

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 12/31/2022

Summary Ratios

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	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)					2.83
+ Non-interest income	2.58	3.22	3.92	2.71	6.80
- Overhead expense	4.74	4.56	6.00	5.68	9.65
- Provision for credit losses	0.05	0.07	0.08	0.04	0.03
+ Securities gains (losses)	0.01	0.00	0.12	0.02	0.04
+ Other tax equivalent adjustments					0.00
= Pretax net operating income (tax equivalent)					0.00
Net operating income	0.45	0.66	0.43	-0.04	-0.03
Net income	0.45	0.66	0.43	-0.04	-0.03
Net income (Subchapter S adjusted)			0.14	-0.17	0.38
Percent of Average Earning Assets					
Interest income (tax equivalent)					4.34
Interest expense	0.42	0.21	0.45	0.64	1.08
Net interest income (tax equivalent)					3.26
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	-0.02	-0.07	0.33	0.16	0.14
Earnings coverage of net loan and lease losses (X)	16.65	-141.73	-10.89	-1.82	6.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.22	1.79	2.15	1.62
Allowance for loan and lease losses / Total loans and leases	1.23	1.22	1.79	2.15	1.55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.67	1.15	2.24	2.93
30-89 days past due loans and leases / Total loans and leases	0.28	0.82	0.47	1.16	1.29
Liquidity and Funding					
Net noncore funding dependence	4.80	-18.53	-20.82	-29.99	2.19
Net short-term noncore funding dependence	-4.01	-24.11	-24.88	-34.73	-0.25
Net loans and leases / Total assets	50.13	50.41	43.98	42.51	53.19
Capitalization					
Tier 1 leverage ratio	13.95	13.78	14.45	14.29	16.67
Holding company equity capital / Total assets	11.99	14.94	14.58	15.25	18.41
Total equity capital (including minority interest) / Total assets	12.24	15.24	14.98	15.49	18.56
Common equity tier 1 capital / Total risk-weighted assets	19.59	21.51	22.59	23.61	26.73
Net loans and leases / Equity capital (X)	4.63	3.44	3.07	2.81	2.95
Cash dividends / Net income	16.71	19.18	698.13	123.34	72.42
Cash dividends / Net income (Subchapter S adjusted)					56.99
Growth Rates					
Assets	9.21	-10.71	7.94	-3.02	-0.37
Equity capital	-14.02	3.65	2.26	4.93	-1.66
Net loans and leases	8.30	10.47	11.43	-3.48	1.96
Noncore funding	266.68	-61.70	90.52	-41.26	3.09
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.99
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Equity investment in subsidiaries / Equity capital	92.66	94.20	90.79	90.75	94.60
Cash from ops + noncash items + op expense / Op expense + dividends	76.33	153.44	13.04	119.13	73.83

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)					3.71
Less: Interest expense	0.39	0.20	0.41	0.59	0.87
Equals: Net interest income (tax equivalent)					2.83
Plus: Non-interest income	2.58	3.22	3.92	2.71	6.80
Equals: adjusted operating income (tax equivalent)					9.63
Less: Overhead expense	4.74	4.56	6.00	5.68	9.65
Less: Provision for credit losses	0.05	0.07	0.08	0.04	0.03
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	0.00	0.12	0.02	0.04
Plus: other tax equivalent adjustments					0.00
Equals: Pretax net operating income (tax equivalent)					0.00
Less: Applicable income taxes (tax equivalent)					0.05
Less: Minority interest	0.01	0.02	0.05	-0.01	-0.02
Equals: Net operating income	0.45	0.66	0.43	-0.04	-0.03
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.45	0.66	0.43	-0.04	-0.03
Memo: Net income (last four quarters)	0.45	0.88	0.43	-0.04	-0.03
Net income-BHC and noncontrolling (minority) interest	0.46	0.68	0.48	-0.05	-0.05
Margin Analysis					
Average earning assets / Average assets	93.00	92.85	92.16	92.40	86.73
Average interest-bearing funds / Average assets	52.80	61.67	38.64	40.86	51.32
Interest income (tax equivalent) / Average earning assets					4.34
Interest expense / Average earning assets	0.42	0.21	0.45	0.64	1.08
Net interest income (tax equivalent) / Average earning assets					3.26
Yield or Cost					
Total loans and leases (tax equivalent)					5.45
Interest-bearing bank balances	1.50	0.11	0.93	1.62	1.44
Federal funds sold and reverse repos	2.76	0.13	0.75	2.46	2.19
Trading assets			0.00	2.92	2.58
Total earning assets	3.43	2.58	3.34	3.86	4.28
Investment securities (tax equivalent)					2.77
US Treasury and agency securities (excluding mortgage-backed securities)	0.97	0.85	4.26	2.77	2.41
Mortgage-backed securities	1.94	1.03	1.74	2.56	2.57
All other securities					3.32
Interest-bearing deposits	1.05	0.91	1.82	1.94	1.38
Time deposits of \$250K or more	0.37	1.08	2.08	1.96	0.81
Time deposits < \$250K	1.07	1.06	2.07	2.33	1.77
Other domestic deposits	1.17	0.19	0.44	1.42	1.11
Foreign deposits					
Federal funds purchased and repos	3.91	0.06	0.04	1.23	1.00
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	3.20
All interest-bearing funds	1.04	0.34	1.65	2.00	1.78

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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	87.03	82.98	94.63	100.49	97.09
Percent of Average Assets					
Total overhead expense	4.74	4.56	6.00	5.68	9.65
Personnel expense	2.78	2.68	3.69	2.99	5.40
Net occupancy expense	0.30	0.25	0.34	0.35	0.64
Other operating expenses	1.67	1.62	1.97	2.34	3.60
Overhead less non-interest income	2.16	1.34	2.08	2.97	2.85
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense					96.15
Personnel expense					52.77
Net occupancy expense					7.05
Other operating expenses					36.33
Total non-interest income					55.06
Fiduciary activities income					0.00
Service charges on domestic deposit accounts					12.04
Trading revenue					9.91
Investment banking fees and commissions					0.00
Insurance activities revenue					0.04
Venture capital revenue					0.00
Net servicing fees					0.17
Net securitization income					0.00
Net gain (loss) - sales of loans, OREO, and other assets					27.86
Other non-interest income					5.03
Overhead less non-interest income					41.09
Applicable income taxes / Pretax net operating income (tax equivalent)					27.41
Applicable income tax + TE / Pretax net operating income + TE					41.45

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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	32.67	28.75	22.52	22.13	39.31
Commercial and industrial loans	4.74	6.54	4.09	3.85	3.61
Loans to individuals	0.74	0.82	1.61	2.15	1.73
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.95	1.00	0.54	0.43	0.30
Other loans and leases	11.11	13.24	15.65	14.37	8.96
Net loans and leases	50.13	50.41	43.98	42.51	53.19
Debt securities over 1 year	25.00	19.85	22.02	24.36	18.16
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00
Subtotal	75.13	70.26	66.00	66.87	71.34
Interest-bearing bank balances	5.61	14.91	18.72	8.49	8.10
Federal funds sold and reverse repos	8.94	2.97	1.19	12.08	5.68
Debt securities 1 year or less	0.85	1.85	2.10	2.03	0.76
Trading assets	0.00	0.00	0.00	2.02	2.12
Total earning assets	90.53	89.99	88.00	91.49	88.01
Non-interest cash and due from depository institutions	1.08	1.18	2.24	1.66	1.56
Other real estate owned	0.04	0.01	0.31	0.02	1.35
All other assets	8.39	8.83	9.76	6.84	10.43
Memoranda					
Short-term investments	15.40	19.73	22.00	22.60	14.54
US Treasury securities	0.00	0.00	0.00	0.00	0.00
US agency securities (excluding mortgage-backed securities)	1.96	1.80	0.57	3.62	4.03
Municipal securities	10.07	8.42	14.81	13.68	8.90
Mortgage-backed securities	12.38	9.80	6.68	8.43	5.48
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	1.44	1.67	2.06	0.66	0.50
Loans held-for-sale	0.00	0.00	0.00	0.00	8.11
Loans held for investment	50.74	51.08	44.81	43.45	45.80
Real estate loans secured by 1-4 family	9.06	8.40	5.20	5.82	21.89
Revolving	0.96	1.19	0.00	0.01	3.11
Closed-end, secured by first liens	7.91	6.98	5.09	5.60	17.88
Closed-end, secured by junior liens	0.19	0.24	0.11	0.20	0.91
Commercial real estate loans	22.09	18.55	15.16	13.14	15.61
Construction and land development	3.11	2.50	2.55	2.80	3.33
Multifamily	1.25	1.32	1.14	0.26	0.81
Nonfarm nonresidential	17.73	14.73	11.47	10.07	11.47
Real estate loans secured by farmland	1.53	1.80	2.16	3.17	1.80

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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	63.80	57.82	51.57	51.40	67.60
Real estate loans secured by 1-4 family	17.51	17.57	12.27	13.61	33.73
Revolving	1.58	2.09	0.00	0.03	4.18
Closed-end	15.93	15.48	12.27	13.58	29.55
Commercial real estate loans	43.36	36.88	34.36	30.44	29.71
Construction and land development	6.90	5.81	6.03	6.54	6.37
1-4 family	0.87	1.13	0.43	1.43	2.65
Other	6.03	4.68	5.60	5.10	3.72
Multifamily	2.27	2.34	2.41	0.59	1.63
Nonfarm nonresidential	34.18	28.73	25.93	23.32	21.70
Owner-occupied	18.67	18.16	14.84	14.27	14.95
Other	15.51	10.58	11.10	9.05	6.75
Real estate loans secured by farmland	2.93	3.36	4.94	7.35	4.16
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	10.30	14.26	9.63	8.97	7.74
Loans to individuals	1.69	2.00	3.82	5.04	4.00
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.96	2.09	1.14	0.98	0.68
Other loans and leases	21.23	22.59	32.98	32.44	19.97
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	236.10	230.48	170.81	151.34	226.50
Real estate loans secured by 1-4 family	66.09	71.30	42.99	41.05	120.28
Revolving	6.55	10.09	0.00	0.08	16.10
Closed-end	59.54	61.22	42.99	40.97	104.19
Commercial real estate loans	159.36	145.22	111.50	88.79	94.19
Construction and land development	24.13	21.55	21.20	19.47	20.06
1-4 family	2.93	4.69	1.48	3.89	8.68
Other	21.20	16.86	19.72	15.59	11.39
Multifamily	8.07	9.25	6.60	1.55	4.95
Nonfarm nonresidential	127.16	114.42	83.71	67.76	69.17
Owner-occupied	67.99	72.35	49.71	43.21	46.97
Other	59.17	42.07	33.99	24.56	22.20
Real estate loans secured by farmland	10.65	13.96	16.31	21.50	12.03
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	36.33	52.92	33.62	26.62	23.29
Loans to individuals	5.94	7.06	13.53	15.42	11.72
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	6.87	7.73	3.17	2.69	1.96
Other loans and leases	67.49	65.54	90.37	85.47	57.25
Supplemental					
Non-owner occupied CRE loans / Gross loans	24.97	19.02	19.53	16.18	14.75
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	92.31	73.87	61.79	45.59	47.21
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	160.31	146.23	111.50	88.79	94.19

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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	15.40	19.73	22.00	22.60	14.54
Liquid assets	28.03	30.66	29.39	36.31	26.97
Investment securities	25.85	21.70	24.11	26.39	18.91
Net loans and leases	50.13	50.41	43.98	42.51	53.19
Net loans, leases and standby letters of credit	50.14	50.43	43.99	42.54	53.32
Core deposits	67.37	73.82	68.38	73.72	59.98
Noncore funding	18.42	7.25	12.13	7.58	18.10
Time deposits of \$250K or more	4.41	5.07	4.78	4.78	4.91
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	9.32	0.00	4.81	0.00	4.50
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.39	-2.97	3.62	-12.08	-1.18
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.00	0.00	0.21	0.39	7.75
Earning assets that reprice within 1 year	21.75	30.66	33.75	44.38	40.59
Interest-bearing liabilities that reprice within 1 year	15.83	15.07	22.50	24.15	21.82
Long-term debt that reprices within 1 year	0.00	0.00	0.21	0.00	0.00
Net assets that reprice within 1 year	5.91	15.58	11.03	20.24	18.76
Other Liquidity and Funding Ratios					
Net noncore funding dependence	4.80	-18.53	-20.82	-29.99	2.19
Net short-term noncore funding dependence	-4.01	-24.11	-24.88	-34.73	-0.25
Short-term investment / Short-term noncore funding	118.87	8,405.30	225.17	2,803.02	103.18
Liquid assets - short-term noncore funding / Nonliquid assets	20.73	40.03	28.30	52.91	20.18
Net loans and leases / Total deposits	70.36	63.59	60.32	52.84	90.09
Net loans and leases / Core deposits	84.44	69.53	65.27	57.68	98.00
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-14.36			0.01	0.00
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.25	0.86	3.63	1.83	-5.39
Structured notes appreciation (depreciation) / Tier 1 capital	-0.83	-0.03	-0.01	-0.03	-0.28
Percent of Investment Securities					
Held-to-maturity securities	13.72	0.00	0.00	0.73	0.49
Available-for-sale securities	86.28	100.00	100.00	99.27	99.51
US Treasury securities	0.00	0.00	0.00	0.00	0.00
US agency securities (excluding mortgage-backed securities)	10.26	10.61	2.21	24.38	31.50
Municipal securities	30.55	27.10	52.58	46.59	41.57
Mortgage-backed securities	39.89	44.04	20.69	23.14	22.15
Asset-backed securities	0.00	0.00	0.00	0.00	0.00
Other debt securities	19.30	18.25	24.52	5.88	4.78
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00
Debt securities 1 year or less	7.32	16.59	22.90	13.47	7.23
Debt securities 1 to 5 years	38.28	22.83	20.30	29.83	29.61
Debt securities over 5 years	54.40	60.58	56.80	56.70	63.16
Pledged securities	20.57	21.59	25.78	48.60	52.34
Structured notes, fair value	5.40	3.08	4.78	2.91	4.27
Percent Change from Prior Like Quarter					
Short-term investments	-14.15	-41.15	8.02	18.96	-12.08
Investment securities	26.58	-7.53	-7.51	-15.59	-30.64
Core deposits	-4.66	-6.68	0.37	5.97	7.80
Noncore funding	266.68	-61.70	90.52	-41.26	3.09

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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)	17.60	18.40	18.74	13.33	12.04
Standby letters of credit	0.01	0.02	0.02	0.03	0.13
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.00	5.97
Interest rate contracts	0.00	0.00	0.00	0.00	5.97
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	3.86
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	2.11
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	35.82	34.00	43.06	30.00	25.39

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

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Allowance and Net Loan and Lease Losses

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Analysis Ratios					
Provision for loan and lease losses / Average assets	0.05	0.07	0.08	0.04	0.03
Provision for loan and lease losses / Average loans and leases	0.12	0.14	0.18	0.10	0.01
Provision for loan and lease losses / Net loan and lease losses	468.25	-4,916.67	22.75	24.46	-439.40
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.22	1.79	2.15	1.62
Allowance for loan and lease losses / Total loans and leases	1.23	1.22	1.79	2.15	1.55
Allowance for loan and lease losses / Net loans and leases losses (X)	22.29		1.08	3.34	8.93
Allowance for loan and lease losses / Nonaccrual assets	58.70	46.16	92.73	31.25	44.67
ALLL / 90+ days past due + nonaccrual loans and leases	58.70	46.16	92.73	31.25	44.67
Gross loan and lease losses / Average loans and leases	0.03	0.01	0.48	0.31	0.20
Recoveries / Average loans and leases	0.05	0.09	0.15	0.15	0.06
Net losses / Average loans and leases	-0.02	-0.07	0.33	0.16	0.14
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	113.66		82.30	46.22	35.00
Earnings coverage of net loan and lease losses (X)	16.65	-141.73	-10.89	-1.82	6.75
Net Loan and Lease Losses By Type					
Real estate loans	-0.11	-0.14	0.36	-0.07	-0.09
Real estate loans secured by 1-4 family	-0.01	-0.02	0.00	0.00	-0.02
Revolving	0.00	0.00		0.00	0.00
Closed-end	-0.01	-0.02	0.00	0.00	-0.02
Commercial real estate loans	-0.13	-0.16	0.68	0.01	-0.10
Construction and land development	0.00	-0.02	-0.33	0.00	0.00
1-4 family	0.00	-0.02	0.00	0.00	0.00
Other	0.00	0.00	-0.33	0.00	0.00
Multifamily	0.00	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	-0.18	-0.18	0.96	0.06	-0.18
Owner-occupied	0.00	0.00	1.16	0.06	-0.18
Other	-0.18	-0.18	-0.20	0.00	0.00
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.00	0.00	0.00	-0.10	0.00
Loans to individuals	0.58	0.11		0.84	1.14
Credit card loans					
Agricultural loans	0.00	0.00	0.00	0.00	0.00
Loans to foreign governments and institutions					
Other loans and leases	8.60	-1.31	-0.04	0.11	15.24

BHCPR PEER GROUP DATA

 Peer Group: 5
 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	0.28	0.82	0.47	1.16	1.29
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans and leases	0.65	0.63	0.44	2.19	1.19
90+ days past due and nonaccrual loans and leases	0.65	0.63	0.44	2.19	1.19
30-89 days past due restructured	0.00	0.00	0.01	0.01	0.29
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.04	0.02	1.29	0.05
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	0.28	0.82	0.47	1.16	1.29
90+ days past due assets	0.00	0.00	0.00	0.00	0.00
Nonaccrual assets	0.65	0.63	0.44	2.19	1.19
30+ days past due and nonaccrual assets	0.93	1.46	0.91	3.35	2.48
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.32	0.28	0.18	0.93	0.51
90+ past due and nonaccrual assets + other real estate owned	0.36	0.29	0.49	0.96	1.86
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.43	0.37	0.51	0.98	2.00
Allowance for loan and lease losses	191.06	187.97	149.88	167.43	507.81
Equity capital + allowance for loan and lease losses	4.93	2.94	4.06	6.79	9.82
Tier 1 capital + allowance for loan and lease losses	3.34	3.17	4.31	7.01	11.47
Loans and leases + other real estate owned	0.91	0.87	1.20	2.29	3.27

BHCPR PEER GROUP DATA

Peer Group: 5
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	0.10	0.94	0.46	1.25	1.83
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.38	0.65	0.52	2.86	1.61
Commercial and industrial	30-89 days past due	2.54	0.38	0.03	0.56	0.28
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.05	1.06	0.07	0.09	0.00
Individuals	30-89 days past due	0.64	5.09	1.57	2.74	1.57
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.93	0.39	0.52	0.77	0.54
Depository institution loans	30-89 days past due		0.00			
	90+ days past due		0.00			
	Nonaccrual		0.00			
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	14.74	0.00	0.00	0.00	0.00
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.42	1.85	0.00	0.00	0.00

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 5
Date: 12/31/2022

		12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Memoranda						
1-4 Family	30-89 days past due	0.30	1.00	0.70	2.15	1.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.81	0.94	1.57	2.33	1.20
Revolving	30-89 days past due	0.00	0.93		0.00	0.00
	90+ days past due	0.00	0.00		0.00	0.00
	Nonaccrual	0.00	0.00		0.00	0.00
Closed-End	30-89 days past due	0.30	0.85	0.70	2.15	1.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.81	0.94	1.57	2.33	1.20
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.03	0.08	0.00	0.00
Commercial real estate	30-89 days past due	0.02	0.81	0.41	0.97	1.70
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.49	0.04	3.88	2.29
Construction and development	30-89 days past due	0.07	6.73	0.51	0.12	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.05	0.14	0.72	1.15
1-4 family	30-89 days past due	0.07	6.73	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.05	0.14	0.72	1.15
Other	30-89 days past due	0.00	0.00	0.51	0.12	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm non-residential	30-89 days past due	0.00	0.27	0.38	1.27	2.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.31	0.66	0.00	5.01	2.50
Owner occupied	30-89 days past due	0.00	0.27	0.38	1.27	2.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.31	0.66	0.00	5.01	2.50
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Farmland	30-89 days past due	0.00	2.84	0.00	0.24	6.67
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.02	0.05
Credit card	30-89 days past due					
	90+ days past due					
	Nonaccrual					

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

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2022

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	6.53			14.34			11.29			23.60		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	6.53			14.34			11.29			23.60		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	6.95			14.83			11.93			24.74		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	13.95			13.78			14.45			14.29		
Supplementary leverage ratio, advanced approaches HCs												

BHCPR PEER GROUP DATA

Peer Group: 5
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					
Insurance underwriting assets (L/H) / Total insurance underwriting assets					
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income					0.04
Premium income / Insurance activities revenue					0.00
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)					
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					
Reinsurance recovery (L/H) / Total assets (L/H)					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.39	8.59	11.23	11.00	8.19
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2022

Foreign Activities

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Yield: Foreign loans					
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases					
Total selected assets	-6.54	-21.40	160.16	5.72	-5.03
Deposits					

BHCPR PEER GROUP DATA

 Peer Group: 5
 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	4.56	5.00	2.87	-0.34	0.62
Bank net income / Average equity investment in banks	6.61	2.32	6.35	6.30	5.74
Nonbank net income / Average equity investment in nonbanks	6.99	9.88	-7.82	-19.94	-13.08
Subsidiary HCs net income / Average equity investment in sub HCs					
Bank net income / Parent net income	604.75	122.19	1,444.51	705.23	366.41
Nonbank net income / Parent net income	8.74	9.92	32.05		
Subsidiary holding companies' net income / Parent net income					
Leverage					
Total liabilities / Equity capital	1.08	1.53	3.32	3.33	3.59
Total debt / Equity capital	0.00	0.00	0.00	0.00	0.99
Total debt + notes payable to subs that issued TPS / Equity capital	0.00	0.00	0.00	0.00	0.99
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	0.00	0.00	0.00	0.99
Total debt / Equity capital - excess over fair value	0.00	0.00	0.00	0.00	1.32
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.99
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	0.00	8.31
Long-term debt / Consolidated long-term debt	0.00	0.00	0.00	0.00	0.00
Double Leverage					
Equity investment in subs / Equity capital	92.66	94.20	90.79	90.75	94.60
Total investment in subs / Equity capital	93.87	94.85	93.23	93.05	96.16
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)	-3.94	-1.22	-20.63	-22.14	-5.98
Equity investment in subs - equity cap / Net income-div (X)					
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	73.86	332.88	96.77	115.56	77.47
Cash from ops + noncash items + op expense / Op expense + dividend	76.33	153.44	13.04	119.13	73.83
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	110.64	84.93	52.66	131.99	157.15
Pretax operating income + interest expense / Interest expense					-363.64
Pretax op inc + interest expense + trust pref / Interest expense + trust pref					-363.64
Dividends + interest from subsidiaries / Interest expense + dividends	390.18	345.18	360.54	521.91	309.88
Fees + other income from subsidiaries / Salary + other expenses	24.00	15.20	16.20	5.35	23.69
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.97	5.16	3.37	4.68	3.28
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	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	2.15	3.34	3.85	3.27	10.36
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2022

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	69.69	55.82	98.92	67.07	68.11
Dividends declared / Net income	16.71	19.18	698.13	123.34	72.42
Net income - dividends / Average equity	3.36	4.66	1.05	-1.84	-0.46
Percent of Dividends Paid					
Dividends from bank subsidiaries	340.70	297.52	327.12	499.61	424.71
Dividends from nonbank subsidiaries	29.07	42.95	0.00	0.00	22.87
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	369.77	340.47	327.12	499.61	447.57
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	35.79	48.06	63.92	103.96	42.56
Interest income from bank subsidiaries	0.25	0.43	0.17	0.62	0.20
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	0.53	0.91	1.14	1.38	0.63
Operating income from bank subsidiaries	36.56	49.40	65.23	105.96	43.39
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	33.33	28.26	0.00		
Interest income from nonbank subsidiaries	29.20	8.13	24.44		
Management and serv fees from nonbank subsidiaries	48.72	50.92	26.32		
Other income from nonbank subsidiaries	2.74	0.00	0.00		
Operating income from nonbank subsidiaries	114.00	87.31	50.75		
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	81.76	56.90	80.39	90.38	50.58
Interest income from bank subsidiaries	0.37	0.67	0.22	0.36	0.20
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	0.81	0.81	1.43	0.81	0.65
Operating income from bank subsidiaries	82.94	58.38	82.05	91.56	51.43
Dividends from nonbank subsidiaries	3.88	4.20	0.00	0.00	1.71
Interest income from nonbank subsidiaries	4.68	0.50	7.89	4.81	2.95
Management and service fees from nonbank subsidiaries	7.40	4.13	9.59	3.20	5.31
Other income from nonbank subsidiaries	0.60	0.00	0.00	0.00	4.92
Operating income from nonbank subsidiaries	16.56	8.83	17.48	8.01	14.89
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt					0.00
Loans and advances from subsidiaries / Total debt					0.00

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 5
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									3
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	2.58	0.28	0.33	0.48	0.73	3.75	5.56	6.16	3
- Overhead expense	4.74	2.70	2.78	3.01	3.39	5.80	7.25	7.73	3
- Provision for credit losses	0.05	0.00	0.01	0.02	0.05	0.08	0.09	0.10	3
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.01	3
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	0.45	0.07	0.14	0.32	0.63	0.67	0.69	0.69	3
Net income	0.45	0.07	0.14	0.32	0.63	0.67	0.69	0.69	3
Net income (Subchapter S adjusted)									
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	0.42	0.26	0.27	0.27	0.28	0.49	0.62	0.66	3
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	-0.02	-0.10	-0.09	-0.05	0.01	0.03	0.05	0.05	3
Earnings coverage of net loan and lease losses (X)	16.65	-10.54	-7.12	3.16	20.29	31.96	38.97	41.30	3
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	0.33	0.40	0.60	0.93	1.72	2.19	2.34	3
Allowance for loan and lease losses / Total loans and leases	1.23	0.33	0.40	0.60	0.93	1.72	2.19	2.34	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.10	0.20	0.51	1.02	1.09	1.13	1.15	3
30-89 days past due loans and leases / Total loans and leases	0.28	0.03	0.06	0.14	0.28	0.42	0.50	0.53	3
Liquidity and Funding									
Net noncore funding dependence	4.80	-0.88	-0.33	1.32	4.07	7.91	10.22	10.99	3
Net short-term noncore funding dependence	-4.01	-8.57	-7.87	-5.78	-2.29	-1.39	-0.84	-0.66	3
Net loans and leases / Total assets	50.13	40.27	41.47	45.08	51.10	55.66	58.40	59.31	3
Capitalization									
Tier 1 leverage ratio	13.95	11.91	12.12	12.77	13.86	15.08	15.81	16.06	3
Holding company equity capital / Total assets	11.99	6.91	7.72	10.13	14.16	14.94	15.40	15.56	3
Total equity capital (including minority interest) / Total assets	12.24	6.91	7.72	10.13	14.16	15.31	15.99	16.22	3
Common equity tier 1 capital / Total risk-weighted assets	19.59	19.59	19.59	19.59	19.59	19.59	19.59	19.59	1
Net loans and leases / Equity capital (X)	4.63	3.35	3.45	3.75	4.25	5.33	5.97	6.18	3
Cash dividends / Net income	16.71	2.18	4.37	10.92	21.84	25.07	27.01	27.65	3
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	9.21	-1.62	-1.06	0.60	3.36	14.89	21.81	24.12	3
Equity capital	-14.02	-41.55	-36.77	-22.43	1.48	2.14	2.53	2.66	3
Net loans and leases	8.30	4.27	4.66	5.85	7.82	10.51	12.12	12.65	3
Noncore funding	266.68	-7.00	-5.80	-2.17	3.87	404.12	644.28	724.33	3
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equity investment in subsidiaries / Equity capital	92.66	86.37	87.11	89.32	93.01	96.17	98.07	98.70	3
Cash from ops + noncash items + op expense / Op expense + dividends	76.33	10.00	20.00	50.00	100.00	114.50	123.20	126.10	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	0.39	0.25	0.25	0.25	0.26	0.46	0.58	0.62	3
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	2.58	0.28	0.33	0.48	0.73	3.75	5.56	6.16	3
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	4.74	2.70	2.78	3.01	3.39	5.80	7.25	7.73	3
Less: Provision for credit losses	0.05	0.00	0.01	0.02	0.05	0.08	0.09	0.10	3
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.01	3
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.02	3
Equals: Net operating income	0.45	0.07	0.14	0.32	0.63	0.67	0.69	0.69	3
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equals: Net income	0.45	0.07	0.14	0.32	0.63	0.67	0.69	0.69	3
Memo: Net income (last four quarters)	0.45	0.07	0.14	0.32	0.63	0.67	0.69	0.69	3
Net income-BHC and noncontrolling (minority) interest	0.46	0.08	0.14	0.33	0.66	0.68	0.69	0.70	3
Margin Analysis									
Average earning assets / Average assets	93.00	91.90	92.04	92.46	93.16	93.62	93.89	93.98	3
Average interest-bearing funds / Average assets	52.80	31.64	35.16	45.72	63.33	65.14	66.23	66.59	3
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.42	0.26	0.27	0.27	0.28	0.49	0.62	0.66	3
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	1.50	1.10	1.16	1.33	1.62	1.73	1.80	1.82	3
Federal funds sold and reverse repos	2.76	2.49	2.52	2.61	2.76	2.91	3.00	3.03	2
Trading assets									
Total earning assets	3.43	3.23	3.25	3.29	3.37	3.54	3.64	3.68	3
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	0.97	0.34	0.43	0.71	1.16	1.32	1.42	1.45	3
Mortgage-backed securities	1.94	1.67	1.72	1.85	2.07	2.10	2.12	2.12	3
All other securities									
Interest-bearing deposits	1.05	0.38	0.38	0.38	0.39	1.38	1.98	2.18	3
Time deposits of \$250K or more	0.37	0.05	0.11	0.27	0.54	0.55	0.56	0.56	3
Time deposits < \$250K	1.07	0.43	0.45	0.48	0.54	1.39	1.91	2.08	3
Other domestic deposits	1.17	0.32	0.32	0.32	0.33	1.60	2.36	2.61	3
Foreign deposits									
Federal funds purchased and repos	3.91	3.74	3.76	3.82	3.91	4.00	4.06	4.08	2
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
All interest-bearing funds	1.04	0.39	0.39	0.39	0.39	1.36	1.95	2.14	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 5
Date: 12/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	32.67	16.19	17.59	21.81	28.82	41.61	49.28	51.84	3
Commercial and industrial loans	4.74	2.24	2.48	3.22	4.46	6.12	7.12	7.45	3
Loans to individuals	0.74	0.06	0.12	0.31	0.61	1.10	1.40	1.50	3
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	0.95	0.88	0.88	0.89	0.90	0.98	1.04	1.05	3
Other loans and leases	11.11	0.01	0.02	0.06	0.12	16.67	26.59	29.90	3
Net loans and leases	50.13	40.27	41.47	45.08	51.10	55.66	58.40	59.31	3
Debt securities over 1 year	25.00	7.68	9.91	16.57	27.68	34.77	39.03	40.44	3
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Subtotal	75.13	59.00	61.44	68.74	80.92	84.41	86.51	87.21	3
Interest-bearing bank balances	5.61	4.27	4.33	4.51	4.81	6.32	7.22	7.52	3
Federal funds sold and reverse repos	8.94	0.00	0.00	0.00	0.00	13.40	21.45	24.13	3
Debt securities 1 year or less	0.85	0.63	0.64	0.67	0.73	0.96	1.10	1.15	3
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total earning assets	90.53	89.36	89.37	89.37	89.38	91.11	92.15	92.50	3
Non-interest cash and due from depository institutions	1.08	0.34	0.36	0.41	0.50	1.46	2.03	2.23	3
Other real estate owned	0.04	0.00	0.01	0.02	0.04	0.06	0.08	0.08	3
All other assets	8.39	6.97	7.11	7.53	8.22	9.17	9.74	9.93	3
Memoranda									
Short-term investments	15.40	5.29	5.64	6.69	8.44	20.63	27.94	30.38	3
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
US agency securities (excluding mortgage-backed securities)	1.96	1.18	1.28	1.57	2.05	2.40	2.60	2.67	3
Municipal securities	10.07	1.55	1.95	3.17	5.21	14.54	20.14	22.00	3
Mortgage-backed securities	12.38	2.26	3.83	8.53	16.36	18.22	19.34	19.72	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other debt securities	1.44	0.21	0.23	0.29	0.38	2.06	3.06	3.40	3
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans held for investment	50.74	40.73	42.03	45.92	52.41	56.40	58.79	59.59	3
Real estate loans secured by 1-4 family	9.06	2.42	3.04	4.92	8.06	12.69	15.47	16.39	3
Revolving	0.96	0.00	0.00	0.00	0.00	1.43	2.29	2.58	3
Closed-end, secured by first liens	7.91	2.39	2.99	4.78	7.77	10.97	12.89	13.53	3
Closed-end, secured by junior liens	0.19	0.03	0.06	0.14	0.28	0.29	0.29	0.29	3
Commercial real estate loans	22.09	12.43	13.24	15.70	19.78	27.33	31.85	33.36	3
Construction and land development	3.11	1.35	1.48	1.85	2.49	4.05	4.99	5.31	3
Multifamily	1.25	0.27	0.41	0.85	1.57	1.81	1.95	2.00	3
Nonfarm nonresidential	17.73	8.91	9.48	11.19	14.04	22.43	27.46	29.14	3
Real estate loans secured by farmland	1.53	1.03	1.07	1.19	1.39	1.80	2.04	2.13	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	63.80	32.70	37.19	50.66	73.10	81.60	86.69	88.39	3
Real estate loans secured by 1-4 family	17.51	5.12	6.82	11.93	20.43	24.56	27.03	27.86	3
Revolving	1.58	0.00	0.00	0.00	0.00	2.37	3.80	4.27	3
Closed-end	15.93	5.12	6.82	11.93	20.43	22.18	23.23	23.58	3
Commercial real estate loans	43.36	24.95	27.75	36.16	50.17	53.96	56.23	56.99	3
Construction and land development	6.90	2.51	2.69	3.23	4.12	9.19	12.23	13.24	3
1-4 family	0.87	0.00	0.00	0.00	0.00	1.31	2.09	2.35	3
Other	6.03	2.51	2.69	3.23	4.12	7.88	10.14	10.89	3
Multifamily	2.27	0.55	0.77	1.46	2.60	3.25	3.64	3.77	3
Nonfarm nonresidential	34.18	17.89	19.85	25.76	35.60	43.31	47.94	49.49	3
Owner-occupied	18.67	9.51	10.91	15.11	22.10	23.95	25.05	25.42	3
Other	15.51	8.00	8.20	8.81	9.81	19.37	25.11	27.02	3
Real estate loans secured by farmland	2.93	2.51	2.53	2.57	2.65	3.15	3.46	3.56	3
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	10.30	4.15	4.51	5.59	7.39	13.56	17.26	18.50	3
Loans to individuals	1.69	0.10	0.20	0.51	1.01	2.53	3.44	3.75	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	1.96	1.51	1.52	1.58	1.68	2.20	2.51	2.61	3
Other loans and leases	21.23	0.03	0.06	0.16	0.31	31.84	50.76	57.06	3
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	236.10	105.30	120.91	167.75	245.81	309.30	347.40	360.10	3
Real estate loans secured by 1-4 family	66.09	16.65	22.44	39.78	68.70	93.69	108.69	113.69	3
Revolving	6.55	0.00	0.00	0.00	0.00	9.82	15.72	17.68	3
Closed-end	59.54	16.65	22.43	39.78	68.70	83.87	92.97	96.01	3
Commercial real estate loans	159.36	80.24	90.07	119.55	168.70	203.84	224.92	231.94	3
Construction and land development	24.13	8.38	9.34	12.23	17.04	32.49	41.76	44.85	3
1-4 family	2.93	0.00	0.00	0.00	0.00	4.39	7.03	7.91	3
Other	21.20	8.38	9.34	12.23	17.04	28.10	34.73	36.94	3
Multifamily	8.07	2.04	3.00	5.91	10.75	11.57	12.06	12.23	3
Nonfarm nonresidential	127.16	57.51	64.42	85.15	119.69	165.44	192.88	202.03	3
Owner-occupied	67.99	31.89	37.98	56.26	86.71	89.09	90.51	90.99	3
Other	59.17	25.62	26.44	28.89	32.98	76.35	102.37	111.04	3
Real estate loans secured by farmland	10.65	8.41	8.41	8.41	8.41	11.77	13.79	14.46	3
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	36.33	13.91	15.76	21.31	30.57	48.46	59.20	62.78	3
Loans to individuals	5.94	0.42	0.84	2.09	4.19	8.90	11.73	12.68	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	6.87	5.42	5.50	5.74	6.15	7.64	8.53	8.83	3
Other loans and leases	67.49	0.10	0.21	0.52	1.04	101.24	161.36	181.40	3
Supplemental									
Non-owner occupied CRE loans / Gross loans	24.97	15.26	16.35	19.63	25.11	30.38	33.54	34.59	3
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	92.31	48.96	52.90	64.72	84.41	115.96	134.89	141.20	3
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	160.31	80.85	90.88	120.97	171.13	205.05	225.40	232.19	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	15.40	5.29	5.64	6.69	8.44	20.63	27.94	30.38	3
Liquid assets	28.03	22.25	22.96	25.10	28.65	31.28	32.85	33.37	3
Investment securities	25.85	8.83	11.01	17.53	28.41	35.44	39.67	41.07	3
Net loans and leases	50.13	40.27	41.47	45.08	51.10	55.66	58.40	59.31	3
Net loans, leases and standby letters of credit	50.14	40.28	41.49	45.09	51.10	55.66	58.40	59.31	3
Core deposits	67.37	43.21	46.98	58.29	77.14	81.33	83.85	84.68	3
Noncore funding	18.42	7.40	7.53	7.90	8.52	23.99	33.27	36.37	3
Time deposits of \$250K or more	4.41	0.66	1.32	3.29	6.58	6.62	6.64	6.64	3
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Federal funds purchased and repos	9.32	0.19	0.37	0.93	1.87	13.99	21.26	23.69	3
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net federal funds purchased (sold)	0.39	-0.63	-0.56	-0.35	0.00	0.93	1.49	1.68	3
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other borrowings w/remaining maturity of 1 year or less	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Earning assets that reprice within 1 year	21.75	13.69	14.19	15.67	18.13	26.02	30.75	32.33	3
Interest-bearing liabilities that reprice within 1 year	15.83	4.23	4.89	6.86	10.16	21.96	29.04	31.41	3
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net assets that reprice within 1 year	5.91	-13.76	-11.90	-6.30	3.04	16.69	24.87	27.60	3
Other Liquidity and Funding Ratios									
Net noncore funding dependence	4.80	-0.88	-0.33	1.32	4.07	7.91	10.22	10.99	3
Net short-term noncore funding dependence	-4.01	-8.57	-7.87	-5.78	-2.29	-1.39	-0.84	-0.66	3
Short-term investment / Short-term noncore funding	118.87	110.36	111.32	114.20	119.01	123.61	126.37	127.29	3
Liquid assets - short-term noncore funding / Nonliquid assets	20.73	10.78	12.00	15.63	21.70	26.31	29.09	30.01	3
Net loans and leases / Total deposits	70.36	45.36	48.30	57.14	71.87	84.34	91.82	94.31	3
Net loans and leases / Core deposits	84.44	48.91	52.15	61.87	78.07	103.83	119.28	124.43	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-14.36	-14.36	-14.36	-14.36	-14.36	-14.36	-14.36	-14.36	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.25	-30.04	-28.63	-24.42	-17.39	-10.14	-5.80	-4.35	3
Structured notes appreciation (depreciation) / Tier 1 capital	-0.83	-0.83	-0.83	-0.83	-0.83	-0.83	-0.83	-0.83	1
Percent of Investment Securities									
Held-to-maturity securities	13.72	0.00	0.00	0.00	0.00	20.58	32.93	37.04	3
Available-for-sale securities	86.28	62.96	67.07	79.42	100.00	100.00	100.00	100.00	3
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
US agency securities (excluding mortgage-backed securities)	10.26	5.31	5.79	7.24	9.65	12.97	14.97	15.63	3
Municipal securities	30.55	17.27	17.39	17.74	18.32	37.25	48.61	52.40	3
Mortgage-backed securities	39.89	13.25	16.05	24.48	38.52	54.61	64.27	67.49	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	3
Other debt securities	19.30	0.55	0.63	0.89	1.32	28.72	45.15	50.63	3
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Debt securities 1 year or less	7.32	1.57	1.68	2.01	2.57	10.26	14.87	16.41	3
Debt securities 1 to 5 years	38.28	10.58	13.37	21.74	35.69	53.52	64.22	67.78	3
Debt securities over 5 years	54.40	15.81	20.91	36.22	61.74	76.25	84.95	87.85	3
Pledged securities	20.57	3.64	4.22	5.96	8.87	29.33	41.61	45.70	3
Structured notes, fair value	5.40	0.00	0.00	0.00	0.00	8.10	12.96	14.58	3
Percent Change from Prior Like Quarter									
Short-term investments	-14.15	-73.17	-69.35	-57.88	-38.78	17.28	50.91	62.12	3
Investment securities	26.58	-1.90	-0.75	2.73	8.51	41.40	61.13	67.70	3
Core deposits	-4.66	-20.68	-18.79	-13.13	-3.68	4.30	9.09	10.69	3
Noncore funding	266.68	-7.00	-5.80	-2.17	3.87	404.12	644.28	724.33	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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)	17.60	5.25	5.83	7.58	10.49	24.07	32.21	34.93	3
Standby letters of credit	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.02	3
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	35.82	13.02	13.57	15.23	18.00	47.50	65.20	71.11	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	0.05	0.00	0.01	0.02	0.05	0.08	0.09	0.10	3
Provision for loan and lease losses / Average loans and leases	0.12	0.01	0.02	0.05	0.09	0.18	0.24	0.26	3
Provision for loan and lease losses / Net loan and lease losses	468.25	47.62	95.24	238.10	476.19	702.38	838.10	883.33	3
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	0.33	0.40	0.60	0.93	1.72	2.19	2.34	3
Allowance for loan and lease losses / Total loans and leases	1.23	0.33	0.40	0.60	0.93	1.72	2.19	2.34	3
Allowance for loan and lease losses / Net loans and leases losses (X)	22.29	17.40	17.94	19.57	22.29	25.00	26.63	27.17	2
Allowance for loan and lease losses / Nonaccrual assets	58.70	32.86	35.73	44.34	58.70	73.05	81.67	84.54	2
ALLL / 90+ days past due + nonaccrual loans and leases	58.70	32.86	35.73	44.34	58.70	73.05	81.67	84.54	2
Gross loan and lease losses / Average loans and leases	0.03	0.00	0.00	0.01	0.01	0.05	0.08	0.08	3
Recoveries / Average loans and leases	0.05	0.01	0.01	0.02	0.03	0.07	0.10	0.11	3
Net losses / Average loans and leases	-0.02	-0.10	-0.09	-0.05	0.01	0.03	0.05	0.05	3
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Recoveries / Prior year-end losses	113.66	30.65	39.87	67.54	113.66	159.77	187.44	196.66	2
Earnings coverage of net loan and lease losses (X)	16.65	-10.54	-7.12	3.16	20.29	31.96	38.97	41.30	3
Net Loan and Lease Losses By Type									
Real estate loans	-0.11	-0.28	-0.25	-0.16	-0.01	0.00	0.00	0.00	3
Real estate loans secured by 1-4 family	-0.01	-0.03	-0.03	-0.02	0.00	0.00	0.00	0.00	3
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	-0.01	-0.03	-0.03	-0.02	0.00	0.00	0.00	0.00	3
Commercial real estate loans	-0.13	-0.35	-0.31	-0.20	0.00	0.00	0.00	0.00	3
Construction and land development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonfarm nonresidential	-0.18	-0.49	-0.44	-0.27	0.00	0.00	0.00	0.00	3
Owner-occupied	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	-0.18	-0.49	-0.44	-0.27	0.00	0.00	0.00	0.00	3
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to individuals	0.58	0.25	0.29	0.40	0.58	0.76	0.86	0.90	2
Credit card loans									
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to foreign governments and institutions									
Other loans and leases	8.60	0.83	1.69	4.28	8.60	12.92	15.51	16.37	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	0.28	0.03	0.06	0.14	0.28	0.42	0.50	0.53	3
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual loans and leases	0.65	0.09	0.17	0.44	0.87	0.97	1.03	1.05	3
90+ days past due and nonaccrual loans and leases	0.65	0.09	0.17	0.44	0.87	0.97	1.03	1.05	3
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.28	0.03	0.06	0.14	0.28	0.42	0.50	0.53	3
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual assets	0.65	0.09	0.17	0.44	0.87	0.97	1.03	1.05	3
30+ days past due and nonaccrual assets	0.93	0.13	0.27	0.67	1.34	1.39	1.41	1.42	3
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.32	0.04	0.08	0.21	0.42	0.47	0.51	0.52	3
90+ past due and nonaccrual assets + other real estate owned	0.36	0.05	0.09	0.23	0.46	0.54	0.58	0.60	3
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.43	0.06	0.12	0.31	0.61	0.65	0.67	0.67	3
Allowance for loan and lease losses	191.06	18.50	37.01	92.51	185.03	286.59	347.52	367.83	3
Equity capital + allowance for loan and lease losses	4.93	0.43	0.86	2.15	4.29	7.40	9.26	9.88	3
Tier 1 capital + allowance for loan and lease losses	3.34	0.42	0.84	2.11	4.21	5.00	5.48	5.64	3
Loans and leases + other real estate owned	0.91	0.10	0.20	0.51	1.02	1.37	1.58	1.65	3

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	0.10	0.00	0.00	0.00	0.00	0.15	0.23	0.26	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.57	0.92	1.03	3
Commercial and industrial	30-89 days past due	2.54	0.01	0.01	0.03	0.07	3.80	6.04	6.79	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.05	0.07	0.15	0.37	0.73	1.57	2.08	2.25	3
Individuals	30-89 days past due	0.64	0.06	0.13	0.32	0.64	0.96	1.15	1.21	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	2.93	2.09	2.18	2.46	2.93	3.40	3.68	3.78	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	14.74	0.00	0.00	0.00	0.00	22.11	35.38	39.80	3
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.42	0.04	0.08	0.21	0.42	0.64	0.76	0.81	2

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 5
Date: 12/31/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.30	0.00	0.00	0.00	0.00	0.45	0.72	0.82	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.81	0.00	0.00	0.00	0.00	1.21	1.93	2.18	3
Revolving	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
Closed-End	30-89 days past due	0.30	0.00	0.00	0.00	0.00	0.45	0.72	0.82	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.81	0.00	0.00	0.00	0.00	1.21	1.93	2.18	3
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.03	0.04	3
Commercial real estate	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.05	0.05	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.34	0.55	0.62	3
Construction and development	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.10	0.16	0.18	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.07	0.08	3
1-4 family	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.10	0.16	0.18	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.07	0.08	3
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonfarm non-residential	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.47	0.75	0.84	3
Owner occupied	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.47	0.75	0.84	3
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Farmland	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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

BHCPR Reporters for Quarter Ending 12/31/2022

Peer Group 5 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2022 and Other Notes</u>
5478903	122,516	CSBH, LLC	POWHATAN, VA	
1142309	352,357	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	
1100028	289,089	UNITY CAPITAL CORPORATION	HOLLY SPRINGS, MS	

Note: Peer Group 5 has 3 bank holding companies.