

BHCPR PEER GROUP DATA

 Peer Group: 4
 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)				3.92	3.67
+ Non-interest income	0.55	1.48	1.38	1.19	1.47
- Overhead expense	3.64	4.32	3.62	3.56	3.50
- Provision for credit losses	-0.08	-0.43	0.35	0.12	0.12
+ Securities gains (losses)	0.00	0.02	0.05	0.03	0.00
+ Other tax equivalent adjustments				0.00	-0.07
= Pretax net operating income (tax equivalent)				1.68	1.46
Net operating income	0.05	1.22	0.40	0.86	1.15
Net income	0.05	1.22	0.40	0.86	1.15
Net income (Subchapter S adjusted)		1.20	0.66	1.30	1.48
Percent of Average Earning Assets					
Interest income (tax equivalent)				5.18	4.60
Interest expense	0.52	0.62	0.67	0.96	0.68
Net interest income (tax equivalent)				4.22	3.92
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	-0.04	0.33	0.13	0.16	0.08
Earnings coverage of net loan and lease losses (X)	53.31	-5.82	-60.41	-78.55	-8.84
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.81	1.59	1.36	1.36
Allowance for loan and lease losses / Total loans and leases	1.12	1.80	1.54	1.35	1.36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.23	1.22	1.42	1.43	1.48
30-89 days past due loans and leases / Total loans and leases	1.44	0.56	1.20	0.66	0.55
Liquidity and Funding					
Net noncore funding dependence	6.96	17.64	-2.32	5.30	5.78
Net short-term noncore funding dependence	4.99	15.83	-6.79	0.10	0.69
Net loans and leases / Total assets	78.97	74.04	68.86	67.64	67.01
Capitalization					
Tier 1 leverage ratio	9.96	13.66	11.02	11.39	11.39
Holding company equity capital / Total assets	8.71	14.04	10.60	11.29	10.97
Total equity capital (including minority interest) / Total assets	8.71	14.04	10.60	11.29	10.97
Common equity tier 1 capital / Total risk-weighted assets	8.07	14.61	10.32	11.84	12.12
Net loans and leases / Equity capital (X)	9.88	6.06	7.03	6.06	6.17
Cash dividends / Net income	0.00	18.43	38.65	32.87	20.34
Cash dividends / Net income (Subchapter S adjusted)					28.81
Growth Rates					
Assets	-0.22	-1.17	17.15	4.16	3.91
Equity capital	-15.40	7.49	2.20	10.03	5.58
Net loans and leases	5.80	1.75	7.33	5.37	3.48
Noncore funding	11.37	-15.10	-0.15	-7.00	13.43
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.51	0.72	0.65	0.00
Long-term debt / Equity capital	8.58	1.08	0.00	1.44	0.77
Equity investment in subsidiaries / Equity capital	115.47	105.59	111.04	108.03	107.45
Cash from ops + noncash items + op expense / Op expense + dividends	42.37	29.47	113.03	142.73	192.06

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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)				4.80	4.31
Less: Interest expense	0.49	0.61	0.63	0.90	0.64
Equals: Net interest income (tax equivalent)				3.92	3.67
Plus: Non-interest income	0.55	1.48	1.38	1.19	1.47
Equals: adjusted operating income (tax equivalent)				6.97	5.14
Less: Overhead expense	3.64	4.32	3.62	3.56	3.50
Less: Provision for credit losses	-0.08	-0.43	0.35	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	0.00	0.02	0.05	0.03	0.00
Plus: other tax equivalent adjustments				0.00	-0.07
Equals: Pretax net operating income (tax equivalent)				1.68	1.46
Less: Applicable income taxes (tax equivalent)				0.43	0.31
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.05	1.22	0.40	0.86	1.15
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.05	1.22	0.40	0.86	1.15
Memo: Net income (last four quarters)	0.05	1.22	0.40	0.85	1.15
Net income-BHC and noncontrolling (minority) interest	0.05	1.22	0.40	0.86	1.15
Margin Analysis					
Average earning assets / Average assets	94.46	95.78	94.59	93.69	93.78
Average interest-bearing funds / Average assets	72.39	72.01	74.38	73.85	73.85
Interest income (tax equivalent) / Average earning assets				5.18	4.60
Interest expense / Average earning assets	0.52	0.62	0.67	0.96	0.68
Net interest income (tax equivalent) / Average earning assets				4.22	3.92
Yield or Cost					
Total loans and leases (tax equivalent)				5.82	5.19
Interest-bearing bank balances	1.56	0.19	0.33	2.23	1.79
Federal funds sold and reverse repos		0.00	0.77	1.69	1.57
Trading assets					
Total earning assets	3.87	4.69	3.90	4.76	4.43
Investment securities (tax equivalent)				4.06	3.11
US Treasury and agency securities (excluding mortgage-backed securities)	3.22	0.93	1.79	2.85	2.30
Mortgage-backed securities	2.01	1.98	2.02	2.58	2.36
All other securities				4.31	5.54
Interest-bearing deposits	0.56	0.76	0.83	1.13	0.74
Time deposits of \$250K or more	1.04	1.88	1.93	2.10	1.52
Time deposits < \$250K	0.78	1.19	1.46	1.95	1.33
Other domestic deposits	0.46	0.21	0.36	0.72	0.40
Foreign deposits					
Federal funds purchased and repos	0.58	0.30	0.70	1.29	1.28
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.61	2.13
All interest-bearing funds	0.67	0.83	0.84	1.24	0.86

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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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	98.71	80.59	86.50	76.25	70.04
Percent of Average Assets					
Total overhead expense	3.64	4.32	3.62	3.56	3.50
Personnel expense	1.96	2.34	2.24	2.03	1.95
Net occupancy expense	0.56	0.44	0.53	0.43	0.42
Other operating expenses	1.13	1.54	0.84	1.11	1.13
Overhead less non-interest income	3.09	2.84	2.24	2.38	2.02
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense				77.91	67.69
Personnel expense				33.20	38.16
Net occupancy expense				5.87	8.20
Other operating expenses				38.84	21.32
Total non-interest income				43.82	28.03
Fiduciary activities income				2.11	2.72
Service charges on domestic deposit accounts				1.69	4.98
Trading revenue				0.00	0.00
Investment banking fees and commissions				0.00	1.46
Insurance activities revenue				0.00	0.40
Venture capital revenue				0.00	0.00
Net servicing fees				2.16	0.98
Net securitization income				0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets				-0.42	8.11
Other non-interest income				34.08	9.36
Overhead less non-interest income				34.09	39.67
Applicable income taxes / Pretax net operating income (tax equivalent)				12.40	14.90
Applicable income tax + TE / Pretax net operating income + TE				25.83	20.30

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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	73.87	43.51	55.36	50.97	52.44
Commercial and industrial loans	5.35	19.84	8.98	11.85	9.44
Loans to individuals	0.16	0.44	0.67	1.53	1.92
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.05	0.03
Agricultural loans	0.00	3.10	4.08	3.24	3.24
Other loans and leases	0.13	0.13	0.02	0.04	0.85
Net loans and leases	78.97	74.04	68.86	67.64	67.01
Debt securities over 1 year	9.03	11.40	10.45	17.55	17.97
Mutual funds and equity securities	0.14	1.15	0.11	0.07	0.07
Subtotal	88.15	86.58	79.41	85.25	85.05
Interest-bearing bank balances	3.61	6.69	12.31	4.97	3.51
Federal funds sold and reverse repos	0.00	0.02	0.04	0.40	1.08
Debt securities 1 year or less	3.01	1.79	3.12	2.66	3.01
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	94.76	95.09	94.89	93.30	92.66
Non-interest cash and due from depository institutions	0.78	0.93	1.03	1.39	1.73
Other real estate owned	0.03	0.02	0.09	0.14	0.22
All other assets	4.46	3.98	4.08	5.31	5.62
Memoranda					
Short-term investments	6.62	8.51	15.48	8.03	7.60
US Treasury securities	0.33	0.57	0.00	0.02	0.47
US agency securities (excluding mortgage-backed securities)	1.36	6.68	4.08	4.15	4.76
Municipal securities	2.32	1.41	2.03	6.05	6.65
Mortgage-backed securities	6.27	4.11	6.45	9.28	8.59
Asset-backed securities	1.55	0.23	0.68	0.62	0.42
Other debt securities	0.21	0.20	0.33	0.10	0.11
Loans held-for-sale	0.34	0.36	2.11	0.48	0.22
Loans held for investment	79.52	75.08	67.82	68.07	67.69
Real estate loans secured by 1-4 family	19.41	11.92	17.19	15.87	16.95
Revolving	0.74	0.93	1.42	2.53	2.87
Closed-end, secured by first liens	18.45	10.69	15.26	12.75	13.35
Closed-end, secured by junior liens	0.23	0.30	0.51	0.59	0.73
Commercial real estate loans	54.42	27.56	32.83	30.20	30.21
Construction and land development	2.53	1.26	1.40	3.86	4.59
Multifamily	12.52	5.51	6.76	3.94	4.00
Nonfarm nonresidential	39.36	20.78	24.68	22.40	21.62
Real estate loans secured by farmland	0.03	4.03	5.34	4.90	5.28

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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	92.38	60.51	78.31	74.11	76.75
Real estate loans secured by 1-4 family	24.44	16.52	23.92	23.45	25.03
Revolving	0.96	1.42	2.07	3.80	4.20
Closed-end	23.48	15.10	21.85	19.64	20.83
Commercial real estate loans	67.90	37.40	46.05	43.58	44.00
Construction and land development	3.26	1.83	1.90	5.47	6.43
1-4 family	0.31	0.34	0.35	1.67	1.82
Other	2.94	1.49	1.55	3.80	4.61
Multifamily	15.48	7.40	9.63	5.52	5.73
Nonfarm nonresidential	49.17	28.17	34.53	32.58	31.84
Owner-occupied	20.06	10.89	12.48	13.82	14.12
Other	29.11	17.28	22.04	18.76	17.72
Real estate loans secured by farmland	0.04	6.59	8.33	7.09	7.72
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.07	0.05
Commercial and industrial loans	6.82	24.01	13.02	17.31	14.04
Loans to individuals	0.19	0.70	1.03	2.43	2.96
Credit card loans	0.00	0.00	0.00	0.00	0.03
Agricultural loans	0.00	4.99	6.38	4.66	4.89
Other loans and leases	0.17	0.18	0.03	0.06	1.32
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	679.41	378.39	491.75	423.00	434.49
Real estate loans secured by 1-4 family	178.54	103.81	149.67	133.03	141.93
Revolving	6.82	7.46	11.08	20.70	23.44
Closed-end	171.73	96.35	138.59	112.32	118.50
Commercial real estate loans	500.56	244.52	300.96	253.12	251.56
Construction and land development	23.31	10.47	11.04	31.44	37.02
1-4 family	2.21	1.81	1.83	9.61	10.51
Other	21.10	8.66	9.22	21.83	26.51
Multifamily	115.20	49.55	64.89	32.21	33.24
Nonfarm nonresidential	362.05	184.51	225.03	189.47	181.30
Owner-occupied	148.49	70.52	80.16	79.63	80.11
Other	213.56	113.98	144.87	109.84	101.19
Real estate loans secured by farmland	0.30	30.06	41.12	36.85	41.00
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.50	0.30
Commercial and industrial loans	49.20	98.71	75.96	101.04	78.74
Loans to individuals	1.44	3.43	5.56	12.55	15.84
Credit card loans	0.00	0.00	0.00	0.00	0.17
Agricultural loans	0.00	22.51	31.46	23.92	24.98
Other loans and leases	1.22	1.18	0.18	0.32	6.98
Supplemental					
Non-owner occupied CRE loans / Gross loans	48.27	26.73	33.93	30.19	29.99
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	355.28	175.59	223.39	176.01	172.07
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	503.77	246.12	303.54	255.64	252.18

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Liquidity and Funding

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	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Short-term investments	6.62	8.51	15.48	8.03	7.60
Liquid assets	12.34	19.00	23.79	19.21	19.47
Investment securities	12.18	14.34	13.68	20.29	21.06
Net loans and leases	78.97	74.04	68.86	67.64	67.01
Net loans, leases and standby letters of credit	79.01	74.14	69.00	68.14	67.50
Core deposits	75.35	58.16	72.34	73.87	74.65
Noncore funding	12.75	24.68	14.41	12.65	12.59
Time deposits of \$250K or more	3.59	3.16	5.46	5.61	4.59
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.65	0.83	1.15	1.39	1.56
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.15
Net federal funds purchased (sold)	1.65	0.81	1.11	0.99	0.48
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.06	17.53	1.59	1.26	1.86
Earning assets that reprice within 1 year	32.03	27.92	41.75	35.56	33.33
Interest-bearing liabilities that reprice within 1 year	39.45	20.60	39.97	27.11	24.27
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.07	0.14
Net assets that reprice within 1 year	-7.42	7.32	1.77	8.38	8.92
Other Liquidity and Funding Ratios					
Net noncore funding dependence	6.96	17.64	-2.32	5.30	5.78
Net short-term noncore funding dependence	4.99	15.83	-6.79	0.10	0.69
Short-term investment / Short-term noncore funding	63.53	121.10	197.05	158.98	204.35
Liquid assets - short-term noncore funding / Nonliquid assets	1.55	1.25	18.98	14.32	14.90
Net loans and leases / Total deposits	92.65	6,370.9 6	83.97	82.44	81.58
Net loans and leases / Core deposits	104.89	6,377.5 7	95.99	92.34	89.91
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.17	0.13	0.32	0.14	-0.05
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.81	-1.28	1.57	3.61	-1.92
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15		-0.08	-0.03
Percent of Investment Securities					
Held-to-maturity securities	2.15	1.77	2.98	1.61	1.07
Available-for-sale securities	96.99	72.67	96.26	98.05	98.62
US Treasury securities	1.99	2.07	0.00	0.07	2.25
US agency securities (excluding mortgage-backed securities)	9.86	25.90	36.49	25.66	28.67
Municipal securities	20.28	10.86	13.71	23.73	24.36
Mortgage-backed securities	54.97	32.34	42.45	45.48	40.67
Asset-backed securities	9.40	1.57	4.44	3.94	2.74
Other debt securities	2.64	1.69	2.15	0.76	0.96
Mutual funds and equity securities	0.86	25.56	0.76	0.36	0.35
Debt securities 1 year or less	23.11	12.49	21.83	16.44	16.01
Debt securities 1 to 5 years	37.14	39.34	45.97	28.66	36.37
Debt securities over 5 years	38.90	22.61	31.44	54.48	47.24
Pledged securities	25.97	24.80	42.86	52.42	54.45
Structured notes, fair value	0.00	1.17	0.00	0.03	2.80
Percent Change from Prior Like Quarter					
Short-term investments	-38.78	-25.59	96.00	3.09	39.53
Investment securities	-7.05	31.37	19.34	2.50	4.41
Core deposits	-0.35	-17.15	23.93	4.18	3.67
Noncore funding	11.37	-15.10	-0.15	-7.00	13.43

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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)	5.65	8.29	8.72	13.87	13.26
Standby letters of credit	0.03	0.11	0.14	0.50	0.49
Commercial and similar letters of credit	0.00	0.00	0.00	0.22	0.30
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.04	1.48
Interest rate contracts	0.00	0.00	0.00	0.04	1.48
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.29
Written options contracts (interest rate)	0.00	0.00	0.00	0.04	0.38
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.21
Interest rate swaps	0.00	0.00	0.00	0.00	0.60
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)	7.61	12.85	12.67	21.03	20.08

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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				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Futures and forwards				0.00	28.01
Written options				100.00	39.38
Exchange-traded				0.00	0.00
Over-the-counter				100.00	39.38
Purchased options				0.00	3.70
Exchange-traded				0.00	0.00
Over-the-counter				0.00	3.70
Swaps				0.00	28.91
Held for trading				0.00	14.29
Interest rate contracts				0.00	14.29
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Non-traded				100.00	85.71
Interest rate contracts				100.00	85.71
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)				0.00	54.50
One year or less				0.00	34.79
Over 1 year to 5 years				0.00	3.81
Over 5 years				0.00	15.90
Gross negative fair value (absolute value)				0.00	0.55
Gross positive fair value				0.00	0.96
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.01	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.03	0.02	0.13	0.01	0.01

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 12/31/2022

Allowance and Net Loan and Lease Losses

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	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	-0.08	-0.43	0.35	0.12	0.12
Provision for loan and lease losses / Average loans and leases	-0.11	-0.50	0.47	0.19	0.21
Provision for loan and lease losses / Net loan and lease losses	773.25	118.95	-485.00	219.04	670.99
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.81	1.59	1.36	1.36
Allowance for loan and lease losses / Total loans and leases	1.12	1.80	1.54	1.35	1.36
Allowance for loan and lease losses / Net loans and leases losses (X)		17.92	3.49	24.54	34.74
Allowance for loan and lease losses / Nonaccrual assets	436.56	396.40	297.46	317.08	160.10
ALLL / 90+ days past due + nonaccrual loans and leases	422.92	389.71	292.95	302.61	148.12
Gross loan and lease losses / Average loans and leases	0.04	0.54	0.22	0.20	0.19
Recoveries / Average loans and leases	0.08	0.21	0.09	0.05	0.11
Net losses / Average loans and leases	-0.04	0.33	0.13	0.16	0.08
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	295.92	67.41	81.91	39.48	93.01
Earnings coverage of net loan and lease losses (X)	53.31	-5.82	-60.41	-78.55	-8.84
Net Loan and Lease Losses By Type					
Real estate loans	-0.06	-0.03	0.14	0.09	0.05
Real estate loans secured by 1-4 family	-0.07	-0.08	-0.14	-0.01	0.08
Revolving	0.00	0.00	-0.04	0.02	0.17
Closed-end	-0.07	-0.08	-0.14	-0.02	0.09
Commercial real estate loans	-0.06	-0.01	0.01	0.14	0.04
Construction and land development	0.00	0.00	0.05	0.00	1.50
1-4 family	0.00	0.00	0.00	0.02	0.00
Other	0.00	0.00	0.05	-0.01	1.50
Multifamily	0.00	0.00	0.00	-0.36	-0.27
Nonfarm nonresidential	-0.08	-0.01	0.01	0.18	0.00
Owner-occupied	0.00	0.00	0.01	-0.01	0.00
Other	-0.08	-0.01	0.00	0.19	0.01
Real estate loans secured by farmland	0.00	0.01	0.59	-0.01	0.00
Commercial and industrial loans	-0.09	0.14	-0.25	0.41	0.26
Loans to individuals	13.14	4.49	1.04	1.01	0.73
Credit card loans					1.50
Agricultural loans		1.31	1.42	0.08	-0.16
Loans to foreign governments and institutions					
Other loans and leases	0.00	0.00	0.00	1.03	0.26

BHCPR PEER GROUP DATA

 Peer Group: 4
 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	1.44	0.56	1.20	0.66	0.55
90+ days past due loans and leases	0.00	0.25	0.14	0.07	0.09
Nonaccrual loans and leases	1.19	1.18	1.30	1.23	1.19
90+ days past due and nonaccrual loans and leases	1.20	1.43	1.45	1.30	1.28
30-89 days past due restructured	0.00	0.00	0.00	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.10	0.18	0.31	0.25	0.29
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	1.44	0.56	1.20	0.66	0.55
90+ days past due assets	0.00	0.25	0.14	0.07	0.09
Nonaccrual assets	1.19	1.18	1.30	1.25	1.21
30+ days past due and nonaccrual assets	2.64	1.99	2.65	1.98	1.85
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.98	1.04	0.96	0.91	0.86
90+ past due and nonaccrual assets + other real estate owned	1.01	1.07	1.05	1.05	1.08
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	1.43	1.17	1.55	1.28	1.40
Allowance for loan and lease losses	193.11	114.77	158.85	142.20	154.94
Equity capital + allowance for loan and lease losses	19.63	9.96	15.62	10.40	12.06
Tier 1 capital + allowance for loan and lease losses	13.13	8.77	13.90	10.38	11.42
Loans and leases + other real estate owned	1.74	1.63	2.32	1.85	2.08

BHCPR PEER GROUP DATA

Peer Group: 4
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	1.41	0.61	1.28	0.68	0.54
	90+ days past due	0.00	0.33	0.15	0.06	0.06
	Nonaccrual	1.23	1.22	1.35	1.27	1.37
Commercial and industrial	30-89 days past due	2.72	0.12	0.44	0.39	0.51
	90+ days past due	0.00	0.36	0.00	0.00	0.02
	Nonaccrual	0.61	0.56	0.70	0.87	1.11
Individuals	30-89 days past due	3.60	1.14	1.35	1.01	1.14
	90+ days past due	0.00	0.93	0.00	0.30	0.65
	Nonaccrual	0.00	0.05	0.00	0.18	0.25
Depository institution loans	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00
Agricultural	30-89 days past due		0.00	0.00	0.23	0.55
	90+ days past due		0.00	0.00	0.38	0.06
	Nonaccrual		1.16	2.58	0.83	0.42
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	6.00
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.00	0.00	0.00	0.00	0.05

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 4
Date: 12/31/2022

		12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Memoranda						
1-4 Family	30-89 days past due	0.44	0.71	0.62	0.77	0.96
	90+ days past due	0.01	0.13	0.00	0.05	0.08
	Nonaccrual	2.26	1.67	1.56	1.12	1.08
Revolving	30-89 days past due	2.62	0.20	0.34	0.82	0.82
	90+ days past due	0.00	0.00	0.00	0.02	0.05
	Nonaccrual	0.71	0.27	0.85	0.15	0.26
Closed-End	30-89 days past due	0.35	0.71	0.62	0.81	1.03
	90+ days past due	0.01	0.16	0.00	0.06	0.09
	Nonaccrual	2.25	1.66	1.54	1.27	1.20
Junior Lien	30-89 days past due	0.00	0.02	0.02	0.03	0.08
	90+ days past due	0.01	0.00	0.00	0.00	0.02
	Nonaccrual	0.08	0.07	0.09	0.06	0.07
Commercial real estate	30-89 days past due	1.65	0.49	1.47	0.65	0.19
	90+ days past due	0.00	0.39	0.20	0.03	0.00
	Nonaccrual	0.92	0.27	0.51	0.95	1.33
Construction and development	30-89 days past due	0.00	0.16	0.00	2.72	0.26
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.00	0.00	0.00	1.21	1.34
1-4 family	30-89 days past due	0.00	0.00	0.00	0.03	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.00	0.00	0.00	0.79	0.21
Other	30-89 days past due	0.00	0.16	0.00	2.69	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.43	1.12
Multifamily	30-89 days past due	0.97	0.51	3.45	0.68	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.17	0.00	0.20	0.62
Nonfarm non-residential	30-89 days past due	1.95	0.45	0.71	0.66	0.19
	90+ days past due	0.00	0.54	0.27	0.05	0.00
	Nonaccrual	1.29	0.31	0.70	1.09	1.39
Owner occupied	30-89 days past due	1.23	0.11	0.08	0.21	0.15
	90+ days past due	0.00	0.00	0.14	0.03	0.00
	Nonaccrual	0.12	0.26	0.52	0.75	0.47
Other	30-89 days past due	0.72	0.34	0.64	0.45	0.03
	90+ days past due	0.00	0.54	0.14	0.02	0.00
	Nonaccrual	1.17	0.05	0.18	0.34	0.92
Farmland	30-89 days past due	0.00	0.22	0.00	0.22	1.01
	90+ days past due	0.00	0.00	0.00	0.41	0.07
	Nonaccrual	0.00	2.13	2.11	2.12	1.08
Credit card	30-89 days past due					1.67
	90+ days past due					0.52
	Nonaccrual					0.00

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

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2022

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	8.07			14.61			10.32			11.84		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.59			17.68			15.45			15.14		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	14.50			18.89			16.69			16.13		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	9.96			13.66			11.02			11.39		
Supplementary leverage ratio, advanced approaches HCs												

BHCPR PEER GROUP DATA

Peer Group: 4
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	0.09	0.00	0.02	0.04
Insurance underwriting assets (P/C) / Total insurance underwriting assets		100.00		100.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets		0.00		0.00	50.00
Separate account assets (L/H) / Total life assets					0.00
Insurance activities revenue / Adjusted operating income				0.00	0.40
Premium income / Insurance activities revenue					0.22
Credit related premium income / Total premium income					77.78
Other premium income / Total premium income					22.22
Insurance underwriting net income / Consolidated net income	0.00	4.51	0.00	0.32	0.66
Insurance net income (P/C) / Equity (P/C)		165.50		18.07	48.30
Insurance net income (L/H) / Equity (L/H)					1.07
Insurance benefits, losses, expenses / Insurance premiums					125.00
Reinsurance recovery (P/C) / Total assets (P/C)		0.00		0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)					0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.71	2.09	2.16	9.15	10.78
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: 4
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
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases				-100.00	-15.64
Total selected assets	-100.00	0.06	0.00	-57.75	-9.67
Deposits					

BHCPR PEER GROUP DATA

 Peer Group: 4
 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	-0.60	6.61	1.26	7.21	10.24
Bank net income / Average equity investment in banks	1.89	8.85	3.39	7.51	10.28
Nonbank net income / Average equity investment in nonbanks	-0.50	2.17	-2.53	9.03	11.65
Subsidiary HCs net income / Average equity investment in sub HCs					
Bank net income / Parent net income	120.91	98.83	109.63	103.89	105.39
Nonbank net income / Parent net income		9.81	0.00	4.97	6.10
Subsidiary holding companies' net income / Parent net income					
Leverage					
Total liabilities / Equity capital	25.54	10.29	16.48	12.99	11.97
Total debt / Equity capital	8.58	1.60	0.72	2.09	0.77
Total debt + notes payable to subs that issued TPS / Equity capital	23.42	9.26	12.97	11.69	10.32
Total debt + Loans guaranteed for affiliate / Equity capital	8.58	1.60	0.72	2.09	0.77
Total debt / Equity capital - excess over fair value	8.58	1.60	0.72	2.10	0.78
Long-term debt / Equity capital	8.58	1.08	0.00	1.44	0.77
Short-term debt / Equity capital	0.00	0.51	0.72	0.65	0.00
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.23	0.23
Long-term debt / Consolidated long-term debt	57.83	5.23	0.00	6.00	2.46
Double Leverage					
Equity investment in subs / Equity capital	115.47	105.59	111.04	108.03	107.45
Total investment in subs / Equity capital	115.47	105.59	111.04	108.05	107.47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	-1.30	-0.28	0.11	0.20	0.80
Equity investment in subs - equity cap / Net income-div (X)		0.47	6.46	1.46	1.84
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	21.05	59.36	58.00	168.90	131.65
Cash from ops + noncash items + op expense / Op expense + dividend	42.37	29.47	113.03	142.73	192.06
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	266.05	110.07	258.48	122.08	114.07
Pretax operating income + interest expense / Interest expense	-2,852.23	2,409.72	8,676.81	2,502.96	3,303.43
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-118.98	894.56	860.41	999.70	1,746.43
Dividends + interest from subsidiaries / Interest expense + dividends	46.00	127.58	119.91	189.85	197.14
Fees + other income from subsidiaries / Salary + other expenses	9.31	26.87	37.89	396.68	17.76
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets that reprice within 1 year / Total assets	-6.57	-3.74	-6.22	-3.17	-4.02
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due		0.00	0.00	0.00	0.00
Nonaccrual		0.00	0.00	0.00	0.00
Total		0.00	0.00	0.00	0.00
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	0.17	2.45	0.11	0.10	0.25
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2022

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		93.14	91.82	63.38	71.91
Dividends declared / Net income	0.00	18.35	38.65	32.87	20.34
Net income - dividends / Average equity	-0.60	5.46	0.02	4.48	7.97
Percent of Dividends Paid					
Dividends from bank subsidiaries		60.89	121.41	183.09	172.30
Dividends from nonbank subsidiaries		51.66	0.00	26.49	26.02
Dividends from subsidiary holding companies		0.00	0.00	0.00	0.00
Dividends from all subsidiaries		112.56	121.41	209.58	198.32
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	0.00	11.77	42.79	52.09	31.81
Interest income from bank subsidiaries	0.00	0.00	0.01	0.06	0.11
Management and service fees from bank subsidiaries	0.00	3.19	9.15	1.43	6.73
Other income from bank subsidiaries	0.00	0.00	0.00	0.43	0.15
Operating income from bank subsidiaries	0.00	14.96	51.95	54.01	38.79
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries		132.64		452.90	5,044.22
Interest income from nonbank subsidiaries		0.00		0.00	0.00
Management and serv fees from nonbank subsidiaries		0.00		0.00	0.00
Other income from nonbank subsidiaries		0.00		0.00	0.00
Operating income from nonbank subsidiaries		132.64		452.90	5,044.22
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies					
Interest income from subsidiary holding companies					
Management and service fees from subsidiary holding companies					
Other income from subsidiary holding companies					
Operating income from subsidiary holding companies					
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	0.00	19.62	41.03	69.42	65.04
Interest income from bank subsidiaries	0.43	1.27	0.29	0.47	0.60
Management and service fees from bank subsidiaries	0.00	5.32	8.78	1.96	8.11
Other income from bank subsidiaries	0.00	0.00	0.00	0.86	0.61
Operating income from bank subsidiaries	0.43	26.20	50.11	72.70	74.37
Dividends from nonbank subsidiaries	0.00	25.00	0.00	16.39	16.08
Interest income from nonbank subsidiaries	2.88	4.75	1.82	9.62	8.71
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	46.69	18.99	47.89	0.00	0.00
Operating income from nonbank subsidiaries	49.57	48.73	49.71	26.01	24.79
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt		372.89	372.89	130.79	
Loans and advances from subsidiaries / Total debt	268.06	454.51	372.89	99.47	120.50

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 4
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									2
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	0.55	0.38	0.40	0.46	0.55	0.65	0.70	0.72	2
- Overhead expense	3.64	3.32	3.36	3.46	3.64	3.83	3.93	3.97	2
- Provision for credit losses	-0.08	-0.11	-0.11	-0.10	-0.08	-0.07	-0.06	-0.05	2
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	0.05	-0.34	-0.30	-0.17	0.05	0.27	0.40	0.44	2
Net income	0.05	-0.34	-0.30	-0.17	0.05	0.27	0.40	0.44	2
Net income (Subchapter S adjusted)									
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	0.52	0.50	0.50	0.51	0.52	0.52	0.53	0.53	2
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	-0.04	-0.07	-0.07	-0.06	-0.04	-0.02	-0.01	-0.01	2
Earnings coverage of net loan and lease losses (X)	53.31	-3.22	3.07	21.91	53.31	84.71	103.55	109.83	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	0.90	0.93	1.00	1.12	1.25	1.32	1.34	2
Allowance for loan and lease losses / Total loans and leases	1.12	0.90	0.93	1.00	1.12	1.24	1.31	1.33	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.23	0.33	0.43	0.73	1.23	1.73	2.03	2.13	2
30-89 days past due loans and leases / Total loans and leases	1.44	0.21	0.35	0.76	1.44	2.12	2.53	2.67	2
Liquidity and Funding									
Net noncore funding dependence	6.96	5.07	5.28	5.91	6.96	8.01	8.64	8.85	2
Net short-term noncore funding dependence	4.99	2.45	2.73	3.58	4.99	6.41	7.26	7.54	2
Net loans and leases / Total assets	78.97	76.56	76.83	77.63	78.97	80.32	81.12	81.39	2
Capitalization									
Tier 1 leverage ratio	9.96	9.75	9.78	9.85	9.96	10.07	10.14	10.17	2
Holding company equity capital / Total assets	8.71	6.57	6.81	7.52	8.71	9.90	10.61	10.85	2
Total equity capital (including minority interest) / Total assets	8.71	6.57	6.81	7.52	8.71	9.90	10.61	10.85	2
Common equity tier 1 capital / Total risk-weighted assets	8.07	5.97	6.21	6.90	8.07	9.23	9.93	10.16	2
Net loans and leases / Equity capital (X)	9.88	7.18	7.48	8.38	9.88	11.39	12.29	12.59	2
Cash dividends / Net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	-0.22	-1.34	-1.21	-0.84	-0.22	0.40	0.77	0.90	2
Equity capital	-15.40	-21.14	-20.51	-18.59	-15.40	-12.21	-10.29	-9.66	2
Net loans and leases	5.80	5.39	5.43	5.57	5.80	6.02	6.16	6.20	2
Noncore funding	11.37	3.80	4.64	7.16	11.37	15.57	18.09	18.93	2
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Long-term debt / Equity capital	8.58	5.84	6.15	7.06	8.58	10.09	11.00	11.31	2
Equity investment in subsidiaries / Equity capital	115.47	96.34	98.46	104.84	115.47	126.10	132.47	134.60	2
Cash from ops + noncash items + op expense / Op expense + dividends	42.37	26.01	27.83	33.28	42.37	51.46	56.92	58.74	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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)									
Less: Interest expense	0.49	0.45	0.45	0.47	0.49	0.51	0.52	0.53	2
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	0.55	0.38	0.40	0.46	0.55	0.65	0.70	0.72	2
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	3.64	3.32	3.36	3.46	3.64	3.83	3.93	3.97	2
Less: Provision for credit losses	-0.08	-0.11	-0.11	-0.10	-0.08	-0.07	-0.06	-0.05	2
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	2
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net operating income	0.05	-0.34	-0.30	-0.17	0.05	0.27	0.40	0.44	2
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net income	0.05	-0.34	-0.30	-0.17	0.05	0.27	0.40	0.44	2
Memo: Net income (last four quarters)	0.05	-0.34	-0.30	-0.17	0.05	0.27	0.40	0.44	2
Net income-BHC and noncontrolling (minority) interest	0.05	-0.34	-0.30	-0.17	0.05	0.27	0.40	0.44	2
Margin Analysis									
Average earning assets / Average assets	94.46	89.48	90.04	91.70	94.46	97.23	98.89	99.45	2
Average interest-bearing funds / Average assets	72.39	70.48	70.69	71.33	72.39	73.45	74.08	74.29	2
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.52	0.50	0.50	0.51	0.52	0.52	0.53	0.53	2
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	1.56	1.47	1.48	1.51	1.56	1.62	1.65	1.66	2
Federal funds sold and reverse repos									
Trading assets									
Total earning assets	3.87	3.75	3.76	3.80	3.87	3.94	3.98	3.99	2
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	3.22	2.07	2.20	2.58	3.22	3.86	4.24	4.37	2
Mortgage-backed securities	2.01	1.39	1.46	1.67	2.01	2.35	2.56	2.63	2
All other securities									
Interest-bearing deposits	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2
Time deposits of \$250K or more	1.04	0.92	0.94	0.98	1.04	1.11	1.14	1.16	2
Time deposits < \$250K	0.78	0.67	0.68	0.72	0.78	0.84	0.88	0.89	2
Other domestic deposits	0.46	0.42	0.43	0.44	0.46	0.48	0.49	0.49	2
Foreign deposits									
Federal funds purchased and repos	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
All interest-bearing funds	0.67	0.64	0.64	0.65	0.67	0.69	0.71	0.71	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 4
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	73.87	69.22	69.74	71.29	73.87	76.45	78.00	78.51	2
Commercial and industrial loans	5.35	2.65	2.95	3.85	5.35	6.85	7.75	8.05	2
Loans to individuals	0.16	0.03	0.04	0.08	0.16	0.23	0.27	0.29	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	0.13	0.01	0.03	0.07	0.13	0.20	0.24	0.25	2
Net loans and leases	78.97	76.56	76.83	77.63	78.97	80.32	81.12	81.39	2
Debt securities over 1 year	9.03	6.64	6.91	7.71	9.03	10.36	11.16	11.42	2
Mutual funds and equity securities	0.14	0.01	0.03	0.07	0.14	0.21	0.25	0.27	2
Subtotal	88.15	88.05	88.06	88.09	88.15	88.20	88.24	88.25	2
Interest-bearing bank balances	3.61	1.67	1.89	2.53	3.61	4.68	5.33	5.54	2
Federal funds sold and reverse repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Debt securities 1 year or less	3.01	1.62	1.77	2.24	3.01	3.78	4.25	4.40	2
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total earning assets	94.76	94.32	94.37	94.52	94.76	95.01	95.16	95.21	2
Non-interest cash and due from depository institutions	0.78	0.44	0.48	0.59	0.78	0.97	1.08	1.12	2
Other real estate owned	0.03	0.01	0.01	0.02	0.03	0.04	0.05	0.05	2
All other assets	4.46	4.35	4.36	4.40	4.46	4.51	4.55	4.56	2
Memoranda									
Short-term investments	6.62	6.07	6.13	6.31	6.62	6.92	7.10	7.16	2
US Treasury securities	0.33	0.03	0.07	0.16	0.33	0.49	0.59	0.63	2
US agency securities (excluding mortgage-backed securities)	1.36	0.58	0.67	0.93	1.36	1.78	2.04	2.13	2
Municipal securities	2.32	1.90	1.95	2.09	2.32	2.56	2.70	2.74	2
Mortgage-backed securities	6.27	5.19	5.31	5.67	6.27	6.87	7.23	7.35	2
Asset-backed securities	1.55	0.16	0.31	0.78	1.55	2.33	2.79	2.95	2
Other debt securities	0.21	0.02	0.04	0.10	0.21	0.31	0.37	0.39	2
Loans held-for-sale	0.34	0.03	0.07	0.17	0.34	0.50	0.60	0.64	2
Loans held for investment	79.52	76.95	77.24	78.10	79.52	80.95	81.81	82.09	2
Real estate loans secured by 1-4 family	19.41	17.05	17.31	18.10	19.41	20.73	21.52	21.78	2
Revolving	0.74	0.07	0.15	0.37	0.74	1.11	1.33	1.41	2
Closed-end, secured by first liens	18.45	16.89	17.06	17.58	18.45	19.31	19.83	20.00	2
Closed-end, secured by junior liens	0.23	0.08	0.10	0.15	0.23	0.30	0.35	0.37	2
Commercial real estate loans	54.42	47.38	48.16	50.51	54.42	58.33	60.68	61.46	2
Construction and land development	2.53	0.76	0.96	1.55	2.53	3.52	4.11	4.31	2
Multifamily	12.52	7.57	8.12	9.77	12.52	15.27	16.93	17.48	2
Nonfarm nonresidential	39.36	35.49	35.92	37.21	39.36	41.51	42.80	43.23	2
Real estate loans secured by farmland	0.03	0.00	0.01	0.02	0.03	0.05	0.06	0.06	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	92.38	89.19	89.55	90.61	92.38	94.16	95.22	95.58	2
Real estate loans secured by 1-4 family	24.44	20.78	21.18	22.40	24.44	26.47	27.69	28.09	2
Revolving	0.96	0.10	0.19	0.48	0.96	1.44	1.73	1.82	2
Closed-end	23.48	20.68	20.99	21.92	23.48	25.03	25.96	26.27	2
Commercial real estate loans	67.90	61.02	61.78	64.08	67.90	71.73	74.03	74.79	2
Construction and land development	3.26	0.94	1.20	1.97	3.26	4.54	5.32	5.57	2
1-4 family	0.31	0.03	0.06	0.16	0.31	0.47	0.56	0.59	2
Other	2.94	0.91	1.13	1.81	2.94	4.08	4.76	4.98	2
Multifamily	15.48	9.72	10.36	12.28	15.48	18.68	20.60	21.24	2
Nonfarm nonresidential	49.17	45.72	46.11	47.25	49.17	51.08	52.23	52.61	2
Owner-occupied	20.06	15.54	16.04	17.55	20.06	22.56	24.07	24.57	2
Other	29.11	28.04	28.16	28.52	29.11	29.71	30.06	30.18	2
Real estate loans secured by farmland	0.04	0.00	0.01	0.02	0.04	0.06	0.08	0.08	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	6.82	3.25	3.65	4.84	6.82	8.81	10.00	10.40	2
Loans to individuals	0.19	0.03	0.05	0.10	0.19	0.28	0.33	0.35	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	0.17	0.02	0.03	0.09	0.17	0.26	0.31	0.33	2
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	679.41	636.57	641.33	655.61	679.41	703.21	717.49	722.25	2
Real estate loans secured by 1-4 family	178.54	156.80	159.22	166.47	178.54	190.62	197.87	200.29	2
Revolving	6.82	0.68	1.36	3.41	6.82	10.23	12.27	12.95	2
Closed-end	171.73	156.12	157.86	163.06	171.73	180.40	185.60	187.33	2
Commercial real estate loans	500.56	435.71	442.92	464.53	500.56	536.59	558.21	565.41	2
Construction and land development	23.31	6.98	8.79	14.24	23.31	32.39	37.83	39.65	2
1-4 family	2.21	0.22	0.44	1.11	2.21	3.32	3.98	4.20	2
Other	21.10	6.76	8.35	13.13	21.10	29.07	33.85	35.45	2
Multifamily	115.20	69.65	74.71	89.89	115.20	140.51	155.70	160.76	2
Nonfarm nonresidential	362.05	326.42	330.38	342.25	362.05	381.84	393.72	397.68	2
Owner-occupied	148.49	111.11	115.26	127.72	148.49	169.25	181.71	185.87	2
Other	213.56	211.81	212.01	212.59	213.56	214.53	215.11	215.31	2
Real estate loans secured by farmland	0.30	0.03	0.06	0.15	0.30	0.45	0.54	0.57	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	49.20	24.38	27.14	35.41	49.20	62.99	71.26	74.02	2
Loans to individuals	1.44	0.24	0.38	0.77	1.44	2.10	2.50	2.63	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	1.22	0.12	0.24	0.61	1.22	1.83	2.20	2.32	2
Supplemental									
Non-owner occupied CRE loans / Gross loans	48.27	45.52	45.82	46.74	48.27	49.80	50.72	51.03	2
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	355.28	324.92	328.30	338.42	355.28	372.15	382.26	385.64	2
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	503.77	436.03	443.56	466.14	503.77	541.40	563.98	571.50	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	6.62	6.07	6.13	6.31	6.62	6.92	7.10	7.16	2
Liquid assets	12.34	11.79	11.85	12.04	12.34	12.65	12.84	12.90	2
Investment securities	12.18	8.28	8.71	10.01	12.18	14.35	15.66	16.09	2
Net loans and leases	78.97	76.56	76.83	77.63	78.97	80.32	81.12	81.39	2
Net loans, leases and standby letters of credit	79.01	76.62	76.89	77.68	79.01	80.33	81.13	81.39	2
Core deposits	75.35	74.31	74.42	74.77	75.35	75.93	76.27	76.39	2
Noncore funding	12.75	10.55	10.79	11.53	12.75	13.97	14.71	14.95	2
Time deposits of \$250K or more	3.59	3.48	3.49	3.53	3.59	3.65	3.68	3.70	2
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Federal funds purchased and repos	1.65	0.16	0.33	0.82	1.65	2.47	2.96	3.13	2
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net federal funds purchased (sold)	1.65	0.16	0.33	0.82	1.65	2.47	2.96	3.13	2
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other borrowings w/remaining maturity of 1 year or less	1.06	0.11	0.21	0.53	1.06	1.58	1.90	2.01	2
Earning assets that reprice within 1 year	32.03	22.94	23.95	26.98	32.03	37.09	40.12	41.13	2
Interest-bearing liabilities that reprice within 1 year	39.45	18.62	20.94	27.88	39.45	51.02	57.97	60.28	2
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net assets that reprice within 1 year	-7.42	-19.15	-17.85	-13.94	-7.42	-0.90	3.02	4.32	2
Other Liquidity and Funding Ratios									
Net noncore funding dependence	6.96	5.07	5.28	5.91	6.96	8.01	8.64	8.85	2
Net short-term noncore funding dependence	4.99	2.45	2.73	3.58	4.99	6.41	7.26	7.54	2
Short-term investment / Short-term noncore funding	63.53	52.42	53.65	57.36	63.53	69.71	73.41	74.65	2
Liquid assets - short-term noncore funding / Nonliquid assets	1.55	-2.27	-1.84	-0.57	1.55	3.67	4.94	5.36	2
Net loans and leases / Total deposits	92.65	91.48	91.61	92.00	92.65	93.30	93.69	93.82	2
Net loans and leases / Core deposits	104.89	100.24	100.75	102.31	104.89	107.48	109.03	109.55	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.81	-18.69	-18.37	-17.41	-15.81	-14.21	-13.25	-12.93	2
Structured notes appreciation (depreciation) / Tier 1 capital									
Percent of Investment Securities									
Held-to-maturity securities	2.15	0.22	0.43	1.08	2.15	3.23	3.88	4.09	2
Available-for-sale securities	96.99	95.82	95.95	96.34	96.99	97.64	98.03	98.16	2
US Treasury securities	1.99	0.20	0.40	1.00	1.99	2.99	3.58	3.78	2
US agency securities (excluding mortgage-backed securities)	9.86	6.68	7.03	8.09	9.86	11.63	12.69	13.05	2
Municipal securities	20.28	17.22	17.56	18.58	20.28	21.98	23.00	23.34	2
Mortgage-backed securities	54.97	46.21	47.18	50.10	54.97	59.85	62.77	63.74	2
Asset-backed securities	9.40	0.94	1.88	4.70	9.40	14.09	16.91	17.85	2
Other debt securities	2.64	0.26	0.53	1.32	2.64	3.95	4.75	5.01	2
Mutual funds and equity securities	0.86	0.09	0.17	0.43	0.86	1.28	1.54	1.63	2
Debt securities 1 year or less	23.11	19.10	19.54	20.88	23.11	25.34	26.67	27.12	2
Debt securities 1 to 5 years	37.14	34.27	34.59	35.54	37.14	38.74	39.70	40.01	2
Debt securities over 5 years	38.90	31.24	32.09	34.64	38.90	43.15	45.70	46.55	2
Pledged securities	25.97	6.97	9.08	15.41	25.97	36.52	42.86	44.97	2
Structured notes, fair value	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Percent Change from Prior Like Quarter									
Short-term investments	-38.78	-43.00	-42.53	-41.13	-38.78	-36.44	-35.04	-34.57	2
Investment securities	-7.05	-28.40	-26.03	-18.91	-7.05	4.81	11.92	14.29	2
Core deposits	-0.35	-0.84	-0.78	-0.62	-0.35	-0.09	0.08	0.13	2
Noncore funding	11.37	3.80	4.64	7.16	11.37	15.57	18.09	18.93	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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)	5.65	1.04	1.55	3.09	5.65	8.22	9.76	10.27	2
Standby letters of credit	0.03	0.00	0.01	0.02	0.03	0.05	0.06	0.07	2
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	7.61	1.35	2.05	4.14	7.61	11.09	13.18	13.87	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 4
Date:12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Futures and forwards									
Written options									
Exchange-traded									
Over-the-counter									
Purchased options									
Exchange-traded									
Over-the-counter									
Swaps									
Held for trading									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Non-traded									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Derivative contracts (excluding futures and forex 14 days or less)									
One year or less									
Over 1 year to 5 years									
Over 5 years									
Gross negative fair value (absolute value)									
Gross positive fair value									
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
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	2
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Ratios									
Current credit exposure / Risk-weighted assets	0.03	0.00	0.01	0.01	0.03	0.04	0.05	0.05	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	1.44	0.21	0.35	0.76	1.44	2.12	2.53	2.67	2
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	2
Nonaccrual loans and leases	1.19	0.27	0.37	0.68	1.19	1.71	2.02	2.12	2
90+ days past due and nonaccrual loans and leases	1.20	0.27	0.37	0.68	1.20	1.71	2.02	2.12	2
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	1.44	0.21	0.35	0.76	1.44	2.12	2.53	2.67	2
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	2
Nonaccrual assets	1.19	0.27	0.37	0.68	1.19	1.71	2.02	2.12	2
30+ days past due and nonaccrual assets	2.64	0.48	0.72	1.44	2.64	3.83	4.55	4.79	2
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.98	0.22	0.30	0.56	0.98	1.41	1.66	1.75	2
90+ past due and nonaccrual assets + other real estate owned	1.01	0.26	0.35	0.59	1.01	1.42	1.67	1.76	2
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	1.43	0.32	0.44	0.81	1.43	2.04	2.41	2.53	2
Allowance for loan and lease losses	193.11	36.37	53.78	106.03	193.11	280.19	332.44	349.86	2
Equity capital + allowance for loan and lease losses	19.63	3.44	5.24	10.64	19.63	28.63	34.03	35.83	2
Tier 1 capital + allowance for loan and lease losses	13.13	2.96	4.09	7.48	13.13	18.79	22.18	23.31	2
Loans and leases + other real estate owned	1.74	0.41	0.55	1.00	1.74	2.48	2.93	3.08	2

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	1.41	0.22	0.35	0.75	1.41	2.07	2.47	2.60	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	2
	Nonaccrual	1.23	0.29	0.39	0.71	1.23	1.76	2.07	2.17	2
Commercial and industrial	30-89 days past due	2.72	0.27	0.54	1.36	2.72	4.08	4.90	5.17	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.61	0.06	0.12	0.30	0.61	0.91	1.09	1.15	2
Individuals	30-89 days past due	3.60	0.36	0.72	1.80	3.60	5.40	6.48	6.84	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 4
Date: 12/31/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.44	0.28	0.30	0.35	0.44	0.52	0.58	0.59	2
	90+ days past due	0.01	0.01	0.01	0.01	0.01	0.02	0.02	0.02	2
	Nonaccrual	2.26	0.74	0.91	1.41	2.26	3.10	3.60	3.77	2
Revolving	30-89 days past due	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1
Closed-End	30-89 days past due	0.35	0.12	0.14	0.22	0.35	0.48	0.56	0.59	2
	90+ days past due	0.01	0.01	0.01	0.01	0.01	0.02	0.02	0.02	2
	Nonaccrual	2.25	0.73	0.90	1.41	2.25	3.10	3.60	3.77	2
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	2
	90+ days past due	0.01	0.00	0.00	0.01	0.01	0.02	0.02	0.02	2
	Nonaccrual	0.08	0.01	0.02	0.04	0.08	0.12	0.14	0.15	2
Commercial real estate	30-89 days past due	1.65	0.17	0.33	0.83	1.65	2.48	2.97	3.14	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.92	0.09	0.18	0.46	0.92	1.37	1.65	1.74	2
Construction and development	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Multifamily	30-89 days past due	0.97	0.10	0.19	0.49	0.97	1.46	1.75	1.85	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.03	0.00	0.01	0.01	0.03	0.04	0.05	0.05	2
Nonfarm non-residential	30-89 days past due	1.95	0.20	0.39	0.98	1.95	2.93	3.51	3.71	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.29	0.13	0.26	0.65	1.29	1.94	2.33	2.46	2
Owner occupied	30-89 days past due	1.23	0.12	0.25	0.62	1.23	1.85	2.22	2.34	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.12	0.01	0.02	0.06	0.12	0.19	0.22	0.24	2
Other	30-89 days past due	0.72	0.07	0.14	0.36	0.72	1.08	1.30	1.37	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.17	0.12	0.23	0.58	1.17	1.75	2.11	2.22	2
Farmland	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
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 4
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income									
Dividends declared / Net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Net income - dividends / Average equity	-0.60	-4.88	-4.41	-2.98	-0.60	1.77	3.20	3.68	2
Percent of Dividends Paid									
Dividends from bank subsidiaries									
Dividends from nonbank subsidiaries									
Dividends from subsidiary holding companies									
Dividends from all subsidiaries									
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries									
Interest income from nonbank subsidiaries									
Management and serv fees from nonbank subsidiaries									
Other income from nonbank subsidiaries									
Operating income from nonbank subsidiaries									
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies									
Interest income from subsidiary holding companies									
Management and service fees from subsidiary holding companies									
Other income from subsidiary holding companies									
Operating income from subsidiary holding companies									
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from bank subsidiaries	0.43	0.04	0.09	0.22	0.43	0.65	0.78	0.82	2
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from bank subsidiaries	0.43	0.04	0.09	0.22	0.43	0.65	0.78	0.82	2
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from nonbank subsidiaries	2.88	0.29	0.58	1.44	2.88	4.32	5.19	5.48	2
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from nonbank subsidiaries	46.69	4.67	9.34	23.34	46.69	70.03	84.03	88.70	2
Operating income from nonbank subsidiaries	49.57	4.96	9.91	24.78	49.57	74.35	89.22	94.18	2
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans and advances from subsidiaries / Short term debt									
Loans and advances from subsidiaries / Total debt	268.06	26.81	53.61	134.03	268.06	402.09	482.51	509.31	2

BHCPR Reporters for Quarter Ending 12/31/2022

Peer Group 4 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2022 and Other Notes</u>
2531245	712,246	CARVER BANCORP, INC.	NEW YORK, NY	
1139532	752,997	CIB MARINE BANCSHARES, INC.	BROOKFIELD, WI	

Note: Peer Group 4 has 2 bank holding companies.