

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2022

Summary Ratios

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	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.86	2.60	2.77	3.01	3.08
+ Non-interest income	0.89	1.04	1.21	1.32	1.31
- Overhead expense	2.19	2.17	2.57	2.69	2.71
- Provision for credit losses	0.13	-0.09	0.51	0.15	0.14
+ Securities gains (losses)	0.00	0.01	0.02	0.01	0.00
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.46	1.66	1.04	1.56	1.57
Net operating income	1.11	1.26	0.81	1.19	1.24
Net income	1.11	1.26	0.82	1.19	1.24
Net income (Subchapter S adjusted)	1.53	1.97	1.18	1.17	1.42
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.62	3.06	3.55	4.41	4.24
Interest expense	0.55	0.25	0.52	1.08	0.86
Net interest income (tax equivalent)	3.09	2.80	3.01	3.33	3.38
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.09	0.11	0.27	0.21	0.22
Earnings coverage of net loan and lease losses (X)	55.30	39.72	22.91	24.40	21.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.23	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.15	1.20	1.55	0.81	0.89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.38	0.49	0.71	0.57	0.61
30-89 days past due loans and leases / Total loans and leases	0.34	0.32	0.39	0.43	0.44
Liquidity and Funding					
Net noncore funding dependence	8.71	-2.33	3.20	14.45	16.62
Net short-term noncore funding dependence	3.06	-7.71	-4.76	3.38	4.66
Net loans and leases / Total assets	63.56	58.67	61.58	63.77	63.98
Capitalization					
Tier 1 leverage ratio	9.26	8.98	9.13	9.76	9.71
Holding company equity capital / Total assets	9.83	10.71	11.16	12.43	12.22
Total equity capital (including minority interest) / Total assets	9.97	10.82	11.29	12.57	12.27
Common equity tier 1 capital / Total risk-weighted assets	11.81	12.42	12.38	12.17	12.12
Net loans and leases / Equity capital (X)	6.59	5.53	5.58	5.21	5.29
Cash dividends / Net income	32.07	28.27	42.30	33.12	27.31
Cash dividends / Net income (Subchapter S adjusted)	49.64	3.14	-0.65	-12.02	17.36
Growth Rates					
Assets	5.07	10.50	16.68	9.26	7.00
Equity capital	-2.81	7.46	6.99	10.49	7.89
Net loans and leases	14.53	3.36	9.07	9.10	7.89
Noncore funding	89.74	-14.79	-12.18	6.59	10.67
Parent Company Ratios					
Short-term debt / Equity capital	0.50	0.57	0.77	1.02	1.14
Long-term debt / Equity capital	12.26	10.95	13.56	13.04	13.37
Equity investment in subsidiaries / Equity capital	104.30	103.22	102.81	103.22	103.10
Cash from ops + noncash items + op expense / Op expense + dividends	132.32	153.55	147.24	190.27	174.91

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Relative Income Statement and Margin Analysis

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	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Percent of Average Assets					
Interest income (tax equivalent)	3.36	2.85	3.27	4.00	3.87
Less: Interest expense	0.51	0.23	0.48	0.98	0.79
Equals: Net interest income (tax equivalent)	2.86	2.60	2.77	3.01	3.08
Plus: Non-interest income	0.89	1.04	1.21	1.32	1.31
Equals: adjusted operating income (tax equivalent)	3.80	3.70	4.04	4.41	4.46
Less: Overhead expense	2.19	2.17	2.57	2.69	2.71
Less: Provision for credit losses	0.13	-0.09	0.51	0.15	0.14
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	0.00	0.01	0.02	0.01	0.00
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.46	1.66	1.04	1.56	1.57
Less: Applicable income taxes (tax equivalent)	0.33	0.38	0.23	0.36	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.11	1.26	0.81	1.19	1.24
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.11	1.26	0.82	1.19	1.24
Memo: Net income (last four quarters)	1.11	1.26	0.82	1.19	1.24
Net income-BHC and noncontrolling (minority) interest	1.12	1.27	0.83	1.20	1.25
Margin Analysis					
Average earning assets / Average assets	92.88	93.08	92.32	91.05	91.48
Average interest-bearing funds / Average assets	61.06	61.99	64.06	65.57	65.56
Interest income (tax equivalent) / Average earning assets	3.62	3.06	3.55	4.41	4.24
Interest expense / Average earning assets	0.55	0.25	0.52	1.08	0.86
Net interest income (tax equivalent) / Average earning assets	3.09	2.80	3.01	3.33	3.38
Yield or Cost					
Total loans and leases (tax equivalent)	4.52	4.01	4.27	5.09	4.95
Interest-bearing bank balances	1.19	0.14	0.27	2.04	1.64
Federal funds sold and reverse repos	1.62	0.25	0.68	2.44	2.17
Trading assets	0.66	0.45	0.60	0.99	1.11
Total earning assets	3.59	3.04	3.51	4.36	4.20
Investment securities (tax equivalent)	2.08	1.77	2.25	2.76	2.68
US Treasury and agency securities (excluding mortgage-backed securities)	1.51	1.14	1.75	2.32	2.05
Mortgage-backed securities	1.98	1.57	2.05	2.61	2.50
All other securities	3.13	2.81	3.24	4.06	4.20
Interest-bearing deposits	0.58	0.21	0.53	1.10	0.81
Time deposits of \$250K or more	0.92	0.66	1.42	1.96	1.44
Time deposits < \$250K	0.88	0.62	1.36	1.82	1.29
Other domestic deposits	0.53	0.15	0.36	0.93	0.67
Foreign deposits	0.83	0.14	0.42	1.19	0.97
Federal funds purchased and repos	1.38	0.17	0.62	1.86	1.51
Other borrowed funds and trading liabilities	2.29	1.27	1.50	2.38	2.28
All interest-bearing funds	0.82	0.37	0.74	1.49	1.19

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Non-interest Income & Expenses

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.46	2.17	2.02	2.72	3.08
Overhead expenses / Net Interest Income + non-interest income	57.79	59.28	62.28	61.29	60.88
Percent of Average Assets					
Total overhead expense	2.19	2.17	2.57	2.69	2.71
Personnel expense	1.20	1.21	1.30	1.41	1.44
Net occupancy expense	0.22	0.23	0.26	0.28	0.28
Other operating expenses	0.75	0.72	0.94	0.97	0.97
Overhead less non-interest income	1.26	1.10	1.25	1.32	1.38
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	57.36	58.83	61.82	60.64	60.37
Personnel expense	31.62	32.93	32.36	32.39	32.51
Net occupancy expense	5.93	6.23	6.58	6.52	6.48
Other operating expenses	19.39	19.18	22.28	21.20	20.90
Total non-interest income	22.96	27.67	28.83	29.23	28.50
Fiduciary activities income	2.06	2.20	2.09	1.97	2.14
Service charges on domestic deposit accounts	3.19	3.27	3.27	3.88	4.15
Trading revenue	0.62	0.62	1.28	1.18	0.85
Investment banking fees and commissions	2.11	2.58	2.46	3.54	3.42
Insurance activities revenue	0.34	0.36	0.41	0.47	0.47
Venture capital revenue	0.01	0.04	0.01	0.02	0.02
Net servicing fees	0.97	0.60	0.01	0.28	0.65
Net securitization income	0.00	0.01	0.00	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.09	3.30	3.92	1.86	1.61
Other non-interest income	8.42	9.27	9.65	10.04	9.86
Overhead less non-interest income	33.80	30.52	31.93	31.06	31.46
Applicable income taxes / Pretax net operating income (tax equivalent)	21.23	21.18	18.63	20.56	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.20	22.67	21.18	23.23	21.56

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Percent Composition of Assets

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Real estate loans	40.41	36.25	36.22	37.78	37.19
Commercial and industrial loans	11.34	10.76	13.52	12.02	12.85
Loans to individuals	3.40	3.36	3.40	4.20	4.31
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.03	0.04	0.05
Agricultural loans	0.19	0.18	0.19	0.24	0.30
Other loans and leases	4.49	4.47	4.63	5.01	5.00
Net loans and leases	63.56	58.67	61.58	63.77	63.98
Debt securities over 1 year	18.33	19.46	15.55	14.60	14.63
Mutual funds and equity securities	0.05	0.06	0.05	0.06	0.06
Subtotal	82.97	79.22	78.16	79.65	79.97
Interest-bearing bank balances	3.50	8.50	7.51	3.06	3.04
Federal funds sold and reverse repos	0.52	0.54	0.82	1.57	1.66
Debt securities 1 year or less	1.73	1.56	1.68	1.91	1.96
Trading assets	0.58	0.49	1.01	1.19	1.33
Total earning assets	90.70	91.77	91.05	89.53	89.74
Non-interest cash and due from depository institutions	1.01	0.82	1.07	1.14	1.21
Other real estate owned	0.01	0.01	0.02	0.03	0.04
All other assets	8.21	7.35	7.82	9.27	8.98
Memoranda					
Short-term investments	6.66	11.47	11.17	7.63	7.80
US Treasury securities	1.96	1.47	0.84	1.03	1.04
US agency securities (excluding mortgage-backed securities)	0.80	0.82	0.63	0.54	0.69
Municipal securities	1.64	1.73	1.69	1.34	1.62
Mortgage-backed securities	12.43	14.14	11.75	11.44	11.13
Asset-backed securities	0.95	0.50	0.32	0.28	0.33
Other debt securities	0.51	0.53	0.42	0.39	0.41
Loans held-for-sale	0.17	0.55	0.52	0.39	0.30
Loans held for investment	63.95	58.06	61.72	63.50	63.93
Real estate loans secured by 1-4 family	12.72	11.46	11.91	13.29	13.46
Revolving	1.52	1.42	1.66	2.07	2.27
Closed-end, secured by first liens	10.77	9.67	9.81	10.69	10.57
Closed-end, secured by junior liens	0.19	0.17	0.22	0.28	0.31
Commercial real estate loans	25.59	22.69	22.22	22.23	21.58
Construction and land development	4.17	3.34	3.40	3.44	3.51
Multifamily	4.02	3.57	3.12	3.01	2.72
Nonfarm nonresidential	16.03	14.57	14.72	14.69	14.44
Real estate loans secured by farmland	0.34	0.30	0.33	0.36	0.41

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	62.17	61.05	57.15	57.46	56.49
Real estate loans secured by 1-4 family	20.20	19.86	19.43	20.75	21.10
Revolving	2.35	2.43	2.64	3.15	3.50
Closed-end	17.66	17.24	16.59	17.39	17.39
Commercial real estate loans	38.67	37.86	34.63	33.52	32.14
Construction and land development	6.37	5.65	5.26	5.09	5.20
1-4 family	1.28	1.18	0.93	0.94	1.02
Other	4.87	4.40	4.19	4.02	4.05
Multifamily	6.01	5.78	4.96	4.69	4.10
Nonfarm nonresidential	24.46	24.56	22.93	22.15	21.40
Owner-occupied	8.10	8.29	7.68	7.72	8.03
Other	16.09	15.94	14.95	14.34	13.38
Real estate loans secured by farmland	0.54	0.54	0.54	0.55	0.63
Loans to depository institutions and acceptances of other banks	0.04	0.04	0.06	0.11	0.12
Commercial and industrial loans	18.48	18.86	22.17	19.53	20.32
Loans to individuals	5.91	6.24	6.13	7.13	7.36
Credit card loans	0.55	0.53	0.65	0.81	1.02
Agricultural loans	0.30	0.34	0.32	0.37	0.46
Other loans and leases	8.22	8.75	9.09	9.85	9.66
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	415.91	391.81	381.27	391.26	379.80
Real estate loans secured by 1-4 family	132.72	126.06	125.03	138.18	137.84
Revolving	15.37	15.44	17.42	21.26	23.33
Closed-end	115.61	108.85	106.14	115.20	112.79
Commercial real estate loans	259.95	245.88	234.65	229.44	219.72
Construction and land development	41.90	35.95	35.62	34.95	35.36
1-4 family	9.40	7.42	6.34	6.61	7.04
Other	32.20	28.11	28.16	27.32	27.26
Multifamily	41.75	38.66	32.74	31.04	27.85
Nonfarm nonresidential	163.24	158.05	155.06	152.10	147.22
Owner-occupied	53.75	52.99	52.37	53.07	54.89
Other	107.30	102.54	100.54	97.41	91.80
Real estate loans secured by farmland	3.38	3.22	3.44	3.60	4.02
Loans to depository institutions and acceptances of other banks	0.20	0.21	0.28	0.44	0.54
Commercial and industrial loans	115.06	114.45	139.91	122.02	128.82
Loans to individuals	33.68	34.55	37.47	43.51	42.67
Credit card loans	2.92	2.77	3.30	4.34	5.31
Agricultural loans	1.69	1.86	1.88	2.18	2.72
Other loans and leases	48.56	51.06	49.54	52.44	51.79
Supplemental					
Non-owner occupied CRE loans / Gross loans	31.31	30.07	27.32	26.45	24.79
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	209.94	195.33	183.76	178.57	167.93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	267.42	252.85	240.85	236.10	225.98

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Liquidity and Funding

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Short-term investments	6.66	11.47	11.17	7.63	7.80
Liquid assets	22.88	29.03	26.22	22.44	22.72
Investment securities	20.69	21.63	17.85	16.99	17.27
Net loans and leases	63.56	58.67	61.58	63.77	63.98
Net loans, leases and standby letters of credit	64.41	59.49	62.48	64.84	65.07
Core deposits	71.22	75.71	70.67	63.09	62.13
Noncore funding	15.09	10.30	14.13	19.36	21.34
Time deposits of \$250K or more	1.90	1.58	2.11	2.94	2.89
Foreign deposits	0.31	0.34	0.36	0.43	0.47
Federal funds purchased and repos	1.28	1.23	1.47	1.94	1.97
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.58	0.54	0.54	0.48	0.54
Commercial paper	0.01	0.01	0.01	0.02	0.02
Other borrowings w/remaining maturity of 1 year or less	3.45	1.00	1.24	3.01	3.67
Earning assets that reprice within 1 year	35.98	37.37	39.38	39.29	40.29
Interest-bearing liabilities that reprice within 1 year	8.24	6.39	8.20	10.19	10.01
Long-term debt that reprices within 1 year	0.48	0.26	0.47	0.96	1.34
Net assets that reprice within 1 year	25.97	29.65	29.11	26.63	27.38
Other Liquidity and Funding Ratios					
Net noncore funding dependence	8.71	-2.33	3.20	14.45	16.62
Net short-term noncore funding dependence	3.06	-7.71	-4.76	3.38	4.66
Short-term investment / Short-term noncore funding	74.88	273.46	184.19	77.77	66.46
Liquid assets - short-term noncore funding / Nonliquid assets	20.55	36.68	28.18	16.97	16.04
Net loans and leases / Total deposits	80.87	72.79	79.43	90.31	90.08
Net loans and leases / Core deposits	89.84	78.25	88.34	103.93	105.00
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-9.30	0.12	1.57	0.72	-0.82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.76	-0.25	4.31	1.36	-1.98
Structured notes appreciation (depreciation) / Tier 1 capital	-0.61	-0.02	0.02	0.00	-0.05
Percent of Investment Securities					
Held-to-maturity securities	26.73	14.28	11.38	12.67	16.19
Available-for-sale securities	71.52	83.77	87.23	85.40	81.88
US Treasury securities	9.64	6.70	4.72	6.15	6.99
US agency securities (excluding mortgage-backed securities)	4.22	4.12	4.01	3.49	4.02
Municipal securities	8.18	8.22	9.83	7.75	9.16
Mortgage-backed securities	61.37	66.54	66.64	67.43	65.45
Asset-backed securities	4.90	2.50	1.91	1.66	2.05
Other debt securities	3.11	3.08	3.01	2.94	2.79
Mutual funds and equity securities	0.26	0.29	0.35	0.40	0.42
Debt securities 1 year or less	9.63	7.78	10.55	11.86	11.91
Debt securities 1 to 5 years	20.58	18.25	17.03	17.94	19.18
Debt securities over 5 years	67.65	71.11	69.86	66.02	64.73
Pledged securities	33.96	32.26	35.67	30.57	33.30
Structured notes, fair value	0.29	0.11	0.02	0.03	0.04
Percent Change from Prior Like Quarter					
Short-term investments	-41.90	27.98	183.32	26.69	6.77
Investment securities	2.95	31.36	23.62	11.75	9.42
Core deposits	-0.89	16.94	26.88	11.23	7.29
Noncore funding	89.74	-14.79	-12.18	6.59	10.67

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Derivatives and Off-Balance-Sheet Transactions

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	24.92	22.78	22.01	23.52	24.05
Standby letters of credit	0.64	0.65	0.71	0.84	0.92
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.08	0.10	0.18	0.40	0.62
Credit derivatives - notional amount (holding company as guarantor)	0.28	0.24	0.35	0.42	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0.17	0.18	0.30	0.52	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0.23	0.18	0.25	0.30	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.19	0.13	0.30	0.45	0.69
Derivative contracts	43.99	46.30	48.62	68.47	65.81
Interest rate contracts	30.89	32.46	34.36	47.31	43.84
Interest rate futures and forward contracts	2.97	3.25	6.21	10.67	11.40
Written options contracts (interest rate)	1.33	1.41	2.18	2.47	2.16
Purchased options contracts (interest rate)	1.55	1.31	1.46	2.65	2.32
Interest rate swaps	22.30	20.49	20.83	28.86	26.74
Foreign exchange contracts	7.03	6.30	6.01	10.12	10.92
Futures and forward foreign exchange contracts	4.24	3.78	3.47	5.23	5.22
Written options contracts (foreign exchange)	0.04	0.04	0.03	0.05	0.14
Purchased options contracts (foreign exchange)	0.04	0.04	0.04	0.08	0.13
Foreign exchange rate swaps	0.94	0.76	0.77	2.03	2.17
Equity, commodity, and other derivative contracts	1.11	0.92	1.86	3.32	4.08
Commodity and other futures and forward contracts	0.08	0.07	0.14	0.19	0.25
Written options contracts (commodity and other)	0.39	0.32	0.52	0.98	1.48
Purchased options contracts (commodity and other)	0.29	0.21	0.37	0.94	1.29
Commodity and other swaps	0.30	0.31	0.32	0.38	0.40
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	46.42	44.98	42.82	45.53	44.93

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	94.22	94.17	94.10	93.44	92.91
Foreign exchange contracts	3.05	3.47	3.49	3.20	3.39
Equity, commodity, and other contracts	1.07	1.14	1.17	1.64	1.93
Futures and forwards	8.56	11.16	14.05	13.49	12.78
Written options	4.68	6.28	8.18	5.91	6.60
Exchange-traded	0.13	0.12	0.14	0.15	0.23
Over-the-counter	4.34	5.96	7.73	5.10	5.49
Purchased options	4.65	3.27	3.42	4.42	4.19
Exchange-traded	0.14	0.12	0.15	0.28	0.32
Over-the-counter	4.11	2.87	2.86	3.35	3.20
Swaps	78.74	74.26	68.76	69.75	70.34
Held for trading	36.94	40.42	43.53	44.16	46.31
Interest rate contracts	30.59	34.15	36.62	37.24	38.40
Foreign exchange contracts	1.60	1.68	1.60	1.60	1.85
Equity, commodity, and other contracts	0.55	0.60	0.68	0.83	1.14
Non-traded	63.06	59.58	56.47	55.84	53.69
Interest rate contracts	59.81	56.71	53.82	52.22	50.60
Foreign exchange contracts	0.40	0.40	0.46	0.34	0.57
Equity, commodity, and other contracts	0.10	0.09	0.10	0.13	0.16
Derivative contracts (excluding futures and forex 14 days or less)	95.31	92.53	91.48	93.86	94.47
One year or less	33.94	27.56	32.05	32.17	32.51
Over 1 year to 5 years	24.85	27.01	27.06	30.45	31.16
Over 5 years	26.73	29.89	29.56	28.09	28.71
Gross negative fair value (absolute value)	2.13	0.98	1.55	0.83	0.72
Gross positive fair value	2.14	1.34	2.23	1.19	0.85
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.08	0.04	0.07	0.06	0.06
Gross positive fair value (X)	0.08	0.05	0.09	0.07	0.06
Held for trading (X)	0.04	0.04	0.07	0.06	0.05
Non-traded (X)	0.02	0.01	0.02	0.01	0.01
Current credit exposure (X)	0.04	0.04	0.06	0.05	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.51	0.46	0.85	0.73	0.53

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2022

Allowance and Net Loan and Lease Losses

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.11	-0.09	0.51	0.15	0.14
Provision for loan and lease losses / Average loans and leases	0.19	-0.16	0.82	0.24	0.24
Provision for loan and lease losses / Net loan and lease losses	326.41	-105.48	487.86	130.58	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.23	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.15	1.20	1.55	0.81	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	39.95	21.39	11.58	8.03	7.54
Allowance for loan and lease losses / Nonaccrual assets	429.09	364.13	299.17	218.72	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	329.98	287.08	244.34	151.73	160.51
Gross loan and lease losses / Average loans and leases	0.16	0.19	0.34	0.28	0.30
Recoveries / Average loans and leases	0.06	0.08	0.07	0.08	0.09
Net losses / Average loans and leases	0.09	0.11	0.27	0.21	0.22
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	44.80	34.67	33.98	36.22	41.30
Earnings coverage of net loan and lease losses (X)	55.30	39.72	22.91	24.40	21.75
Net Loan and Lease Losses By Type					
Real estate loans	0.00	0.02	0.04	0.01	0.02
Real estate loans secured by 1-4 family	-0.01	-0.02	0.01	0.01	0.01
Revolving	-0.05	-0.07	0.01	0.02	0.03
Closed-end	-0.01	-0.01	0.00	0.00	0.01
Commercial real estate loans	0.01	0.04	0.07	0.01	0.01
Construction and land development	-0.01	0.00	0.00	-0.01	-0.03
1-4 family	0.00	0.00	0.00	0.00	-0.01
Other	-0.01	0.00	0.00	-0.01	-0.02
Multifamily	0.00	0.01	0.00	0.00	0.00
Nonfarm nonresidential	0.01	0.05	0.11	0.02	0.02
Owner-occupied	0.00	0.01	0.02	0.01	0.01
Other	0.02	0.04	0.08	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.02	0.01	0.00
Commercial and industrial loans	0.13	0.17	0.47	0.37	0.31
Loans to individuals	0.80	0.71	1.13	1.17	1.16
Credit card loans	1.88	1.84	2.92	3.11	2.92
Agricultural loans	0.02	0.02	0.19	0.08	0.15
Loans to foreign governments and institutions	0.02	0.00	0.00	0.00	0.00
Other loans and leases	0.13	0.10	0.15	0.15	0.14

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2022

Past Due and Nonaccrual Assets

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Percent of Loans and Leases					
30-89 days past due loans and leases	0.34	0.32	0.39	0.43	0.44
90+ days past due loans and leases	0.10	0.10	0.12	0.15	0.17
Nonaccrual loans and leases	0.35	0.46	0.66	0.51	0.54
90+ days past due and nonaccrual loans and leases	0.50	0.62	0.85	0.71	0.75
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.02
90+ days past due restructured	0.01	0.00	0.01	0.01	0.01
Nonaccrual restructured	0.08	0.10	0.13	0.14	0.16
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	0.01	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.34	0.32	0.40	0.43	0.44
90+ days past due assets	0.10	0.10	0.12	0.15	0.18
Nonaccrual assets	0.36	0.47	0.67	0.53	0.57
30+ days past due and nonaccrual assets	0.87	0.97	1.29	1.19	1.26
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.31	0.36	0.52	0.44	0.48
90+ past due and nonaccrual assets + other real estate owned	0.33	0.37	0.55	0.48	0.52
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.36	0.41	0.60	0.53	0.60
Allowance for loan and lease losses	52.44	62.64	66.66	115.41	118.28
Equity capital + allowance for loan and lease losses	3.43	3.60	4.97	4.28	4.79
Tier 1 capital + allowance for loan and lease losses	3.71	4.30	6.05	5.65	6.16
Loans and leases + other real estate owned	0.59	0.71	0.97	0.85	0.96

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2022

Past Due and Nonaccrual Loans and Leases

		12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.27	0.26	0.39	0.38	0.42
	90+ days past due	0.09	0.12	0.16	0.16	0.22
	Nonaccrual	0.39	0.52	0.76	0.46	0.57
Commercial and industrial	30-89 days past due	0.25	0.24	0.23	0.31	0.30
	90+ days past due	0.05	0.04	0.03	0.05	0.05
	Nonaccrual	0.48	0.57	0.75	0.83	0.76
Individuals	30-89 days past due	0.99	0.63	0.83	0.83	0.84
	90+ days past due	0.10	0.09	0.14	0.17	0.16
	Nonaccrual	0.22	0.17	0.28	0.17	0.23
Depository institution loans	30-89 days past due	0.01	0.01	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.11	0.07	0.17	0.24	0.17
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.70	0.49	0.67	0.75
Foreign governments	30-89 days past due	0.13	0.50	0.00	0.07	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.14	0.15	0.09	0.03	0.06
Other loans and leases	30-89 days past due	0.16	0.12	0.18	0.20	0.17
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.07	0.09	0.15	0.13	0.14

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2022

		12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Memoranda						
1-4 Family	30-89 days past due	0.48	0.46	0.65	0.67	0.71
	90+ days past due	0.20	0.24	0.33	0.31	0.46
	Nonaccrual	0.56	0.71	0.89	0.73	0.86
Revolving	30-89 days past due	0.43	0.28	0.48	0.45	0.50
	90+ days past due	0.03	0.02	0.03	0.05	0.05
	Nonaccrual	0.83	1.18	1.13	1.00	1.17
Closed-End	30-89 days past due	0.49	0.49	0.65	0.70	0.75
	90+ days past due	0.23	0.26	0.38	0.35	0.53
	Nonaccrual	0.55	0.67	0.87	0.70	0.84
Junior Lien	30-89 days past due	0.01	0.01	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.04	0.04	0.06
Commercial real estate	30-89 days past due	0.14	0.15	0.26	0.18	0.17
	90+ days past due	0.01	0.01	0.02	0.03	0.03
	Nonaccrual	0.26	0.38	0.62	0.23	0.28
Construction and development	30-89 days past due	0.13	0.17	0.28	0.28	0.21
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.13	0.20	0.41	0.20	0.19
1-4 family	30-89 days past due	0.03	0.02	0.03	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.03	0.02	0.02
Other	30-89 days past due	0.08	0.13	0.22	0.20	0.13
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.11	0.16	0.35	0.17	0.15
Multifamily	30-89 days past due	0.06	0.07	0.09	0.08	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.08	0.17	0.11	0.05	0.08
Nonfarm non-residential	30-89 days past due	0.13	0.13	0.23	0.14	0.17
	90+ days past due	0.01	0.01	0.02	0.03	0.03
	Nonaccrual	0.34	0.45	0.80	0.28	0.30
Owner occupied	30-89 days past due	0.05	0.04	0.07	0.07	0.09
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.11	0.17	0.27	0.16	0.17
Other	30-89 days past due	0.07	0.08	0.14	0.07	0.07
	90+ days past due	0.00	0.00	0.01	0.01	0.01
	Nonaccrual	0.19	0.23	0.44	0.10	0.13
Farmland	30-89 days past due	0.13	0.10	0.11	0.23	0.25
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.39	0.69	1.13	0.84	1.23
Credit card	30-89 days past due	1.26	0.81	0.95	1.19	1.22
	90+ days past due	0.60	0.45	0.63	0.78	0.73
	Nonaccrual	0.18	0.10	0.05	0.11	0.09

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2022

Regulatory Capital Components and Ratios

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			
Capital Ratios													
Common equity tier 1 capital, column A	11.79			12.37			12.35			12.11			12.09
Common equity tier 1 capital, column B	0.28			0.29			0.30			0.29			0.52
Tier 1 capital, column A	12.47			13.11			13.08			12.78			12.85
Tier 1 capital, column B	0.32			0.34			0.34			0.34			0.60
Total capital, column A	14.28			14.91			15.23			14.36			14.45
Total capital, column B	0.36			0.37			0.39			0.38			0.67
Tier 1 leverage	9.26			8.98			9.13			9.76			9.71
Supplementary leverage ratio, advanced approaches HCs	6.82			6.71			8.72			7.41			7.31

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2022

Insurance and Broker-Dealer Activities

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	56.52	53.11	53.67	51.47	56.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets	43.48	46.89	46.33	48.53	43.88
Separate account assets (L/H) / Total life assets	5.49	13.40	11.24	7.26	8.53
Insurance activities revenue / Adjusted operating income	0.34	0.36	0.41	0.47	0.47
Premium income / Insurance activities revenue	2.29	2.76	2.84	7.32	4.86
Credit related premium income / Total premium income	28.99	32.99	38.23	34.91	44.54
Other premium income / Total premium income	71.01	67.01	61.77	65.09	55.46
Insurance underwriting net income / Consolidated net income	0.02	0.02	0.03	0.08	0.08
Insurance net income (P/C) / Equity (P/C)	17.01	23.22	15.59	19.86	15.64
Insurance net income (L/H) / Equity (L/H)	229.06	4.49	3.62	5.13	1.99
Insurance benefits, losses, expenses / Insurance premiums	5,287.80	927.51	447.82	233.61	160.49
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.07	0.07	0.15	0.17
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.15	2.31
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.86	12.00	11.03	11.51	10.22
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.55	0.46	0.75	1.39	1.79

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2022

Foreign Activities

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Yield: Foreign loans	0.93	0.66	0.87	1.25	1.17
Cost: Interest-bearing deposits	0.83	0.14	0.42	1.19	0.97
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.21	0.20	5.18	27.03	27.29
Commercial and industrial loans	0.13	0.79	0.64	0.29	1.53
Foreign governments and institutions	0.02	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	19.84	6.83	-2.40	22.48	7.24
Total selected assets	6.44	9.48	2.04	12.40	3.24
Deposits	-11.97	0.73	3.46	10.36	5.00

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2022

Parent Company Analysis - Part 1

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	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Profitability					
Net income / Average equity capital	11.16	11.94	7.29	9.68	10.40
Bank net income / Average equity investment in banks	11.69	11.80	7.45	10.51	11.19
Nonbank net income / Average equity investment in nonbanks	9.32	13.12	9.75	7.89	7.10
Subsidiary HCs net income / Average equity investment in sub HCs	8.59	10.11	7.01	8.55	8.78
Bank net income / Parent net income	88.97	96.79	88.16	82.22	82.56
Nonbank net income / Parent net income	2.62	3.40	3.59	5.93	3.78
Subsidiary holding companies' net income / Parent net income	82.02	65.35	68.34	74.00	72.48
Leverage					
Total liabilities / Equity capital	18.54	16.81	20.06	20.43	20.88
Total debt / Equity capital	13.05	11.71	14.41	14.31	14.69
Total debt + notes payable to subs that issued TPS / Equity capital	15.10	13.63	16.67	16.36	17.10
Total debt + Loans guaranteed for affiliate / Equity capital	13.14	11.77	14.68	14.56	15.14
Total debt / Equity capital - excess over fair value	13.20	11.81	14.52	14.51	14.81
Long-term debt / Equity capital	12.26	10.95	13.56	13.04	13.37
Short-term debt / Equity capital	0.50	0.57	0.77	1.02	1.14
Current portion of long-term debt / Equity capital	0.07	0.06	0.06	0.05	0.14
Excess cost over fair value / Equity capital	0.10	0.05	0.08	0.12	0.12
Long-term debt / Consolidated long-term debt	40.56	39.86	34.67	28.44	28.63
Double Leverage					
Equity investment in subs / Equity capital	104.30	103.22	102.81	103.22	103.10
Total investment in subs / Equity capital	109.37	108.40	110.16	111.07	112.48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.43	0.29	0.47	0.36	0.35
Equity investment in subs - equity cap / Net income-div (X)	1.27	1.05	1.82	1.22	1.22
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	139.24	154.07	136.59	177.68	162.34
Cash from ops + noncash items + op expense / Op expense + dividend	132.32	153.55	147.24	190.27	174.91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.76	98.57	134.08	116.34	103.19
Pretax operating income + interest expense / Interest expense	1,665.40	1,835.33	2,016.32	1,968.54	2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,303.55	1,770.77	1,539.23	1,632.83	1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends	162.23	175.46	150.43	210.80	188.90
Fees + other income from subsidiaries / Salary + other expenses	9.42	11.92	13.95	16.52	16.08
Net income / Current part of long-term debt + preferred dividends (X)	30.79	47.61	35.64	57.11	33.93
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.61	3.44	3.85	2.64	2.61
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.71	0.17	0.10	0.04	0.24
Nonaccrual	0.47	0.92	1.03	0.54	6.54
Total	1.18	1.09	1.13	0.58	6.78
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.02	0.05	0.10	0.24
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.03	0.02	0.05	0.10	0.25
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	1.76	1.76	2.66	5.62	5.50
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.06	0.06	0.08	0.19	0.21

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2022

Parent Company Analysis - Part 2

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	70.66	66.99	81.10	57.84	57.26
Dividends declared / Net income	32.07	28.27	42.29	33.08	27.33
Net income - dividends / Average equity	7.59	8.62	4.14	6.46	7.33
Percent of Dividends Paid					
Dividends from bank subsidiaries	137.86	157.65	132.17	178.13	157.73
Dividends from nonbank subsidiaries	3.42	4.90	3.41	7.53	7.13
Dividends from subsidiary holding companies	4.71	5.91	4.85	21.40	16.86
Dividends from all subsidiaries	184.33	205.00	174.85	260.40	215.26
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	51.31	47.78	60.28	66.55	60.71
Interest income from bank subsidiaries	0.27	0.11	0.36	0.54	0.52
Management and service fees from bank subsidiaries	0.93	0.88	1.47	1.55	1.88
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	53.80	52.33	62.88	69.36	63.43
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	66.96	62.63	56.39	82.95	51.40
Interest income from nonbank subsidiaries	6.39	2.44	7.38	20.25	18.56
Management and serv fees from nonbank subsidiaries	0.33	0.37	0.86	1.92	2.96
Other income from nonbank subsidiaries	-0.30	0.07	0.16	1.06	0.15
Operating income from nonbank subsidiaries	90.53	87.22	79.84	150.41	99.33
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	1,198.54	38.10	43.51	61.23	48.56
Interest income from subsidiary holding companies	119.53	5.26	8.40	6.54	3.95
Management and service fees from subsidiary holding companies	0.25	0.73	0.44	0.36	0.43
Other income from subsidiary holding companies	-2.19	-0.40	0.01	0.29	0.01
Operating income from subsidiary holding companies	1,316.14	58.37	55.20	76.49	61.19
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	71.92	74.58	69.76	67.32	65.18
Interest income from bank subsidiaries	0.55	0.23	0.63	0.80	0.92
Management and service fees from bank subsidiaries	0.98	1.42	1.87	1.81	2.01
Other income from bank subsidiaries	0.01	0.02	0.04	0.03	0.02
Operating income from bank subsidiaries	83.18	83.41	82.20	78.80	74.20
Dividends from nonbank subsidiaries	2.77	3.01	1.95	2.65	2.57
Interest income from nonbank subsidiaries	0.19	0.18	0.73	1.19	2.32
Management and service fees from nonbank subsidiaries	0.01	0.01	0.02	0.06	0.03
Other income from nonbank subsidiaries	0.00	0.01	0.01	0.04	0.02
Operating income from nonbank subsidiaries	3.51	4.59	4.70	7.29	7.64
Dividends from subsidiary holding companies	2.41	2.07	2.53	4.52	5.15
Interest income from subsidiary holding companies	0.02	0.01	0.11	0.20	0.37
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	3.88	3.85	4.56	6.08	6.79
Loans and advances from subsidiaries / Short term debt	216.83	158.10	135.13	83.37	87.87
Loans and advances from subsidiaries / Total debt	25.28	26.38	27.08	28.33	26.53

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									131
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.86	1.42	1.98	2.63	2.97	3.16	3.40	3.94	131
+ Non-interest income	0.89	0.26	0.29	0.45	0.73	1.23	1.75	2.46	131
- Overhead expense	2.19	1.31	1.50	1.84	2.10	2.45	3.09	3.57	131
- Provision for credit losses	0.13	-0.02	0.00	0.05	0.10	0.18	0.28	0.67	131
+ Securities gains (losses)	0.00	-0.08	-0.04	0.00	0.00	0.00	0.01	0.01	131
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
= Pretax net operating income (tax equivalent)	1.46	0.73	0.90	1.24	1.42	1.68	2.03	2.22	131
Net operating income	1.11	0.51	0.63	0.96	1.09	1.29	1.53	1.73	131
Net income	1.11	0.51	0.62	0.96	1.09	1.29	1.53	1.73	131
Net income (Subchapter S adjusted)	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.62	2.33	2.89	3.28	3.63	3.93	4.39	5.19	131
Interest expense	0.55	0.14	0.17	0.29	0.49	0.71	1.17	1.48	131
Net interest income (tax equivalent)	3.09	1.52	2.12	2.80	3.21	3.44	3.71	4.11	131
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.09	-0.01	0.00	0.01	0.06	0.15	0.30	0.52	131
Earnings coverage of net loan and lease losses (X)	55.30	-400.11	-178.22	9.86	31.06	94.67	353.19	542.66	131
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	0.50	0.60	0.93	1.14	1.35	1.81	2.38	131
Allowance for loan and lease losses / Total loans and leases	1.15	0.43	0.58	0.93	1.12	1.34	1.79	2.30	131
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.38	0.06	0.11	0.20	0.37	0.51	0.75	1.00	131
30-89 days past due loans and leases / Total loans and leases	0.34	0.05	0.07	0.13	0.26	0.50	0.84	1.23	131
Liquidity and Funding									
Net noncore funding dependence	8.71	-13.45	-4.52	2.39	7.64	14.75	24.01	30.69	131
Net short-term noncore funding dependence	3.06	-39.02	-12.85	-1.42	4.67	9.57	15.39	23.41	131
Net loans and leases / Total assets	63.56	26.82	35.54	56.82	65.71	73.43	79.58	82.34	131
Capitalization									
Tier 1 leverage ratio	9.26	6.87	7.37	8.45	9.30	10.17	11.15	11.66	131
Holding company equity capital / Total assets	9.83	6.05	6.77	8.25	9.80	11.29	12.76	13.78	131
Total equity capital (including minority interest) / Total assets	9.97	6.45	7.08	8.35	10.07	11.51	12.76	13.80	131
Common equity tier 1 capital / Total risk-weighted assets	11.81	9.03	9.17	10.03	11.39	13.01	15.93	17.86	130
Net loans and leases / Equity capital (X)	6.59	3.04	3.91	5.21	6.53	7.88	9.62	10.29	131
Cash dividends / Net income	32.07	0.00	6.79	20.32	32.93	41.47	51.76	58.55	129
Cash dividends / Net income (Subchapter S adjusted)	49.64	49.64	49.64	49.64	49.64	49.64	49.64	49.64	1
Growth Rates									
Assets	5.07	-10.87	-6.61	-3.39	2.81	10.95	26.86	32.21	130
Equity capital	-2.81	-28.18	-22.05	-12.68	-4.76	6.61	22.92	38.10	130
Net loans and leases	14.53	-2.99	2.88	8.43	11.32	19.70	35.99	51.05	130
Noncore funding	89.74	-18.75	-10.89	12.27	70.48	135.74	242.85	393.52	130
Parent Company Ratios									
Short-term debt / Equity capital	0.50	0.00	0.00	0.00	0.00	0.00	3.22	8.15	131
Long-term debt / Equity capital	12.26	0.00	0.00	0.00	8.26	17.66	50.28	66.80	131
Equity investment in subsidiaries / Equity capital	104.30	91.46	94.87	99.17	103.21	109.65	116.88	123.31	131
Cash from ops + noncash items + op expense / Op expense + dividends	132.32	-40.73	6.33	74.09	121.02	174.07	265.70	434.46	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.36	2.18	2.65	3.04	3.31	3.63	4.09	4.97	131
Less: Interest expense	0.51	0.13	0.17	0.27	0.45	0.66	1.07	1.41	131
Equals: Net interest income (tax equivalent)	2.86	1.42	1.98	2.63	2.97	3.16	3.40	3.94	131
Plus: Non-interest income	0.89	0.26	0.29	0.45	0.73	1.23	1.75	2.46	131
Equals: adjusted operating income (tax equivalent)	3.80	2.68	3.03	3.40	3.78	4.10	4.73	5.59	131
Less: Overhead expense	2.19	1.31	1.50	1.84	2.10	2.45	3.09	3.57	131
Less: Provision for credit losses	0.13	-0.02	0.00	0.05	0.10	0.18	0.28	0.67	131
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	131
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.08	-0.04	0.00	0.00	0.00	0.01	0.01	131
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
Equals: Pretax net operating income (tax equivalent)	1.46	0.73	0.90	1.24	1.42	1.68	2.03	2.22	131
Less: Applicable income taxes (tax equivalent)	0.33	0.14	0.18	0.28	0.33	0.39	0.48	0.54	131
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	131
Equals: Net operating income	1.11	0.51	0.63	0.96	1.09	1.29	1.53	1.73	131
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Equals: Net income	1.11	0.51	0.62	0.96	1.09	1.29	1.53	1.73	131
Memo: Net income (last four quarters)	1.11	0.51	0.62	0.96	1.09	1.29	1.53	1.73	131
Net income-BHC and noncontrolling (minority) interest	1.12	0.56	0.68	0.97	1.10	1.29	1.53	1.73	131
Margin Analysis									
Average earning assets / Average assets	92.88	87.95	89.53	91.28	92.49	94.71	96.76	97.40	131
Average interest-bearing funds / Average assets	61.06	45.52	49.86	55.20	59.27	66.60	75.81	82.36	131
Interest income (tax equivalent) / Average earning assets	3.62	2.33	2.89	3.28	3.63	3.93	4.39	5.19	131
Interest expense / Average earning assets	0.55	0.14	0.17	0.29	0.49	0.71	1.17	1.48	131
Net interest income (tax equivalent) / Average earning assets	3.09	1.52	2.12	2.80	3.21	3.44	3.71	4.11	131
Yield or Cost									
Total loans and leases (tax equivalent)	4.52	3.52	3.86	4.13	4.47	4.73	5.64	6.64	131
Interest-bearing bank balances	1.19	0.47	0.61	0.87	1.11	1.55	1.89	2.06	131
Federal funds sold and reverse repos	1.62	0.00	0.00	0.84	1.60	2.25	3.44	5.23	82
Trading assets	0.66	0.00	0.00	0.00	0.00	1.48	3.06	3.99	79
Total earning assets	3.59	2.33	2.88	3.27	3.61	3.90	4.34	5.19	131
Investment securities (tax equivalent)	2.08	1.48	1.64	1.76	2.03	2.34	2.79	3.01	131
US Treasury and agency securities (excluding mortgage-backed securities)	1.51	0.59	0.89	1.16	1.51	1.78	2.26	2.78	124
Mortgage-backed securities	1.98	1.47	1.56	1.72	1.96	2.23	2.51	2.78	130
All other securities	3.13	1.45	1.72	2.38	2.98	3.73	4.50	7.76	128
Interest-bearing deposits	0.58	0.13	0.16	0.30	0.49	0.80	1.20	1.50	131
Time deposits of \$250K or more	0.92	0.31	0.43	0.61	0.87	1.20	1.53	1.94	128
Time deposits < \$250K	0.88	0.24	0.33	0.46	0.79	1.25	1.62	2.16	129
Other domestic deposits	0.53	0.14	0.16	0.26	0.45	0.75	1.11	1.43	131
Foreign deposits	0.83	0.04	0.11	0.28	0.76	1.03	1.97	2.88	26
Federal funds purchased and repos	1.38	0.08	0.18	0.39	1.12	1.95	3.41	4.27	118
Other borrowed funds and trading liabilities	2.29	0.42	1.03	1.79	2.28	2.85	3.52	3.75	128
All interest-bearing funds	0.82	0.24	0.28	0.48	0.74	1.10	1.69	1.90	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.46	0.00	0.00	0.03	1.95	4.26	7.68	9.49	130
Overhead expenses / Net Interest Income + non-interest income	57.79	38.66	45.27	51.70	57.96	62.53	70.70	78.69	131
Percent of Average Assets									
Total overhead expense	2.19	1.31	1.50	1.84	2.10	2.45	3.09	3.57	131
Personnel expense	1.20	0.60	0.76	1.01	1.16	1.39	1.64	1.94	131
Net occupancy expense	0.22	0.07	0.10	0.17	0.23	0.29	0.33	0.38	131
Other operating expenses	0.75	0.39	0.47	0.57	0.71	0.87	1.22	1.70	131
Overhead less non-interest income	1.26	0.23	0.58	1.01	1.29	1.53	1.84	2.05	131
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	57.36	38.60	44.68	51.55	57.16	62.00	70.35	78.27	131
Personnel expense	31.62	18.43	20.98	28.20	32.54	36.10	39.75	41.90	131
Net occupancy expense	5.93	1.91	3.05	4.66	5.81	7.18	8.98	10.09	131
Other operating expenses	19.39	13.31	14.01	15.90	18.92	21.39	28.52	33.91	131
Total non-interest income	22.96	8.03	8.61	12.74	21.16	30.08	43.74	59.60	131
Fiduciary activities income	2.06	0.00	0.00	0.00	1.49	3.53	6.75	11.50	131
Service charges on domestic deposit accounts	3.19	0.01	0.59	1.78	3.41	4.59	5.98	6.60	131
Trading revenue	0.62	-0.19	0.00	0.00	0.00	0.89	2.86	5.77	131
Investment banking fees and commissions	2.11	0.00	0.00	0.28	1.35	3.11	7.51	14.72	131
Insurance activities revenue	0.34	0.00	0.00	0.00	0.05	0.45	1.77	2.65	131
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.25	131
Net servicing fees	0.97	0.00	0.00	0.01	0.31	1.07	5.43	7.17	131
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	131
Net gain (loss) - sales of loans, OREO, and other assets	1.09	-1.07	-0.18	0.17	0.60	1.92	3.64	4.30	131
Other non-interest income	8.42	2.23	2.77	4.97	6.86	11.87	17.54	21.22	131
Overhead less non-interest income	33.80	5.25	18.37	25.77	35.64	41.71	46.27	53.92	131
Applicable income taxes / Pretax net operating income (tax equivalent)	21.23	11.83	16.47	19.11	21.31	23.68	26.24	27.97	129
Applicable income tax + TE / Pretax net operating income + TE	23.20	17.48	19.35	21.53	23.12	24.85	27.53	28.47	129

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.41	3.16	10.45	25.60	42.91	54.30	64.91	69.00	131
Commercial and industrial loans	11.34	1.39	3.19	6.66	10.45	15.70	21.06	25.58	131
Loans to individuals	3.40	0.02	0.05	0.32	1.39	5.04	11.54	23.52	131
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.32	131
Agricultural loans	0.19	0.00	0.00	0.00	0.03	0.31	0.79	2.05	131
Other loans and leases	4.49	0.09	0.42	1.49	3.32	7.52	10.73	13.39	131
Net loans and leases	63.56	26.82	35.54	56.82	65.71	73.43	79.58	82.34	131
Debt securities over 1 year	18.33	5.51	7.70	11.40	16.87	24.28	31.68	33.89	131
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.08	0.17	0.26	131
Subtotal	82.97	42.50	66.70	80.92	85.93	88.86	90.70	91.72	131
Interest-bearing bank balances	3.50	0.28	0.36	0.89	2.20	4.82	9.87	18.92	131
Federal funds sold and reverse repos	0.52	0.00	0.00	0.00	0.00	0.22	2.72	8.93	131
Debt securities 1 year or less	1.73	0.05	0.09	0.44	1.11	2.71	5.59	7.78	131
Trading assets	0.58	0.00	0.00	0.00	0.05	0.46	2.20	11.45	131
Total earning assets	90.70	86.31	87.53	88.76	90.28	92.75	94.46	95.21	131
Non-interest cash and due from depository institutions	1.01	0.25	0.47	0.63	0.99	1.31	1.67	2.24	131
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	131
All other assets	8.21	4.17	4.69	5.88	8.31	10.03	11.61	12.77	131
Memoranda									
Short-term investments	6.66	0.73	1.00	2.24	4.17	8.44	19.90	35.32	131
US Treasury securities	1.96	0.00	0.00	0.11	0.92	3.16	8.17	9.93	131
US agency securities (excluding mortgage-backed securities)	0.80	0.00	0.00	0.02	0.41	1.51	2.58	5.63	131
Municipal securities	1.64	0.00	0.00	0.06	0.85	2.97	5.29	8.20	131
Mortgage-backed securities	12.43	0.83	4.09	7.23	12.29	17.70	22.10	26.65	131
Asset-backed securities	0.95	0.00	0.00	0.00	0.31	1.81	3.94	5.24	131
Other debt securities	0.51	0.00	0.00	0.01	0.27	0.96	1.84	2.72	131
Loans held-for-sale	0.17	0.00	0.00	0.00	0.05	0.25	0.75	1.43	131
Loans held for investment	63.95	26.86	36.09	57.60	65.99	73.39	80.15	83.36	131
Real estate loans secured by 1-4 family	12.72	1.04	2.97	6.17	12.26	17.27	24.19	31.37	131
Revolving	1.52	0.00	0.02	0.43	1.29	2.55	3.68	4.26	131
Closed-end, secured by first liens	10.77	0.69	1.99	5.13	10.18	14.60	24.08	28.84	131
Closed-end, secured by junior liens	0.19	0.00	0.00	0.03	0.10	0.26	0.68	1.24	131
Commercial real estate loans	25.59	0.92	2.87	15.54	25.78	36.99	46.58	52.62	131
Construction and land development	4.17	0.03	0.27	1.24	4.00	6.33	9.54	12.00	131
Multifamily	4.02	0.08	0.36	1.28	3.01	5.75	11.97	15.36	131
Nonfarm nonresidential	16.03	0.54	1.50	8.60	16.14	23.80	29.94	33.90	131
Real estate loans secured by farmland	0.34	0.00	0.00	0.00	0.08	0.58	1.52	2.35	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

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	62.17	15.37	26.49	47.95	67.21	78.20	84.75	89.99	131
Real estate loans secured by 1-4 family	20.20	1.58	5.38	11.78	20.97	27.16	36.30	43.80	131
Revolving	2.35	0.00	0.04	0.71	1.97	3.75	5.47	6.46	131
Closed-end	17.66	1.02	4.01	10.63	17.94	22.82	35.08	40.68	131
Commercial real estate loans	38.67	4.01	9.70	23.95	41.00	54.21	62.40	69.16	131
Construction and land development	6.37	0.08	0.78	2.13	6.28	9.93	14.55	17.06	131
1-4 family	1.28	0.00	0.00	0.14	0.85	2.33	3.92	5.06	131
Other	4.87	0.02	0.71	1.93	4.93	7.63	10.36	12.12	131
Multifamily	6.01	0.51	0.93	2.26	4.88	8.08	16.03	20.26	131
Nonfarm nonresidential	24.46	2.80	5.65	12.03	24.49	34.92	42.42	46.51	131
Owner-occupied	8.10	0.01	0.53	3.39	7.64	12.69	16.72	18.83	131
Other	16.09	1.69	4.25	7.62	16.30	22.99	28.85	33.02	131
Real estate loans secured by farmland	0.54	0.00	0.00	0.00	0.11	0.84	2.61	3.88	131
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.01	0.19	0.93	131
Commercial and industrial loans	18.48	3.45	6.55	11.14	16.82	25.75	37.93	40.23	131
Loans to individuals	5.91	0.02	0.08	0.61	2.23	9.01	20.19	35.42	131
Credit card loans	0.55	0.00	0.00	0.00	0.01	0.45	2.70	8.37	131
Agricultural loans	0.30	0.00	0.00	0.00	0.05	0.42	1.28	3.55	131
Other loans and leases	8.22	0.14	0.57	2.40	5.04	11.55	21.54	42.27	131
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	415.91	55.61	116.69	264.01	444.27	540.78	694.75	749.97	130
Real estate loans secured by 1-4 family	132.72	11.90	27.68	70.31	124.42	179.55	265.64	340.65	130
Revolving	15.37	0.03	0.16	4.78	12.30	25.64	35.01	43.67	130
Closed-end	115.61	8.52	22.77	60.73	105.68	151.25	255.93	310.41	130
Commercial real estate loans	259.95	15.07	43.20	144.48	259.67	370.89	459.01	546.85	130
Construction and land development	41.90	1.05	4.23	13.87	39.60	62.67	98.91	110.53	130
1-4 family	9.40	0.00	0.00	0.83	6.09	15.85	26.99	29.63	130
Other	32.20	0.27	3.21	12.32	32.23	48.96	70.28	85.60	130
Multifamily	41.75	1.78	5.49	13.27	33.15	55.48	136.43	164.65	130
Nonfarm nonresidential	163.24	8.54	20.05	84.44	164.20	235.18	292.29	364.06	130
Owner-occupied	53.75	0.20	2.62	21.74	51.99	81.80	115.81	123.60	130
Other	107.30	6.95	16.17	50.16	107.83	156.00	192.09	259.10	130
Real estate loans secured by farmland	3.38	0.00	0.00	0.03	0.86	5.48	16.66	23.28	130
Loans to depository institutions and acceptances of other banks	0.20	0.00	0.00	0.00	0.00	0.06	1.47	4.61	130
Commercial and industrial loans	115.06	18.70	38.71	65.46	105.26	170.73	213.32	251.65	130
Loans to individuals	33.68	0.18	0.58	3.30	14.58	51.42	123.12	241.95	130
Credit card loans	2.92	0.00	0.00	0.00	0.04	2.90	13.81	45.69	130
Agricultural loans	1.69	0.00	0.00	0.00	0.29	2.65	7.93	16.80	130
Other loans and leases	48.56	0.80	4.10	15.32	34.22	80.70	134.22	160.44	130
Supplemental									
Non-owner occupied CRE loans / Gross loans	31.31	4.35	9.70	19.25	32.31	43.35	53.24	57.98	131
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	209.94	13.77	41.60	121.64	208.91	291.33	374.31	449.93	130
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	267.42	16.67	45.43	154.53	278.06	371.83	467.57	550.92	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	6.66	0.73	1.00	2.24	4.17	8.44	19.90	35.32	131
Liquid assets	22.88	5.95	9.75	13.37	19.76	29.44	45.73	58.58	131
Investment securities	20.69	6.67	9.51	13.57	18.80	26.76	35.27	38.38	131
Net loans and leases	63.56	26.82	35.54	56.82	65.71	73.43	79.58	82.34	131
Net loans, leases and standby letters of credit	64.41	29.73	38.65	57.74	66.10	73.71	79.72	82.45	131
Core deposits	71.22	36.53	50.23	67.18	74.69	78.89	82.20	83.82	131
Noncore funding	15.09	2.97	5.55	7.68	12.61	20.48	34.24	42.34	131
Time deposits of \$250K or more	1.90	0.32	0.49	0.87	1.50	2.60	4.93	6.10	131
Foreign deposits	0.31	0.00	0.00	0.00	0.00	0.00	1.67	5.81	131
Federal funds purchased and repos	1.28	0.00	0.00	0.00	0.54	1.94	5.53	8.71	131
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Net federal funds purchased (sold)	0.58	-2.65	-0.72	0.00	0.22	1.06	2.83	3.55	131
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.58	131
Other borrowings w/remaining maturity of 1 year or less	3.45	0.00	0.00	0.97	2.74	5.06	8.01	10.73	131
Earning assets that reprice within 1 year	35.98	12.45	18.27	24.32	36.55	45.59	57.50	67.74	131
Interest-bearing liabilities that reprice within 1 year	8.24	1.94	2.49	3.99	6.12	11.47	22.92	29.26	131
Long-term debt that reprices within 1 year	0.48	0.00	0.00	0.00	0.00	0.44	2.73	5.20	131
Net assets that reprice within 1 year	25.97	-1.11	4.96	14.95	28.93	37.33	45.89	53.95	131
Other Liquidity and Funding Ratios									
Net noncore funding dependence	8.71	-13.45	-4.52	2.39	7.64	14.75	24.01	30.69	131
Net short-term noncore funding dependence	3.06	-39.02	-12.85	-1.42	4.67	9.57	15.39	23.41	131
Short-term investment / Short-term noncore funding	74.88	6.46	8.37	23.83	46.78	121.06	204.98	296.43	131
Liquid assets - short-term noncore funding / Nonliquid assets	20.55	-17.48	-10.28	2.44	17.16	32.44	65.90	104.01	131
Net loans and leases / Total deposits	80.87	47.12	57.93	70.86	80.59	91.38	102.92	110.48	130
Net loans and leases / Core deposits	89.84	56.17	64.37	75.06	87.86	101.87	121.00	142.02	130
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-9.30	-34.66	-24.35	-14.97	-7.70	-2.61	-0.36	0.00	111
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.76	-40.31	-36.67	-25.00	-16.74	-9.81	-3.82	-2.36	129
Structured notes appreciation (depreciation) / Tier 1 capital	-0.61	-2.46	-1.71	-1.17	-0.27	-0.05	-0.02	-0.01	30
Percent of Investment Securities									
Held-to-maturity securities	26.73	0.00	0.00	3.30	29.84	46.06	60.93	72.64	130
Available-for-sale securities	71.52	26.24	38.38	53.85	69.84	95.28	99.85	99.98	130
US Treasury securities	9.64	0.00	0.00	0.81	5.40	14.06	34.61	63.87	130
US agency securities (excluding mortgage-backed securities)	4.22	0.00	0.00	0.15	2.03	7.94	16.39	20.71	130
Municipal securities	8.18	0.00	0.00	0.40	4.76	15.53	28.82	36.46	130
Mortgage-backed securities	61.37	19.71	32.85	45.74	63.30	76.86	85.03	90.52	130
Asset-backed securities	4.90	0.00	0.00	0.00	2.17	9.26	18.91	22.68	130
Other debt securities	3.11	0.00	0.00	0.04	1.61	5.23	11.94	19.48	130
Mutual funds and equity securities	0.26	0.00	0.00	0.00	0.09	0.49	0.95	1.47	130
Debt securities 1 year or less	9.63	0.30	0.76	2.48	5.75	14.77	29.60	38.78	130
Debt securities 1 to 5 years	20.58	2.25	3.81	9.63	17.99	29.49	44.91	58.62	130
Debt securities over 5 years	67.65	14.55	30.85	55.87	72.84	83.25	90.00	94.44	130
Pledged securities	33.96	0.78	6.54	15.77	33.34	51.31	66.13	74.81	130
Structured notes, fair value	0.29	0.00	0.00	0.00	0.00	0.00	1.70	5.02	130
Percent Change from Prior Like Quarter									
Short-term investments	-41.90	-89.57	-83.47	-71.52	-51.66	-8.77	9.62	28.86	130
Investment securities	2.95	-19.75	-16.77	-12.06	-1.74	13.03	34.17	74.67	130
Core deposits	-0.89	-15.06	-11.18	-7.22	-3.46	3.42	19.20	32.38	130
Noncore funding	89.74	-18.75	-10.89	12.27	70.48	135.74	242.85	393.52	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

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)	24.92	9.74	11.83	17.42	23.06	30.58	42.79	50.73	131
Standby letters of credit	0.64	0.00	0.09	0.20	0.47	0.90	1.84	3.08	131
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.15	131
Securities lent	0.08	0.00	0.00	0.00	0.00	0.00	0.45	2.52	131
Credit derivatives - notional amount (holding company as guarantor)	0.28	0.00	0.00	0.00	0.00	0.53	1.32	1.88	131
Credit derivatives - notional amount (holding company as beneficiary)	0.17	0.00	0.00	0.00	0.00	0.27	0.78	2.38	131
Credit derivative contracts w/ purchased credit protection-investment grade	0.23	0.00	0.00	0.00	0.00	0.13	1.44	2.87	131
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.19	0.00	0.00	0.00	0.00	0.18	0.95	2.54	131
Derivative contracts	43.99	0.44	0.67	6.63	16.72	37.22	113.24	713.93	131
Interest rate contracts	30.89	0.25	0.67	6.10	15.46	31.99	77.53	516.05	131
Interest rate futures and forward contracts	2.97	0.00	0.00	0.00	0.04	0.88	5.53	69.17	131
Written options contracts (interest rate)	1.33	0.00	0.00	0.01	0.18	0.99	4.14	35.15	131
Purchased options contracts (interest rate)	1.55	0.00	0.00	0.00	0.11	1.41	5.82	34.65	131
Interest rate swaps	22.30	0.00	0.05	4.89	12.30	25.99	56.28	239.21	131
Foreign exchange contracts	7.03	0.00	0.00	0.00	0.00	1.10	12.36	201.53	131
Futures and forward foreign exchange contracts	4.24	0.00	0.00	0.00	0.00	0.59	4.70	126.37	131
Written options contracts (foreign exchange)	0.04	0.00	0.00	0.00	0.00	0.00	0.16	1.47	131
Purchased options contracts (foreign exchange)	0.04	0.00	0.00	0.00	0.00	0.00	0.19	1.47	131
Foreign exchange rate swaps	0.94	0.00	0.00	0.00	0.00	0.00	3.30	37.18	131
Equity, commodity, and other derivative contracts	1.11	0.00	0.00	0.00	0.00	0.04	3.99	29.32	131
Commodity and other futures and forward contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.06	3.21	131
Written options contracts (commodity and other)	0.39	0.00	0.00	0.00	0.00	0.00	1.46	10.09	131
Purchased options contracts (commodity and other)	0.29	0.00	0.00	0.00	0.00	0.00	1.40	9.69	131
Commodity and other swaps	0.30	0.00	0.00	0.00	0.00	0.00	1.20	6.58	131
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	46.42	15.47	19.86	30.32	38.35	59.51	94.07	130.67	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date:12/31/2022

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	94.22	39.00	69.20	92.74	99.99	100.00	100.00	100.00	129
Foreign exchange contracts	3.05	0.00	0.00	0.00	0.00	4.20	15.34	38.74	129
Equity, commodity, and other contracts	1.07	0.00	0.00	0.00	0.00	0.24	6.98	11.59	129
Futures and forwards									
	8.56	0.00	0.00	0.15	1.90	13.57	36.64	67.30	129
Written options									
	4.68	0.00	0.00	0.17	2.24	9.57	17.05	28.12	129
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	1.33	2.56	129
Over-the-counter	4.34	0.00	0.00	0.16	1.93	7.98	16.11	28.12	129
Purchased options									
	4.65	0.00	0.00	0.00	0.98	8.57	20.49	30.21	129
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	1.26	2.47	129
Over-the-counter	4.11	0.00	0.00	0.00	0.53	7.69	17.73	30.21	129
Swaps									
	78.74	0.00	15.24	61.96	84.59	98.41	99.99	100.00	129
Held for trading									
	36.94	0.00	0.00	0.00	15.75	82.28	99.31	99.99	129
Interest rate contracts	30.59	0.00	0.00	0.00	5.69	72.61	92.84	99.89	129
Foreign exchange contracts	1.60	0.00	0.00	0.00	0.00	0.52	11.76	21.94	129
Equity, commodity, and other contracts	0.55	0.00	0.00	0.00	0.00	0.00	5.07	8.40	129
Non-traded									
	63.06	0.01	0.69	17.72	84.25	100.00	100.00	100.00	129
Interest rate contracts	59.81	0.00	0.63	15.83	51.76	100.00	100.00	100.00	129
Foreign exchange contracts	0.40	0.00	0.00	0.00	0.00	0.16	1.47	9.75	129
Equity, commodity, and other contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.36	2.21	129
Derivative contracts (excluding futures and forex 14 days or less)									
	95.31	45.16	72.17	91.27	99.38	101.72	105.22	117.13	129
One year or less	33.94	0.00	0.17	5.71	27.46	61.98	98.94	100.00	129
Over 1 year to 5 years	24.85	0.00	0.00	11.03	26.26	40.76	55.81	64.29	129
Over 5 years	26.73	0.00	0.00	6.69	24.52	49.32	68.37	74.24	129
Gross negative fair value (absolute value)									
	2.13	0.01	0.09	1.05	2.07	3.29	4.15	4.92	129
Gross positive fair value									
	2.14	0.18	0.44	0.91	1.52	3.06	4.92	7.49	129
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
	0.08	0.00	0.00	0.01	0.04	0.11	0.25	1.02	130
Gross positive fair value (X)									
	0.08	0.00	0.00	0.01	0.03	0.08	0.26	1.02	130
Held for trading (X)	0.04	0.00	0.00	0.00	0.00	0.04	0.15	1.00	130
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.12	130
Current credit exposure (X)									
	0.04	0.00	0.00	0.00	0.02	0.06	0.14	0.33	130
Credit losses on derivative contracts									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Past Due Derivative Instruments Fair Value									
30-89 days past due									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
90+ days past due									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Other Ratios									
Current credit exposure / Risk-weighted assets									
	0.51	0.00	0.00	0.05	0.27	0.65	1.70	4.74	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

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	0.11	-0.02	-0.01	0.04	0.09	0.16	0.27	0.62	131
Provision for loan and lease losses / Average loans and leases	0.19	-0.04	-0.02	0.07	0.14	0.28	0.45	1.08	131
Provision for loan and lease losses / Net loan and lease losses	326.41	-1289.52	-166.95	77.83	162.68	396.95	1321.94	2980.56	131
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	0.50	0.60	0.93	1.14	1.35	1.81	2.38	131
Allowance for loan and lease losses / Total loans and leases	1.15	0.43	0.58	0.93	1.12	1.34	1.79	2.30	131
Allowance for loan and lease losses / Net loans and leases losses (X)	39.95	3.67	4.06	7.81	16.25	56.79	141.32	241.58	116
Allowance for loan and lease losses / Nonaccrual assets	429.09	112.49	149.80	210.18	330.42	601.65	1026.61	1361.54	129
ALLL / 90+ days past due + nonaccrual loans and leases	329.98	74.99	100.68	164.95	275.20	460.48	714.62	918.15	130
Gross loan and lease losses / Average loans and leases	0.16	0.01	0.01	0.04	0.11	0.24	0.44	0.67	131
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.05	0.10	0.14	0.24	131
Net losses / Average loans and leases	0.09	-0.01	0.00	0.01	0.06	0.15	0.30	0.52	131
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	0.01	131
Recoveries / Prior year-end losses	44.80	8.51	14.41	26.81	38.24	59.77	88.26	111.22	130
Earnings coverage of net loan and lease losses (X)	55.30	-400.11	-178.22	9.86	31.06	94.67	353.19	542.66	131
Net Loan and Lease Losses By Type									
Real estate loans	0.00	-0.05	-0.03	-0.02	0.00	0.01	0.05	0.07	131
Real estate loans secured by 1-4 family	-0.01	-0.09	-0.06	-0.03	-0.01	0.00	0.01	0.02	127
Revolving	-0.05	-0.43	-0.25	-0.06	-0.02	0.00	0.01	0.04	124
Closed-end	-0.01	-0.07	-0.05	-0.02	0.00	0.00	0.01	0.03	127
Commercial real estate loans	0.01	-0.05	-0.03	-0.01	0.00	0.02	0.08	0.10	129
Construction and land development	-0.01	-0.11	-0.05	-0.02	0.00	0.00	0.00	0.02	125
1-4 family	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.01	125
Other	-0.01	-0.10	-0.05	-0.02	0.00	0.00	0.00	0.02	125
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.07	127
Nonfarm nonresidential	0.01	-0.06	-0.03	-0.01	0.00	0.02	0.09	0.14	127
Owner-occupied	0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.01	127
Other	0.02	-0.04	-0.02	0.00	0.00	0.03	0.09	0.13	127
Real estate loans secured by farmland	0.00	-0.07	-0.03	0.00	0.00	0.00	0.00	0.09	108
Commercial and industrial loans	0.13	-0.05	-0.03	0.00	0.06	0.24	0.47	0.73	130
Loans to individuals	0.80	0.02	0.08	0.24	0.65	1.20	1.92	2.75	114
Credit card loans	1.88	0.00	0.00	1.31	1.99	2.74	3.19	3.72	71
Agricultural loans	0.02	-0.31	-0.08	0.00	0.00	0.00	0.22	0.55	100
Loans to foreign governments and institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.11	14
Other loans and leases	0.13	-0.02	0.00	0.00	0.02	0.19	0.63	0.93	130

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2022

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	0.34	0.05	0.07	0.13	0.26	0.50	0.84	1.23	131
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.02	0.13	0.46	0.89	131
Nonaccrual loans and leases	0.35	0.05	0.10	0.19	0.35	0.49	0.70	0.85	131
90+ days past due and nonaccrual loans and leases	0.50	0.11	0.15	0.24	0.40	0.71	1.07	1.58	131
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.09	131
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.10	131
Nonaccrual restructured	0.08	0.00	0.00	0.01	0.06	0.14	0.21	0.33	131
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	131
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	131
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.34	0.05	0.07	0.13	0.26	0.50	0.84	1.23	131
90+ days past due assets	0.10	0.00	0.00	0.00	0.02	0.13	0.46	0.89	131
Nonaccrual assets	0.36	0.05	0.10	0.19	0.35	0.50	0.71	0.88	131
30+ days past due and nonaccrual assets	0.87	0.21	0.31	0.44	0.69	1.21	1.87	3.23	131
90+ days past due and nonaccrual assets	0.31	0.06	0.07	0.16	0.25	0.44	0.67	1.03	131
90+ past due and nonaccrual assets + other real estate owned	0.33	0.06	0.08	0.17	0.26	0.47	0.69	1.10	131
Total assets	0.36	0.06	0.09	0.18	0.29	0.55	0.73	1.38	131
Allowance for loan and lease losses	52.44	11.43	14.42	28.46	45.71	69.64	102.78	156.33	131
Equity capital + allowance for loan and lease losses	3.43	0.69	0.88	1.69	3.04	5.03	7.48	9.33	131
Tier 1 capital + allowance for loan and lease losses	3.71	0.67	0.95	1.80	3.00	5.56	7.58	12.63	131
Loans and leases + other real estate owned	0.59	0.13	0.16	0.29	0.47	0.84	1.24	2.20	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.27	0.01	0.05	0.10	0.21	0.46	0.59	0.78	131
	90+ days past due	0.09	0.00	0.00	0.00	0.01	0.07	0.61	1.24	131
	Nonaccrual	0.39	0.03	0.06	0.17	0.31	0.53	0.92	1.18	131
Commercial and industrial	30-89 days past due	0.25	0.01	0.03	0.06	0.16	0.36	0.75	1.07	130
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.08	0.22	0.36	130
	Nonaccrual	0.48	0.00	0.05	0.16	0.39	0.72	1.15	1.65	130
Individuals	30-89 days past due	0.99	0.00	0.01	0.36	0.81	1.32	2.50	3.37	129
	90+ days past due	0.10	0.00	0.00	0.00	0.02	0.18	0.43	0.81	129
	Nonaccrual	0.22	0.00	0.00	0.01	0.12	0.31	0.89	1.37	129
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.15	40
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.24	40
Agricultural	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.16	0.66	1.06	100
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	100
	Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.39	1.06	2.58	100
Foreign governments	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.63	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.55	0.93	14
Other loans and leases	30-89 days past due	0.16	0.00	0.00	0.00	0.04	0.26	0.74	1.46	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.13	130
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.08	0.41	0.62	130

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.48	0.08	0.12	0.19	0.35	0.70	1.13	2.07	127
	90+ days past due	0.20	0.00	0.00	0.00	0.01	0.15	1.16	2.96	127
	Nonaccrual	0.56	0.01	0.07	0.22	0.44	0.82	1.47	1.88	127
Revolving	30-89 days past due	0.43	0.00	0.01	0.19	0.40	0.68	1.01	1.16	124
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.24	124
	Nonaccrual	0.83	0.00	0.02	0.21	0.41	1.08	3.38	5.96	124
Closed-End	30-89 days past due	0.49	0.03	0.09	0.18	0.35	0.77	1.21	2.17	127
	90+ days past due	0.23	0.00	0.00	0.00	0.01	0.14	1.49	3.14	127
	Nonaccrual	0.55	0.01	0.08	0.21	0.43	0.78	1.48	2.02	127
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.01	0.03	0.06	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	127
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.11	127
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.03	0.10	0.21	0.38	0.58	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.11	129
	Nonaccrual	0.26	0.00	0.02	0.07	0.19	0.42	0.62	0.95	129
Construction and development	30-89 days past due	0.13	0.00	0.00	0.00	0.04	0.21	0.56	1.31	125
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	125
	Nonaccrual	0.13	0.00	0.00	0.00	0.03	0.19	0.62	1.40	125
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.17	0.21	125
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.12	125
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.01	0.11	0.34	0.90	125
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	125
	Nonaccrual	0.11	0.00	0.00	0.00	0.01	0.12	0.60	1.09	125
Multifamily	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.35	0.58	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	127
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.09	0.45	0.87	127
Nonfarm non-residential	30-89 days past due	0.13	0.00	0.00	0.03	0.07	0.23	0.40	0.68	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.10	127
	Nonaccrual	0.34	0.00	0.01	0.08	0.22	0.51	1.03	1.41	127
Owner occupied	30-89 days past due	0.05	0.00	0.00	0.00	0.04	0.08	0.17	0.21	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	127
	Nonaccrual	0.11	0.00	0.00	0.02	0.09	0.18	0.31	0.40	127
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.01	0.08	0.34	0.60	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	127
	Nonaccrual	0.19	0.00	0.00	0.02	0.12	0.29	0.69	1.26	127
Farmland	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.11	0.53	1.80	108
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
	Nonaccrual	0.39	0.00	0.00	0.00	0.04	0.53	2.02	2.95	108
Credit card	30-89 days past due	1.26	0.00	0.30	0.77	1.07	1.73	2.08	2.86	71
	90+ days past due	0.60	0.00	0.00	0.01	0.63	1.00	1.49	1.72	71
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.04	1.03	2.23	71

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	11.79	9.00	9.15	10.02	11.36	13.01	15.88	17.81	131
Common equity tier 1 capital, column B	0.28	0.00	0.00	0.00	0.00	0.00	0.00	11.73	131
Tier 1 capital, column A	12.47	9.84	10.15	10.77	12.11	14.00	16.53	17.81	131
Tier 1 capital, column B	0.32	0.00	0.00	0.00	0.00	0.00	0.00	13.79	131
Total capital, column A	14.28	11.77	12.06	12.79	13.83	15.55	17.89	19.31	131
Total capital, column B	0.36	0.00	0.00	0.00	0.00	0.00	0.00	15.20	131
Tier 1 leverage	9.26	6.87	7.37	8.45	9.30	10.17	11.15	11.66	131
Supplementary leverage ratio, advanced approaches HCs	6.82	5.58	5.68	5.85	6.83	7.19	8.06	8.60	14

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2022

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	131
Insurance underwriting assets (P/C) / Total insurance underwriting assets	56.52	0.00	0.00	0.00	94.86	100.00	100.00	100.00	25
Insurance underwriting assets (L/H) / Total insurance underwriting assets	43.48	0.00	0.00	0.00	5.14	100.00	100.00	100.00	25
Separate account assets (L/H) / Total life assets	5.49	0.00	0.00	0.00	0.00	0.00	0.00	26.90	14
Insurance activities revenue / Adjusted operating income	0.34	0.00	0.00	0.00	0.05	0.45	1.77	2.65	131
Premium income / Insurance activities revenue	2.29	0.00	0.00	0.00	0.00	0.00	18.71	57.82	99
Credit related premium income / Total premium income	28.99	0.00	0.00	0.00	0.00	92.86	100.00	100.00	17
Other premium income / Total premium income	71.01	0.00	0.00	7.14	100.00	100.00	100.00	100.00	17
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.53	131
Insurance net income (P/C) / Equity (P/C)	17.01	-2.77	-0.72	2.08	6.71	27.64	49.77	60.31	18
Insurance net income (L/H) / Equity (L/H)	229.06	-3.81	-3.16	0.72	2.15	5.97	8.95	1185.56	13
Insurance benefits, losses, expenses / Insurance premiums	5287.80	0.00	0.34	26.93	64.29	212.90	456.25	18113.85	17
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.17	18
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	131
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.86	0.00	0.52	5.07	12.43	18.02	21.66	22.97	131
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.04	14.39	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.93	0.00	0.00	0.00	0.00	2.00	4.94	6.34	83
Cost: Interest-bearing deposits	0.83	0.04	0.11	0.28	0.76	1.03	1.97	2.88	26
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.21	0.07	0.08	0.10	0.14	0.28	0.36	0.39	3
Commercial and industrial loans	0.13	0.01	0.02	0.05	0.08	0.10	0.17	0.42	10
Foreign governments and institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.11	14
Growth Rates									
Net loans and leases	19.84	-73.55	-41.17	-16.72	2.43	25.93	118.60	295.61	77
Total selected assets	6.44	-77.60	-49.92	-19.25	-0.57	15.11	104.49	217.19	90
Deposits	-11.97	-98.22	-54.38	-18.92	-5.04	6.54	29.27	49.07	28

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2022

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	11.16	5.08	7.11	8.93	10.80	13.36	16.13	18.49	131
Bank net income / Average equity investment in banks	11.69	5.91	7.60	9.27	11.35	14.11	17.70	20.26	120
Nonbank net income / Average equity investment in nonbanks	9.32	-8.32	-0.97	0.53	5.42	17.28	30.87	38.70	101
Subsidiary HCs net income / Average equity investment in sub HCs	8.59	-0.61	1.95	6.14	8.61	12.61	20.05	21.32	19
Bank net income / Parent net income	88.97	0.00	0.06	99.34	102.25	106.11	111.58	114.68	128
Nonbank net income / Parent net income	2.62	0.00	0.00	0.00	0.40	2.71	11.36	33.40	113
Subsidiary holding companies' net income / Parent net income	82.02	1.94	10.50	67.89	95.45	106.14	115.60	130.18	18
Leverage									
Total liabilities / Equity capital	18.54	0.00	0.82	5.19	13.02	23.51	55.91	87.80	131
Total debt / Equity capital	13.05	0.00	0.00	0.10	8.35	18.40	51.57	75.93	131
Total debt + notes payable to subs that issued TPS / Equity capital	15.10	0.00	0.00	4.63	12.30	20.98	51.57	75.93	131
Total debt + Loans guaranteed for affiliate / Equity capital	13.14	0.00	0.00	0.10	8.96	18.40	51.57	77.84	131
Total debt / Equity capital - excess over fair value	13.20	0.00	0.00	0.10	8.35	18.40	53.15	76.47	131
Long-term debt / Equity capital	12.26	0.00	0.00	0.00	8.26	17.66	50.28	66.80	131
Short-term debt / Equity capital	0.50	0.00	0.00	0.00	0.00	0.00	3.22	8.15	131
Current portion of long-term debt / Equity capital	0.07	0.00	0.00	0.00	0.00	0.00	0.22	1.81	131
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.56	2.13	131
Long-term debt / Consolidated long-term debt	40.56	0.00	0.00	10.42	44.03	71.90	91.28	98.32	123
Double Leverage									
Equity investment in subs / Equity capital	104.30	91.46	94.87	99.17	103.21	109.65	116.88	123.31	131
Total investment in subs / Equity capital	109.37	93.66	96.62	99.87	105.36	112.42	137.77	180.07	131
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.43	-0.65	-0.37	-0.06	0.27	0.90	1.64	1.97	129
Equity investment in subs - equity cap / Net income-div (X)	1.27	0.07	0.08	0.31	0.88	1.96	3.32	5.56	86
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	139.24	14.84	26.01	92.24	127.60	174.83	269.62	413.69	130
Cash from ops + noncash items + op expense / Op expense + dividend	132.32	-40.73	6.33	74.09	121.02	174.07	265.70	434.46	130
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.76	-3.31	25.74	76.69	100.29	123.93	200.99	243.31	130
Pretax operating income + interest expense / Interest expense	1665.40	-0.73	71.94	391.47	1105.05	2270.46	5581.08	10590.20	100
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1303.55	-64.90	63.93	404.31	956.94	1945.02	4133.53	4984.69	111
Dividends + interest from subsidiaries / Interest expense + dividends	162.23	13.47	44.60	93.28	141.67	203.15	377.07	542.78	126
Fees + other income from subsidiaries / Salary + other expenses	9.42	0.00	0.00	0.00	0.00	9.95	60.55	81.37	128
Net income / Current part of long-term debt + preferred dividends (X)	30.79	0.76	3.25	12.94	20.45	32.30	85.25	155.01	65
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.61	-4.29	-2.07	0.00	2.88	7.26	10.99	17.78	131
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.71	0.00	0.00	0.00	0.00	0.00	0.00	3.68	13
Nonaccrual	0.47	0.00	0.00	0.00	0.00	0.00	0.73	2.63	13
Total	1.18	0.00	0.00	0.00	0.00	0.00	4.35	6.81	13
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.36	131
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Total	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.90	131
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	1.76	0.00	0.00	0.00	0.09	0.58	14.14	26.80	131
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Combined foreign nonbank subsidiary assets	0.06	0.00	0.00	0.00	0.00	0.00	0.06	2.62	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	70.66	11.11	20.18	41.92	67.49	97.03	129.10	184.50	113
Dividends declared / Net income	32.07	0.00	6.79	20.32	32.93	41.47	51.76	58.55	129
Net income - dividends / Average equity	7.59	1.29	4.01	5.34	7.08	9.64	13.17	15.57	131
Percent of Dividends Paid									
Dividends from bank subsidiaries	137.86	0.00	0.00	62.04	136.25	196.74	359.86	537.30	123
Dividends from nonbank subsidiaries	3.42	0.00	0.00	0.00	0.08	3.89	19.57	39.34	123
Dividends from subsidiary holding companies	4.71	0.00	0.00	0.00	0.00	0.00	0.00	167.85	123
Dividends from all subsidiaries	184.33	0.12	49.50	104.19	155.11	224.17	439.65	698.93	123
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	51.31	0.00	3.15	21.66	46.37	71.34	104.06	113.14	116
Interest income from bank subsidiaries	0.27	0.00	0.00	0.00	0.00	0.18	1.65	3.50	116
Management and service fees from bank subsidiaries	0.93	0.00	0.00	0.00	0.00	0.00	6.00	12.08	116
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	116
Operating income from bank subsidiaries	53.80	0.00	7.96	22.55	48.22	78.00	110.84	124.45	116
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	66.96	0.00	0.00	6.77	60.18	100.00	159.61	277.32	77
Interest income from nonbank subsidiaries	6.39	0.00	0.00	0.00	0.00	2.98	26.05	88.72	77
Management and serv fees from nonbank subsidiaries	0.33	0.00	0.00	0.00	0.00	0.00	2.02	4.70	77
Other income from nonbank subsidiaries	-0.30	-5.12	0.00	0.00	0.00	0.00	0.00	1.85	77
Operating income from nonbank subsidiaries	90.53	0.00	0.00	27.47	78.12	114.53	282.58	388.90	77
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	1198.54	0.00	0.00	0.00	66.21	102.25	267.12	3345.26	18
Interest income from subsidiary holding companies	119.53	0.00	0.00	0.00	0.00	30.65	75.56	393.69	18
Management and service fees from subsidiary holding companies	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.69	18
Other income from subsidiary holding companies	-2.19	-5.91	0.00	0.00	0.00	0.00	0.00	0.00	18
Operating income from subsidiary holding companies	1316.14	0.00	0.00	13.01	77.43	138.42	268.49	3626.66	18
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	71.92	0.00	0.00	51.25	94.71	99.65	99.98	100.00	126
Interest income from bank subsidiaries	0.55	0.00	0.00	0.00	0.01	0.62	2.52	10.02	126
Management and service fees from bank subsidiaries	0.98	0.00	0.00	0.00	0.00	0.00	10.05	12.58	126
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.53	126
Operating income from bank subsidiaries	83.18	0.02	3.10	82.62	98.17	99.87	100.00	100.04	126
Dividends from nonbank subsidiaries	2.77	0.00	0.00	0.00	0.06	2.49	15.82	35.29	126
Interest income from nonbank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.00	1.16	4.59	126
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.36	126
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	126
Operating income from nonbank subsidiaries	3.51	0.00	0.00	0.00	0.17	3.58	16.38	43.86	126
Dividends from subsidiary holding companies	2.41	0.00	0.00	0.00	0.00	0.00	0.00	72.59	126
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.39	126
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Operating income from subsidiary holding companies	3.88	0.00	0.00	0.00	0.00	0.00	26.96	85.05	126
Loans and advances from subsidiaries / Short term debt	216.83	0.00	0.00	0.00	26.32	305.33	877.10	1222.70	31
Loans and advances from subsidiaries / Total debt	25.28	0.00	0.00	0.00	10.13	47.08	101.44	118.99	98

BHCPR Reporters for Quarter Ending 12/31/2022

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2022 and Other Notes</u>
1562859	191,826,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	25,053,286	AMERIS BANCORP	ATLANTA, GA	
3446412	16,801,666	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,457,274	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	39,405,727	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	20,461,471	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	18,741,035	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	12,390,971	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,051,215,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,606,877	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	405,783,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	37,031,591	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	15,833,431	BANNER CORPORATION	WALLA WALLA, WA	
3762457	25,225,243	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	11,667,267	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	205,550,971	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	47,863,517	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	15,990,793	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	455,249,080	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	21,947,976	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,460,034	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	66,998,874	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,416,676,000	CITIGROUP INC.	NEW YORK, NY	
1132449	227,087,186	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,393,296	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	20,273,936	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	85,648,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	31,908,887	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,835,651	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	52,945,633	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	20,904,480	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	16,476,540	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,184,527	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,512,286	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	131,628,069	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,419,192	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,150,854	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	64,112,150	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	22,648,455	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	18,139,330	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	18,139,330	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	13,054,172	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3005332	43,828,916	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	12,847,756	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	207,452,357	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	10,626,621	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	18,634,484	FIRST BANCORP	SAN JUAN, PR	
1203602	12,336,677	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	

1075612	109,298,424	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071276	17,003,316	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	12,974,066	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	13,023,928	FIRST FOUNDATION INC.	DALLAS, TX
1025608	24,577,223	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	78,954,017	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	32,287,792	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	17,938,306	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	28,351,203	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	27,836,867	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
1117129	26,879,214	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	26,635,375	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,441,799,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	35,193,134	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	20,244,228	HEARTLAND FINANCIAL USA, INC.	DENVER, CO
3838727	16,259,282	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,883,588	HOME BANCSHARES, INC.	CONWAY, AR
2961879	19,164,962	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	212,813,140	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	182,906,272	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	19,296,969	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	18,258,414	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	15,501,476	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	48,670,862	JOHN DEERE CAPITAL CORPORATION	MADISON, WI
1039502	3,665,743,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	189,915,515	KEYCORP	CLEVELAND, OH
1404799	10,785,523	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
1037003	200,729,841	M&T BANK CORPORATION	BUFFALO, NY
3530786	12,615,227	MERCHANTS BANCORP	CARMEL, IN
2568278	34,713,139	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,180,231,000	MORGAN STANLEY	NEW YORK, NY
1378434	47,883,902	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
1139279	11,739,296	NBT BANCORP INC.	NORWICH, NY
2132932	90,144,302	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY
3823844	14,313,997	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	155,036,693	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,227,307	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	13,076,573	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
1098303	46,767,175	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	21,688,017	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
2875332	41,228,936	PACWEST BANCORP	BEVERLY HILLS, CA
1053272	18,214,651	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	41,970,021	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	557,293,582	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	67,638,000	POPULAR, INC.	SAN JUAN, PR
1109599	37,706,302	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	13,783,436	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
3242838	155,628,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	16,988,176	RENASANT CORPORATION	TUPELO, MS
1248304	13,833,118	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	168,194,320	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	12,145,762	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	14,595,753	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
3695667	11,355,553	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA
1094828	27,461,074	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR

1133437	43,918,696	SOUTHSTATE CORPORATION	WINTER HAVEN, FL	
1058398	14,568,406	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	12,775,190	STATE BANKSHARES, INC.	FARGO, ND	
1111435	301,450,000	STATE STREET CORPORATION	BOSTON, MA	
3594872	10,900,512	STELLAR BANCORP INC.	BEAUMONT, TX	Moved from Peer 2; Name change from CBTX, INC.
1031449	211,786,000	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	104,564,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	59,731,378	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
3606542	504,886,171	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	28,414,642	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	16,128,923	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1074156	555,255,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	18,015,478	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	674,805,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	38,512,461	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	31,848,639	UMPQUA HOLDINGS CORPORATION	LAKE OSWEGO, OR	
1076217	29,489,380	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	24,014,294	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC	
1048773	57,462,749	VALLEY NATIONAL BANCORP	NEW YORK, NY	
4105266	12,154,361	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	10,423,090	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	21,653,811	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	71,277,522	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT	
1120754	1,881,016,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	16,932,984	WESBANCO, INC.	WHEELING, WV	
2349815	67,733,920	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	52,949,649	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	19,914,756	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 131 bank holding companies.