

BHCPR PEER GROUP DATA

 Peer Group: 2
 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)	3.15	2.85	2.96	3.21	3.33
+ Non-interest income	0.79	0.94	0.98	0.90	0.90
- Overhead expense	2.36	2.37	2.48	2.59	2.58
- Provision for credit losses	0.09	-0.01	0.38	0.12	0.12
+ Securities gains (losses)	-0.01	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)	1.54	1.64	1.22	1.53	1.55
Net operating income	1.18	1.25	0.97	1.19	1.22
Net income	1.18	1.25	0.97	1.19	1.22
Net income (Subchapter S adjusted)	1.36	1.37	1.27	1.41	1.41
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.87	3.34	3.78	4.49	4.38
Interest expense	0.47	0.28	0.57	1.02	0.81
Net interest income (tax equivalent)	3.36	3.05	3.17	3.45	3.58
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.05	0.06	0.11	0.11	0.09
Earnings coverage of net loan and lease losses (X)	2.81	-14.44	33.55	22.46	29.27
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.26	1.35	0.94	0.94
Allowance for loan and lease losses / Total loans and leases	1.17	1.25	1.33	0.93	0.93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.49	0.67	0.56	0.57
30-89 days past due loans and leases / Total loans and leases	0.23	0.21	0.26	0.31	0.32
Liquidity and Funding					
Net noncore funding dependence	7.18	-5.41	0.77	10.70	13.54
Net short-term noncore funding dependence	4.63	-7.77	-3.25	5.88	8.57
Net loans and leases / Total assets	69.39	64.16	69.27	72.36	73.30
Capitalization					
Tier 1 leverage ratio	9.67	9.54	9.65	10.39	10.37
Holding company equity capital / Total assets	8.99	10.31	10.51	11.37	11.21
Total equity capital (including minority interest) / Total assets	9.01	10.36	10.57	11.43	11.30
Common equity tier 1 capital / Total risk-weighted assets	11.86	12.48	12.44	12.50	12.37
Net loans and leases / Equity capital (X)	7.97	6.35	6.79	6.55	6.70
Cash dividends / Net income	24.66	22.04	29.42	25.65	24.05
Cash dividends / Net income (Subchapter S adjusted)	40.68	53.82	39.66	93.20	35.12
Growth Rates					
Assets	5.00	9.64	16.11	8.66	9.35
Equity capital	-5.40	7.17	8.42	12.19	12.50
Net loans and leases	15.22	2.51	9.99	8.63	10.51
Noncore funding	89.69	-20.94	-12.78	4.16	6.76
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.01	0.01	0.03
Long-term debt / Equity capital	7.68	6.32	5.67	3.86	3.76
Equity investment in subsidiaries / Equity capital	106.41	105.13	104.49	104.21	104.10
Cash from ops + noncash items + op expense / Op expense + dividends	138.87	167.98	138.81	152.31	123.74

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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)	3.63	3.12	3.53	4.19	4.08
Less: Interest expense	0.44	0.26	0.54	0.95	0.75
Equals: Net interest income (tax equivalent)	3.15	2.85	2.96	3.21	3.33
Plus: Non-interest income	0.79	0.94	0.98	0.90	0.90
Equals: adjusted operating income (tax equivalent)	3.99	3.89	3.96	4.16	4.27
Less: Overhead expense	2.36	2.37	2.48	2.59	2.58
Less: Provision for credit losses	0.09	-0.01	0.38	0.12	0.12
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.01	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)	1.54	1.64	1.22	1.53	1.55
Less: Applicable income taxes (tax equivalent)	0.33	0.35	0.27	0.35	0.32
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.18	1.25	0.97	1.19	1.22
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.18	1.25	0.97	1.19	1.22
Memo: Net income (last four quarters)	1.17	1.26	0.97	1.19	1.22
Net income-BHC and noncontrolling (minority) interest	1.18	1.25	0.97	1.19	1.22
Margin Analysis					
Average earning assets / Average assets	94.04	93.81	93.47	93.22	93.23
Average interest-bearing funds / Average assets	64.60	65.01	68.25	70.66	70.70
Interest income (tax equivalent) / Average earning assets	3.87	3.34	3.78	4.49	4.38
Interest expense / Average earning assets	0.47	0.28	0.57	1.02	0.81
Net interest income (tax equivalent) / Average earning assets	3.36	3.05	3.17	3.45	3.58
Yield or Cost					
Total loans and leases (tax equivalent)	4.59	4.16	4.28	4.98	4.85
Interest-bearing bank balances	1.13	0.15	0.32	2.26	1.88
Federal funds sold and reverse repos	1.21	0.17	0.43	2.02	1.50
Trading assets	0.35	0.32	0.80	0.49	0.70
Total earning assets	3.78	3.40	3.80	4.47	4.33
Investment securities (tax equivalent)	2.21	1.75	2.32	2.74	2.69
US Treasury and agency securities (excluding mortgage-backed securities)	1.59	1.22	1.87	2.54	2.20
Mortgage-backed securities	1.91	1.44	2.05	2.54	2.44
All other securities	2.98	2.49	3.24	3.80	3.74
Interest-bearing deposits	0.51	0.27	0.62	1.13	0.85
Time deposits of \$250K or more	0.94	0.79	1.60	2.13	1.57
Time deposits < \$250K	0.80	0.75	1.49	1.91	1.42
Other domestic deposits	0.45	0.17	0.36	0.86	0.64
Foreign deposits	0.93	0.42	1.24	2.53	1.85
Federal funds purchased and repos	0.97	0.11	0.37	1.23	1.03
Other borrowed funds and trading liabilities	0.97	0.53	0.55	1.03	2.10
All interest-bearing funds	0.69	0.41	0.79	1.34	1.06

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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	0.73	0.54	0.51	0.66	1.69
Overhead expenses / Net Interest Income + non-interest income	59.79	60.88	61.22	61.79	61.22
Percent of Average Assets					
Total overhead expense	2.36	2.37	2.48	2.59	2.58
Personnel expense	1.36	1.37	1.42	1.50	1.46
Net occupancy expense	0.27	0.28	0.30	0.32	0.31
Other operating expenses	0.73	0.71	0.73	0.76	0.79
Overhead less non-interest income	1.52	1.39	1.44	1.65	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	58.54	60.00	58.93	59.91	60.51
Personnel expense	33.24	34.64	33.88	34.17	34.42
Net occupancy expense	6.65	7.36	7.04	7.50	7.33
Other operating expenses	18.11	17.56	17.57	17.93	18.28
Total non-interest income	19.62	24.76	23.45	19.83	20.30
Fiduciary activities income	2.11	2.32	1.45	1.61	1.95
Service charges on domestic deposit accounts	3.33	3.11	2.67	3.21	3.58
Trading revenue	0.03	0.07	0.10	0.07	0.03
Investment banking fees and commissions	0.85	0.92	1.03	0.91	0.85
Insurance activities revenue	0.73	0.64	0.41	0.37	0.46
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.65	0.47	0.00	0.22	0.52
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.43	4.52	5.55	2.27	1.98
Other non-interest income	7.19	8.76	7.76	7.41	7.05
Overhead less non-interest income	38.81	34.71	34.63	39.47	39.75
Applicable income taxes / Pretax net operating income (tax equivalent)	20.10	21.61	20.30	21.51	18.37
Applicable income tax + TE / Pretax net operating income + TE	21.99	21.64	22.51	23.31	21.35

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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	52.25	47.29	48.33	52.67	53.63
Commercial and industrial loans	9.95	10.08	13.47	11.45	11.42
Loans to individuals	2.53	2.29	2.29	2.71	2.65
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.49	0.46	0.43	0.53	0.47
Other loans and leases	1.15	1.08	1.39	1.08	2.64
Net loans and leases	69.39	64.16	69.27	72.36	73.30
Debt securities over 1 year	17.26	17.60	13.53	13.66	13.20
Mutual funds and equity securities	0.04	0.07	0.05	0.06	0.05
Subtotal	87.52	82.59	83.47	86.76	87.24
Interest-bearing bank balances	2.20	7.80	6.78	2.97	2.30
Federal funds sold and reverse repos	0.02	0.05	0.02	0.03	0.01
Debt securities 1 year or less	1.85	1.75	2.03	2.10	2.14
Trading assets	0.04	0.02	0.04	0.03	0.02
Total earning assets	92.45	93.39	92.98	92.39	92.24
Non-interest cash and due from depository institutions	1.03	0.87	1.07	1.14	1.25
Other real estate owned	0.02	0.02	0.03	0.04	0.04
All other assets	6.46	5.67	5.87	6.41	6.39
Memoranda					
Short-term investments	4.70	10.52	9.38	5.36	4.70
US Treasury securities	1.22	0.69	0.19	0.29	0.37
US agency securities (excluding mortgage-backed securities)	1.72	1.83	1.28	1.25	1.67
Municipal securities	3.50	3.67	2.96	2.58	2.66
Mortgage-backed securities	8.99	10.07	8.52	9.38	8.73
Asset-backed securities	0.80	0.43	0.35	0.30	0.26
Other debt securities	0.65	0.67	0.60	0.53	0.52
Loans held-for-sale	0.10	0.28	0.58	0.39	0.29
Loans held for investment	69.87	64.47	69.07	72.01	73.24
Real estate loans secured by 1-4 family	15.32	13.45	14.47	16.02	16.83
Revolving	1.73	1.60	1.79	2.24	2.43
Closed-end, secured by first liens	13.07	11.44	12.11	13.07	13.60
Closed-end, secured by junior liens	0.27	0.22	0.27	0.37	0.41
Commercial real estate loans	33.30	30.90	30.65	33.26	33.39
Construction and land development	5.24	4.37	4.32	5.00	4.78
Multifamily	4.62	4.79	5.03	4.76	5.12
Nonfarm nonresidential	21.94	20.52	19.97	21.85	21.85
Real estate loans secured by farmland	1.11	0.95	0.85	0.95	0.88

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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	75.45	73.64	69.38	72.74	72.88
Real estate loans secured by 1-4 family	22.21	20.95	20.91	22.29	23.13
Revolving	2.55	2.54	2.61	3.13	3.34
Closed-end	19.37	18.13	17.94	18.71	19.33
Commercial real estate loans	48.50	48.47	44.23	46.16	45.57
Construction and land development	7.63	6.90	6.26	6.97	6.53
1-4 family	1.61	1.50	1.14	1.47	1.52
Other	5.81	5.34	4.94	5.34	4.90
Multifamily	6.50	7.23	7.01	6.42	6.76
Nonfarm nonresidential	32.02	32.22	29.04	30.59	30.16
Owner-occupied	11.13	11.23	10.00	10.68	10.31
Other	20.36	20.58	18.53	19.36	19.35
Real estate loans secured by farmland	1.68	1.57	1.30	1.38	1.27
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.50	15.94	19.85	16.16	16.21
Loans to individuals	3.93	3.85	3.53	4.00	3.89
Credit card loans	0.03	0.03	0.03	0.04	0.04
Agricultural loans	0.75	0.79	0.69	0.78	0.69
Other loans and leases	1.73	1.70	2.07	1.48	3.74
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	508.95	473.67	473.75	493.53	505.61
Real estate loans secured by 1-4 family	150.24	134.50	142.34	151.03	161.34
Revolving	17.07	16.12	17.81	21.25	23.52
Closed-end	131.65	116.85	122.21	127.10	134.73
Commercial real estate loans	325.03	311.38	302.08	311.74	316.03
Construction and land development	51.26	44.02	42.85	46.63	44.92
1-4 family	10.83	9.60	7.52	9.52	10.21
Other	38.63	34.06	33.94	35.90	33.75
Multifamily	44.12	46.60	48.67	44.76	48.38
Nonfarm nonresidential	214.18	207.28	198.42	206.64	208.15
Owner-occupied	74.66	71.93	67.98	71.54	70.68
Other	135.40	131.36	125.78	130.65	134.17
Real estate loans secured by farmland	10.68	9.66	8.35	8.66	8.13
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.03	0.01	0.01
Commercial and industrial loans	96.37	100.58	133.93	106.70	107.07
Loans to individuals	24.45	23.11	22.15	24.83	24.45
Credit card loans	0.20	0.19	0.20	0.24	0.24
Agricultural loans	4.63	4.60	4.17	4.86	4.49
Other loans and leases	11.05	10.71	13.62	10.25	25.58
Supplemental					
Non-owner occupied CRE loans / Gross loans	36.90	36.98	34.00	35.38	35.09
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	246.46	236.74	232.08	239.13	243.62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	327.10	313.56	304.52	315.15	318.90

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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	4.70	10.52	9.38	5.36	4.70
Liquid assets	16.66	23.21	19.32	16.28	15.56
Investment securities	20.12	20.27	16.07	16.41	16.02
Net loans and leases	69.39	64.16	69.27	72.36	73.30
Net loans, leases and standby letters of credit	69.87	64.54	69.67	72.78	73.71
Core deposits	77.22	80.58	76.49	71.61	69.97
Noncore funding	11.21	6.64	10.29	14.61	16.58
Time deposits of \$250K or more	2.91	2.59	3.37	4.33	4.28
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.67	0.55	0.62	0.77	0.96
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.67	0.50	0.59	0.75	0.97
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.93	0.41	1.06	2.75	3.63
Earning assets that reprice within 1 year	27.11	30.91	31.93	33.16	32.35
Interest-bearing liabilities that reprice within 1 year	13.85	13.48	14.04	18.54	18.20
Long-term debt that reprices within 1 year	0.05	0.02	0.10	0.15	0.16
Net assets that reprice within 1 year	12.70	16.92	17.03	13.71	12.98
Other Liquidity and Funding Ratios					
Net noncore funding dependence	7.18	-5.41	0.77	10.70	13.54
Net short-term noncore funding dependence	4.63	-7.77	-3.25	5.88	8.57
Short-term investment / Short-term noncore funding	105.49	419.20	230.45	78.10	62.28
Liquid assets - short-term noncore funding / Nonliquid assets	10.32	25.37	16.27	6.90	4.17
Net loans and leases / Total deposits	83.91	75.87	84.20	90.96	92.88
Net loans and leases / Core deposits	90.78	80.18	91.10	102.55	106.50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.81	-0.07	0.88	0.36	-0.47
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.06	0.24	3.63	1.28	-1.95
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47	-0.05	0.03	-0.02	-0.04
Percent of Investment Securities					
Held-to-maturity securities	14.31	9.13	5.36	7.25	10.76
Available-for-sale securities	84.84	89.63	93.39	91.33	88.32
US Treasury securities	6.43	3.49	1.22	2.07	2.08
US agency securities (excluding mortgage-backed securities)	9.34	9.21	8.39	8.16	11.00
Municipal securities	16.78	17.78	18.61	15.40	16.63
Mortgage-backed securities	47.56	52.46	54.48	57.07	54.50
Asset-backed securities	4.36	2.22	1.97	1.70	1.54
Other debt securities	4.11	3.93	4.34	3.73	3.75
Mutual funds and equity securities	0.34	0.41	0.44	0.49	0.41
Debt securities 1 year or less	10.66	10.21	13.69	13.55	13.91
Debt securities 1 to 5 years	22.65	17.78	20.49	23.43	23.42
Debt securities over 5 years	63.39	68.22	61.87	58.63	58.36
Pledged securities	41.21	36.33	44.55	43.76	42.20
Structured notes, fair value	0.35	0.31	0.03	0.09	0.15
Percent Change from Prior Like Quarter					
Short-term investments	-49.19	30.57	136.94	32.84	16.28
Investment securities	1.58	36.78	16.36	4.80	8.02
Core deposits	0.21	15.13	23.17	9.96	10.40
Noncore funding	89.69	-20.94	-12.78	4.16	6.76

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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)	18.50	16.95	16.09	16.97	17.31
Standby letters of credit	0.32	0.31	0.31	0.36	0.35
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.00	0.00	0.00	0.02
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.01
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.01	0.02	0.01	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.00	0.00	0.00	0.00
Derivative contracts	3.58	3.32	3.72	2.95	6.51
Interest rate contracts	3.58	3.25	3.62	2.87	6.40
Interest rate futures and forward contracts	0.02	0.07	0.20	0.08	0.25
Written options contracts (interest rate)	0.06	0.10	0.24	0.13	0.26
Purchased options contracts (interest rate)	0.03	0.01	0.03	0.02	0.07
Interest rate swaps	3.24	2.61	2.58	2.19	5.18
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)	29.38	27.64	24.20	24.81	25.18

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Derivatives Analysis

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Percent of Notional Amount					
Interest rate contracts	99.98	99.27	99.50	99.57	99.91
Foreign exchange contracts	0.00	0.15	0.19	0.14	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.07	0.00
Futures and forwards	4.57	7.01	15.03	14.06	11.75
Written options	4.76	5.82	10.24	11.73	11.14
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	4.76	5.82	10.24	10.84	10.65
Purchased options	2.02	1.88	2.13	2.45	1.29
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.96	1.88	2.13	2.28	1.22
Swaps	89.44	82.75	71.83	64.61	65.42
Held for trading	18.20	24.39	16.03	15.01	13.60
Interest rate contracts	18.83	16.71	16.37	16.17	12.87
Foreign exchange contracts	0.00	0.00	0.00	0.11	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	81.80	75.61	83.97	84.99	86.40
Interest rate contracts	73.34	74.23	83.02	84.69	85.51
Foreign exchange contracts	0.00	0.00	0.00	0.01	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.01	0.00
Derivative contracts (excluding futures and forex 14 days or less)	91.90	85.18	79.60	80.07	82.85
One year or less	7.78	11.52	15.52	15.20	12.75
Over 1 year to 5 years	29.64	26.87	19.75	22.92	22.66
Over 5 years	42.37	38.91	32.47	34.12	36.28
Gross negative fair value (absolute value)	2.43	1.54	2.84	1.30	0.66
Gross positive fair value	3.99	1.36	2.25	1.14	1.10
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.00	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.00	0.01	0.00	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.00	0.00	0.00	0.01
Current credit exposure (X)	0.02	0.01	0.02	0.01	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	0.23	0.12	0.27	0.10	0.06

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.09	-0.01	0.38	0.12	0.12
Provision for loan and lease losses / Average loans and leases	0.13	-0.01	0.53	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	8.68	147.24	672.96	142.73	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.26	1.35	0.94	0.94
Allowance for loan and lease losses / Total loans and leases	1.17	1.25	1.33	0.93	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	42.86	31.39	25.33	17.18	21.35
Allowance for loan and lease losses / Nonaccrual assets	634.20	459.08	336.78	315.75	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	532.15	461.06	293.46	283.41	259.30
Gross loan and lease losses / Average loans and leases	0.10	0.12	0.16	0.16	0.15
Recoveries / Average loans and leases	0.05	0.05	0.04	0.05	0.05
Net losses / Average loans and leases	0.05	0.06	0.11	0.11	0.09
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	75.68	43.82	42.12	41.80	51.25
Earnings coverage of net loan and lease losses (X)	2.81	-14.44	33.55	22.46	29.27
Net Loan and Lease Losses By Type					
Real estate loans	0.00	0.02	0.04	0.02	0.01
Real estate loans secured by 1-4 family	-0.01	-0.01	0.01	0.02	0.01
Revolving	-0.02	-0.01	0.00	0.02	0.02
Closed-end	0.00	-0.01	0.01	0.02	0.01
Commercial real estate loans	0.01	0.03	0.05	0.02	0.01
Construction and land development	-0.01	-0.01	0.00	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.01	-0.02	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.01	0.04	0.07	0.03	0.02
Owner-occupied	0.00	0.01	0.01	0.01	0.01
Other	0.01	0.03	0.04	0.01	0.01
Real estate loans secured by farmland	0.00	0.01	0.01	0.01	0.00
Commercial and industrial loans	0.06	0.15	0.20	0.27	0.18
Loans to individuals	0.74	0.43	0.66	0.74	0.71
Credit card loans	1.10	0.87	1.71	1.89	1.65
Agricultural loans	0.00	0.00	0.01	0.02	0.03
Loans to foreign governments and institutions	0.00	0.00			
Other loans and leases	0.34	0.24	0.44	0.14	0.28

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.23	0.21	0.26	0.31	0.32
90+ days past due loans and leases	0.02	0.02	0.04	0.03	0.03
Nonaccrual loans and leases	0.32	0.44	0.60	0.48	0.49
90+ days past due and nonaccrual loans and leases	0.37	0.48	0.67	0.54	0.54
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.05	0.08	0.09	0.07	0.10
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.23	0.21	0.26	0.31	0.32
90+ days past due assets	0.02	0.02	0.04	0.03	0.03
Nonaccrual assets	0.32	0.44	0.60	0.48	0.49
30+ days past due and nonaccrual assets	0.61	0.71	0.95	0.87	0.88
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.26	0.31	0.47	0.39	0.39
90+ past due and nonaccrual assets + other real estate owned	0.28	0.34	0.52	0.45	0.45
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.35	0.45	0.63	0.56	0.59
Allowance for loan and lease losses	46.21	59.86	72.10	92.08	95.97
Equity capital + allowance for loan and lease losses	3.70	4.10	5.64	4.77	5.09
Tier 1 capital + allowance for loan and lease losses	3.41	4.51	6.21	5.30	5.65
Loans and leases + other real estate owned	0.51	0.70	0.92	0.78	0.82

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

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Peer Group: 2
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	0.18	0.18	0.25	0.28	0.29
	90+ days past due	0.02	0.02	0.04	0.03	0.03
	Nonaccrual	0.32	0.43	0.63	0.45	0.48
Commercial and industrial	30-89 days past due	0.18	0.19	0.15	0.22	0.23
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.37	0.53	0.61	0.74	0.61
Individuals	30-89 days past due	0.60	0.53	0.52	0.60	0.68
	90+ days past due	0.02	0.02	0.02	0.02	0.03
	Nonaccrual	0.15	0.14	0.14	0.12	0.15
Depository institution loans	30-89 days past due	0.04	0.00	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	0.03	0.06	0.07	0.10	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.15	0.18	0.57	0.80	0.46
Foreign governments	30-89 days past due	0.00	0.00			
	90+ days past due	0.00	0.00			
	Nonaccrual	0.00	0.00			
Other loans and leases	30-89 days past due	0.26	0.31	0.67	0.28	0.18
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.08	0.07	0.10	0.04	0.04

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2022

Past Due and Nonaccrual Loans and Leases - Continued

		12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Memoranda						
1-4 Family	30-89 days past due	0.41	0.37	0.46	0.53	0.52
	90+ days past due	0.04	0.04	0.06	0.05	0.04
	Nonaccrual	0.41	0.48	0.67	0.55	0.61
Revolving	30-89 days past due	0.30	0.19	0.25	0.36	0.36
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.30	0.37	0.46	0.34	0.35
Closed-End	30-89 days past due	0.42	0.40	0.48	0.56	0.54
	90+ days past due	0.04	0.04	0.06	0.05	0.05
	Nonaccrual	0.43	0.49	0.69	0.57	0.64
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.03	0.03	0.03
Commercial real estate	30-89 days past due	0.08	0.08	0.14	0.15	0.16
	90+ days past due	0.00	0.01	0.02	0.02	0.02
	Nonaccrual	0.25	0.37	0.57	0.34	0.41
Construction and development	30-89 days past due	0.12	0.09	0.16	0.20	0.17
	90+ days past due	0.00	0.00	0.01	0.01	0.00
	Nonaccrual	0.06	0.08	0.21	0.18	0.18
1-4 family	30-89 days past due	0.03	0.03	0.03	0.05	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.01	0.01	0.04
Other	30-89 days past due	0.06	0.04	0.09	0.12	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.06	0.16	0.14	0.10
Multifamily	30-89 days past due	0.01	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.06	0.10	0.03	0.04
Nonfarm non-residential	30-89 days past due	0.06	0.08	0.14	0.13	0.17
	90+ days past due	0.00	0.01	0.02	0.02	0.02
	Nonaccrual	0.32	0.49	0.73	0.36	0.52
Owner occupied	30-89 days past due	0.03	0.03	0.05	0.06	0.08
	90+ days past due	0.00	0.00	0.01	0.01	0.00
	Nonaccrual	0.15	0.18	0.27	0.19	0.20
Other	30-89 days past due	0.02	0.03	0.06	0.05	0.07
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.13	0.24	0.33	0.14	0.22
Farmland	30-89 days past due	0.04	0.06	0.08	0.21	0.09
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.52	0.73	1.19	1.06	0.49
Credit card	30-89 days past due	1.27	0.88	1.02	0.87	1.03
	90+ days past due	0.24	0.12	0.22	0.18	0.26
	Nonaccrual	0.01	0.01	0.02	0.00	0.07

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2022

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	11.63			12.27			10.91			12.50			12.37
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 capital, column A	12.20			12.90			11.60			13.19			13.03
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Total capital, column A	14.12			14.97			13.45			14.63			14.48
Total capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 leverage	9.67			9.54			9.65			10.39			10.37
Supplementary leverage ratio, advanced approaches HCs													

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	25.00	25.00	50.00	60.00	66.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets	75.00	75.00	50.00	40.00	33.33
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.73	0.64	0.41	0.37	0.46
Premium income / Insurance activities revenue	0.00	0.13	0.01	0.03	0.00
Credit related premium income / Total premium income	100.00	100.00	100.00	100.00	50.00
Other premium income / Total premium income	0.00	0.00	0.00	0.00	50.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	46.06	47.20	19.85	37.86	72.25
Insurance net income (L/H) / Equity (L/H)	51.00	84.24			
Insurance benefits, losses, expenses / Insurance premiums	69.64	448.52	-40.91	132.57	116.87
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.60	11.86	11.01	11.53	13.70
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2022

Foreign Activities

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.05	0.00	0.00
Cost: Interest-bearing deposits	0.93	0.42	1.24	2.53	1.85
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				2.35	3.83
Foreign governments and institutions	0.00	0.00			
Growth Rates					
Net loans and leases	-9.50	-29.45	5,672.05	-47.91	-27.26
Total selected assets	-24.51	-19.66	6.04	-25.04	5.03
Deposits	89.90	-65.37	-44.89	2.53	-2.42

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	12.66	11.96	9.11	10.58	11.03
Bank net income / Average equity investment in banks	13.50	12.16	9.38	10.85	11.56
Nonbank net income / Average equity investment in nonbanks	11.32	12.65	9.69	12.07	10.83
Subsidiary HCs net income / Average equity investment in sub HCs	8.21	10.34	8.82	15.16	9.40
Bank net income / Parent net income	104.68	103.27	104.93	103.77	104.73
Nonbank net income / Parent net income	0.62	0.79	1.04	1.08	0.99
Subsidiary holding companies' net income / Parent net income	103.02	92.15	101.16	92.33	90.39
Leverage					
Total liabilities / Equity capital	14.26	11.91	11.62	9.66	9.50
Total debt / Equity capital	7.75	6.43	5.79	3.93	3.94
Total debt + notes payable to subs that issued TPS / Equity capital	11.93	10.25	9.67	7.99	7.93
Total debt + Loans guaranteed for affiliate / Equity capital	7.73	6.44	5.79	3.97	3.98
Total debt / Equity capital - excess over fair value	7.76	6.43	5.79	3.93	3.94
Long-term debt / Equity capital	7.68	6.32	5.67	3.86	3.76
Short-term debt / Equity capital	0.00	0.00	0.01	0.01	0.03
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.01	0.01	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	35.84	29.28	20.97	14.37	15.49
Double Leverage					
Equity investment in subs / Equity capital	106.41	105.13	104.49	104.21	104.10
Total investment in subs / Equity capital	106.67	105.41	104.82	104.48	104.38
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)	0.49	0.43	0.49	0.44	0.36
Equity investment in subs - equity cap / Net income-div (X)	1.34	1.19	1.45	1.47	1.18
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	138.12	150.01	121.76	153.39	113.37
Cash from ops + noncash items + op expense / Op expense + dividend	138.87	167.98	138.81	152.31	123.74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.05	113.54	140.42	105.99	108.88
Pretax operating income + interest expense / Interest expense	1,178.41	2,918.78	2,318.94	17,211.14	1,631.73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,079.45	2,104.65	1,435.81	2,481.22	1,015.91
Dividends + interest from subsidiaries / Interest expense + dividends	157.02	185.27	137.00	196.13	140.89
Fees + other income from subsidiaries / Salary + other expenses	4.85	5.56	4.45	3.91	3.76
Net income / Current part of long-term debt + preferred dividends (X)	190.43	541.74	52.16	71.69	106.04
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.24	2.37	2.19	1.59	1.59
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	8.16	0.70
Total	0.00	0.00	0.00	8.16	0.70
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.06	0.09	0.09	0.13	0.14
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2022

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	77.73	67.32	79.13	65.39	87.25
Dividends declared / Net income	24.67	22.04	29.39	25.65	24.10
Net income - dividends / Average equity	9.38	9.19	6.36	7.61	8.12
Percent of Dividends Paid					
Dividends from bank subsidiaries	158.06	166.48	130.75	160.93	131.90
Dividends from nonbank subsidiaries	1.57	2.62	3.01	2.59	2.83
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	176.09	201.01	158.62	209.89	144.51
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	38.42	40.82	43.52	45.88	33.37
Interest income from bank subsidiaries	0.03	0.01	0.05	0.09	0.11
Management and service fees from bank subsidiaries	0.33	0.47	0.57	0.47	0.32
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	44.78	43.50	51.02	48.40	35.67
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	68.79	68.07	99.52	76.61	80.47
Interest income from nonbank subsidiaries	0.08	0.04	0.07	0.91	0.31
Management and serv fees from nonbank subsidiaries	0.17	0.15	0.02	0.02	0.17
Other income from nonbank subsidiaries	0.01	0.03	0.11	0.01	0.06
Operating income from nonbank subsidiaries	72.18	73.08	105.70	83.73	96.62
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	40.51	42.28	29.39	65.48	43.51
Interest income from subsidiary holding companies	0.01	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	0.15
Operating income from subsidiary holding companies	40.52	42.28	29.39	65.48	43.66
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	79.03	76.48	76.69	77.61	72.95
Interest income from bank subsidiaries	0.13	0.06	0.11	0.23	0.55
Management and service fees from bank subsidiaries	0.68	1.26	0.96	0.75	0.59
Other income from bank subsidiaries	0.00	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	84.43	84.17	84.80	94.06	89.39
Dividends from nonbank subsidiaries	1.34	1.35	1.76	1.13	2.65
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.46	1.71	2.06	1.56	3.33
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	534.83	287.26	400.31	1,178.56	854.19
Loans and advances from subsidiaries / Total debt	31.01	32.71	59.71	70.71	81.26

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									167
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.15	2.38	2.51	2.85	3.14	3.46	3.72	4.28	82
+ Non-interest income	0.79	0.19	0.27	0.51	0.76	1.04	1.37	2.23	167
- Overhead expense	2.36	1.44	1.68	2.02	2.27	2.65	3.35	3.98	167
- Provision for credit losses	0.09	-0.07	-0.02	0.01	0.09	0.16	0.27	0.34	167
+ Securities gains (losses)	-0.01	-0.10	-0.04	0.00	0.00	0.00	0.00	0.01	167
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	82
= Pretax net operating income (tax equivalent)	1.54	0.71	0.89	1.30	1.52	1.80	2.15	2.39	82
Net operating income	1.18	0.54	0.76	0.97	1.19	1.38	1.63	1.78	167
Net income	1.18	0.54	0.76	0.97	1.19	1.38	1.63	1.78	167
Net income (Subchapter S adjusted)	1.36	0.60	0.85	1.08	1.22	1.44	2.21	2.48	18
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.87	2.99	3.25	3.48	3.81	4.23	4.58	5.31	82
Interest expense	0.47	0.11	0.17	0.29	0.45	0.59	0.87	1.01	167
Net interest income (tax equivalent)	3.36	2.56	2.68	3.04	3.35	3.68	4.00	4.46	82
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.05	-0.04	-0.02	0.00	0.02	0.08	0.18	0.37	167
Earnings coverage of net loan and lease losses (X)	2.81	-651.84	-278.95	-32.82	22.55	83.19	184.73	322.18	163
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	0.57	0.80	0.97	1.15	1.34	1.64	1.89	167
Allowance for loan and lease losses / Total loans and leases	1.17	0.56	0.80	0.96	1.15	1.33	1.63	1.89	167
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.02	0.08	0.17	0.29	0.52	0.81	1.15	167
30-89 days past due loans and leases / Total loans and leases	0.23	0.02	0.03	0.08	0.19	0.34	0.59	0.79	167
Liquidity and Funding									
Net noncore funding dependence	7.18	-14.40	-6.40	0.43	6.93	15.09	22.12	27.63	167
Net short-term noncore funding dependence	4.63	-16.61	-7.38	-1.07	4.50	10.79	15.78	19.92	167
Net loans and leases / Total assets	69.39	45.65	51.46	60.63	72.11	77.19	82.20	84.25	167
Capitalization									
Tier 1 leverage ratio	9.67	7.34	7.86	8.84	9.62	10.33	11.61	13.24	167
Holding company equity capital / Total assets	8.99	4.72	5.83	7.82	9.07	10.41	11.57	12.77	167
Total equity capital (including minority interest) / Total assets	9.01	4.72	5.83	7.82	9.11	10.42	11.57	12.77	167
Common equity tier 1 capital / Total risk-weighted assets	11.86	8.43	9.24	10.33	11.65	13.19	15.83	16.96	153
Net loans and leases / Equity capital (X)	7.97	5.05	5.71	6.75	7.80	9.13	10.92	12.69	166
Cash dividends / Net income	24.66	0.00	0.00	12.28	26.68	38.56	53.38	59.05	167
Cash dividends / Net income (Subchapter S adjusted)	40.68	23.31	24.00	29.05	39.41	47.23	57.38	64.57	8
Growth Rates									
Assets	5.00	-7.91	-5.74	-1.33	3.91	10.71	18.00	24.61	145
Equity capital	-5.40	-37.76	-20.90	-13.27	-4.36	3.83	8.94	14.24	145
Net loans and leases	15.22	-1.31	3.97	8.83	14.78	21.42	27.37	31.21	145
Noncore funding	89.69	-30.47	-16.98	21.80	72.07	131.84	225.26	440.06	144
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	166
Long-term debt / Equity capital	7.68	0.00	0.00	0.00	5.92	15.00	25.12	29.08	166
Equity investment in subsidiaries / Equity capital	106.41	88.63	92.04	99.23	104.91	113.94	123.46	131.06	166
Cash from ops + noncash items + op expense / Op expense + dividends	138.87	6.80	29.19	94.25	120.15	159.93	299.35	510.86	166

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	3.63	2.87	3.05	3.25	3.59	3.97	4.32	4.91	82
Less: Interest expense	0.44	0.10	0.16	0.27	0.43	0.56	0.83	0.97	167
Equals: Net interest income (tax equivalent)	3.15	2.38	2.51	2.85	3.14	3.46	3.72	4.28	82
Plus: Non-interest income	0.79	0.19	0.27	0.51	0.76	1.04	1.37	2.23	167
Equals: adjusted operating income (tax equivalent)	3.99	2.86	3.19	3.50	3.87	4.35	5.11	6.21	82
Less: Overhead expense	2.36	1.44	1.68	2.02	2.27	2.65	3.35	3.98	167
Less: Provision for credit losses	0.09	-0.07	-0.02	0.01	0.09	0.16	0.27	0.34	167
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	167
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.10	-0.04	0.00	0.00	0.00	0.00	0.01	167
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	82
Equals: Pretax net operating income (tax equivalent)	1.54	0.71	0.89	1.30	1.52	1.80	2.15	2.39	82
Less: Applicable income taxes (tax equivalent)	0.33	0.01	0.10	0.26	0.34	0.42	0.52	0.57	82
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Equals: Net operating income	1.18	0.54	0.76	0.97	1.19	1.38	1.63	1.78	167
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Equals: Net income	1.18	0.54	0.76	0.97	1.19	1.38	1.63	1.78	167
Memo: Net income (last four quarters)	1.17	0.54	0.76	0.97	1.19	1.38	1.64	1.78	164
Net income-BHC and noncontrolling (minority) interest	1.18	0.54	0.75	0.97	1.19	1.38	1.63	1.78	167
Margin Analysis									
Average earning assets / Average assets	94.04	89.56	90.88	92.54	94.08	95.66	96.65	98.15	167
Average interest-bearing funds / Average assets	64.60	48.54	52.20	57.98	64.17	71.47	77.87	84.62	167
Interest income (tax equivalent) / Average earning assets	3.87	2.99	3.25	3.48	3.81	4.23	4.58	5.31	82
Interest expense / Average earning assets	0.47	0.11	0.17	0.29	0.45	0.59	0.87	1.01	167
Net interest income (tax equivalent) / Average earning assets	3.36	2.56	2.68	3.04	3.35	3.68	4.00	4.46	82
Yield or Cost									
Total loans and leases (tax equivalent)	4.59	3.78	3.86	4.21	4.61	4.87	5.36	6.44	82
Interest-bearing bank balances	1.13	0.39	0.49	0.76	1.06	1.50	1.81	2.02	167
Federal funds sold and reverse repos	1.21	0.00	0.00	0.22	0.98	2.01	3.56	4.15	59
Trading assets	0.35	0.00	0.00	0.00	0.00	0.00	2.19	3.92	43
Total earning assets	3.78	3.02	3.12	3.43	3.75	4.09	4.50	4.83	167
Investment securities (tax equivalent)	2.21	1.33	1.51	1.81	2.13	2.56	3.13	3.28	82
US Treasury and agency securities (excluding mortgage-backed securities)	1.59	0.67	0.82	1.21	1.54	1.93	2.48	2.75	160
Mortgage-backed securities	1.91	1.35	1.48	1.64	1.88	2.13	2.53	2.75	163
All other securities	2.98	1.91	2.31	2.60	2.98	3.36	3.85	4.18	81
Interest-bearing deposits	0.51	0.10	0.17	0.34	0.48	0.64	1.01	1.22	167
Time deposits of \$250K or more	0.94	0.28	0.41	0.64	0.85	1.26	1.65	1.82	165
Time deposits < \$250K	0.80	0.25	0.32	0.52	0.76	1.09	1.35	1.57	166
Other domestic deposits	0.45	0.09	0.12	0.25	0.42	0.62	0.97	1.10	167
Foreign deposits	0.93	0.24	0.32	0.55	0.93	1.31	1.53	1.61	2
Federal funds purchased and repos	0.97	0.00	0.00	0.12	0.37	1.68	3.69	4.58	130
Other borrowed funds and trading liabilities	0.97	0.00	0.00	0.00	0.00	2.11	3.34	3.67	161
All interest-bearing funds	0.69	0.19	0.30	0.47	0.64	0.90	1.21	1.45	167

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.73	0.00	0.00	0.00	0.00	0.61	4.45	7.79	167
Overhead expenses / Net Interest Income + non-interest income	59.79	42.41	48.81	53.78	59.89	64.39	73.27	77.75	167
Percent of Average Assets									
Total overhead expense	2.36	1.44	1.68	2.02	2.27	2.65	3.35	3.98	167
Personnel expense	1.36	0.78	0.96	1.13	1.30	1.56	1.87	2.39	167
Net occupancy expense	0.27	0.14	0.17	0.20	0.26	0.32	0.40	0.48	167
Other operating expenses	0.73	0.37	0.44	0.56	0.69	0.87	1.05	1.37	167
Overhead less non-interest income	1.52	0.87	1.09	1.28	1.50	1.75	2.02	2.19	167
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	58.54	41.74	47.52	53.17	57.62	62.62	73.15	77.56	82
Personnel expense	33.24	23.06	25.28	29.16	33.03	36.72	41.53	45.55	82
Net occupancy expense	6.65	4.17	4.54	5.30	6.35	8.19	9.27	9.85	82
Other operating expenses	18.11	11.75	13.33	15.51	17.62	20.82	23.75	27.26	82
Total non-interest income	19.62	5.24	7.11	14.19	20.32	25.33	28.90	41.51	82
Fiduciary activities income	2.11	0.00	0.00	0.00	1.63	3.42	7.72	10.55	82
Service charges on domestic deposit accounts	3.33	0.35	0.98	1.83	2.90	4.49	6.53	9.49	82
Trading revenue	0.03	-0.46	0.00	0.00	0.00	0.00	0.15	0.94	82
Investment banking fees and commissions	0.85	0.00	0.00	0.00	0.58	1.40	2.27	5.79	82
Insurance activities revenue	0.73	0.00	0.00	0.00	0.01	0.71	4.69	6.87	82
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Net servicing fees	0.65	0.00	0.00	0.03	0.28	0.74	2.17	7.10	82
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Net gain (loss) - sales of loans, OREO, and other assets	1.43	-0.29	0.00	0.12	0.79	2.00	5.82	7.63	82
Other non-interest income	7.19	1.54	2.50	4.03	6.76	9.83	12.48	17.12	82
Overhead less non-interest income	38.81	20.27	24.56	31.77	37.46	47.09	54.33	57.85	82
Applicable income taxes / Pretax net operating income (tax equivalent)	20.10	0.01	4.40	17.63	21.13	24.48	27.05	28.37	82
Applicable income tax + TE / Pretax net operating income + TE	21.99	1.07	14.16	20.38	22.71	25.62	28.36	29.44	82

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	52.25	21.32	32.57	41.44	52.02	62.57	71.99	76.02	167
Commercial and industrial loans	9.95	1.81	2.67	5.33	8.86	14.38	20.07	27.35	167
Loans to individuals	2.53	0.03	0.08	0.28	0.99	3.07	10.61	16.80	167
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	167
Agricultural loans	0.49	0.00	0.00	0.00	0.06	0.64	2.56	3.95	167
Other loans and leases	1.15	0.00	0.00	0.00	0.18	1.83	5.28	8.30	167
Net loans and leases	69.39	45.65	51.46	60.63	72.11	77.19	82.20	84.25	167
Debt securities over 1 year	17.26	2.36	5.71	10.27	15.67	24.50	33.26	39.37	167
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.00	0.05	0.21	0.64	167
Subtotal	87.52	71.93	79.12	85.47	88.45	90.74	92.14	93.01	167
Interest-bearing bank balances	2.20	0.08	0.12	0.54	1.23	3.46	6.41	10.84	167
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.57	167
Debt securities 1 year or less	1.85	0.05	0.13	0.42	1.02	2.83	6.28	10.48	167
Trading assets	0.04	0.00	0.00	0.00	0.00	0.00	0.27	0.53	167
Total earning assets	92.45	88.64	89.50	91.05	92.42	93.90	95.24	95.88	167
Non-interest cash and due from depository institutions	1.03	0.23	0.40	0.66	1.05	1.39	1.79	2.03	167
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.15	167
All other assets	6.46	3.20	4.09	5.01	6.22	7.93	9.14	9.90	167
Memoranda									
Short-term investments	4.70	0.63	1.08	1.61	3.74	6.51	14.13	18.18	167
US Treasury securities	1.22	0.00	0.00	0.00	0.34	2.10	5.07	7.98	167
US agency securities (excluding mortgage-backed securities)	1.72	0.00	0.00	0.21	0.98	3.00	6.31	9.06	167
Municipal securities	3.50	0.00	0.01	0.60	2.23	5.30	10.78	13.08	167
Mortgage-backed securities	8.99	0.67	1.52	4.78	7.85	12.75	19.73	23.16	167
Asset-backed securities	0.80	0.00	0.00	0.00	0.09	0.96	4.56	7.31	167
Other debt securities	0.65	0.00	0.00	0.06	0.38	1.20	2.17	3.04	167
Loans held-for-sale	0.10	0.00	0.00	0.00	0.03	0.12	0.57	0.99	167
Loans held for investment	69.87	46.93	51.85	61.28	72.19	77.80	82.41	84.81	167
Real estate loans secured by 1-4 family	15.32	2.24	4.47	8.30	13.99	21.01	31.04	38.28	167
Revolving	1.73	0.00	0.17	0.59	1.54	2.75	4.21	4.84	167
Closed-end, secured by first liens	13.07	1.67	2.96	6.88	11.57	18.26	28.76	32.12	167
Closed-end, secured by junior liens	0.27	0.01	0.02	0.07	0.20	0.43	0.73	1.23	167
Commercial real estate loans	33.30	10.12	16.78	25.46	33.44	41.26	48.18	56.82	167
Construction and land development	5.24	0.43	1.01	2.86	4.87	7.62	9.93	11.55	167
Multifamily	4.62	0.18	0.82	1.80	3.37	6.60	12.21	24.99	167
Nonfarm nonresidential	21.94	6.88	9.91	16.33	21.73	29.02	32.84	33.63	167
Real estate loans secured by farmland	1.11	0.00	0.00	0.02	0.33	2.02	4.83	6.32	167

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	75.45	44.41	51.89	67.69	76.35	86.47	91.90	96.03	167
Real estate loans secured by 1-4 family	22.21	3.09	5.86	12.84	20.91	29.78	41.05	50.33	167
Revolving	2.55	0.01	0.25	0.80	2.20	3.91	6.03	8.56	167
Closed-end	19.37	2.62	4.78	10.30	17.76	27.41	36.38	46.81	167
Commercial real estate loans	48.50	18.17	32.29	39.68	48.03	57.60	68.05	76.06	167
Construction and land development	7.63	0.60	1.38	4.44	7.07	11.40	14.02	15.77	167
1-4 family	1.61	0.00	0.02	0.51	1.40	2.78	4.65	5.66	167
Other	5.81	0.37	1.30	3.06	5.63	8.33	11.23	12.47	167
Multifamily	6.50	0.34	1.18	2.70	4.91	8.68	15.70	31.79	167
Nonfarm nonresidential	32.02	11.17	15.26	25.39	31.73	38.59	47.31	54.20	167
Owner-occupied	11.13	1.10	3.75	7.13	10.96	14.72	19.23	22.94	167
Other	20.36	5.38	8.82	14.99	19.60	25.39	33.65	40.61	167
Real estate loans secured by farmland	1.68	0.00	0.00	0.02	0.46	2.47	7.73	9.42	167
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	167
Commercial and industrial loans	14.50	2.96	4.47	8.12	12.67	21.59	26.41	38.26	167
Loans to individuals	3.93	0.04	0.11	0.46	1.45	4.77	16.33	24.38	167
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.34	167
Agricultural loans	0.75	0.00	0.00	0.00	0.08	0.95	4.10	6.22	167
Other loans and leases	1.73	0.00	0.00	0.00	0.26	3.10	7.71	11.16	167
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	508.95	194.63	295.81	412.32	505.29	626.41	710.27	786.82	167
Real estate loans secured by 1-4 family	150.24	18.21	37.05	79.25	135.36	209.33	313.72	415.58	167
Revolving	17.07	0.03	1.77	5.51	15.59	26.66	44.02	50.97	167
Closed-end	131.65	15.49	29.37	64.47	119.08	188.45	283.33	369.08	167
Commercial real estate loans	325.03	91.83	162.38	246.64	326.61	402.96	502.48	551.46	167
Construction and land development	51.26	3.52	9.26	29.09	49.70	74.61	100.77	115.08	167
1-4 family	10.83	0.00	0.15	3.17	8.64	18.44	29.86	38.02	167
Other	38.63	1.32	8.03	19.27	37.90	56.34	71.48	87.83	167
Multifamily	44.12	1.62	8.52	17.38	32.36	61.87	117.37	228.55	167
Nonfarm nonresidential	214.18	53.93	82.17	159.76	210.04	274.48	335.49	366.45	167
Owner-occupied	74.66	7.39	18.61	46.15	73.30	98.60	143.52	156.70	167
Other	135.40	27.60	51.12	88.78	130.21	178.57	231.41	261.06	167
Real estate loans secured by farmland	10.68	0.00	0.00	0.17	3.13	16.84	47.87	63.99	167
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.73	167
Commercial and industrial loans	96.37	18.44	26.28	48.71	83.64	139.04	190.92	238.83	167
Loans to individuals	24.45	0.29	0.68	2.66	8.77	30.31	108.73	150.53	167
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.27	1.09	1.79	167
Agricultural loans	4.63	0.00	0.00	0.00	0.61	5.80	22.80	45.80	167
Other loans and leases	11.05	0.00	0.00	0.00	1.70	18.05	51.09	83.88	167
Supplemental									
Non-owner occupied CRE loans / Gross loans	36.90	11.60	20.61	29.27	36.11	44.70	54.38	65.43	167
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	246.46	73.96	117.12	168.84	246.42	308.08	386.02	478.34	167
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	327.10	91.94	162.40	248.14	327.56	406.10	502.48	551.46	167

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	4.70	0.63	1.08	1.61	3.74	6.51	14.13	18.18	167
Liquid assets	16.66	6.34	7.44	10.16	15.51	21.33	30.91	37.11	167
Investment securities	20.12	5.31	7.19	12.16	18.11	27.28	38.42	42.53	167
Net loans and leases	69.39	45.65	51.46	60.63	72.11	77.19	82.20	84.25	167
Net loans, leases and standby letters of credit	69.87	45.89	51.91	60.89	72.81	77.96	82.60	84.58	167
Core deposits	77.22	58.28	64.91	72.01	78.26	83.17	86.10	87.22	167
Noncore funding	11.21	1.64	2.76	5.26	9.94	16.22	23.13	29.88	167
Time deposits of \$250K or more	2.91	0.44	0.60	1.39	2.39	4.01	6.80	9.28	167
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Federal funds purchased and repos	0.67	0.00	0.00	0.00	0.04	1.17	3.18	4.23	167
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Net federal funds purchased (sold)	0.67	-0.14	0.00	0.00	0.00	1.09	3.13	4.23	167
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Other borrowings w/remaining maturity of 1 year or less	2.93	0.00	0.00	0.07	2.48	5.14	8.89	10.96	167
Earning assets that reprice within 1 year	27.11	11.56	13.26	18.09	25.71	34.13	45.11	54.36	167
Interest-bearing liabilities that reprice within 1 year	13.85	2.24	3.14	5.33	8.66	15.60	47.06	57.25	167
Long-term debt that reprices within 1 year	0.05	0.00	0.00	0.00	0.00	0.00	0.40	0.88	167
Net assets that reprice within 1 year	12.70	-28.75	-11.17	4.99	14.05	22.23	33.70	42.88	167
Other Liquidity and Funding Ratios									
Net noncore funding dependence	7.18	-14.40	-6.40	0.43	6.93	15.09	22.12	27.63	167
Net short-term noncore funding dependence	4.63	-16.61	-7.38	-1.07	4.50	10.79	15.78	19.92	167
Short-term investment / Short-term noncore funding	105.49	6.55	8.68	15.33	37.77	114.53	406.74	1163.22	166
Liquid assets - short-term noncore funding / Nonliquid assets	10.32	-12.39	-7.62	-0.55	7.99	19.83	36.48	47.71	167
Net loans and leases / Total deposits	83.91	53.96	58.20	70.29	86.54	96.15	102.34	107.93	167
Net loans and leases / Core deposits	90.78	55.56	61.56	74.87	92.01	103.96	118.18	133.08	167
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.81	-38.06	-25.80	-12.81	-5.12	-0.13	0.00	0.00	97
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.06	-57.41	-46.11	-26.80	-16.60	-8.69	-5.02	-2.81	165
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47	-2.33	-1.66	-0.68	-0.22	-0.06	-0.03	-0.01	55
Percent of Investment Securities									
Held-to-maturity securities	14.31	0.00	0.00	0.00	0.67	32.49	62.06	68.87	166
Available-for-sale securities	84.84	28.44	37.93	67.17	97.41	99.97	100.00	100.00	166
US Treasury securities	6.43	0.00	0.00	0.00	1.63	10.64	30.60	47.67	166
US agency securities (excluding mortgage-backed securities)	9.34	0.00	0.07	1.57	6.07	13.04	29.61	42.85	166
Municipal securities	16.78	0.00	0.09	3.95	12.96	28.56	43.28	51.45	166
Mortgage-backed securities	47.56	5.36	11.57	29.80	48.50	66.88	79.86	86.20	166
Asset-backed securities	4.36	0.00	0.00	0.00	0.56	6.90	22.45	38.97	166
Other debt securities	4.11	0.00	0.00	0.29	2.15	7.40	16.25	22.75	166
Mutual funds and equity securities	0.34	0.00	0.00	0.00	0.01	0.29	1.94	5.06	166
Debt securities 1 year or less	10.66	0.41	0.80	2.25	6.21	16.07	36.16	48.41	166
Debt securities 1 to 5 years	22.65	2.85	4.78	9.93	19.59	32.92	50.49	57.14	166
Debt securities over 5 years	63.39	12.69	26.37	47.45	68.41	78.84	89.23	94.19	166
Pledged securities	41.21	0.00	2.97	21.15	38.22	61.63	80.62	88.98	166
Structured notes, fair value	0.35	0.00	0.00	0.00	0.00	0.38	1.70	5.15	166
Percent Change from Prior Like Quarter									
Short-term investments	-49.19	-90.68	-88.29	-77.65	-51.65	-26.81	13.46	22.11	145
Investment securities	1.58	-22.80	-18.95	-12.24	-2.10	11.99	34.45	48.96	144
Core deposits	0.21	-9.57	-8.23	-4.40	-0.56	4.05	11.96	16.67	145
Noncore funding	89.69	-30.47	-16.98	21.80	72.07	131.84	225.26	440.06	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	18.50	5.01	7.98	13.93	18.37	23.54	29.56	36.07	167
Standby letters of credit	0.32	0.00	0.04	0.13	0.27	0.42	0.82	1.04	167
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.13	167
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.22	167
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	167
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	167
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	167
Derivative contracts	3.58	0.00	0.00	0.00	0.00	5.40	23.21	25.56	167
Interest rate contracts	3.58	0.00	0.00	0.00	0.00	5.40	23.21	25.56	167
Interest rate futures and forward contracts	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.21	167
Written options contracts (interest rate)	0.06	0.00	0.00	0.00	0.00	0.05	0.32	0.83	167
Purchased options contracts (interest rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.18	1.22	167
Interest rate swaps	3.24	0.00	0.00	0.00	0.00	4.44	19.43	25.21	167
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	29.38	8.39	15.09	21.01	28.72	37.06	46.36	51.38	167

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.98	99.40	100.00	100.00	100.00	100.00	100.00	100.00	72
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	72
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Futures and forwards									
	4.57	0.00	0.00	0.00	0.48	3.00	21.62	47.79	72
Written options									
	4.76	0.00	0.00	0.00	1.22	5.45	21.99	42.36	72
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Over-the-counter	4.76	0.00	0.00	0.00	1.22	5.45	21.99	42.36	72
Purchased options									
	2.02	0.00	0.00	0.00	0.00	1.15	10.72	22.03	72
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Over-the-counter	1.96	0.00	0.00	0.00	0.00	0.73	10.72	22.03	72
Swaps									
	89.44	0.00	38.00	79.83	95.68	99.40	100.00	100.00	72
Held for trading									
	18.20	0.00	0.00	0.00	0.00	48.19	96.78	100.00	72
Interest rate contracts	18.83	0.00	0.00	0.00	0.00	48.19	96.78	100.00	72
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Non-traded									
	81.80	0.00	3.22	51.81	100.00	100.00	100.00	100.00	72
Interest rate contracts	73.34	0.00	2.68	47.17	100.00	100.00	100.00	100.00	72
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Derivative contracts (excluding futures and forex 14 days or less)									
	91.90	0.00	50.95	89.07	98.70	100.00	102.35	107.84	72
One year or less	7.78	0.00	0.00	0.25	3.09	10.30	34.60	49.89	72
Over 1 year to 5 years	29.64	0.00	0.00	7.90	32.03	45.18	62.76	88.59	72
Over 5 years	42.37	0.00	0.00	23.40	48.73	66.87	80.81	94.23	72
Gross negative fair value (absolute value)	2.43	0.00	0.00	0.47	2.72	3.80	5.44	5.98	72
Gross positive fair value	3.99	0.94	1.16	2.61	3.67	5.70	6.53	9.49	72
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	167
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.12	167
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	167
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.10	167
Current credit exposure (X)	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.12	167
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
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	167
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167
Other Ratios									
Current credit exposure / Risk-weighted assets	0.23	0.00	0.00	0.00	0.04	0.40	1.08	1.40	153

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.09	-0.07	-0.02	0.01	0.08	0.15	0.24	0.33	167
Provision for loan and lease losses / Average loans and leases	0.13	-0.10	-0.03	0.02	0.11	0.21	0.35	0.50	167
Provision for loan and lease losses / Net loan and lease losses	8.68	-3286.41	-1395.41	-28.11	133.49	322.81	940.46	1681.09	163
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	0.57	0.80	0.97	1.15	1.34	1.64	1.89	167
Allowance for loan and lease losses / Total loans and leases	1.17	0.56	0.80	0.96	1.15	1.33	1.63	1.89	167
Allowance for loan and lease losses / Net loans and leases losses (X)	42.86	3.19	5.53	9.13	24.66	57.46	125.03	220.72	117
Allowance for loan and lease losses / Nonaccrual assets	634.20	100.83	146.42	223.89	421.81	740.37	1591.36	6187.72	164
ALLL / 90+ days past due + nonaccrual loans and leases	532.15	85.13	121.06	214.72	370.35	693.65	1355.63	3907.27	165
Gross loan and lease losses / Average loans and leases	0.10	0.00	0.01	0.02	0.06	0.14	0.34	0.57	167
Recoveries / Average loans and leases	0.05	0.00	0.01	0.01	0.03	0.07	0.14	0.21	167
Net losses / Average loans and leases	0.05	-0.04	-0.02	0.00	0.02	0.08	0.18	0.37	167
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	167
Recoveries / Prior year-end losses	75.68	6.66	11.28	24.11	50.41	101.35	227.39	422.08	142
Earnings coverage of net loan and lease losses (X)	2.81	-651.84	-278.95	-32.82	22.55	83.19	184.73	322.18	163
Net Loan and Lease Losses By Type									
Real estate loans	0.00	-0.05	-0.03	-0.01	0.00	0.01	0.05	0.13	166
Real estate loans secured by 1-4 family	-0.01	-0.09	-0.04	-0.02	0.00	0.00	0.02	0.04	166
Revolving	-0.02	-0.16	-0.11	-0.04	0.00	0.00	0.03	0.07	160
Closed-end	0.00	-0.09	-0.04	-0.01	0.00	0.00	0.02	0.04	166
Commercial real estate loans	0.01	-0.05	-0.03	-0.01	0.00	0.01	0.07	0.20	166
Construction and land development	-0.01	-0.12	-0.05	0.00	0.00	0.00	0.00	0.02	165
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
Other	-0.01	-0.12	-0.05	0.00	0.00	0.00	0.00	0.01	165
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	164
Nonfarm nonresidential	0.01	-0.07	-0.03	-0.01	0.00	0.01	0.11	0.25	166
Owner-occupied	0.00	-0.05	-0.02	0.00	0.00	0.00	0.03	0.05	166
Other	0.01	-0.03	-0.02	0.00	0.00	0.00	0.05	0.16	166
Real estate loans secured by farmland	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.07	137
Commercial and industrial loans	0.06	-0.33	-0.12	-0.01	0.02	0.13	0.38	0.55	166
Loans to individuals	0.74	0.02	0.06	0.15	0.36	0.86	2.87	5.37	128
Credit card loans	1.10	-0.27	-0.01	0.00	0.72	2.13	3.29	4.58	56
Agricultural loans	0.00	-0.12	-0.03	0.00	0.00	0.00	0.05	0.23	115
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.34	-0.18	-0.01	0.00	0.00	0.23	1.47	5.18	101

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 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	0.23	0.02	0.03	0.08	0.19	0.34	0.59	0.79	167
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.25	167
Nonaccrual loans and leases	0.32	0.02	0.07	0.14	0.25	0.46	0.79	1.14	167
90+ days past due and nonaccrual loans and leases	0.37	0.02	0.08	0.16	0.30	0.52	0.95	1.30	167
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.23	0.02	0.03	0.08	0.19	0.34	0.59	0.79	167
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.25	167
Nonaccrual assets	0.32	0.02	0.07	0.14	0.25	0.46	0.79	1.14	167
30+ days past due and nonaccrual assets	0.61	0.10	0.17	0.30	0.53	0.82	1.42	1.79	167
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.26	0.01	0.05	0.11	0.20	0.37	0.61	0.86	167
90+ past due and nonaccrual assets + other real estate owned	0.28	0.02	0.06	0.12	0.23	0.41	0.69	0.90	167
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.35	0.02	0.08	0.16	0.31	0.50	0.76	1.05	167
Allowance for loan and lease losses	46.21	5.09	11.12	20.42	38.69	65.29	106.32	146.08	166
Equity capital + allowance for loan and lease losses	3.70	0.27	0.95	1.63	3.22	5.28	7.92	13.66	166
Tier 1 capital + allowance for loan and lease losses	3.41	0.20	0.74	1.63	2.90	4.95	7.94	10.27	167
Loans and leases + other real estate owned	0.51	0.06	0.13	0.23	0.43	0.73	1.17	1.60	167

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.18	0.01	0.03	0.06	0.14	0.27	0.54	0.70	166
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.16	166
	Nonaccrual	0.32	0.02	0.05	0.12	0.25	0.43	0.86	1.31	166
Commercial and industrial	30-89 days past due	0.18	0.00	0.00	0.02	0.12	0.29	0.61	0.84	166
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.29	166
	Nonaccrual	0.37	0.00	0.00	0.05	0.22	0.67	1.31	2.08	166
Individuals	30-89 days past due	0.60	0.00	0.00	0.16	0.37	0.95	2.02	2.69	164
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.22	164
	Nonaccrual	0.15	0.00	0.00	0.00	0.05	0.25	0.69	1.19	164
Depository institution loans	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.22	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.06	13
Agricultural	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.15	0.43	115
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
	Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.18	1.00	1.38	115
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.26	0.00	0.00	0.00	0.00	0.34	1.59	3.66	101
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	101
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.73	1.47	101

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 12/31/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.41	0.02	0.05	0.13	0.30	0.58	1.20	1.53	166
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.20	0.39	166
	Nonaccrual	0.41	0.00	0.07	0.14	0.35	0.57	1.05	1.27	166
Revolving	30-89 days past due	0.30	0.00	0.00	0.01	0.19	0.57	0.97	1.27	160
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.29	160
	Nonaccrual	0.30	0.00	0.00	0.03	0.20	0.48	1.05	1.86	160
Closed-End	30-89 days past due	0.42	0.01	0.02	0.10	0.30	0.58	1.27	1.68	166
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.36	166
	Nonaccrual	0.43	0.00	0.04	0.13	0.36	0.60	1.04	1.33	166
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	166
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	166
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.12	166
Commercial real estate	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.14	0.29	0.48	166
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.08	166
	Nonaccrual	0.25	0.00	0.00	0.04	0.14	0.39	0.91	1.45	166
Construction and development	30-89 days past due	0.12	0.00	0.00	0.00	0.01	0.19	0.55	0.99	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	165
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.07	0.26	1.00	165
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.19	0.36	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.10	165
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.06	0.33	0.65	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	165
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.48	165
Multifamily	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.20	164
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.41	164
Nonfarm non-residential	30-89 days past due	0.06	0.00	0.00	0.00	0.02	0.09	0.25	0.36	166
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	166
	Nonaccrual	0.32	0.00	0.00	0.04	0.21	0.53	1.23	1.74	166
Owner occupied	30-89 days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.12	0.22	166
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	166
	Nonaccrual	0.15	0.00	0.00	0.00	0.08	0.24	0.59	0.89	166
Other	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.24	166
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	166
	Nonaccrual	0.13	0.00	0.00	0.00	0.01	0.21	0.60	1.21	166
Farmland	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.03	0.27	0.44	137
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	137
	Nonaccrual	0.52	0.00	0.00	0.00	0.01	0.58	1.99	6.63	137
Credit card	30-89 days past due	1.27	0.00	0.00	0.00	0.55	1.75	5.48	6.52	56
	90+ days past due	0.24	0.00	0.00	0.00	0.00	0.22	1.18	2.38	56
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	56

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Cost: Interest-bearing deposits	0.93	0.24	0.32	0.55	0.93	1.31	1.53	1.61	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-9.50	-100.00	-96.71	-34.76	-17.95	35.86	68.48	80.11	12
Total selected assets	-24.51	-100.00	-100.00	-73.39	-7.46	0.00	46.08	75.62	36
Deposits	89.90	8.10	17.19	44.46	89.90	135.35	162.62	171.71	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	77.73	0.00	13.89	50.02	76.97	101.82	148.24	163.26	140
Dividends declared / Net income	24.67	0.00	0.00	12.28	26.68	38.56	53.38	59.05	167
Net income - dividends / Average equity	9.38	3.90	5.16	7.34	8.77	11.26	14.86	17.75	167
Percent of Dividends Paid									
Dividends from bank subsidiaries	158.06	0.00	4.02	100.02	134.41	188.91	442.74	628.69	143
Dividends from nonbank subsidiaries	1.57	0.00	0.00	0.00	0.00	0.29	11.12	31.06	143
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Dividends from all subsidiaries	176.09	0.46	71.94	103.19	134.88	197.21	449.08	657.16	143
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	38.42	0.00	0.00	18.63	41.33	60.31	83.95	102.54	160
Interest income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.02	0.23	0.50	160
Management and service fees from bank subsidiaries	0.33	0.00	0.00	0.00	0.00	0.00	1.79	9.40	160
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	160
Operating income from bank subsidiaries	44.78	0.00	0.06	21.42	42.73	63.60	89.10	114.44	160
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	68.79	0.00	0.00	11.90	83.11	100.00	148.10	205.75	70
Interest income from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.07	70
Management and serv fees from nonbank subsidiaries	0.17	0.00	0.00	0.00	0.00	0.00	0.00	6.36	70
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.36	70
Operating income from nonbank subsidiaries	72.18	0.00	0.00	21.20	92.86	100.00	149.29	205.75	70
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	40.51	0.00	0.00	8.53	47.03	62.11	78.15	86.71	7
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.03	7
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary holding companies	40.52	0.00	0.00	8.53	47.03	62.11	78.16	86.73	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	79.03	0.00	0.00	82.25	97.69	99.87	100.00	100.00	163
Interest income from bank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.04	0.68	2.79	163
Management and service fees from bank subsidiaries	0.68	0.00	0.00	0.00	0.00	0.00	2.98	18.64	163
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	163
Operating income from bank subsidiaries	84.43	0.00	0.57	88.74	99.53	99.96	100.00	100.00	163
Dividends from nonbank subsidiaries	1.34	0.00	0.00	0.00	0.00	0.30	10.21	18.31	163
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	163
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Operating income from nonbank subsidiaries	1.46	0.00	0.00	0.00	0.00	0.54	10.23	18.31	163
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Loans and advances from subsidiaries / Short term debt	534.83	0.00	0.00	5.30	170.30	794.98	1175.33	1816.90	10
Loans and advances from subsidiaries / Total debt	31.01	0.00	0.00	0.00	19.51	59.13	101.99	170.14	100

BHCPR Reporters for Quarter Ending 12/31/2022

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2022 and Other Notes</u>
1399765	4,623,225	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,339,416	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	3,779,637	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,317,255	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	7,851,720	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	8,471,313	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	9,127,804	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,065,902	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,936,637	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,557,946	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,014,994	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	3,969,509	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	9,214,459	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
2858951	7,903,000	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,034,821	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,389,084	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	3,660,432	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	4,148,886	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,909,803	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	4,390,979	BESSEMER GROUP, INCORPORATED, THE	WOODBRIIDGE, NJ	Moved from Peer 3
3602245	5,315,226	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
3378764	4,345,662	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,354,447	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	9,220,758	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	6,109,220	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	3,562,898	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	New Y-9C/BHCPR reporter
3488850	6,011,777	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	7,362,941	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,559,737	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	6,475,058	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,671,850	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,747,541	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	5,273,419	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	4,525,958	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,950,145	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
4933272	3,117,503	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5530258	4,204,519	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
2158156	3,822,109	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,432,763	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1125030	4,257,939	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	5,877,109	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,537,830	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,475,179	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1080595	4,620,256	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,380,316	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	9,644,948	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	6,601,086	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	4,946,843	CTBC CAPITAL CORP.	LOS ANGELES, CA	

1121229	3,604,649	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	3,654,752	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2461016	4,438,333	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	4,985,252	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,329,396	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	7,703,245	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	4,083,390	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,466,917	FB CORPORATION	CREVE COEUR, MO	
1249002	3,817,266	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	
1032464	5,797,272	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	6,118,610	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1988646	3,141,626	FIRST BANCORP, INC.	LEBANON, VA	Moved from Peer 3
1204560	6,732,223	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	6,470,192	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1071306	9,805,666	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1108097	3,946,508	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	3,135,572	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
3839201	3,765,867	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1208595	5,029,519	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3393178	4,543,104	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	6,744,215	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1206313	4,560,559	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	
1048894	4,281,511	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY	
1099917	3,877,215	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	7,430,322	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,379,019	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2393274	8,422,946	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3391129	6,599,987	FORBRIGHT, INC.	CHEVY CHASE, MD	
1128358	3,166,081	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	5,455,757	FREMONT BANCORPORATION	FREMONT, CA	
1098620	6,157,225	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,685,139	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1862036	3,351,495	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2900261	7,378,262	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
4973353	5,364,309	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	4,286,734	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,154,224	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	6,980,100	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,980,481	HILLS BANCORPORATION	HILLS, IA	
3851191	3,228,280	HOME BANCORP, INC.	LAFAYETTE, LA	
3843507	9,364,760	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,923,329	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	4,448,369	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	3,647,015	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	7,872,518	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1118854	3,471,805	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	4,999,787	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	4,983,829	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	7,466,357	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	4,355,208	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,106,174	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	8,289,318	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1208906	6,432,368	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3884863	9,855,498	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	3,162,166	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	

1103766	4,142,270	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3814208	7,974,632	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	4,872,620	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2820211	6,267,337	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	4,486,257	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,204,550	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,855,501	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,577,876	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3211601	3,070,599	MVB FINANCIAL CORP.	FAIRMONT, WV	
3973888	9,573,243	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2149622	3,516,887	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	Moved from Peer 3
2398082	3,218,400	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
4436559	3,585,977	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	6,501,116	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	8,763,969	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,601,293	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	4,400,346	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	5,920,649	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	9,818,780	OFG BANCORP	SAN JUAN, PR	Moved from Peer 1
1206911	5,888,317	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	4,077,748	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	9,686,066	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,854,993	PARK NATIONAL CORPORATION	NEWARK, OH	
2390013	6,659,248	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	6,353,593	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	7,207,304	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,670,753	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	8,459,131	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	3,572,807	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	7,948,837	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,919,058	RBB BANCORP	LOS ANGELES, CA	
1130584	3,775,612	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	5,835,544	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	6,048,740	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,110,567	S&T BANCORP, INC.	INDIANA, PA	
3365858	6,619,766	SALEM FIVE BANCORP	SALEM, MA	
2429838	3,477,276	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,608,590	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,637,498	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2368106	9,779,453	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,944,061	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,723,901	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	3,694,558	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	3,450,789	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	7,558,636	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1249730	7,512,138	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	6,052,484	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	3,200,986	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1247679	3,916,692	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	3,066,490	TAMPA BAY BANKING COMPANY	TAMPA, FL	
2367921	7,670,686	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,930,986	TRICO BANCSHARES	CHICO, CA	
3233126	5,333,783	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,000,053	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,463,006	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	

1116609	7,222,016	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA
1050712	3,479,890	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
1917600	3,957,850	VERABANK, INC.	HENDERSON, TX
1115349	6,661,814	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1135048	4,911,365	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	3,613,218	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1025541	6,958,144	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
2004141	4,269,164	WILSON BANK HOLDING COMPANY	LEBANON, TN
1137770	9,566,297	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX

Note: Peer Group 2 has 167 bank holding companies.