccrual loans and leases	0.63	0.44	2.19	1.19	3.07
30-89 days past due restructured	0.00	0.01	0.01	0.29	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.04	0.02	1.29	0.05	0.69
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.82	0.47	1.16	1.29	0.74
90+ days past due assets	0.00	0.00	0.00	0.00	0.00
Nonaccrual assets	0.63	0.44	2.19	1.19	3.07
30+ days past due and nonaccrual assets	1.46	0.91	3.35	2.48	3.81
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.28	0.18	0.93	0.51	0.53
90+ past due and nonaccrual assets + other real estate owned	0.29	0.49	0.96	1.86	1.54
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.37	0.51	0.98	2.00	1.62
Allowance for loan and lease losses	187.97	149.88	167.43	507.81	5,932.33
Equity capital + allowance for loan and lease losses	2.87	4.06	6.79	9.82	6.77
Tier 1 capital + allowance for loan and lease losses	3.10	4.31	7.01	11.47	7.73
Loans and leases + other real estate owned	0.87	1.20	2.29	3.27	7.18

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2021

Past Due and Nonaccrual Loans and Leases

		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.94	0.46	1.25	1.83	0.75
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.65	0.52	2.86	1.61	11.57
Commercial and industrial	30-89 days past due	0.38	0.03	0.56	0.28	0.34
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.06	0.07	0.09	0.00	0.30
Individuals	30-89 days past due	5.09	1.57	2.74	1.57	1.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.39	0.52	0.77	0.54	0.38
Depository institution loans	30-89 days past due	0.00				
	90+ days past due	0.00				
	Nonaccrual	0.00				
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
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	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.85	0.00	0.00	0.00	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: 5
Date: 12/31/2021

		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Memoranda						
1-4 Family	30-89 days past due	1.00	0.70	2.15	1.18	1.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.94	1.57	2.33	1.20	1.56
Revolving	30-89 days past due	0.93		0.00	0.00	4.29
	90+ days past due	0.00		0.00	0.00	0.00
	Nonaccrual	0.00		0.00	0.00	0.00
Closed-End	30-89 days past due	0.85	0.70	2.15	1.18	1.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.94	1.57	2.33	1.20	1.56
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.03	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.08	0.00	0.00	0.05
Commercial real estate	30-89 days past due	0.81	0.41	0.97	1.70	0.90
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.49	0.04	3.88	2.29	14.14
Construction and development	30-89 days past due	6.73	0.51	0.12	0.00	0.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.14	0.72	1.15	20.53
1-4 family	30-89 days past due	6.73	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.14	0.72	1.15	7.24
Other	30-89 days past due	0.00	0.51	0.12	0.00	0.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	13.29
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm non-residential	30-89 days past due	0.27	0.38	1.27	2.03	1.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.66	0.00	5.01	2.50	13.29
Owner occupied	30-89 days past due	0.27	0.38	1.27	2.03	1.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.66	0.00	5.01	2.50	1.32
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	11.97
Farmland	30-89 days past due	2.84	0.00	0.24	6.67	0.26
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.02	0.05	0.05
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 PEER GROUP DATA

Peer Group: 5
Date: 12/31/2021

Regulatory Capital Components and Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			
Capital Ratios													
Common equity tier 1 capital, column A	14.34			11.29			23.60			26.73			68.88
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 capital, column A	14.34			11.29			23.60			26.73			68.88
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Total capital, column A	14.83			11.93			24.74			27.74			69.44
Total capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 leverage	13.90			14.45			14.29			16.67			50.81
Supplementary leverage ratio, advanced approaches HCs													

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2021

Insurance and Broker-Dealer Activities

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets					
Insurance underwriting assets (L/H) / Total insurance underwriting assets					
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income				0.04	1.24
Premium income / Insurance activities revenue				0.00	0.00
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)					
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					
Reinsurance recovery (L/H) / Total assets (L/H)					
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	8.43	11.23	11.00	8.19	6.32
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2021

Foreign Activities

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Yield: Foreign loans					
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases					
Total selected assets	-21.40	160.16	5.72	-5.03	2.74
Deposits					

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 12/31/2021

Parent Company Analysis - Part 1

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	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Profitability					
Net income / Average equity capital	6.10	2.87	-0.34	0.62	8.01
Bank net income / Average equity investment in banks	2.35	6.35	6.30	5.74	18.83
Nonbank net income / Average equity investment in nonbanks	9.88	-7.82	-19.94	-13.08	1.81
Subsidiary HCs net income / Average equity investment in sub HCs					25.83
Bank net income / Parent net income	122.19	1,444.51	705.23	366.41	108.27
Nonbank net income / Parent net income	9.41	32.05			5.79
Subsidiary holding companies' net income / Parent net income					6.71
Leverage					
Total liabilities / Equity capital	1.53	3.32	3.33	3.59	1.43
Total debt / Equity capital	0.00	0.00	0.00	0.99	0.00
Total debt + notes payable to subs that issued TPS / Equity capital	0.00	0.00	0.00	0.99	0.00
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	0.00	0.00	0.99	0.00
Total debt / Equity capital - excess over fair value	0.00	0.00	0.00	1.32	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Short-term debt / Equity capital	0.00	0.00	0.00	0.99	0.00
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	0.00	8.31	4.15
Long-term debt / Consolidated long-term debt	0.00	0.00	0.00	0.00	0.00
Double Leverage					
Equity investment in subs / Equity capital	94.24	90.79	90.75	94.60	80.92
Total investment in subs / Equity capital	94.87	93.23	93.05	96.16	81.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	-1.17	-20.63	-22.14	-5.98	-1.42
Equity investment in subs - equity cap / Net income-div (X)					
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	402.56	96.77	115.56	77.47	2,392.54
Cash from ops + noncash items + op expense / Op expense + dividend	153.44	13.04	119.13	73.83	1,925.38
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	84.93	52.66	131.99	157.15	5,734.27
Pretax operating income + interest expense / Interest expense				-363.64	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref				-363.64	
Dividends + interest from subsidiaries / Interest expense + dividends	345.18	360.54	521.91	309.88	334.42
Fees + other income from subsidiaries / Salary + other expenses	15.20	16.20	5.35	23.69	6.97
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets that reprice within 1 year / Total assets	5.15	3.37	4.68	3.28	13.59
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	5.39
Total	0.00	0.00	0.00	0.00	5.39
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	3.34	3.85	3.27	10.36	1.10
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: 5
Date: 12/31/2021

Parent Company Analysis - Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	55.82	98.92	67.07	68.11	49.06
Dividends declared / Net income	19.18	698.13	123.34	72.42	27.38
Net income - dividends / Average equity	5.76	1.05	-1.84	-0.46	9.03
Percent of Dividends Paid					
Dividends from bank subsidiaries	297.52	327.12	499.61	424.71	306.07
Dividends from nonbank subsidiaries	42.95	0.00	0.00	22.87	22.73
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	340.47	327.12	499.61	447.57	328.80
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	48.06	63.92	103.96	42.56	66.45
Interest income from bank subsidiaries	0.43	0.17	0.62	0.20	0.27
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	0.91	1.14	1.38	0.63	0.53
Operating income from bank subsidiaries	49.40	65.23	105.96	43.39	67.26
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	28.26	0.00			19.13
Interest income from nonbank subsidiaries	8.13	24.44			0.00
Management and serv fees from nonbank subsidiaries	50.92	26.32			17.85
Other income from nonbank subsidiaries	0.00	0.00			0.00
Operating income from nonbank subsidiaries	87.31	50.75			36.98
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies					0.00
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					0.00
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	56.90	80.39	90.38	50.58	76.71
Interest income from bank subsidiaries	0.67	0.22	0.36	0.20	0.36
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	0.81	1.43	0.81	0.65	0.57
Operating income from bank subsidiaries	58.38	82.05	91.56	51.43	77.64
Dividends from nonbank subsidiaries	4.20	0.00	0.00	1.71	1.56
Interest income from nonbank subsidiaries	0.47	7.89	4.81	2.95	0.84
Management and service fees from nonbank subsidiaries	3.97	9.59	3.20	5.31	1.46
Other income from nonbank subsidiaries	0.00	0.00	0.00	4.92	1.13
Operating income from nonbank subsidiaries	8.64	17.48	8.01	14.89	4.99
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				0.00	
Loans and advances from subsidiaries / Total debt				0.00	

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 5
Date: 12/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									3
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	3.34	0.49	0.68	1.24	2.17	4.86	6.47	7.01	3
- Overhead expense	4.55	2.51	2.54	2.63	2.79	5.59	7.27	7.83	3
- Provision for credit losses	0.07	0.01	0.02	0.05	0.09	0.10	0.11	0.11	3
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	0.79	0.18	0.25	0.49	0.88	1.14	1.29	1.34	3
Net income	0.79	0.18	0.25	0.49	0.88	1.14	1.29	1.34	3
Net income (Subchapter S adjusted)									
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	0.21	0.18	0.19	0.19	0.20	0.23	0.25	0.26	3
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	-0.07	-0.18	-0.17	-0.11	-0.02	-0.01	0.00	0.00	3
Earnings coverage of net loan and lease losses (X)	-159.05	-255.36	-249.72	-232.80	-204.60	-108.07	-50.15	-30.85	3
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	0.25	0.31	0.49	0.78	1.74	2.32	2.51	3
Allowance for loan and lease losses / Total loans and leases	1.22	0.25	0.31	0.49	0.78	1.74	2.32	2.51	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.06	0.12	0.29	0.58	1.00	1.26	1.34	3
30-89 days past due loans and leases / Total loans and leases	0.82	0.11	0.23	0.56	1.13	1.24	1.30	1.32	3
Liquidity and Funding									
Net noncore funding dependence	-18.53	-28.62	-27.42	-23.84	-17.86	-12.89	-9.91	-8.92	3
Net short-term noncore funding dependence	-24.11	-37.19	-35.79	-31.60	-24.62	-16.87	-12.23	-10.68	3
Net loans and leases / Total assets	50.41	39.35	41.28	47.07	56.72	56.90	57.01	57.04	3
Capitalization									
Tier 1 leverage ratio	13.90	11.76	11.79	11.89	12.05	14.98	16.74	17.32	3
Holding company equity capital / Total assets	15.06	12.26	12.39	12.80	13.48	16.52	18.35	18.96	3
Total equity capital (including minority interest) / Total assets	15.36	12.26	12.39	12.80	13.48	16.98	19.08	19.78	3
Common equity tier 1 capital / Total risk-weighted assets	21.51	21.37	21.38	21.43	21.51	21.59	21.64	21.66	2
Net loans and leases / Equity capital (X)	3.40	2.93	2.95	3.00	3.09	3.65	3.98	4.10	3
Cash dividends / Net income	19.18	1.59	3.17	7.94	15.87	28.77	36.51	39.09	3
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	-10.71	-10.71	-10.71	-10.71	-10.71	-10.71	-10.71	-10.71	1
Equity capital	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	1
Net loans and leases	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	1
Noncore funding	-61.70	-61.70	-61.70	-61.70	-61.70	-61.70	-61.70	-61.70	1
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equity investment in subsidiaries / Equity capital	94.24	88.25	89.06	91.51	95.59	97.65	98.88	99.29	3
Cash from ops + noncash items + op expense / Op expense + dividends	153.44	50.29	61.75	96.13	153.44	210.74	245.12	256.58	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
Date: 12/31/2021

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)									
Less: Interest expense	0.20	0.17	0.17	0.17	0.18	0.22	0.24	0.24	3
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	3.34	0.49	0.68	1.24	2.17	4.86	6.47	7.01	3
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	4.55	2.51	2.54	2.63	2.79	5.59	7.27	7.83	3
Less: Provision for credit losses	0.07	0.01	0.02	0.05	0.09	0.10	0.11	0.11	3
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	3
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.02	0.00	0.00	0.00	0.00	0.03	0.05	0.06	3
Equals: Net operating income	0.79	0.18	0.25	0.49	0.88	1.14	1.29	1.34	3
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equals: Net income	0.79	0.18	0.25	0.49	0.88	1.14	1.29	1.34	3
Memo: Net income (last four quarters)	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1
Net income-BHC and noncontrolling (minority) interest	0.81	0.18	0.27	0.52	0.94	1.17	1.30	1.35	3
Margin Analysis									
Average earning assets / Average assets	92.82	91.79	91.87	92.10	92.49	93.37	93.90	94.08	3
Average interest-bearing funds / Average assets	61.65	52.30	53.77	58.18	65.52	67.05	67.97	68.28	3
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.21	0.18	0.19	0.19	0.20	0.23	0.25	0.26	3
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	0.11	0.08	0.08	0.10	0.13	0.13	0.13	0.13	3
Federal funds sold and reverse repos	0.13	0.01	0.01	0.04	0.07	0.20	0.27	0.30	3
Trading assets									
Total earning assets	2.58	2.19	2.22	2.32	2.49	2.80	2.98	3.04	3
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	0.85	0.43	0.49	0.67	0.96	1.09	1.17	1.19	3
Mortgage-backed securities	1.03	0.32	0.43	0.76	1.30	1.43	1.51	1.54	3
All other securities									
Interest-bearing deposits	0.91	0.26	0.26	0.26	0.26	1.24	1.82	2.02	3
Time deposits of \$250K or more	1.08	-0.11	-0.08	0.02	0.19	1.70	2.60	2.90	3
Time deposits < \$250K	1.06	0.40	0.41	0.43	0.48	1.40	1.95	2.14	3
Other domestic deposits	0.19	0.15	0.16	0.17	0.20	0.21	0.22	0.22	3
Foreign deposits									
Federal funds purchased and repos	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	1
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
All interest-bearing funds	0.34	0.26	0.26	0.26	0.26	0.38	0.45	0.47	3

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Peer Group: 5
Date: 12/31/2021

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	28.75	14.42	15.61	19.18	25.13	36.51	43.34	45.62	3
Commercial and industrial loans	6.53	3.23	3.69	5.07	7.38	8.41	9.04	9.25	3
Loans to individuals	0.82	0.05	0.11	0.27	0.53	1.22	1.64	1.77	3
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	3
Agricultural loans	1.00	0.73	0.78	0.90	1.12	1.15	1.17	1.17	3
Other loans and leases	13.24	0.00	0.01	0.01	0.03	19.87	31.77	35.74	3
Net loans and leases	50.41	39.35	41.28	47.07	56.72	56.90	57.01	57.04	3
Debt securities over 1 year	19.84	5.82	6.95	10.32	15.95	27.42	34.30	36.59	3
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Subtotal	70.25	62.86	63.95	67.22	72.67	74.49	75.58	75.95	3
Interest-bearing bank balances	14.91	11.29	11.44	11.91	12.69	16.80	19.27	20.09	3
Federal funds sold and reverse repos	2.97	0.01	0.02	0.05	0.09	4.45	7.07	7.94	3
Debt securities 1 year or less	1.85	0.16	0.31	0.78	1.55	2.77	3.50	3.74	3
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total earning assets	89.98	86.19	86.67	88.13	90.55	92.11	93.05	93.36	3
Non-interest cash and due from depository institutions	1.18	0.25	0.29	0.38	0.55	1.65	2.32	2.54	3
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.02	0.03	0.04	3
All other assets	8.85	6.17	6.23	6.40	6.69	10.22	12.34	13.04	3
Memoranda									
Short-term investments	19.72	14.92	15.59	17.62	21.00	22.47	23.35	23.64	3
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
US agency securities (excluding mortgage-backed securities)	1.80	0.89	0.97	1.23	1.66	2.30	2.69	2.82	3
Municipal securities	8.42	0.21	0.42	1.04	2.08	12.63	18.96	21.07	3
Mortgage-backed securities	9.79	2.30	3.49	7.06	13.00	14.13	14.81	15.04	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other debt securities	1.67	0.03	0.07	0.17	0.33	2.51	3.81	4.25	3
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans held for investment	51.07	39.63	41.54	47.27	56.83	57.75	58.30	58.48	3
Real estate loans secured by 1-4 family	8.40	1.54	2.42	5.04	9.41	12.27	13.99	14.56	3
Revolving	1.19	0.00	0.00	0.00	0.00	1.78	2.85	3.20	3
Closed-end, secured by first liens	6.98	1.50	2.33	4.82	8.97	10.13	10.82	11.06	3
Closed-end, secured by junior liens	0.24	0.03	0.06	0.14	0.29	0.36	0.41	0.42	3
Commercial real estate loans	18.54	11.73	12.10	13.19	15.01	22.13	26.41	27.83	3
Construction and land development	2.50	0.27	0.54	1.36	2.71	3.74	4.36	4.57	3
Multifamily	1.32	0.30	0.45	0.92	1.69	1.91	2.05	2.09	3
Nonfarm nonresidential	14.73	9.72	9.76	9.89	10.09	17.25	21.54	22.97	3
Real estate loans secured by farmland	1.80	0.76	0.81	0.95	1.19	2.35	3.04	3.27	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
Date: 12/31/2021

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	57.82	26.96	31.36	44.59	66.63	75.45	80.74	82.51	3
Real estate loans secured by 1-4 family	17.57	3.52	5.90	13.04	24.95	25.79	26.29	26.46	3
Revolving	2.09	0.00	0.00	0.00	0.00	3.13	5.01	5.64	3
Closed-end	15.48	3.06	4.98	10.75	20.37	22.66	24.03	24.49	3
Commercial real estate loans	36.88	21.42	23.46	29.59	39.80	45.64	49.14	50.31	3
Construction and land development	5.81	0.48	0.96	2.39	4.77	8.72	11.08	11.87	3
1-4 family	1.13	0.15	0.30	0.75	1.50	1.70	1.81	1.85	3
Other	4.68	0.29	0.58	1.44	2.88	7.02	9.50	10.33	3
Multifamily	2.34	0.63	0.88	1.63	2.88	3.32	3.58	3.67	3
Nonfarm nonresidential	28.73	17.52	18.55	21.63	26.76	34.85	39.71	41.33	3
Owner-occupied	18.16	10.05	10.98	13.79	18.46	22.68	25.21	26.06	3
Other	10.58	7.47	7.57	7.84	8.30	12.17	14.50	15.27	3
Real estate loans secured by farmland	3.36	1.90	1.91	1.96	2.04	4.10	5.34	5.75	3
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	3
Commercial and industrial loans	14.26	5.55	6.38	8.85	12.98	19.02	22.65	23.85	3
Loans to individuals	2.00	0.10	0.19	0.47	0.94	3.00	4.24	4.65	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	2.09	1.26	1.34	1.57	1.97	2.54	2.89	3.01	3
Other loans and leases	22.59	0.01	0.02	0.04	0.08	33.88	54.16	60.92	3
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	228.20	80.09	94.76	138.77	212.11	309.58	368.06	387.56	3
Real estate loans secured by 1-4 family	70.45	10.91	18.52	41.36	79.42	104.02	118.78	123.70	3
Revolving	10.09	0.00	0.00	0.00	0.01	15.13	24.20	27.23	3
Closed-end	60.36	10.90	18.52	41.36	79.42	88.90	94.58	96.48	3
Commercial real estate loans	143.85	63.27	70.31	91.46	126.70	187.67	224.26	236.45	3
Construction and land development	21.12	2.31	4.62	11.53	23.06	31.68	36.85	38.57	3
1-4 family	4.64	0.48	0.96	2.39	4.79	6.96	8.27	8.71	3
Other	16.48	1.40	2.79	6.96	13.91	24.71	31.19	33.35	3
Multifamily	9.24	1.92	2.63	4.78	8.35	13.25	16.19	17.17	3
Nonfarm nonresidential	113.50	51.59	55.33	66.53	85.20	146.32	182.99	195.21	3
Owner-occupied	71.72	29.68	32.91	42.61	58.77	94.36	115.71	122.83	3
Other	41.78	21.92	22.42	23.93	26.43	51.96	67.28	72.39	3
Real estate loans secured by farmland	13.89	5.92	5.93	5.95	5.99	17.89	25.02	27.40	3
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	3
Commercial and industrial loans	52.06	18.61	23.51	38.20	62.69	71.24	76.37	78.07	3
Loans to individuals	6.89	0.46	0.91	2.27	4.54	10.33	13.81	14.97	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	7.62	4.03	4.64	6.46	9.50	9.72	9.85	9.89	3
Other loans and leases	65.54	0.02	0.05	0.12	0.24	98.31	157.15	176.76	3
Supplemental									
Non-owner occupied CRE loans / Gross loans	19.02	11.46	12.65	16.23	22.19	23.41	24.13	24.37	3
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	73.11	33.86	37.95	50.21	70.65	94.78	109.26	114.08	3
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	144.83	63.54	70.86	92.82	129.42	189.14	224.97	236.91	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
Date: 12/31/2021

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	18.40	4.33	4.66	5.65	7.30	25.60	36.57	40.23	3
Standby letters of credit	0.02	0.00	0.00	0.01	0.01	0.02	0.03	0.03	3
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
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	3
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	3
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	34.00	10.65	10.91	11.69	12.99	45.80	65.49	72.05	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
Date: 12/31/2021

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.07	0.01	0.02	0.05	0.09	0.10	0.11	0.11	3
Provision for loan and lease losses / Average loans and leases	0.14	0.02	0.04	0.10	0.19	0.21	0.22	0.23	3
Provision for loan and lease losses / Net loan and lease losses	-4916.67	-12275.00	-11050.00	-7375.00	-1250.00	-625.00	-250.00	-125.00	3
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	0.25	0.31	0.49	0.78	1.74	2.32	2.51	3
Allowance for loan and lease losses / Total loans and leases	1.22	0.25	0.31	0.49	0.78	1.74	2.32	2.51	3
Allowance for loan and lease losses / Net loans and leases losses (X)									
Allowance for loan and lease losses / Nonaccrual assets	46.16	34.32	35.64	39.58	46.16	52.73	56.68	57.99	2
ALLL / 90+ days past due + nonaccrual loans and leases	46.16	34.32	35.64	39.58	46.16	52.73	56.68	57.99	2
Gross loan and lease losses / Average loans and leases	0.01	0.00	0.00	0.01	0.02	0.02	0.02	0.02	3
Recoveries / Average loans and leases	0.09	0.02	0.02	0.03	0.03	0.12	0.17	0.19	3
Net losses / Average loans and leases	-0.07	-0.18	-0.17	-0.11	-0.02	-0.01	0.00	0.00	3
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	3
Recoveries / Prior year-end losses									
Earnings coverage of net loan and lease losses (X)	-159.05	-255.36	-249.72	-232.80	-204.60	-108.07	-50.15	-30.85	3
Net Loan and Lease Losses By Type									
Real estate loans	-0.14	-0.36	-0.33	-0.22	-0.03	-0.02	-0.01	0.00	3
Real estate loans secured by 1-4 family	-0.02	-0.05	-0.04	-0.03	0.00	0.00	0.00	0.00	3
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	-0.02	-0.05	-0.04	-0.03	0.00	0.00	0.00	0.00	3
Commercial real estate loans	-0.16	-0.42	-0.38	-0.24	-0.02	-0.01	0.00	0.00	3
Construction and land development	-0.02	-0.07	-0.06	-0.04	0.00	0.00	0.00	0.00	3
1-4 family	-0.02	-0.07	-0.06	-0.04	0.00	0.00	0.00	0.00	3
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonfarm nonresidential	-0.18	-0.49	-0.44	-0.27	0.00	0.00	0.00	0.00	3
Owner-occupied	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	-0.18	-0.49	-0.44	-0.27	0.00	0.00	0.00	0.00	3
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to individuals	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	1
Credit card loans									
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to foreign governments and institutions									
Other loans and leases	-1.31	-2.35	-2.24	-1.89	-1.31	-0.73	-0.38	-0.27	2

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 5
 Date: 12/31/2021

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.82	0.11	0.23	0.56	1.13	1.24	1.30	1.32	3
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual loans and leases	0.63	0.06	0.12	0.29	0.58	0.95	1.17	1.24	3
90+ days past due and nonaccrual loans and leases	0.63	0.06	0.12	0.29	0.58	0.95	1.17	1.24	3
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.82	0.11	0.23	0.56	1.13	1.24	1.30	1.32	3
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual assets	0.63	0.06	0.12	0.29	0.58	0.95	1.17	1.24	3
30+ days past due and nonaccrual assets	1.46	0.19	0.38	0.96	1.92	2.18	2.34	2.39	3
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.28	0.03	0.07	0.16	0.33	0.41	0.46	0.48	3
90+ past due and nonaccrual assets + other real estate owned	0.29	0.03	0.07	0.16	0.33	0.43	0.50	0.52	3
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.37	0.03	0.07	0.16	0.33	0.55	0.68	0.73	3
Allowance for loan and lease losses	187.97	26.10	52.19	130.48	260.97	281.96	294.55	298.74	3
Equity capital + allowance for loan and lease losses	2.87	0.24	0.48	1.21	2.42	4.31	5.44	5.82	3
Tier 1 capital + allowance for loan and lease losses	3.10	0.28	0.56	1.40	2.80	4.64	5.75	6.12	3
Loans and leases + other real estate owned	0.87	0.06	0.12	0.29	0.58	1.31	1.75	1.89	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	0.94	0.13	0.26	0.64	1.28	1.40	1.48	1.50	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.65	0.03	0.06	0.15	0.29	0.97	1.38	1.52	3
Commercial and industrial	30-89 days past due	0.38	0.01	0.02	0.04	0.08	0.57	0.86	0.96	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.06	0.06	0.12	0.31	0.61	1.59	2.18	2.38	3
Individuals	30-89 days past due	5.09	0.18	0.36	0.91	1.81	7.63	11.13	12.29	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.39	0.00	0.00	0.00	0.00	0.58	0.93	1.04	3
Depository institution loans	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
Agricultural	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
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	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.85	0.19	0.37	0.93	1.85	2.78	3.33	3.52	2

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: 5
Date: 12/31/2021

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	1.00	0.04	0.09	0.22	0.44	1.50	2.14	2.35	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.94	0.00	0.00	0.00	0.00	1.41	2.26	2.54	3
Revolving	30-89 days past due	0.93	0.09	0.19	0.47	0.93	1.40	1.68	1.77	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-End	30-89 days past due	0.85	0.00	0.00	0.00	0.00	1.28	2.05	2.30	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.94	0.00	0.00	0.00	0.00	1.41	2.26	2.54	3
Junior Lien	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	0.03	0.00	0.00	0.00	0.00	0.05	0.08	0.09	3
Commercial real estate	30-89 days past due	0.81	0.05	0.11	0.27	0.55	1.21	1.61	1.74	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.49	0.05	0.09	0.24	0.47	0.74	0.90	0.95	3
Construction and development	30-89 days past due	6.73	0.00	0.00	0.00	0.00	10.10	16.16	18.17	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.11	0.13	3
1-4 family	30-89 days past due	6.73	0.00	0.00	0.00	0.00	10.10	16.16	18.17	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.11	0.13	3
Other	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
Multifamily	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
Nonfarm non-residential	30-89 days past due	0.27	0.00	0.00	0.00	0.00	0.41	0.65	0.73	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.66	0.06	0.11	0.28	0.57	1.00	1.25	1.34	3
Owner occupied	30-89 days past due	0.27	0.00	0.00	0.00	0.00	0.41	0.65	0.73	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.66	0.06	0.11	0.28	0.57	1.00	1.25	1.34	3
Other	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
Farmland	30-89 days past due	2.84	0.00	0.00	0.00	0.00	4.25	6.81	7.66	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
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 Reporters for Quarter Ending 12/31/2021

Peer Group 5 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>
5478903	125,232	CSBH, LLC	POWHATAN, VA	New Y-9C/BHCPR reporter
1142309	278,708	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	
1100028	279,852	UNITY CAPITAL CORPORATION	HOLLY SPRINGS, MS	

Note: Peer Group 5 has 3 bank holding companies.