

BHCPR PEER GROUP DATA

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Date: 06/30/2021

Summary Ratios

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	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.65	2.84	2.77	3.01	3.08
+ Non-interest income	1.11	1.14	1.21	1.32	1.31
- Overhead expense	2.24	2.63	2.57	2.69	2.71
- Provision for credit losses	-0.15	0.85	0.51	0.15	0.14
+ Securities gains (losses)	0.01	0.03	0.02	0.01	0.00
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.78	0.64	1.04	1.56	1.57
Net operating income	1.36	0.48	0.81	1.19	1.24
Net income	1.35	0.50	0.82	1.19	1.24
Net income (Subchapter S adjusted)	2.16	0.93	1.18	1.17	1.42
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.12	3.78	3.55	4.41	4.24
Interest expense	0.27	0.66	0.52	1.08	0.86
Net interest income (tax equivalent)	2.85	3.10	3.01	3.33	3.38
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.13	0.28	0.27	0.21	0.22
Earnings coverage of net loan and lease losses (X)	4.52	21.56	22.89	24.40	21.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.39	1.51	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.37	1.48	1.55	0.81	0.89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.66	0.71	0.57	0.61
30-89 days past due loans and leases / Total loans and leases	0.27	0.36	0.39	0.43	0.44
Liquidity and Funding					
Net noncore funding dependence	-1.82	6.94	3.20	14.45	16.62
Net short-term noncore funding dependence	-8.21	-2.29	-4.76	3.38	4.66
Net loans and leases / Total assets	59.81	63.21	61.58	63.77	63.98
Capitalization					
Tier 1 leverage ratio	9.11	9.03	9.13	9.76	9.71
Holding company equity capital / Total assets	10.88	11.06	11.16	12.43	12.22
Total equity capital (including minority interest) / Total assets	11.01	11.18	11.28	12.57	12.27
Common equity tier 1 capital / Total risk-weighted assets	12.70	12.01	12.40	12.17	12.12
Net loans and leases / Equity capital (X)	5.51	5.78	5.59	5.21	5.29
Cash dividends / Net income	25.30	60.26	42.30	33.12	27.31
Cash dividends / Net income (Subchapter S adjusted)	-21.71	61.66	-0.65	-12.02	17.36
Growth Rates					
Assets	9.29	17.07	16.68	9.26	7.00
Equity capital	9.31	6.16	6.99	10.49	7.89
Net loans and leases	0.79	13.26	9.07	9.10	7.89
Noncore funding	-23.76	-2.41	-12.18	6.59	10.67
Parent Company Ratios					
Short-term debt / Equity capital	0.48	0.98	0.77	0.98	1.14
Long-term debt / Equity capital	11.05	13.40	13.57	13.08	13.37
Equity investment in subsidiaries / Equity capital	103.07	103.11	102.81	103.22	103.10
Cash from ops + noncash items + op expense / Op expense + dividends	130.13	154.33	147.26	190.27	174.91

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	2.91	3.46	3.27	4.00	3.87
Less: Interest expense	0.25	0.61	0.48	0.98	0.79
Equals: Net interest income (tax equivalent)	2.65	2.84	2.77	3.01	3.08
Plus: Non-interest income	1.11	1.14	1.21	1.32	1.31
Equals: adjusted operating income (tax equivalent)	3.81	4.05	4.04	4.41	4.46
Less: Overhead expense	2.24	2.63	2.57	2.69	2.71
Less: Provision for credit losses	-0.15	0.85	0.51	0.15	0.14
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.03	0.02	0.01	0.00
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.78	0.64	1.04	1.56	1.57
Less: Applicable income taxes (tax equivalent)	0.41	0.16	0.23	0.36	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.36	0.48	0.81	1.19	1.24
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.35	0.50	0.82	1.19	1.24
Memo: Net income (last four quarters)	1.25	0.81	0.82	1.19	1.24
Net income-BHC and noncontrolling (minority) interest	1.37	0.50	0.83	1.20	1.25
Margin Analysis					
Average earning assets / Average assets	93.15	91.74	92.32	91.05	91.48
Average interest-bearing funds / Average assets	62.32	65.48	64.06	65.57	65.56
Interest income (tax equivalent) / Average earning assets	3.12	3.78	3.55	4.41	4.24
Interest expense / Average earning assets	0.27	0.66	0.52	1.08	0.86
Net interest income (tax equivalent) / Average earning assets	2.85	3.10	3.01	3.33	3.38
Yield or Cost					
Total loans and leases (tax equivalent)	4.04	4.44	4.27	5.09	4.95
Interest-bearing bank balances	0.11	0.50	0.27	2.04	1.64
Federal funds sold and reverse repos	0.26	0.94	0.68	2.44	2.17
Trading assets	0.42	0.67	0.60	0.99	1.11
Total earning assets	3.11	3.74	3.51	4.36	4.20
Investment securities (tax equivalent)	1.79	2.51	2.25	2.76	2.68
US Treasury and agency securities (excluding mortgage-backed securities)	1.28	2.01	1.75	2.32	2.05
Mortgage-backed securities				2.61	2.50
All other securities	2.90	3.48	3.24	4.06	4.20
Interest-bearing deposits	0.24	0.70	0.53	1.10	0.81
Time deposits of \$250K or more	0.76	1.67	1.42	1.96	1.44
Time deposits < \$250K	0.72	1.58	1.36	1.82	1.29
Other domestic deposits	0.17	0.50	0.36	0.93	0.67
Foreign deposits	0.12	0.59	0.42	1.19	0.97
Federal funds purchased and repos	0.19	0.85	0.62	1.86	1.51
Other borrowed funds and trading liabilities	1.31	1.62	1.50	2.38	2.28
All interest-bearing funds	0.40	0.92	0.74	1.49	1.19

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Non-interest Income & Expenses

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.15	2.20	2.02	2.72	3.08
Overhead expenses / Net Interest Income + non-interest income	59.02	63.28	62.31	61.29	60.88
Percent of Average Assets					
Total overhead expense	2.24	2.63	2.57	2.69	2.71
Personnel expense	1.25	1.31	1.30	1.41	1.44
Net occupancy expense	0.24	0.26	0.26	0.28	0.28
Other operating expenses	0.73	0.99	0.94	0.97	0.97
Overhead less non-interest income	1.10	1.36	1.26	1.32	1.38
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	58.58	62.83	61.85	60.64	60.37
Personnel expense	33.19	32.43	32.40	32.39	32.51
Net occupancy expense	6.36	6.65	6.58	6.52	6.48
Other operating expenses	18.70	23.06	22.28	21.20	20.90
Total non-interest income	28.60	27.40	28.83	29.23	28.50
Fiduciary activities income	2.23	2.10	2.09	1.97	2.14
Service charges on domestic deposit accounts	3.22	3.35	3.27	3.88	4.15
Trading revenue	0.71	1.60	1.24	1.18	0.85
Investment banking fees and commissions	2.50	2.64	2.46	3.54	3.42
Insurance activities revenue	0.37	0.39	0.41	0.47	0.47
Venture capital revenue	0.02	0.00	0.01	0.02	0.02
Net servicing fees	0.57	-0.20	0.01	0.28	0.65
Net securitization income	0.01	0.00	0.00	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	3.94	2.89	3.92	1.86	1.61
Other non-interest income	9.21	9.31	9.67	10.04	9.86
Overhead less non-interest income	30.09	34.19	31.96	31.06	31.46
Applicable income taxes / Pretax net operating income (tax equivalent)	21.54	18.39	18.62	20.56	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.10	22.75	21.20	23.23	21.56

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Percent Composition of Assets

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Real estate loans	36.31	36.22	36.21	37.78	37.19
Commercial and industrial loans	12.25	14.99	13.51	12.02	12.85
Loans to individuals	3.48	3.53	3.40	4.20	4.31
Loans to depository institutions and acceptances of other banks	0.01	0.04	0.03	0.04	0.05
Agricultural loans	0.21	0.20	0.19	0.24	0.30
Other loans and leases	4.22	4.66	4.63	5.01	5.00
Net loans and leases	59.81	63.21	61.58	63.77	63.98
Debt securities over 1 year	17.61	14.01	15.55	14.60	14.63
Mutual funds and equity securities	0.06	0.05	0.05	0.06	0.06
Subtotal	78.32	78.43	78.16	79.65	79.97
Interest-bearing bank balances	9.11	6.78	7.51	3.06	3.04
Federal funds sold and reverse repos	0.52	0.86	0.82	1.57	1.66
Debt securities 1 year or less	1.53	1.83	1.68	1.91	1.96
Trading assets	0.60	1.09	1.01	1.19	1.33
Total earning assets	91.43	90.72	91.05	89.53	89.74
Non-interest cash and due from depository institutions	1.01	1.08	1.07	1.14	1.21
Other real estate owned	0.02	0.03	0.02	0.03	0.04
All other assets	7.50	8.16	7.82	9.27	8.98
Memoranda					
Short-term investments	12.01	10.58	11.17	7.63	7.80
US Treasury securities	1.08	0.92	0.84	1.03	1.04
US agency securities (excluding mortgage-backed securities)	0.77	0.48	0.63	0.54	0.69
Municipal securities	1.72	1.45	1.69	1.34	1.62
Mortgage-backed securities	12.97	11.11	11.75	11.44	11.13
Asset-backed securities	0.38	0.27	0.32	0.28	0.33
Other debt securities	0.52	0.39	0.42	0.39	0.41
Loans held-for-sale	0.42	0.48	0.52	0.39	0.30
Loans held for investment	59.85	63.46	61.72	63.50	63.93
Real estate loans secured by 1-4 family	11.69	12.29	11.91	13.29	13.46
Revolving	1.45	1.80	1.66	2.07	2.27
Closed-end, secured by first liens	9.84	9.99	9.81	10.69	10.57
Closed-end, secured by junior liens	0.20	0.26	0.22	0.28	0.31
Commercial real estate loans	22.47	21.90	22.22	22.23	21.58
Construction and land development	3.35	3.32	3.40	3.44	3.51
Multifamily	3.31	3.07	3.12	3.01	2.72
Nonfarm nonresidential	14.81	14.50	14.72	14.69	14.44
Real estate loans secured by farmland	0.34	0.33	0.33	0.36	0.41

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Loan Mix and Analysis of Concentrations of Credit

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	59.65	55.37	57.15	57.46	56.49
Real estate loans secured by 1-4 family	19.82	19.50	19.43	20.75	21.10
Revolving	2.42	2.79	2.64	3.15	3.50
Closed-end	17.22	16.49	16.59	17.39	17.39
Commercial real estate loans	36.53	32.96	34.63	33.52	32.14
Construction and land development	5.50	4.97	5.26	5.09	5.20
1-4 family	1.11	0.93	0.93	0.94	1.02
Other	4.33	3.90	4.19	4.02	4.05
Multifamily	5.34	4.72	4.96	4.69	4.10
Nonfarm nonresidential	24.13	21.76	22.93	22.15	21.40
Owner-occupied	8.14	7.38	7.68	7.72	8.03
Other	15.70	14.16	14.95	14.34	13.38
Real estate loans secured by farmland	0.59	0.52	0.54	0.55	0.63
Loans to depository institutions and acceptances of other banks	0.03	0.07	0.06	0.11	0.12
Commercial and industrial loans	20.99	23.90	22.16	19.53	20.32
Loans to individuals	6.28	6.11	6.13	7.13	7.36
Credit card loans	0.51	0.64	0.65	0.81	1.02
Agricultural loans	0.37	0.31	0.32	0.37	0.46
Other loans and leases	8.03	8.93	9.09	9.85	9.66
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	383.15	392.62	381.26	391.26	379.80
Real estate loans secured by 1-4 family	124.52	133.24	125.02	138.18	137.84
Revolving	15.53	19.64	17.42	21.26	23.33
Closed-end	107.53	112.01	106.14	115.20	112.79
Commercial real estate loans	238.18	237.30	234.65	229.44	219.72
Construction and land development	35.51	35.78	35.62	34.95	35.36
1-4 family	7.06	6.74	6.34	6.61	7.04
Other	28.07	27.86	28.16	27.32	27.26
Multifamily	34.78	33.28	32.74	31.04	27.85
Nonfarm nonresidential	157.14	157.33	155.06	152.10	147.22
Owner-occupied	52.65	53.29	52.37	53.07	54.89
Other	102.06	101.60	100.54	97.41	91.80
Real estate loans secured by farmland	3.59	3.50	3.44	3.60	4.02
Loans to depository institutions and acceptances of other banks	0.18	0.38	0.28	0.44	0.54
Commercial and industrial loans	127.08	159.86	139.89	122.02	128.82
Loans to individuals	35.29	38.40	37.47	43.51	42.67
Credit card loans	2.61	3.43	3.30	4.34	5.31
Agricultural loans	2.01	2.03	1.88	2.18	2.72
Other loans and leases	46.77	51.14	49.56	52.44	51.79
Supplemental					
Non-owner occupied CRE loans / Gross loans	28.83	26.07	27.32	26.45	24.79
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	187.34	186.18	183.76	178.57	167.93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	244.56	244.21	240.85	236.10	225.98

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Liquidity and Funding

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Short-term investments	12.01	10.58	11.17	7.63	7.80
Liquid assets	28.43	24.83	26.47	22.62	22.72
Investment securities	19.64	16.55	17.84	16.99	17.27
Net loans and leases	59.81	63.21	61.58	63.77	63.98
Net loans, leases and standby letters of credit	60.62	64.12	62.48	64.84	65.07
Core deposits	74.75	68.08	70.67	63.09	62.13
Noncore funding	10.89	16.68	14.13	19.36	21.34
Time deposits of \$250K or more	1.81	2.56	2.11	2.94	2.89
Foreign deposits	0.35	0.41	0.36	0.43	0.47
Federal funds purchased and repos	1.20	1.49	1.47	1.94	1.97
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.52	0.52	0.54	0.48	0.54
Commercial paper	0.01	0.01	0.01	0.02	0.02
Other borrowings w/remaining maturity of 1 year or less	0.99	2.06	1.24	3.01	3.67
Earning assets that reprice within 1 year	38.93	39.80	39.46	39.29	40.29
Interest-bearing liabilities that reprice within 1 year	7.04	9.52	8.20	10.19	10.01
Long-term debt that reprices within 1 year	0.26	0.56	0.47	0.96	1.34
Net assets that reprice within 1 year	30.24	28.42	29.19	26.63	27.38
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-1.82	6.94	3.20	14.45	16.62
Net short-term noncore funding dependence	-8.21	-2.29	-4.76	3.38	4.66
Short-term investment / Short-term noncore funding	284.80	138.95	184.19	77.77	66.46
Liquid assets - short-term noncore funding / Nonliquid assets	34.49	23.61	28.54	17.18	16.04
Net loans and leases / Total deposits	74.66	82.84	79.43	90.31	90.08
Net loans and leases / Core deposits	81.17	93.70	88.34	103.93	105.00
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84	1.82	1.57	0.72	-0.82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.94	4.82	4.31	1.36	-1.98
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	0.00	0.02	0.00	-0.05
Percent of Investment Securities					
Held-to-maturity securities	13.42	12.14	11.38	12.67	16.19
Available-for-sale securities	84.66	85.75	87.23	85.40	81.88
US Treasury securities	5.52	5.43	4.72	6.15	6.99
US agency securities (excluding mortgage-backed securities)	4.50	3.23	4.01	3.49	4.02
Municipal securities	8.87	9.39	9.83	7.75	9.16
Mortgage-backed securities	66.59	67.27	66.64	67.43	65.45
Asset-backed securities	2.05	1.68	1.91	1.66	2.05
Other debt securities	3.17	2.93	3.01	2.94	2.79
Mutual funds and equity securities	0.32	0.37	0.35	0.40	0.42
Debt securities 1 year or less	8.69	11.75	10.55	11.86	11.91
Debt securities 1 to 5 years	17.05	18.03	17.03	17.94	19.18
Debt securities over 5 years	72.18	66.01	69.86	66.02	64.73
Pledged securities	33.87	37.40	35.67	30.57	33.30
Structured notes, fair value	0.03	0.02	0.02	0.03	0.04
Percent Change from Prior Like Quarter					
Short-term investments	51.37	146.89	183.32	26.69	6.77
Investment securities	33.34	14.17	23.62	11.75	9.42
Core deposits	16.88	25.99	26.88	11.23	7.29
Noncore funding	-23.76	-2.41	-12.18	6.59	10.67

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Derivatives and Off-Balance-Sheet Transactions

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	22.51	21.74	22.01	23.52	24.05
Standby letters of credit	0.67	0.72	0.71	0.84	0.92
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.12	0.17	0.18	0.40	0.62
Credit derivatives - notional amount (holding company as guarantor)	0.25	0.39	0.35	0.42	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0.19	0.46	0.41	0.52	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0.18	0.22	0.25	0.30	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.14	0.36	0.30	0.45	0.69
Derivative contracts	49.75	51.44	48.41	68.47	65.81
Interest rate contracts	35.96	36.61	34.16	47.31	43.84
Interest rate futures and forward contracts	5.17	9.28	6.21	10.67	11.40
Written options contracts (interest rate)	1.82	2.30	2.18	2.47	2.16
Purchased options contracts (interest rate)	1.33	1.51	1.46	2.65	2.32
Interest rate swaps	20.67	22.02	20.62	28.86	26.74
Foreign exchange contracts	6.16	5.77	6.01	10.12	10.92
Futures and forward foreign exchange contracts	3.93	3.58	3.47	5.23	5.22
Written options contracts (foreign exchange)	0.04	0.03	0.03	0.05	0.14
Purchased options contracts (foreign exchange)	0.04	0.03	0.04	0.08	0.13
Foreign exchange rate swaps	0.73	0.74	0.77	2.03	2.17
Equity, commodity, and other derivative contracts	0.86	1.80	1.85	3.32	4.08
Commodity and other futures and forward contracts	0.07	0.14	0.14	0.19	0.25
Written options contracts (commodity and other)	0.29	0.54	0.52	0.98	1.48
Purchased options contracts (commodity and other)	0.19	0.38	0.36	0.94	1.29
Commodity and other swaps	0.29	0.30	0.32	0.38	0.40
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	43.01	41.55	42.81	45.53	44.93

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	94.09	95.11	94.07	93.44	92.91
Foreign exchange contracts	3.27	2.75	3.49	3.20	3.39
Equity, commodity, and other contracts	1.17	1.12	1.17	1.64	1.93
Futures and forwards	12.57	13.02	14.08	13.49	12.78
Written options	7.49	8.38	8.20	5.91	6.60
Exchange-traded	0.11	0.13	0.14	0.15	0.23
Over-the-counter	7.20	7.94	7.73	5.10	5.49
Purchased options	3.44	3.39	3.42	4.42	4.19
Exchange-traded	0.12	0.14	0.15	0.28	0.32
Over-the-counter	3.04	2.87	2.86	3.35	3.20
Swaps	71.23	69.87	68.70	69.75	70.34
Held for trading	40.60	43.55	43.59	44.16	46.31
Interest rate contracts	34.42	37.60	36.65	37.24	38.40
Foreign exchange contracts	1.57	1.40	1.60	1.60	1.85
Equity, commodity, and other contracts	0.58	0.71	0.68	0.83	1.14
Non-traded	59.40	56.45	56.41	55.84	53.69
Interest rate contracts	56.19	54.26	53.76	52.22	50.60
Foreign exchange contracts	0.38	0.28	0.46	0.34	0.57
Equity, commodity, and other contracts	0.13	0.10	0.10	0.13	0.16
Derivative contracts (excluding futures and forex 14 days or less)	91.87	89.91	91.48	93.86	94.47
One year or less	27.77	30.94	32.05	32.17	32.51
Over 1 year to 5 years	26.17	27.26	27.06	30.45	31.16
Over 5 years	30.21	28.48	29.56	28.09	28.71
Gross negative fair value (absolute value)	1.25	1.76	1.55	0.83	0.72
Gross positive fair value	1.68	2.69	2.23	1.19	0.85
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.05	0.07	0.07	0.06	0.06
Gross positive fair value (X)	0.07	0.11	0.09	0.07	0.06
Held for trading (X)	0.05	0.08	0.07	0.06	0.05
Non-traded (X)	0.01	0.02	0.02	0.01	0.01
Current credit exposure (X)	0.04	0.08	0.07	0.05	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.57	1.03	0.89	0.73	0.53

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2021

Allowance and Net Loan and Lease Losses

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	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Provision for loan and lease losses / Average assets	-0.14	0.85	0.51	0.15	0.14
Provision for loan and lease losses / Average loans and leases	-0.25	1.37	0.82	0.24	0.24
Provision for loan and lease losses / Net loan and lease losses	77.32	792.43	487.86	130.58	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.39	1.51	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.37	1.48	1.55	0.81	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	15.27	11.83	11.58	8.03	7.54
Allowance for loan and lease losses / Nonaccrual assets	318.67	321.01	299.44	218.72	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	260.68	244.42	244.62	151.73	160.51
Gross loan and lease losses / Average loans and leases	0.22	0.35	0.34	0.28	0.30
Recoveries / Average loans and leases	0.08	0.07	0.07	0.08	0.09
Net losses / Average loans and leases	0.13	0.28	0.27	0.21	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	16.12	15.46	33.98	36.22	41.30
Earnings coverage of net loan and lease losses (X)	4.52	21.56	22.89	24.40	21.75
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.03	0.04	0.01	0.02
Real estate loans secured by 1-4 family	-0.01	0.01	0.01	0.01	0.01
Revolving	-0.05	0.01	0.01	0.02	0.03
Closed-end	-0.01	0.01	0.00	0.00	0.01
Commercial real estate loans	0.05	0.03	0.07	0.01	0.01
Construction and land development	0.00	0.00	0.00	-0.01	-0.03
1-4 family	0.00	0.00	0.00	0.00	-0.01
Other	-0.01	0.00	0.00	-0.01	-0.02
Multifamily	0.01	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.07	0.05	0.11	0.02	0.02
Owner-occupied	0.01	0.02	0.02	0.01	0.01
Other	0.06	0.03	0.08	0.01	0.01
Real estate loans secured by farmland	-0.01	0.02	0.02	0.01	0.00
Commercial and industrial loans	0.20	0.46	0.47	0.37	0.31
Loans to individuals	0.78	1.41	1.13	1.17	1.16
Credit card loans	2.18	3.43	2.92	3.11	2.92
Agricultural loans	0.03	0.15	0.19	0.08	0.15
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.08	0.13	0.15	0.15	0.14

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2021

Past Due and Nonaccrual Assets

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Loans and Leases					
30-89 days past due loans and leases	0.27	0.36	0.39	0.43	0.44
90+ days past due loans and leases	0.10	0.13	0.12	0.15	0.17
Nonaccrual loans and leases	0.58	0.61	0.66	0.51	0.54
90+ days past due and nonaccrual loans and leases	0.73	0.80	0.85	0.71	0.75
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.02
90+ days past due restructured	0.00	0.01	0.01	0.01	0.01
Nonaccrual restructured	0.12	0.13	0.13	0.14	0.16
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.01	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.27	0.37	0.40	0.43	0.44
90+ days past due assets	0.10	0.13	0.12	0.15	0.18
Nonaccrual assets	0.59	0.62	0.67	0.53	0.57
30+ days past due and nonaccrual assets	1.04	1.21	1.29	1.19	1.26
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.43	0.49	0.52	0.44	0.48
90+ past due and nonaccrual assets + other real estate owned	0.46	0.52	0.55	0.48	0.52
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.52	0.56	0.60	0.53	0.60
Allowance for loan and lease losses	67.93	65.48	66.54	115.41	118.28
Equity capital + allowance for loan and lease losses	4.43	4.83	4.97	4.28	4.79
Tier 1 capital + allowance for loan and lease losses	5.28	5.98	6.04	5.65	6.16
Loans and leases + other real estate owned	0.88	0.92	0.97	0.85	0.96

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2021

Past Due and Nonaccrual Loans and Leases

		06/30/2021	06/30/2020	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	0.24	0.39	0.39	0.38	0.42
	90+ days past due	0.12	0.15	0.16	0.16	0.22
	Nonaccrual	0.65	0.63	0.75	0.46	0.57
Commercial and industrial	30-89 days past due	0.17	0.23	0.23	0.31	0.30
	90+ days past due	0.02	0.03	0.03	0.05	0.05
	Nonaccrual	0.64	0.75	0.75	0.83	0.76
Individuals	30-89 days past due	0.55	0.58	0.83	0.83	0.84
	90+ days past due	0.07	0.13	0.14	0.17	0.16
	Nonaccrual	0.18	0.22	0.28	0.17	0.23
Depository institution loans	30-89 days past due	0.00	0.03	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
Agricultural	30-89 days past due	0.16	0.31	0.17	0.24	0.17
	90+ days past due	0.00	0.03	0.00	0.00	0.00
	Nonaccrual	0.69	0.80	0.49	0.67	0.75
Foreign governments	30-89 days past due	0.01	0.00	0.00	0.07	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.02	0.09	0.03	0.06
Other loans and leases	30-89 days past due	0.11	0.14	0.18	0.20	0.17
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.13	0.15	0.15	0.13	0.14

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 06/30/2021

		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Memoranda						
1-4 Family	30-89 days past due	0.35	0.60	0.65	0.67	0.71
	90+ days past due	0.27	0.29	0.33	0.31	0.46
	Nonaccrual	0.82	0.84	0.89	0.73	0.86
Revolving	30-89 days past due	0.29	0.40	0.48	0.45	0.50
	90+ days past due	0.02	0.03	0.03	0.05	0.05
	Nonaccrual	1.05	1.27	1.13	1.00	1.17
Closed-End	30-89 days past due	0.36	0.61	0.65	0.70	0.75
	90+ days past due	0.29	0.33	0.38	0.35	0.53
	Nonaccrual	0.77	0.81	0.87	0.70	0.84
Junior Lien	30-89 days past due	0.01	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.04	0.04	0.06
Commercial real estate	30-89 days past due	0.14	0.23	0.26	0.18	0.17
	90+ days past due	0.01	0.02	0.02	0.03	0.03
	Nonaccrual	0.53	0.43	0.62	0.23	0.28
Construction and development	30-89 days past due	0.12	0.24	0.28	0.28	0.21
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.36	0.25	0.41	0.20	0.19
1-4 family	30-89 days past due	0.02	0.04	0.03	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.04	0.03	0.02	0.02
Other	30-89 days past due	0.07	0.17	0.22	0.20	0.13
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.29	0.18	0.35	0.17	0.15
Multifamily	30-89 days past due	0.06	0.08	0.09	0.08	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.14	0.08	0.11	0.05	0.08
Nonfarm non-residential	30-89 days past due	0.14	0.20	0.23	0.14	0.17
	90+ days past due	0.01	0.02	0.02	0.03	0.03
	Nonaccrual	0.66	0.55	0.79	0.28	0.30
Owner occupied	30-89 days past due	0.04	0.07	0.07	0.07	0.09
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.25	0.24	0.27	0.16	0.17
Other	30-89 days past due	0.09	0.11	0.14	0.07	0.07
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.40	0.24	0.44	0.10	0.13
Farmland	30-89 days past due	0.11	0.31	0.11	0.23	0.25
	90+ days past due	0.00	0.03	0.00	0.01	0.01
	Nonaccrual	1.10	1.24	1.13	0.84	1.23
Credit card	30-89 days past due	0.63	0.90	0.95	1.19	1.22
	90+ days past due	0.39	0.76	0.63	0.78	0.73
	Nonaccrual	0.08	0.09	0.05	0.11	0.09

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2021

Regulatory Capital Components and Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Capital Ratios															
Common equity tier 1 capital, column A	12.67			11.98			12.38			12.11			12.09		
Common equity tier 1 capital, column B	0.29			0.28			0.30			0.29			0.52		
Tier 1 capital, column A	13.45			12.72			13.10			12.78			12.85		
Tier 1 capital, column B	0.33			0.32			0.34			0.34			0.60		
Total capital, column A	15.43			14.77			15.26			14.36			14.45		
Total capital, column B	0.37			0.38			0.39			0.38			0.67		
Tier 1 leverage	9.11			9.03			9.13			9.76			9.71		
Supplementary leverage ratio, advanced approaches HCs	6.96			8.42			8.71			7.41			7.31		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2021

Insurance and Broker-Dealer Activities

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30	54.79	53.67	51.47	56.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70	45.21	46.33	48.53	43.88
Separate account assets (L/H) / Total life assets	13.29	11.01	11.24	7.26	8.53
Insurance activities revenue / Adjusted operating income	0.37	0.39	0.41	0.47	0.47
Premium income / Insurance activities revenue	3.14	3.04	2.84	7.32	4.86
Credit related premium income / Total premium income	30.92	40.01	38.23	34.91	44.54
Other premium income / Total premium income	69.08	59.99	61.77	65.09	55.46
Insurance underwriting net income / Consolidated net income	0.02	0.02	0.03	0.08	0.08
Insurance net income (P/C) / Equity (P/C)	21.10	7.42	15.59	19.86	15.64
Insurance net income (L/H) / Equity (L/H)	5.07	-31.13	3.62	5.13	1.99
Insurance benefits, losses, expenses / Insurance premiums	-395.05	620.37	447.82	233.61	160.49
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.07	0.15	0.17
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.15	2.31
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.54	11.35	11.03	11.51	10.22
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.47	0.73	0.75	1.39	1.79

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2021

Foreign Activities

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Yield: Foreign loans	0.64	0.93	0.87	1.25	1.17
Cost: Interest-bearing deposits	0.12	0.59	0.42	1.19	0.97
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26	5.29	5.18	27.03	27.29
Commercial and industrial loans	1.03	0.59	0.64	0.29	1.53
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	-1.20	10.27	-2.41	22.48	7.24
Total selected assets	3.19	5.10	2.02	12.40	3.24
Deposits	9.07	10.22	3.46	10.36	5.00

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2021

Parent Company Analysis - Part 1

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	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Profitability					
Net income / Average equity capital	12.64	4.33	7.28	9.68	10.40
Bank net income / Average equity investment in banks	12.37	4.55	7.44	10.51	11.19
Nonbank net income / Average equity investment in nonbanks	13.40	7.01	9.76	7.89	7.10
Subsidiary HCs net income / Average equity investment in sub HCs	11.92	5.62	7.01	8.55	8.78
Bank net income / Parent net income	96.24	91.35	88.16	82.22	82.56
Nonbank net income / Parent net income	3.10	6.35	3.59	5.93	3.78
Subsidiary holding companies' net income / Parent net income	67.52	71.95	68.34	74.00	72.48
Leverage					
Total liabilities / Equity capital	16.87	20.37	20.06	20.43	20.88
Total debt / Equity capital	11.60	14.51	14.42	14.31	14.69
Total debt + notes payable to subs that issued TPS / Equity capital	13.82	16.80	16.68	16.36	17.10
Total debt + Loans guaranteed for affiliate / Equity capital	11.69	14.82	14.69	14.57	15.14
Total debt / Equity capital - excess over fair value	11.71	14.65	14.53	14.52	14.81
Long-term debt / Equity capital	11.05	13.40	13.57	13.08	13.37
Short-term debt / Equity capital	0.48	0.98	0.77	0.98	1.14
Current portion of long-term debt / Equity capital	0.06	0.05	0.06	0.05	0.14
Excess cost over fair value / Equity capital	0.09	0.09	0.08	0.12	0.12
Long-term debt / Consolidated long-term debt	39.10	29.36	34.70	28.55	28.63
Double Leverage					
Equity investment in subs / Equity capital	103.07	103.11	102.81	103.22	103.10
Total investment in subs / Equity capital	108.26	110.49	110.16	111.07	112.48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.25	0.67	0.47	0.36	0.35
Equity investment in subs - equity cap / Net income-div (X)	0.83	3.93	1.82	1.22	1.22
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	138.40	143.95	136.61	177.69	162.34
Cash from ops + noncash items + op expense / Op expense + dividend	130.13	154.33	147.26	190.27	174.91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.17	148.07	134.09	116.34	103.19
Pretax operating income + interest expense / Interest expense	1,479.01	2,734.42	2,018.20	1,967.91	2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,660.10	1,374.98	1,540.86	1,632.36	1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends	152.45	169.54	150.47	210.78	188.90
Fees + other income from subsidiaries / Salary + other expenses	12.78	15.95	13.95	16.52	16.08
Net income / Current part of long-term debt + preferred dividends (X)	41.77	27.95	35.64	57.11	33.93
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.65	3.54	3.73	2.67	2.61
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.21	0.05	0.10	0.04	0.24
Nonaccrual	0.96	0.97	1.03	0.54	6.54
Total	1.17	1.02	1.13	0.58	6.78
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.03	0.05	0.05	0.10	0.24
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.03	0.06	0.05	0.10	0.25
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	1.79	2.90	2.66	5.62	5.50
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.07	0.07	0.08	0.19	0.21

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2021

Parent Company Analysis - Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	79.87	73.92	81.10	57.84	57.26
Dividends declared / Net income	25.30	60.26	42.29	33.08	27.33
Net income - dividends / Average equity	9.64	1.15	4.13	6.46	7.33
Percent of Dividends Paid					
Dividends from bank subsidiaries	138.87	166.94	132.17	178.13	157.73
Dividends from nonbank subsidiaries	3.97	3.68	3.41	7.53	7.13
Dividends from subsidiary holding companies	6.36	3.84	4.85	21.40	16.86
Dividends from all subsidiaries	192.41	205.70	174.85	260.40	215.26
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	36.40	82.59	60.28	66.55	60.71
Interest income from bank subsidiaries	0.11	0.58	0.36	0.54	0.52
Management and service fees from bank subsidiaries	0.90	3.18	1.47	1.55	1.88
Other income from bank subsidiaries	0.00	0.01	0.00	0.00	0.00
Operating income from bank subsidiaries	38.19	98.26	62.88	69.36	63.43
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	54.17	52.24	56.38	82.93	51.40
Interest income from nonbank subsidiaries	2.35	7.62	7.38	20.25	18.56
Management and serv fees from nonbank subsidiaries	0.63	1.87	0.86	1.92	2.96
Other income from nonbank subsidiaries	0.08	0.22	0.16	1.06	0.15
Operating income from nonbank subsidiaries	76.16	78.33	79.83	150.40	99.33
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	31.00	55.04	43.51	61.23	48.56
Interest income from subsidiary holding companies	5.39	15.38	8.40	6.54	3.95
Management and service fees from subsidiary holding companies	0.37	0.95	0.44	0.36	0.43
Other income from subsidiary holding companies	-0.43	2.24	0.01	0.29	0.01
Operating income from subsidiary holding companies	39.64	73.61	55.20	76.49	61.19
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	67.79	66.84	69.76	67.31	65.18
Interest income from bank subsidiaries	0.39	1.06	0.63	0.80	0.92
Management and service fees from bank subsidiaries	2.08	2.32	1.87	1.81	2.01
Other income from bank subsidiaries	0.02	0.07	0.04	0.03	0.02
Operating income from bank subsidiaries	81.74	81.90	82.20	78.80	74.20
Dividends from nonbank subsidiaries	2.67	2.05	1.95	2.65	2.57
Interest income from nonbank subsidiaries	0.35	1.11	0.73	1.19	2.32
Management and service fees from nonbank subsidiaries	0.02	0.04	0.02	0.06	0.03
Other income from nonbank subsidiaries	0.01	0.01	0.01	0.04	0.02
Operating income from nonbank subsidiaries	6.48	6.25	4.70	7.29	7.64
Dividends from subsidiary holding companies	2.43	1.08	2.53	4.52	5.15
Interest income from subsidiary holding companies	0.01	0.17	0.11	0.20	0.37
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	3.96	4.06	4.56	6.08	6.79
Loans and advances from subsidiaries / Short term debt	135.34	237.31	135.13	84.24	87.87
Loans and advances from subsidiaries / Total debt	28.31	33.86	27.08	28.33	26.53

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									131
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.65	1.42	1.76	2.37	2.68	2.99	3.29	3.88	131
+ Non-interest income	1.11	0.24	0.35	0.55	0.93	1.55	2.13	3.22	131
- Overhead expense	2.24	1.34	1.51	1.85	2.17	2.57	3.03	3.82	131
- Provision for credit losses	-0.15	-0.63	-0.42	-0.29	-0.11	-0.01	0.08	0.13	131
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	131
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
= Pretax net operating income (tax equivalent)	1.78	0.81	1.04	1.46	1.69	2.16	2.66	2.98	131
Net operating income	1.36	0.52	0.79	1.12	1.30	1.58	2.02	2.31	131
Net income	1.35	0.52	0.79	1.11	1.29	1.58	2.02	2.31	131
Net income (Subchapter S adjusted)	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.12	1.48	2.23	2.73	3.18	3.56	3.80	4.45	131
Interest expense	0.27	0.06	0.08	0.16	0.24	0.38	0.57	0.82	131
Net interest income (tax equivalent)	2.85	1.52	1.87	2.52	2.92	3.23	3.55	4.01	131
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.13	-0.03	-0.01	0.03	0.11	0.24	0.36	0.42	131
Earnings coverage of net loan and lease losses (X)	4.52	-621.17	-75.88	5.77	12.84	31.69	96.75	176.38	131
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.39	0.49	0.74	1.10	1.33	1.66	2.19	2.82	131
Allowance for loan and lease losses / Total loans and leases	1.37	0.49	0.72	1.05	1.32	1.61	2.19	2.81	131
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.11	0.17	0.36	0.56	0.89	1.14	1.95	131
30-89 days past due loans and leases / Total loans and leases	0.27	0.02	0.05	0.10	0.21	0.37	0.70	1.12	131
Liquidity and Funding									
Net noncore funding dependence	-1.82	-19.88	-17.18	-10.80	-2.66	5.22	17.61	30.63	131
Net short-term noncore funding dependence	-8.21	-45.16	-23.88	-14.10	-6.83	-0.60	6.35	13.37	131
Net loans and leases / Total assets	59.81	29.41	43.02	53.22	60.20	68.29	75.98	80.23	131
Capitalization									
Tier 1 leverage ratio	9.11	7.13	7.45	8.23	9.00	9.84	11.10	12.40	131
Holding company equity capital / Total assets	10.88	7.24	8.00	9.28	10.81	12.50	13.95	15.36	131
Total equity capital (including minority interest) / Total assets	11.01	7.45	8.13	9.34	10.93	12.53	14.13	15.36	131
Common equity tier 1 capital / Total risk-weighted assets	12.70	9.86	10.06	11.14	12.20	14.20	16.65	18.50	130
Net loans and leases / Equity capital (X)	5.51	2.96	3.49	4.35	5.42	6.56	7.89	8.69	131
Cash dividends / Net income	25.30	0.00	0.84	12.54	24.53	35.48	43.59	48.73	131
Cash dividends / Net income (Subchapter S adjusted)	-21.71	-21.71	-21.71	-21.71	-21.71	-21.71	-21.71	-21.71	1
Growth Rates									
Assets	9.29	-3.79	-1.23	1.94	7.35	15.13	23.80	37.79	131
Equity capital	9.31	0.32	1.80	3.55	6.09	12.65	25.56	48.07	131
Net loans and leases	0.79	-10.96	-8.91	-5.32	-1.61	3.68	17.50	35.75	131
Noncore funding	-23.76	-58.22	-54.79	-43.22	-26.89	-5.09	14.43	23.04	131
Parent Company Ratios									
Short-term debt / Equity capital	0.48	0.00	0.00	0.00	0.00	0.00	3.89	6.49	131
Long-term debt / Equity capital	11.05	0.00	0.00	1.00	7.47	15.72	40.30	69.59	131
Equity investment in subsidiaries / Equity capital	103.07	91.48	95.39	98.62	102.61	107.48	113.87	119.17	131
Cash from ops + noncash items + op expense / Op expense + dividends	130.13	4.26	22.22	71.54	116.27	173.51	276.90	390.01	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	2.91	1.41	2.07	2.61	2.92	3.27	3.58	4.30	131
Less: Interest expense	0.25	0.05	0.07	0.15	0.21	0.36	0.56	0.78	131
Equals: Net interest income (tax equivalent)	2.65	1.42	1.76	2.37	2.68	2.99	3.29	3.88	131
Plus: Non-interest income	1.11	0.24	0.35	0.55	0.93	1.55	2.13	3.22	131
Equals: adjusted operating income (tax equivalent)	3.81	2.32	3.03	3.28	3.66	4.18	5.08	6.88	131
Less: Overhead expense	2.24	1.34	1.51	1.85	2.17	2.57	3.03	3.82	131
Less: Provision for credit losses	-0.15	-0.63	-0.42	-0.29	-0.11	-0.01	0.08	0.13	131
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	131
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
Equals: Pretax net operating income (tax equivalent)	1.78	0.81	1.04	1.46	1.69	2.16	2.66	2.98	131
Less: Applicable income taxes (tax equivalent)	0.41	0.10	0.21	0.32	0.39	0.50	0.67	0.75	131
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	131
Equals: Net operating income	1.36	0.52	0.79	1.12	1.30	1.58	2.02	2.31	131
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Equals: Net income	1.35	0.52	0.79	1.11	1.29	1.58	2.02	2.31	131
Memo: Net income (last four quarters)	1.25	0.47	0.68	1.00	1.23	1.49	1.92	2.29	131
Net income-BHC and noncontrolling (minority) interest	1.37	0.59	0.85	1.12	1.29	1.61	2.02	2.45	131
Margin Analysis									
Average earning assets / Average assets	93.15	88.21	89.72	91.16	93.09	95.15	97.01	97.80	131
Average interest-bearing funds / Average assets	62.32	47.58	51.44	56.72	61.38	67.77	75.37	81.90	131
Interest income (tax equivalent) / Average earning assets	3.12	1.48	2.23	2.73	3.18	3.56	3.80	4.45	131
Interest expense / Average earning assets	0.27	0.06	0.08	0.16	0.24	0.38	0.57	0.82	131
Net interest income (tax equivalent) / Average earning assets	2.85	1.52	1.87	2.52	2.92	3.23	3.55	4.01	131
Yield or Cost									
Total loans and leases (tax equivalent)	4.04	2.75	3.21	3.56	4.00	4.38	5.06	6.29	131
Interest-bearing bank balances	0.11	0.02	0.07	0.09	0.11	0.12	0.14	0.17	131
Federal funds sold and reverse repos	0.26	-0.02	0.00	0.00	0.11	0.35	1.06	1.37	76
Trading assets	0.42	0.00	0.00	0.00	0.00	1.01	1.99	2.68	82
Total earning assets	3.11	1.67	2.23	2.74	3.15	3.52	3.80	4.41	131
Investment securities (tax equivalent)	1.79	1.00	1.20	1.40	1.79	2.10	2.41	2.77	131
US Treasury and agency securities (excluding mortgage-backed securities)	1.28	0.15	0.48	0.81	1.27	1.63	2.20	3.03	123
Mortgage-backed securities									
All other securities	2.90	0.87	1.53	2.02	2.83	3.48	4.60	6.42	127
Interest-bearing deposits	0.24	0.05	0.07	0.13	0.21	0.35	0.48	0.58	131
Time deposits of \$250K or more	0.76	0.25	0.31	0.51	0.71	0.98	1.25	1.45	129
Time deposits < \$250K	0.72	0.27	0.32	0.48	0.67	0.95	1.22	1.47	129
Other domestic deposits	0.17	0.04	0.05	0.08	0.14	0.23	0.36	0.43	131
Foreign deposits	0.12	-0.12	-0.11	0.00	0.04	0.23	0.47	0.69	26
Federal funds purchased and repos	0.19	0.00	0.00	0.06	0.11	0.21	0.48	1.87	115
Other borrowed funds and trading liabilities	1.31	0.00	0.04	0.64	1.29	1.89	2.45	3.36	128
All interest-bearing funds	0.40	0.10	0.16	0.24	0.36	0.55	0.76	1.11	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.15	0.00	0.00	0.15	1.84	3.68	6.34	7.87	131
Overhead expenses / Net Interest Income + non-interest income	59.02	40.59	45.24	53.28	60.06	65.15	70.96	73.49	131
Percent of Average Assets									
Total overhead expense	2.24	1.34	1.51	1.85	2.17	2.57	3.03	3.82	131
Personnel expense	1.25	0.70	0.79	1.04	1.23	1.50	1.74	2.06	131
Net occupancy expense	0.24	0.09	0.13	0.19	0.24	0.30	0.34	0.38	131
Other operating expenses	0.73	0.41	0.46	0.54	0.66	0.84	1.17	1.68	131
Overhead less non-interest income	1.10	-0.24	0.48	0.85	1.19	1.39	1.62	1.89	131
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	58.58	40.53	44.66	52.89	59.61	64.65	70.63	73.58	131
Personnel expense	33.19	19.52	23.47	28.41	33.90	38.12	41.27	44.17	131
Net occupancy expense	6.36	1.89	3.47	4.67	6.43	7.85	9.92	10.41	131
Other operating expenses	18.70	12.16	13.28	15.08	18.17	21.03	27.51	30.12	131
Total non-interest income	28.60	8.61	11.09	16.55	25.67	38.34	53.69	75.98	131
Fiduciary activities income	2.23	0.00	0.00	0.01	1.73	3.87	6.65	11.95	131
Service charges on domestic deposit accounts	3.22	0.13	0.63	1.58	3.33	4.47	5.90	6.94	131
Trading revenue	0.71	0.00	0.00	0.00	0.09	0.89	3.70	7.68	131
Investment banking fees and commissions	2.50	0.00	0.00	0.36	1.43	3.31	10.14	15.64	131
Insurance activities revenue	0.37	0.00	0.00	0.00	0.06	0.57	1.99	2.60	131
Venture capital revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.57	131
Net servicing fees	0.57	-0.10	0.00	0.00	0.18	0.87	2.40	3.50	131
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	131
Net gain (loss) - sales of loans, OREO, and other assets	3.94	0.01	0.08	0.64	2.80	5.35	12.10	17.46	131
Other non-interest income	9.21	2.50	3.53	4.96	7.71	11.75	20.08	30.38	131
Overhead less non-interest income	30.09	-4.34	11.37	22.61	32.73	39.51	45.97	48.34	131
Applicable income taxes / Pretax net operating income (tax equivalent)	21.54	14.72	16.87	19.65	21.87	23.79	25.52	27.40	130
Applicable income tax + TE / Pretax net operating income + TE	23.10	17.38	19.28	21.50	22.97	25.24	27.56	29.10	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	36.31	4.01	10.68	23.78	38.46	46.19	57.29	65.65	131
Commercial and industrial loans	12.25	2.25	5.00	8.03	11.25	16.67	21.41	26.54	131
Loans to individuals	3.48	0.02	0.14	0.46	1.30	5.20	11.96	21.69	131
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.34	131
Agricultural loans	0.21	0.00	0.00	0.00	0.04	0.30	0.92	2.19	131
Other loans and leases	4.22	0.16	0.41	1.30	2.91	7.12	10.34	12.45	131
Net loans and leases	59.81	29.41	43.02	53.22	60.20	68.29	75.98	80.23	131
Debt securities over 1 year	17.61	3.74	6.82	11.39	16.79	24.60	29.40	33.30	131
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.11	0.21	0.37	131
Subtotal	78.32	45.58	62.29	74.20	80.52	84.40	87.64	88.76	131
Interest-bearing bank balances	9.11	1.35	2.38	4.34	8.64	13.37	15.93	23.99	131
Federal funds sold and reverse repos	0.52	0.00	0.00	0.00	0.00	0.19	3.13	8.59	131
Debt securities 1 year or less	1.53	0.06	0.09	0.42	1.08	2.43	3.97	7.03	131
Trading assets	0.60	0.00	0.00	0.00	0.15	0.63	2.37	9.97	131
Total earning assets	91.43	86.14	88.01	89.38	91.35	93.58	95.10	95.63	131
Non-interest cash and due from depository institutions	1.01	0.26	0.44	0.65	1.03	1.29	1.57	1.87	131
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.02	0.07	0.11	131
All other assets	7.50	3.56	4.42	5.39	7.31	9.56	11.09	13.50	131
Memoranda									
Short-term investments	12.01	2.49	3.82	6.28	10.96	15.59	25.50	33.12	131
US Treasury securities	1.08	0.00	0.00	0.00	0.24	1.83	4.34	7.50	131
US agency securities (excluding mortgage-backed securities)	0.77	0.00	0.00	0.03	0.34	1.25	2.92	4.92	131
Municipal securities	1.72	0.00	0.00	0.09	0.80	2.89	6.41	7.60	131
Mortgage-backed securities	12.97	1.84	3.92	7.88	12.48	18.16	23.73	27.29	131
Asset-backed securities	0.38	0.00	0.00	0.00	0.00	0.56	1.93	3.62	131
Other debt securities	0.52	0.00	0.00	0.00	0.23	0.93	1.91	2.66	131
Loans held-for-sale	0.42	0.00	0.00	0.02	0.20	0.53	1.67	2.80	131
Loans held for investment	59.85	29.15	43.03	53.29	60.40	68.04	76.77	80.69	131
Real estate loans secured by 1-4 family	11.69	0.52	2.10	5.61	11.11	17.12	22.80	28.06	131
Revolving	1.45	0.00	0.01	0.33	1.07	2.60	3.43	3.74	131
Closed-end, secured by first liens	9.84	0.50	1.74	4.25	9.06	14.18	21.17	25.87	131
Closed-end, secured by junior liens	0.20	0.00	0.00	0.05	0.14	0.23	0.70	1.21	131
Commercial real estate loans	22.47	0.84	3.38	12.81	23.39	31.15	37.38	49.53	131
Construction and land development	3.35	0.07	0.32	1.29	3.12	5.26	7.88	9.18	131
Multifamily	3.31	0.11	0.41	1.08	2.45	4.77	8.63	13.54	131
Nonfarm nonresidential	14.81	0.47	1.95	8.05	15.91	21.27	26.59	29.63	131
Real estate loans secured by farmland	0.34	0.00	0.00	0.00	0.08	0.55	1.46	2.28	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	59.65	15.12	24.84	46.35	63.16	73.60	82.40	87.38	131
Real estate loans secured by 1-4 family	19.82	0.79	4.30	11.20	20.12	27.69	34.97	42.67	131
Revolving	2.42	0.00	0.04	0.85	2.09	4.05	5.38	6.19	131
Closed-end	17.22	0.75	3.49	9.30	16.44	23.64	32.46	39.83	131
Commercial real estate loans	36.53	4.45	12.02	22.39	38.22	49.12	59.05	66.62	131
Construction and land development	5.50	0.16	0.86	2.15	5.00	8.16	12.16	14.04	131
1-4 family	1.11	0.00	0.01	0.16	0.62	1.75	3.29	4.16	131
Other	4.33	0.14	0.78	1.79	4.00	6.49	8.77	9.95	131
Multifamily	5.34	0.44	0.88	1.99	4.36	7.86	14.27	20.39	131
Nonfarm nonresidential	24.13	2.79	5.92	13.50	26.47	33.58	40.63	43.66	131
Owner-occupied	8.14	0.10	0.87	3.72	7.19	12.11	16.32	19.56	131
Other	15.70	1.66	4.76	7.74	15.57	22.22	27.04	29.40	131
Real estate loans secured by farmland	0.59	0.00	0.00	0.01	0.13	1.00	2.74	3.96	131
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.01	0.11	0.70	131
Commercial and industrial loans	20.99	5.66	9.40	14.04	18.46	28.07	38.19	40.35	131
Loans to individuals	6.28	0.03	0.23	0.75	2.55	9.77	20.96	32.04	131
Credit card loans	0.51	0.00	0.00	0.00	0.00	0.48	2.56	7.48	131
Agricultural loans	0.37	0.00	0.00	0.00	0.07	0.50	1.70	4.05	131
Other loans and leases	8.03	0.26	0.56	2.21	5.05	13.49	21.23	37.25	131
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	383.15	58.13	136.99	261.95	401.71	492.35	582.29	666.65	130
Real estate loans secured by 1-4 family	124.52	8.31	28.47	58.76	120.55	178.19	254.11	319.57	130
Revolving	15.53	0.03	0.20	4.12	12.29	27.69	37.30	43.41	130
Closed-end	107.53	7.90	22.59	49.50	99.46	146.19	233.70	289.43	130
Commercial real estate loans	238.18	15.85	48.12	133.80	248.62	320.88	416.85	487.44	130
Construction and land development	35.51	1.18	4.36	12.44	33.33	53.83	77.66	90.45	130
1-4 family	7.06	0.00	0.07	0.79	3.66	11.13	20.64	28.08	130
Other	28.07	0.71	3.79	9.73	26.17	45.20	59.97	66.86	130
Multifamily	34.78	2.33	4.77	11.55	26.83	49.64	95.20	142.26	130
Nonfarm nonresidential	157.14	9.54	26.56	82.27	163.59	223.27	270.42	327.80	130
Owner-occupied	52.65	0.43	5.24	23.32	47.79	79.12	112.79	128.23	130
Other	102.06	6.58	19.32	46.56	97.92	148.23	178.73	210.48	130
Real estate loans secured by farmland	3.59	0.00	0.00	0.04	0.88	6.15	15.12	24.75	130
Loans to depository institutions and acceptances of other banks	0.18	0.00	0.00	0.00	0.00	0.03	0.62	4.32	130
Commercial and industrial loans	127.08	30.44	49.72	79.44	117.51	175.45	228.14	265.97	130
Loans to individuals	35.29	0.19	1.38	4.94	15.20	59.78	126.48	198.36	130
Credit card loans	2.61	0.00	0.00	0.00	0.02	3.09	12.02	39.69	130
Agricultural loans	2.01	0.00	0.00	0.00	0.41	3.21	9.27	18.04	130
Other loans and leases	46.77	1.54	3.86	12.01	32.31	75.92	125.62	160.52	130
Supplemental									
Non-owner occupied CRE loans / Gross loans	28.83	5.23	10.57	18.92	28.32	38.71	46.96	55.06	131
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	187.34	15.99	48.69	105.00	185.54	252.43	339.52	424.96	130
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	244.56	18.35	54.96	137.49	252.24	328.62	430.93	487.44	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Liquidity and Funding

Peer Group: 1
Date: 06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	12.01	2.49	3.82	6.28	10.96	15.59	25.50	33.12	131
Liquid assets	28.43	10.43	13.37	19.24	28.33	35.78	44.37	58.25	131
Investment securities	19.64	5.20	8.53	12.60	18.30	27.19	31.98	34.93	131
Net loans and leases	59.81	29.41	43.02	53.22	60.20	68.29	75.98	80.23	131
Net loans, leases and standby letters of credit	60.62	33.06	43.34	54.29	60.79	69.14	76.14	80.60	131
Core deposits	74.75	45.72	54.63	70.66	78.06	81.47	83.87	84.46	131
Noncore funding	10.89	1.54	2.80	4.65	8.26	12.84	30.78	35.67	131
Time deposits of \$250K or more	1.81	0.23	0.40	0.82	1.50	2.70	4.04	5.02	131
Foreign deposits	0.35	0.00	0.00	0.00	0.00	0.00	2.93	6.23	131
Federal funds purchased and repos	1.20	0.00	0.00	0.03	0.59	1.63	5.48	7.62	131
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Net federal funds purchased (sold)	0.52	-3.15	-0.77	0.00	0.20	1.19	2.29	4.40	131
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	131
Other borrowings w/remaining maturity of 1 year or less	0.99	0.00	0.00	0.00	0.20	1.83	3.61	6.63	131
Earning assets that reprice within 1 year	38.93	16.52	18.78	29.44	39.46	48.09	56.45	63.22	131
Interest-bearing liabilities that reprice within 1 year	7.04	1.47	2.18	3.50	5.73	8.10	17.26	28.92	131
Long-term debt that reprices within 1 year	0.26	0.00	0.00	0.00	0.00	0.33	1.40	2.67	131
Net assets that reprice within 1 year	30.24	5.18	8.74	20.30	31.81	40.67	47.22	55.37	131
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-1.82	-19.88	-17.18	-10.80	-2.66	5.22	17.61	30.63	131
Net short-term noncore funding dependence	-8.21	-45.16	-23.88	-14.10	-6.83	-0.60	6.35	13.37	131
Short-term investment / Short-term noncore funding	284.80	27.05	47.58	107.16	195.43	398.76	768.46	1331.23	131
Liquid assets - short-term noncore funding / Nonliquid assets	34.49	-2.42	3.55	16.33	32.53	50.77	72.05	115.39	131
Net loans and leases / Total deposits	74.66	43.65	55.63	64.54	74.23	82.40	94.15	110.90	131
Net loans and leases / Core deposits	81.17	51.79	59.48	68.05	79.16	90.81	115.52	134.26	131
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84	-0.53	-0.17	0.03	0.55	1.37	2.87	3.44	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.94	-0.19	0.09	0.75	1.66	2.80	4.98	7.15	130
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	-0.09	-0.07	0.00	0.00	0.02	0.08	0.12	23
Percent of Investment Securities									
Held-to-maturity securities	13.42	0.00	0.00	0.00	6.12	28.50	46.80	66.42	131
Available-for-sale securities	84.66	33.30	53.11	71.04	92.85	99.59	100.00	100.00	131
US Treasury securities	5.52	0.00	0.00	0.00	1.53	8.53	27.13	46.10	131
US agency securities (excluding mortgage-backed securities)	4.50	0.00	0.00	0.23	1.77	7.62	18.73	25.46	131
Municipal securities	8.87	0.00	0.00	0.72	5.69	15.84	29.50	42.39	131
Mortgage-backed securities	66.59	16.03	36.59	51.13	68.36	83.77	91.84	95.62	131
Asset-backed securities	2.05	0.00	0.00	0.00	0.00	3.70	10.44	16.12	131
Other debt securities	3.17	0.00	0.00	0.05	1.49	5.20	13.75	19.68	131
Mutual funds and equity securities	0.32	0.00	0.00	0.00	0.11	0.50	1.45	2.23	131
Debt securities 1 year or less	8.69	0.30	0.68	2.45	6.71	12.23	25.09	30.60	131
Debt securities 1 to 5 years	17.05	1.01	2.08	4.81	15.10	25.96	43.92	53.02	131
Debt securities over 5 years	72.18	21.32	37.12	59.53	75.99	87.11	92.29	94.67	131
Pledged securities	33.87	1.43	3.67	14.90	30.28	51.36	70.82	81.43	131
Structured notes, fair value	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.95	131
Percent Change from Prior Like Quarter									
Short-term investments	51.37	-34.40	-27.93	-0.80	31.22	93.75	180.73	265.83	131
Investment securities	33.34	-16.44	-6.25	7.32	25.10	55.06	91.90	116.42	131
Core deposits	16.88	2.53	5.53	9.84	14.37	21.65	34.27	57.31	131
Noncore funding	-23.76	-58.22	-54.79	-43.22	-26.89	-5.09	14.43	23.04	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	22.51	8.20	11.43	15.55	20.42	27.99	39.10	56.39	131
Standby letters of credit	0.67	0.05	0.14	0.25	0.48	0.90	1.82	3.55	131
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.15	131
Securities lent	0.12	0.00	0.00	0.00	0.00	0.00	0.67	2.95	131
Credit derivatives - notional amount (holding company as guarantor)	0.25	0.00	0.00	0.00	0.00	0.46	1.20	1.65	131
Credit derivatives - notional amount (holding company as beneficiary)	0.19	0.00	0.00	0.00	0.00	0.29	0.82	2.27	131
Credit derivative contracts w/ purchased credit protection-investment grade	0.18	0.00	0.00	0.00	0.00	0.06	1.14	1.81	131
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.14	0.00	0.00	0.00	0.00	0.05	0.94	1.91	131
Derivative contracts	49.75	0.50	1.54	7.56	17.67	39.00	121.50	922.82	131
Interest rate contracts	35.96	0.50	1.54	6.99	15.49	33.18	82.74	676.85	131
Interest rate futures and forward contracts	5.17	0.00	0.00	0.00	0.32	1.83	14.06	132.60	131
Written options contracts (interest rate)	1.82	0.00	0.00	0.12	0.55	2.08	5.65	28.33	131
Purchased options contracts (interest rate)	1.33	0.00	0.00	0.00	0.09	1.16	5.13	27.51	131
Interest rate swaps	20.67	0.00	0.08	4.07	12.08	26.73	55.16	190.65	131
Foreign exchange contracts	6.16	0.00	0.00	0.00	0.00	1.32	14.14	189.63	131
Futures and forward foreign exchange contracts	3.93	0.00	0.00	0.00	0.00	0.51	9.40	130.16	131
Written options contracts (foreign exchange)	0.04	0.00	0.00	0.00	0.00	0.00	0.16	1.09	131
Purchased options contracts (foreign exchange)	0.04	0.00	0.00	0.00	0.00	0.00	0.16	1.11	131
Foreign exchange rate swaps	0.73	0.00	0.00	0.00	0.00	0.00	1.87	28.95	131
Equity, commodity, and other derivative contracts	0.86	0.00	0.00	0.00	0.00	0.19	4.70	20.89	131
Commodity and other futures and forward contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.13	2.72	131
Written options contracts (commodity and other)	0.29	0.00	0.00	0.00	0.00	0.00	0.82	9.07	131
Purchased options contracts (commodity and other)	0.19	0.00	0.00	0.00	0.00	0.00	0.81	6.60	131
Commodity and other swaps	0.29	0.00	0.00	0.00	0.00	0.00	1.59	5.49	131
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	43.01	12.81	18.62	25.22	33.01	54.41	97.12	145.60	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	94.09	53.37	69.35	91.37	99.91	100.00	100.00	100.00	129
Foreign exchange contracts	3.27	0.00	0.00	0.00	0.00	3.98	20.57	37.17	129
Equity, commodity, and other contracts	1.17	0.00	0.00	0.00	0.00	0.66	7.35	12.06	129
Futures and forwards									
	12.57	0.00	0.00	0.57	5.67	23.34	46.76	62.39	129
Written options									
	7.49	0.00	0.00	0.99	4.36	11.84	27.93	35.76	129
Exchange-traded	0.11	0.00	0.00	0.00	0.00	0.00	0.55	2.80	129
Over-the-counter	7.20	0.00	0.00	0.99	4.07	11.84	27.93	35.76	129
Purchased options									
	3.44	0.00	0.00	0.00	0.71	6.74	14.93	17.29	129
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	0.92	2.46	129
Over-the-counter	3.04	0.00	0.00	0.00	0.44	5.61	14.60	17.29	129
Swaps	71.23	0.00	6.48	52.69	81.66	95.63	99.88	100.00	129
Held for trading									
	40.60	0.00	0.00	0.00	52.17	90.39	99.47	100.00	129
Interest rate contracts	34.42	0.00	0.00	0.00	29.99	72.88	95.30	100.00	129
Foreign exchange contracts	1.57	0.00	0.00	0.00	0.00	0.74	9.85	22.64	129
Equity, commodity, and other contracts	0.58	0.00	0.00	0.00	0.00	0.00	5.09	7.65	129
Non-traded									
	59.40	0.00	0.53	9.61	47.83	100.00	100.00	100.00	129
Interest rate contracts	56.19	0.00	0.45	9.30	43.76	100.00	100.00	100.00	129
Foreign exchange contracts	0.38	0.00	0.00	0.00	0.00	0.13	1.67	11.33	129
Equity, commodity, and other contracts	0.13	0.00	0.00	0.00	0.00	0.00	0.79	4.02	129
Derivative contracts (excluding futures and forex 14 days or less)									
	91.87	50.69	64.39	85.26	97.03	100.00	105.87	111.71	129
One year or less	27.77	0.00	0.95	4.75	18.84	47.96	79.67	98.95	129
Over 1 year to 5 years	26.17	0.00	0.33	12.09	26.69	45.42	54.59	59.79	129
Over 5 years	30.21	0.00	0.00	8.24	27.94	51.42	71.68	78.22	129
Gross negative fair value (absolute value)	1.25	0.04	0.12	0.44	1.05	2.08	2.71	3.84	129
Gross positive fair value	1.68	0.16	0.59	1.02	1.66	2.31	2.93	3.25	129
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.02	0.06	0.16	0.74	130
Gross positive fair value (X)	0.07	0.00	0.00	0.01	0.03	0.08	0.17	0.79	130
Held for trading (X)	0.05	0.00	0.00	0.00	0.02	0.06	0.15	0.74	130
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.04	0.08	130
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.03	0.06	0.16	0.39	130
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	130
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Other Ratios									
Current credit exposure / Risk-weighted assets	0.57	0.00	0.00	0.06	0.33	0.85	1.78	5.32	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	-0.14	-0.60	-0.42	-0.28	-0.12	-0.01	0.07	0.13	131
Provision for loan and lease losses / Average loans and leases	-0.25	-1.09	-0.75	-0.50	-0.18	-0.03	0.14	0.23	131
Provision for loan and lease losses / Net loan and lease losses	77.32	-1729.80	-754.39	-279.11	-71.56	54.94	1173.45	4864.11	131
Allowance for loan and lease losses / Total loans and leases not held for sale	1.39	0.49	0.74	1.10	1.33	1.66	2.19	2.82	131
Allowance for loan and lease losses / Total loans and leases	1.37	0.49	0.72	1.05	1.32	1.61	2.19	2.81	131
Allowance for loan and lease losses / Net loans and leases losses (X)	15.27	3.21	3.99	5.82	8.97	17.77	47.99	78.83	110
Allowance for loan and lease losses / Nonaccrual assets	318.67	61.84	101.10	172.42	256.94	405.91	691.09	1339.35	130
ALLL / 90+ days past due + nonaccrual loans and leases	260.68	48.35	74.10	135.28	221.17	340.16	596.15	725.80	130
Gross loan and lease losses / Average loans and leases	0.22	0.02	0.04	0.09	0.16	0.33	0.50	0.87	131
Recoveries / Average loans and leases	0.08	0.00	0.01	0.03	0.06	0.12	0.18	0.41	131
Net losses / Average loans and leases	0.13	-0.03	-0.01	0.03	0.11	0.24	0.36	0.42	131
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
Recoveries / Prior year-end losses	16.12	1.60	3.95	7.69	13.46	21.31	31.86	59.44	130
Earnings coverage of net loan and lease losses (X)	4.52	-621.17	-75.88	5.77	12.84	31.69	96.75	176.38	131
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.06	-0.04	-0.01	0.00	0.06	0.18	0.23	131
Real estate loans secured by 1-4 family	-0.01	-0.09	-0.07	-0.04	-0.01	0.00	0.03	0.12	128
Revolving	-0.05	-0.65	-0.40	-0.08	0.00	0.01	0.11	0.16	125
Closed-end	-0.01	-0.10	-0.06	-0.03	0.00	0.00	0.03	0.10	128
Commercial real estate loans	0.05	-0.04	-0.02	0.00	0.01	0.08	0.25	0.39	129
Construction and land development	0.00	-0.12	-0.07	-0.01	0.00	0.00	0.04	0.38	127
1-4 family	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.02	127
Other	-0.01	-0.10	-0.06	-0.01	0.00	0.00	0.04	0.10	127
Multifamily	0.01	-0.01	0.00	0.00	0.00	0.00	0.05	0.17	128
Nonfarm nonresidential	0.07	-0.05	-0.02	0.00	0.01	0.12	0.33	0.55	127
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.01	0.05	0.13	127
Other	0.06	-0.02	-0.02	0.00	0.00	0.09	0.30	0.45	127
Real estate loans secured by farmland	-0.01	-0.19	-0.06	0.00	0.00	0.00	0.00	0.06	110
Commercial and industrial loans	0.20	-0.12	-0.07	0.01	0.13	0.34	0.70	0.95	130
Loans to individuals	0.78	0.03	0.10	0.23	0.49	1.33	2.09	3.36	106
Credit card loans	2.18	0.00	0.00	1.17	2.29	3.20	5.02	5.53	73
Agricultural loans	0.03	-0.24	-0.06	0.00	0.00	0.01	0.34	0.57	100
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.08	-0.07	-0.03	0.00	0.00	0.13	0.41	0.54	130

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 06/30/2021

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.27	0.02	0.05	0.10	0.21	0.37	0.70	1.12	131
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.03	0.10	0.44	1.06	131
Nonaccrual loans and leases	0.58	0.08	0.14	0.30	0.52	0.83	1.14	1.76	131
90+ days past due and nonaccrual loans and leases	0.73	0.15	0.22	0.39	0.60	0.97	1.47	2.86	131
Percent of Loans and Leases and Other Assets									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.11	131
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	131
Nonaccrual restructured	0.12	0.00	0.01	0.03	0.09	0.19	0.32	0.42	131
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	131
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	131
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.06	131
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.27	0.02	0.05	0.10	0.21	0.37	0.70	1.15	131
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.10	0.44	1.06	131
Nonaccrual assets	0.59	0.08	0.14	0.32	0.52	0.84	1.23	1.76	131
30+ days past due and nonaccrual assets	1.04	0.23	0.36	0.56	0.92	1.39	2.22	3.34	131
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.43	0.07	0.13	0.24	0.35	0.59	0.85	1.54	131
90+ past due and nonaccrual assets + other real estate owned	0.46	0.07	0.15	0.25	0.39	0.61	0.89	1.63	131
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.52	0.10	0.13	0.27	0.47	0.69	1.04	1.68	131
Allowance for loan and lease losses	67.93	15.12	22.73	35.47	59.41	83.75	141.29	211.49	131
Equity capital + allowance for loan and lease losses	4.43	0.95	1.22	2.40	3.95	5.93	8.87	13.63	131
Tier 1 capital + allowance for loan and lease losses	5.28	1.12	1.69	2.98	4.79	7.31	9.67	15.30	131
Loans and leases + other real estate owned	0.88	0.17	0.27	0.43	0.80	1.14	1.67	2.82	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.24	0.00	0.02	0.08	0.17	0.35	0.67	1.02	131
	90+ days past due	0.12	0.00	0.00	0.00	0.01	0.08	0.79	1.70	131
	Nonaccrual	0.65	0.05	0.10	0.32	0.52	0.90	1.41	2.38	131
Commercial and industrial	30-89 days past due	0.17	0.00	0.01	0.06	0.13	0.26	0.45	0.61	130
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.12	130
	Nonaccrual	0.64	0.03	0.09	0.25	0.48	0.93	1.62	2.10	130
Individuals	30-89 days past due	0.55	0.00	0.00	0.18	0.49	0.75	1.27	1.73	131
	90+ days past due	0.07	0.00	0.00	0.00	0.01	0.10	0.34	0.64	131
	Nonaccrual	0.18	0.00	0.00	0.01	0.08	0.30	0.55	1.38	131
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	45
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.28	0.85	1.16	100
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	100
	Nonaccrual	0.69	0.00	0.00	0.00	0.03	1.02	3.34	8.27	100
Foreign governments	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.04	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.18	15
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.02	0.18	0.38	0.92	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.11	130
	Nonaccrual	0.13	0.00	0.00	0.00	0.01	0.21	0.57	1.02	130

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 06/30/2021

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.35	0.02	0.05	0.12	0.24	0.56	0.99	1.51	128
	90+ days past due	0.27	0.00	0.00	0.00	0.02	0.18	1.45	3.96	128
	Nonaccrual	0.82	0.04	0.13	0.39	0.66	1.13	2.18	3.35	128
Revolving	30-89 days past due	0.29	0.00	0.00	0.10	0.27	0.43	0.81	1.27	125
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.34	125
	Nonaccrual	1.05	0.00	0.00	0.27	0.62	1.24	3.85	8.20	125
Closed-End	30-89 days past due	0.36	0.01	0.03	0.10	0.23	0.58	1.00	1.49	128
	90+ days past due	0.29	0.00	0.00	0.00	0.02	0.17	1.69	4.20	128
	Nonaccrual	0.77	0.04	0.12	0.35	0.65	1.02	1.91	2.86	128
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.01	0.03	0.07	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	128
	Nonaccrual	0.04	0.00	0.00	0.01	0.03	0.07	0.12	0.23	128
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.02	0.09	0.23	0.46	0.56	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.10	129
	Nonaccrual	0.53	0.02	0.06	0.20	0.40	0.80	1.31	1.52	129
Construction and development	30-89 days past due	0.12	0.00	0.00	0.00	0.03	0.15	0.62	1.14	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.10	127
	Nonaccrual	0.36	0.00	0.00	0.00	0.08	0.44	1.87	3.62	127
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.18	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	127
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.29	127
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.01	0.08	0.38	0.70	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	127
	Nonaccrual	0.29	0.00	0.00	0.00	0.05	0.36	1.42	3.32	127
Multifamily	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.06	0.31	0.90	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	128
	Nonaccrual	0.14	0.00	0.00	0.00	0.02	0.18	0.79	1.11	128
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.02	0.08	0.22	0.57	0.71	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.13	127
	Nonaccrual	0.66	0.02	0.07	0.23	0.48	1.03	1.71	2.43	127
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.03	0.07	0.16	0.19	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	127
	Nonaccrual	0.25	0.00	0.00	0.09	0.21	0.35	0.63	0.87	127
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.04	0.11	0.41	0.57	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.13	127
	Nonaccrual	0.40	0.00	0.00	0.05	0.25	0.65	1.07	1.79	127
Farmland	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.18	0.52	1.05	110
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	110
	Nonaccrual	1.10	0.00	0.00	0.00	0.21	1.46	4.84	10.78	110
Credit card	30-89 days past due	0.63	0.00	0.00	0.36	0.68	0.94	1.37	1.68	73
	90+ days past due	0.39	0.00	0.00	0.00	0.29	0.78	1.03	1.36	73
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.48	0.82	73

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.67	9.79	10.04	11.14	12.14	14.19	16.60	18.44	131
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.33	131
Tier 1 capital, column A	13.45	10.66	11.05	11.93	12.97	14.73	17.58	19.09	131
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	13.87	131
Total capital, column A	15.43	12.76	13.16	14.07	15.04	16.49	19.09	20.54	131
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	15.55	131
Tier 1 leverage	9.11	7.13	7.45	8.23	9.00	9.84	11.10	12.40	131
Supplementary leverage ratio, advanced approaches HCs	6.96	5.50	5.66	5.88	6.83	7.42	8.07	8.94	15

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2021

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	131
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30	0.00	0.00	0.00	60.85	100.00	100.00	100.00	24
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70	0.00	0.00	0.00	39.15	100.00	100.00	100.00	24
Separate account assets (L/H) / Total life assets	13.29	0.00	0.00	0.00	0.00	0.00	58.40	83.72	13
Insurance activities revenue / Adjusted operating income	0.37	0.00	0.00	0.00	0.06	0.57	1.99	2.60	131
Premium income / Insurance activities revenue	3.14	0.00	0.00	0.00	0.00	0.00	25.00	59.93	101
Credit related premium income / Total premium income	30.92	0.00	0.00	0.00	0.00	93.75	100.00	100.00	19
Other premium income / Total premium income	69.08	0.00	0.00	6.25	100.00	100.00	100.00	100.00	19
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.50	131
Insurance net income (P/C) / Equity (P/C)	21.10	-7.69	-2.79	2.34	6.26	30.91	70.28	85.48	16
Insurance net income (L/H) / Equity (L/H)	5.07	-6.40	-1.21	-0.53	2.01	6.08	19.57	26.45	11
Insurance benefits, losses, expenses / Insurance premiums	-395.05	-1140.00	0.00	27.42	62.50	168.97	930.00	3575.29	19
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.30	16
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	131
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.54	0.00	0.96	4.42	11.80	17.86	21.83	23.50	131
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	0.99	15.67	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.64	0.00	0.00	0.00	0.00	1.00	3.64	5.84	84
Cost: Interest-bearing deposits	0.12	-0.12	-0.11	0.00	0.04	0.23	0.47	0.69	26
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.26	0.10	0.11	0.12	0.13	0.34	0.47	0.51	3
Commercial and industrial loans	1.03	0.01	0.02	0.04	0.16	0.34	0.52	4.81	13
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	-1.20	-66.48	-43.02	-16.49	-4.90	16.41	44.96	60.75	80
Total selected assets	3.19	-64.31	-42.70	-13.37	0.00	26.71	51.39	85.58	91
Deposits	9.07	-31.50	-26.07	-13.04	9.04	19.08	46.89	91.84	28

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 06/30/2021

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	12.64	5.98	7.90	9.46	11.84	15.95	18.86	22.55	131
Bank net income / Average equity investment in banks	12.37	6.24	7.79	9.13	11.65	15.30	19.36	22.58	122
Nonbank net income / Average equity investment in nonbanks	13.40	-0.84	-0.13	1.38	8.47	22.74	45.51	60.39	104
Subsidiary HCs net income / Average equity investment in sub HCs	11.92	4.97	5.34	7.59	10.65	17.14	22.74	26.40	19
Bank net income / Parent net income	96.24	0.00	15.18	95.77	101.49	104.79	109.90	114.72	131
Nonbank net income / Parent net income	3.10	0.00	0.00	0.00	0.79	4.21	17.79	22.18	119
Subsidiary holding companies' net income / Parent net income	67.52	14.51	16.23	29.63	84.34	99.82	105.32	107.69	19
Leverage									
Total liabilities / Equity capital	16.87	0.01	0.79	6.54	13.02	21.14	46.10	94.14	131
Total debt / Equity capital	11.60	0.00	0.00	1.00	7.47	15.72	41.88	73.36	131
Total debt + notes payable to subs that issued TPS / Equity capital	13.82	0.00	0.00	5.24	11.59	16.81	41.88	73.36	131
Total debt + Loans guaranteed for affiliate / Equity capital	11.69	0.00	0.00	1.00	7.84	15.72	41.88	73.74	131
Total debt / Equity capital - excess over fair value	11.71	0.00	0.00	1.00	7.47	15.93	42.05	73.57	131
Long-term debt / Equity capital	11.05	0.00	0.00	1.00	7.47	15.72	40.30	69.59	131
Short-term debt / Equity capital	0.48	0.00	0.00	0.00	0.00	0.00	3.89	6.49	131
Current portion of long-term debt / Equity capital	0.06	0.00	0.00	0.00	0.00	0.00	0.33	1.56	131
Excess cost over fair value / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.46	2.91	131
Long-term debt / Consolidated long-term debt	39.10	0.00	0.00	9.44	44.29	68.08	89.79	99.62	125
Double Leverage									
Equity investment in subs / Equity capital	103.07	91.48	95.39	98.62	102.61	107.48	113.87	119.17	131
Total investment in subs / Equity capital	108.26	93.58	96.96	99.88	104.51	109.87	132.64	185.20	131
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.25	-0.76	-0.49	-0.12	0.23	0.58	1.15	1.81	131
Equity investment in subs - equity cap / Net income-div (X)	0.83	0.04	0.12	0.31	0.58	1.16	2.21	3.78	83
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	138.40	19.61	31.10	81.26	122.38	176.06	273.48	507.09	128
Cash from ops + noncash items + op expense / Op expense + dividend	130.13	4.26	22.22	71.54	116.27	173.51	276.90	390.01	128
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.17	-93.12	-10.66	35.94	98.90	145.42	254.42	375.66	128
Pretax operating income + interest expense / Interest expense	1479.01	-13.76	40.94	338.52	1003.49	1987.76	4572.61	7631.89	103
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1660.10	-11.30	59.52	386.98	1018.02	2020.13	5632.37	12174.35	114
Dividends + interest from subsidiaries / Interest expense + dividends	152.45	1.33	29.29	77.53	139.77	203.02	339.71	544.41	125
Fees + other income from subsidiaries / Salary + other expenses	12.78	0.00	0.00	0.00	0.00	18.04	69.20	84.29	128
Net income / Current part of long-term debt + preferred dividends (X)	41.77	1.11	3.82	8.99	23.62	40.71	108.84	452.42	62
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.65	-3.44	-1.63	0.00	2.59	6.47	12.48	14.91	131
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.84	16
Nonaccrual	0.96	0.00	0.00	0.00	0.00	0.00	0.51	4.37	16
Total	1.17	0.00	0.00	0.00	0.00	0.00	2.20	6.13	16
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
To nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.66	131
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Total	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.66	131
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	1.79	0.00	0.00	0.00	0.07	0.59	14.86	22.09	131
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Combined foreign nonbank subsidiary assets	0.07	0.00	0.00	0.00	0.00	0.00	0.18	2.47	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	79.87	8.26	15.55	38.62	69.67	105.43	148.37	345.98	111
Dividends declared / Net income	25.30	0.00	0.84	12.54	24.53	35.48	43.59	48.73	131
Net income - dividends / Average equity	9.64	3.82	4.58	6.39	8.69	12.46	16.74	20.86	131
Percent of Dividends Paid									
Dividends from bank subsidiaries	138.87	0.00	0.00	56.84	112.30	185.78	391.14	823.02	119
Dividends from nonbank subsidiaries	3.97	0.00	0.00	0.00	0.00	3.29	30.96	46.49	119
Dividends from subsidiary holding companies	6.36	0.00	0.00	0.00	0.00	0.00	9.29	170.12	119
Dividends from all subsidiaries	192.41	0.00	21.24	95.16	150.87	249.99	496.56	916.64	119
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	36.40	0.00	0.00	14.37	35.93	63.07	80.06	100.00	120
Interest income from bank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.06	0.62	1.36	120
Management and service fees from bank subsidiaries	0.90	0.00	0.00	0.00	0.00	0.01	5.56	15.02	120
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	120
Operating income from bank subsidiaries	38.19	0.00	0.06	16.31	36.89	64.15	86.12	102.81	120
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	54.17	0.00	0.00	0.00	21.37	100.00	178.24	266.78	84
Interest income from nonbank subsidiaries	2.35	0.00	0.00	0.00	0.00	1.58	16.03	31.19	84
Management and serv fees from nonbank subsidiaries	0.63	0.00	0.00	0.00	0.00	0.00	5.55	9.85	84
Other income from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.44	84
Operating income from nonbank subsidiaries	76.16	0.00	0.00	4.68	46.82	128.39	270.85	491.45	84
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	31.00	0.00	0.00	0.00	33.86	63.03	74.49	98.05	19
Interest income from subsidiary holding companies	5.39	0.00	0.00	0.00	0.01	8.35	27.04	37.43	19
Management and service fees from subsidiary holding companies	0.37	0.00	0.00	0.00	0.00	0.00	1.32	7.16	19
Other income from subsidiary holding companies	-0.43	-0.81	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating income from subsidiary holding companies	39.64	0.00	0.00	7.86	40.24	64.49	100.87	106.49	19
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	67.79	0.00	0.00	30.24	92.93	99.53	99.96	100.00	125
Interest income from bank subsidiaries	0.39	0.00	0.00	0.00	0.01	0.20	1.71	8.48	125
Management and service fees from bank subsidiaries	2.08	0.00	0.00	0.00	0.00	0.16	16.16	23.87	125
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.86	125
Operating income from bank subsidiaries	81.74	0.00	1.43	67.75	97.68	99.71	100.00	100.00	125
Dividends from nonbank subsidiaries	2.67	0.00	0.00	0.00	0.00	1.37	13.75	58.37	125
Interest income from nonbank subsidiaries	0.35	0.00	0.00	0.00	0.00	0.00	1.90	11.21	125
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.70	125
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.30	125
Operating income from nonbank subsidiaries	6.48	0.00	0.00	0.00	0.11	5.51	36.76	91.49	125
Dividends from subsidiary holding companies	2.43	0.00	0.00	0.00	0.00	0.00	0.00	65.51	125
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.78	125
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Operating income from subsidiary holding companies	3.96	0.00	0.00	0.00	0.00	0.00	26.50	88.60	125
Loans and advances from subsidiaries / Short term debt	135.34	0.00	0.00	4.48	91.52	185.62	466.09	522.96	25
Loans and advances from subsidiaries / Total debt	28.31	0.00	0.00	0.01	14.35	47.75	104.07	151.88	102

BHCPR Reporters for Quarter Ending 06/30/2021

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2021 and Other Notes</u>
1562859	180,470,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	21,886,957	AMERIS BANCORP	ATLANTA, GA	
3446412	16,037,855	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,251,181	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	34,152,625	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	20,012,566	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	14,265,565	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	11,015,311	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,029,894,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	22,672,183	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	466,963,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,705,937	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,181,857	BANNER CORPORATION	WALLA WALLA, WA	
3762457	20,242,448	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,279,479	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	193,282,705	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	47,186,778	BOK FINANCIAL CORPORATION	TULSA, OK	
1248078	10,269,102	BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	BOSTON, MA	
1020180	15,833,979	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	18,693,074	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	423,420,289	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	19,348,362	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,397,228	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	59,782,855	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	54,703,659	CIT GROUP INC.	MORRISTOWN, NJ	
1951350	2,327,868,000	CITIGROUP INC.	NEW YORK, NY	
1132449	185,540,963	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	18,014,781	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	88,515,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	33,875,421	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	14,801,287	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	46,734,428	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	19,660,915	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	15,539,288	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	12,699,492	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	11,431,016	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	110,984,921	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,296,033	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	10,960,718	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	59,854,876	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	17,050,068	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	18,797,454	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	18,797,454	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	10,346,993	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3005332	38,513,608	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	11,918,367	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	205,389,958	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	21,369,962	FIRST BANCORP	SAN JUAN, PR	

1203602	12,415,449	FIRST BUSEY CORPORATION	CHAMPAIGN, IL
1075612	55,175,318	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071276	16,037,919	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	12,329,083	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
1025608	24,246,328	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	87,909,612	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	18,940,496	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	14,923,097	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1208184	21,625,424	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL
1020902	25,548,984	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	26,816,956	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
3852022	27,064,964	FLAGSTAR BANCORP, INC.	TROY, MI
1117129	26,031,369	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	20,488,033	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,387,925,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
4809920	13,070,229	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD
1086533	35,107,686	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	18,371,006	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA
3838727	17,664,534	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	17,627,192	HOME BANCSHARES, INC.	CONWAY, AR
2961879	17,469,931	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	245,439,915	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	175,172,057	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	14,195,859	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	18,447,721	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	15,311,005	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
2477754	26,806,013	INVESTORS BANCORP, INC.	SHORT HILLS, NJ
3843075	43,089,897	JOHN DEERE CAPITAL CORPORATION	RENO, NV
1039502	3,684,256,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	181,526,852	KEYCORP	CLEVELAND, OH
2568278	31,087,133	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,161,805,000	MORGAN STANLEY	NEW YORK, NY
1378434	165,296,439	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
1139279	11,574,947	NBT BANCORP INC.	NORWICH, NY
2132932	57,468,934	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY
1199611	172,291,118	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,414,587	NORTHWEST BANCSHARES INC	WARREN, PA
2609975	11,498,833	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	10,461,813	OFG BANCORP	SAN JUAN, PR
1098303	23,675,690	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	20,529,486	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
2875332	34,867,987	PACWEST BANCORP	BEVERLY HILLS, CA
3650152	63,309,490	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT
1053272	16,465,532	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	35,412,309	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	554,775,840	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	72,657,000	POPULAR, INC.	SAN JUAN, PR
1109599	36,111,054	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	13,216,955	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
3242838	155,754,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	16,022,386	RENASANT CORPORATION	TUPELO, MS
1248304	12,925,577	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	155,185,643	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
3635319	13,207,319	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	23,444,073	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR

1133437	40,375,869	SOUTH STATE CORPORATION	WINTER HAVEN, FL	
1058398	11,712,373	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	10,305,553	STATE BANKSHARES, INC.	FARGO, ND	Moved from Peer 2
1111435	326,528,000	STATE STREET CORPORATION	BOSTON, MA	
3083291	29,143,918	STERLING BANCORP	PEARL RIVER, NY	
1031449	163,402,747	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	92,017,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	54,938,659	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
3606542	514,167,904	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	35,228,542	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	14,236,646	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
3475074	11,541,172	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1074156	521,964,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	17,098,132	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	558,886,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	36,619,015	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	30,284,965	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	27,190,926	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	18,898,880	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	41,274,228	VALLEY NATIONAL BANCORP	NEW YORK, NY	
1029464	10,280,864	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	19,649,509	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	33,753,752	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,945,996,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	16,966,900	WESBANCO, INC.	WHEELING, WV	
2349815	49,068,997	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	46,738,448	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	15,148,861	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 131 bank holding companies.