

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2021

Summary Ratios

FR BHCPR
Page 1

	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)	2.87	3.04	2.96	3.21	3.33
+ Non-interest income	0.94	0.91	0.98	0.90	0.90
- Overhead expense	2.32	2.49	2.48	2.59	2.58
- Provision for credit losses	-0.03	0.56	0.38	0.12	0.12
+ 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)	1.25	0.96	1.22	1.53	1.55
Net operating income	1.30	0.77	0.97	1.19	1.22
Net income	1.31	0.77	0.97	1.19	1.22
Net income (Subchapter S adjusted)	1.49	1.12	1.27	1.41	1.41
Percent of Average Earning Assets					
Interest income (tax equivalent)	2.91	4.03	3.78	4.49	4.38
Interest expense	0.32	0.71	0.57	1.02	0.81
Net interest income (tax equivalent)	3.06	3.26	3.17	3.45	3.58
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.05	0.11	0.11	0.11	0.09
Earnings coverage of net loan and lease losses (X)	-10.45	41.28	33.55	22.46	29.27
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	1.22	1.35	0.94	0.94
Allowance for loan and lease losses / Total loans and leases	1.31	1.21	1.33	0.93	0.93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.60	0.67	0.56	0.57
30-89 days past due loans and leases / Total loans and leases	0.18	0.27	0.26	0.31	0.32
Liquidity and Funding					
Net noncore funding dependence	-3.20	5.81	0.77	10.70	13.54
Net short-term noncore funding dependence	-6.28	0.49	-3.25	5.88	8.57
Net loans and leases / Total assets	65.71	71.37	69.27	72.36	73.30
Capitalization					
Tier 1 leverage ratio	9.56	9.63	9.65	10.39	10.37
Holding company equity capital / Total assets	10.44	10.29	10.51	11.37	11.21
Total equity capital (including minority interest) / Total assets	10.49	10.35	10.57	11.43	11.30
Common equity tier 1 capital / Total risk-weighted assets	12.69	12.12	12.48	12.54	12.41
Net loans and leases / Equity capital (X)	6.47	7.17	6.79	6.55	6.70
Cash dividends / Net income	22.10	38.61	29.42	25.65	24.05
Cash dividends / Net income (Subchapter S adjusted)	18.06	29.17	39.66	93.20	35.12
Growth Rates					
Assets	7.24	18.76	16.11	8.66	9.35
Equity capital	8.26	8.26	8.42	12.19	12.50
Net loans and leases	-0.86	15.42	9.99	8.63	10.51
Noncore funding	-28.42	9.78	-12.78	4.16	6.76
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.05	0.01	0.01	0.03
Long-term debt / Equity capital	5.76	4.56	5.67	3.86	3.76
Equity investment in subsidiaries / Equity capital	104.95	104.70	104.49	104.21	104.10
Cash from ops + noncash items + op expense / Op expense + dividends	127.98	141.70	135.77	148.90	123.74

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2021

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Average Assets					
Interest income (tax equivalent)	2.72	3.75	3.53	4.19	4.08
Less: Interest expense	0.30	0.67	0.54	0.95	0.75
Equals: Net interest income (tax equivalent)	2.87	3.04	2.96	3.21	3.33
Plus: Non-interest income	0.94	0.91	0.98	0.90	0.90
Equals: adjusted operating income (tax equivalent)	3.31	3.91	3.96	4.16	4.27
Less: Overhead expense	2.32	2.49	2.48	2.59	2.58
Less: Provision for credit losses	-0.03	0.56	0.38	0.12	0.12
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.03	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)	1.25	0.96	1.22	1.53	1.55
Less: Applicable income taxes (tax equivalent)	-0.07	0.21	0.27	0.35	0.32
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.30	0.77	0.97	1.19	1.22
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.31	0.77	0.97	1.19	1.22
Memo: Net income (last four quarters)	1.23	0.98	0.97	1.19	1.22
Net income-BHC and noncontrolling (minority) interest	1.31	0.78	0.97	1.19	1.22
Margin Analysis					
Average earning assets / Average assets	94.04	93.41	93.47	93.22	93.23
Average interest-bearing funds / Average assets	65.78	69.50	68.25	70.66	70.70
Interest income (tax equivalent) / Average earning assets	2.91	4.03	3.78	4.49	4.38
Interest expense / Average earning assets	0.32	0.71	0.57	1.02	0.81
Net interest income (tax equivalent) / Average earning assets	3.06	3.26	3.17	3.45	3.58
Yield or Cost					
Total loans and leases (tax equivalent)	4.01	4.49	4.28	4.98	4.85
Interest-bearing bank balances	0.12	0.57	0.32	2.26	1.88
Federal funds sold and reverse repos	0.14	0.59	0.43	2.02	1.50
Trading assets	0.42	0.75	0.80	0.49	0.70
Total earning assets	3.42	3.99	3.80	4.47	4.33
Investment securities (tax equivalent)	-0.04	2.54	2.32	2.74	2.69
US Treasury and agency securities (excluding mortgage-backed securities)	1.27	2.27	1.87	2.54	2.20
Mortgage-backed securities				2.54	2.44
All other securities	-1.33	3.16	3.24	3.80	3.74
Interest-bearing deposits	0.32	0.80	0.62	1.13	0.85
Time deposits of \$250K or more	0.89	1.86	1.60	2.13	1.57
Time deposits < \$250K	0.87	1.71	1.49	1.91	1.42
Other domestic deposits	0.19	0.50	0.36	0.86	0.64
Foreign deposits	0.57	1.44	1.24	2.53	1.85
Federal funds purchased and repos	0.11	0.53	0.37	1.23	1.03
Other borrowed funds and trading liabilities	0.53	0.60	0.55	1.03	2.10
All interest-bearing funds	0.47	0.96	0.79	1.34	1.06

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2021

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	0.52	0.61	0.51	0.66	1.69
Overhead expenses / Net Interest Income + non-interest income	59.77	61.90	61.22	61.79	61.22
Percent of Average Assets					
Total overhead expense	2.32	2.49	2.48	2.59	2.58
Personnel expense	1.36	1.44	1.42	1.50	1.46
Net occupancy expense	0.27	0.30	0.30	0.32	0.31
Other operating expenses	0.67	0.72	0.73	0.76	0.79
Overhead less non-interest income	1.34	1.53	1.45	1.65	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	87.78	60.15	58.93	59.91	60.51
Personnel expense	51.39	34.68	33.88	34.17	34.42
Net occupancy expense	10.69	7.20	7.04	7.50	7.33
Other operating expenses	25.80	17.75	17.57	17.93	18.28
Total non-interest income	38.51	21.21	23.45	19.83	20.30
Fiduciary activities income	2.93	1.37	1.45	1.61	1.95
Service charges on domestic deposit accounts	4.68	2.85	2.67	3.21	3.58
Trading revenue	0.06	0.14	0.10	0.07	0.03
Investment banking fees and commissions	0.91	1.01	1.03	0.91	0.85
Insurance activities revenue	0.48	0.45	0.41	0.37	0.46
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.86	-0.19	0.00	0.22	0.52
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	5.73	4.33	5.55	2.27	1.98
Other non-interest income	13.44	7.35	7.76	7.41	7.05
Overhead less non-interest income	53.69	38.09	34.63	39.47	39.75
Applicable income taxes / Pretax net operating income (tax equivalent)	21.24	18.84	20.30	21.51	18.37
Applicable income tax + TE / Pretax net operating income + TE	22.45	22.28	22.51	23.31	21.35

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2021

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	47.38	48.99	48.33	52.67	53.63
Commercial and industrial loans	11.46	14.96	13.47	11.45	11.42
Loans to individuals	2.05	2.29	2.29	2.71	2.65
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.40	0.47	0.43	0.53	0.47
Other loans and leases	1.35	1.29	1.39	1.08	2.64
Net loans and leases	65.71	71.37	69.27	72.36	73.30
Debt securities over 1 year	16.22	12.18	13.53	13.66	13.20
Mutual funds and equity securities	0.07	0.06	0.05	0.06	0.05
Subtotal	82.54	84.41	83.47	86.76	87.24
Interest-bearing bank balances	7.78	5.87	6.78	2.97	2.30
Federal funds sold and reverse repos	0.04	0.04	0.02	0.03	0.01
Debt securities 1 year or less	1.85	1.97	2.03	2.10	2.14
Trading assets	0.03	0.04	0.04	0.03	0.02
Total earning assets	93.19	92.83	92.98	92.39	92.24
Non-interest cash and due from depository institutions	1.04	1.08	1.07	1.14	1.25
Other real estate owned	0.02	0.04	0.03	0.04	0.04
All other assets	5.68	5.99	5.87	6.41	6.39
Memoranda					
Short-term investments	10.40	8.34	9.38	5.36	4.70
US Treasury securities	0.30	0.19	0.19	0.29	0.37
US agency securities (excluding mortgage-backed securities)	1.61	0.98	1.28	1.25	1.67
Municipal securities	3.34	2.64	2.96	2.58	2.66
Mortgage-backed securities	9.74	8.33	8.52	9.38	8.73
Asset-backed securities	0.45	0.27	0.35	0.30	0.26
Other debt securities	0.62	0.55	0.60	0.53	0.52
Loans held-for-sale	0.34	0.56	0.58	0.39	0.29
Loans held for investment	65.68	70.96	69.07	72.01	73.24
Real estate loans secured by 1-4 family	13.58	15.05	14.47	16.02	16.83
Revolving	1.66	1.96	1.79	2.24	2.43
Closed-end, secured by first liens	11.38	12.48	12.11	13.07	13.60
Closed-end, secured by junior liens	0.22	0.31	0.27	0.37	0.41
Commercial real estate loans	30.82	30.76	30.65	33.26	33.39
Construction and land development	4.24	4.65	4.32	5.00	4.78
Multifamily	5.19	4.68	5.03	4.76	5.12
Nonfarm nonresidential	19.97	19.93	19.97	21.85	21.85
Real estate loans secured by farmland	0.81	0.85	0.85	0.95	0.88

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2021

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	71.52	68.15	69.38	72.74	72.88
Real estate loans secured by 1-4 family	20.62	21.04	20.91	22.29	23.13
Revolving	2.56	2.76	2.61	3.13	3.34
Closed-end	17.71	17.91	17.94	18.71	19.33
Commercial real estate loans	46.80	43.14	44.23	46.16	45.57
Construction and land development	6.48	6.52	6.26	6.97	6.53
1-4 family	1.22	1.40	1.14	1.47	1.52
Other	5.06	5.04	4.94	5.34	4.90
Multifamily	7.60	6.37	7.01	6.42	6.76
Nonfarm nonresidential	30.55	28.11	29.04	30.59	30.16
Owner-occupied	10.50	9.61	10.00	10.68	10.31
Other	19.68	18.11	18.53	19.36	19.35
Real estate loans secured by farmland	1.31	1.24	1.30	1.38	1.27
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	17.90	21.54	19.85	16.16	16.21
Loans to individuals	3.38	3.41	3.53	4.00	3.89
Credit card loans	0.03	0.03	0.03	0.04	0.04
Agricultural loans	0.67	0.71	0.69	0.78	0.69
Other loans and leases	2.11	1.89	2.07	1.48	3.74
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	466.69	493.71	473.75	493.53	505.61
Real estate loans secured by 1-4 family	134.41	152.34	142.34	151.03	161.34
Revolving	16.52	20.05	17.81	21.25	23.52
Closed-end	115.32	129.93	122.21	127.10	134.73
Commercial real estate loans	302.67	312.13	302.08	311.74	316.03
Construction and land development	41.97	47.15	42.85	46.63	44.92
1-4 family	7.74	9.84	7.52	9.52	10.21
Other	33.01	36.48	33.94	35.90	33.75
Multifamily	49.96	47.28	48.67	44.76	48.38
Nonfarm nonresidential	197.97	203.73	198.42	206.64	208.15
Owner-occupied	67.49	69.16	67.98	71.54	70.68
Other	126.96	130.32	125.78	130.65	134.17
Real estate loans secured by farmland	8.06	8.48	8.35	8.66	8.13
Loans to depository institutions and acceptances of other banks	0.02	0.03	0.03	0.01	0.01
Commercial and industrial loans	114.08	154.44	133.93	106.70	107.07
Loans to individuals	20.19	22.72	22.15	24.83	24.45
Credit card loans	0.17	0.21	0.20	0.24	0.24
Agricultural loans	3.83	4.68	4.17	4.86	4.49
Other loans and leases	13.49	13.44	13.62	10.25	25.58
Supplemental					
Non-owner occupied CRE loans / Gross loans	36.08	33.40	34.00	35.38	35.09
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	233.35	241.60	232.08	239.13	243.62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.90	315.12	304.52	315.15	318.90

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2021

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	10.40	8.34	9.38	5.36	4.70
Liquid assets	19.17	15.14	16.49	13.76	15.56
Investment securities	18.87	14.73	16.07	16.41	16.02
Net loans and leases	65.71	71.37	69.27	72.36	73.30
Net loans, leases and standby letters of credit	66.09	71.74	69.67	72.78	73.71
Core deposits	78.86	73.75	76.49	71.61	69.97
Noncore funding	8.06	13.25	10.29	14.61	16.58
Time deposits of \$250K or more	3.01	3.78	3.37	4.33	4.28
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.55	0.72	0.62	0.77	0.96
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.53	0.67	0.59	0.75	0.97
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.67	1.76	1.06	2.75	3.63
Earning assets that reprice within 1 year	31.76	31.27	31.93	33.16	32.35
Interest-bearing liabilities that reprice within 1 year	13.65	16.01	14.04	18.54	18.20
Long-term debt that reprices within 1 year	0.05	0.11	0.10	0.15	0.16
Net assets that reprice within 1 year	17.40	14.91	17.03	13.71	12.98
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-3.20	5.81	0.77	10.70	13.54
Net short-term noncore funding dependence	-6.28	0.49	-3.25	5.88	8.57
Short-term investment / Short-term noncore funding	323.58	146.06	230.45	78.10	62.28
Liquid assets - short-term noncore funding / Nonliquid assets	17.68	7.89	12.14	3.72	4.17
Net loans and leases / Total deposits	78.71	88.39	84.20	90.96	92.88
Net loans and leases / Core deposits	83.94	97.80	91.10	102.55	106.50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50	1.14	0.88	0.36	-0.47
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.10	3.84	3.63	1.28	-1.95
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.02	0.03	-0.02	-0.04
Percent of Investment Securities					
Held-to-maturity securities	5.71	6.32	5.36	7.25	10.76
Available-for-sale securities	92.94	92.05	93.39	91.33	88.32
US Treasury securities	1.65	1.51	1.22	2.07	2.08
US agency securities (excluding mortgage-backed securities)	9.81	7.21	8.39	8.16	11.00
Municipal securities	17.74	17.50	18.61	15.40	16.63
Mortgage-backed securities	54.62	56.49	54.48	57.07	54.50
Asset-backed securities	2.43	1.54	1.97	1.70	1.54
Other debt securities	3.80	4.07	4.34	3.73	3.75
Mutual funds and equity securities	0.52	0.49	0.44	0.49	0.41
Debt securities 1 year or less	11.27	13.85	13.69	13.55	13.91
Debt securities 1 to 5 years	18.32	19.89	20.49	23.43	23.42
Debt securities over 5 years	66.71	61.58	61.87	58.63	58.36
Pledged securities	38.80	47.76	44.55	43.76	42.20
Structured notes, fair value	0.22	0.04	0.03	0.09	0.15
Percent Change from Prior Like Quarter					
Short-term investments	42.70	139.78	136.94	32.84	16.28
Investment securities	30.47	9.89	16.36	4.80	8.02
Core deposits	14.37	22.99	23.17	9.96	10.40
Noncore funding	-28.42	9.78	-12.78	4.16	6.76

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2021

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)	16.36	15.78	16.09	16.97	17.31
Standby letters of credit	0.31	0.31	0.31	0.36	0.35
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.02
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.01
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.00	0.02	0.01	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	3.98	4.37	3.72	2.95	6.51
Interest rate contracts	3.88	4.21	3.62	2.87	6.40
Interest rate futures and forward contracts	0.14	0.33	0.20	0.08	0.25
Written options contracts (interest rate)	0.16	0.35	0.24	0.13	0.26
Purchased options contracts (interest rate)	0.01	0.04	0.03	0.02	0.07
Interest rate swaps	3.09	2.79	2.58	2.19	5.18
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	25.18	23.96	24.20	24.81	25.18

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date:06/30/2021

Derivatives Analysis

 FR BHCPR
 Page 8

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Notional Amount					
Interest rate contracts	99.88	99.90	99.50	99.57	99.91
Foreign exchange contracts	0.11	0.10	0.19	0.14	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.07	0.00
Futures and forwards	10.70	16.21	15.03	14.06	11.75
Written options	7.49	12.26	10.24	11.73	11.14
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	7.49	12.21	10.24	10.84	10.65
Purchased options	1.26	1.85	2.13	2.45	1.29
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.26	1.81	2.13	2.28	1.22
Swaps	78.79	69.08	71.83	64.61	65.42
Held for trading	22.18	13.70	16.03	15.01	13.60
Interest rate contracts	20.79	13.72	16.37	16.17	12.87
Foreign exchange contracts	0.00	0.00	0.00	0.11	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	77.82	86.30	83.97	84.99	86.40
Interest rate contracts	77.64	86.12	83.02	84.69	85.51
Foreign exchange contracts	0.00	0.00	0.00	0.01	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.01	0.00
Derivative contracts (excluding futures and forex 14 days or less)	82.48	70.94	79.60	80.07	82.85
One year or less	12.34	16.71	15.52	15.20	12.75
Over 1 year to 5 years	21.47	18.62	19.75	22.92	22.66
Over 5 years	38.18	31.71	32.47	34.12	36.28
Gross negative fair value (absolute value)	1.90	3.20	2.84	1.30	0.66
Gross positive fair value	1.55	2.37	2.25	1.14	1.10
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.00	0.01
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	0.01
Current credit exposure (X)	0.01	0.02	0.02	0.01	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.16	0.33	0.27	0.10	0.06

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2021

Allowance and Net Loan and Lease Losses

 FR BHCPR
 Page 9

	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	-0.03	0.55	0.38	0.12	0.12
Provision for loan and lease losses / Average loans and leases	-0.04	0.76	0.53	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	62.34	1,122.38	672.96	142.73	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	1.22	1.35	0.94	0.94
Allowance for loan and lease losses / Total loans and leases	1.31	1.21	1.33	0.93	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	49.92	33.72	25.33	17.18	21.35
Allowance for loan and lease losses / Nonaccrual assets	417.11	317.15	336.78	315.75	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	376.57	286.97	293.46	283.41	259.30
Gross loan and lease losses / Average loans and leases	0.10	0.15	0.16	0.16	0.15
Recoveries / Average loans and leases	0.05	0.04	0.04	0.05	0.05
Net losses / Average loans and leases	0.05	0.11	0.11	0.11	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	20.22	17.77	42.12	41.80	51.25
Earnings coverage of net loan and lease losses (X)	-10.45	41.28	33.55	22.46	29.27
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.02	0.04	0.02	0.01
Real estate loans secured by 1-4 family	-0.01	0.01	0.01	0.02	0.01
Revolving	-0.01	0.00	0.00	0.02	0.02
Closed-end	0.00	0.01	0.01	0.02	0.01
Commercial real estate loans	0.02	0.03	0.05	0.02	0.01
Construction and land development	-0.01	-0.01	0.00	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.01	-0.02	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.03	0.04	0.07	0.03	0.02
Owner-occupied	0.00	0.01	0.01	0.01	0.01
Other	0.02	0.03	0.04	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.01	0.00
Commercial and industrial loans	0.10	0.17	0.20	0.27	0.18
Loans to individuals	0.47	0.74	0.66	0.74	0.71
Credit card loans	0.94	2.09	1.71	1.89	1.65
Agricultural loans	0.00	0.00	0.01	0.02	0.03
Loans to foreign governments and institutions					
Other loans and leases	0.23	0.14	0.44	0.14	0.28

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.18	0.27	0.26	0.31	0.32
90+ days past due loans and leases	0.03	0.04	0.04	0.03	0.03
Nonaccrual loans and leases	0.52	0.53	0.60	0.48	0.49
90+ days past due and nonaccrual loans and leases	0.58	0.59	0.67	0.54	0.54
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.09	0.08	0.09	0.07	0.10
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.18	0.27	0.26	0.31	0.32
90+ days past due assets	0.03	0.04	0.04	0.03	0.03
Nonaccrual assets	0.53	0.54	0.60	0.48	0.49
30+ days past due and nonaccrual assets	0.79	0.88	0.95	0.87	0.88
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.43	0.47	0.39	0.39
90+ past due and nonaccrual assets + other real estate owned	0.43	0.48	0.52	0.45	0.45
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.54	0.58	0.63	0.56	0.59
Allowance for loan and lease losses	65.65	72.32	72.10	92.08	95.97
Equity capital + allowance for loan and lease losses	4.89	5.37	5.64	4.77	5.09
Tier 1 capital + allowance for loan and lease losses	5.37	5.86	6.21	5.30	5.65
Loans and leases + other real estate owned	0.83	0.81	0.92	0.78	0.82

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.16	0.28	0.25	0.28	0.29
	90+ days past due	0.03	0.04	0.04	0.03	0.03
	Nonaccrual	0.55	0.56	0.63	0.45	0.48
Commercial and industrial	30-89 days past due	0.10	0.16	0.15	0.22	0.23
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.58	0.56	0.61	0.74	0.61
Individuals	30-89 days past due	0.31	0.40	0.52	0.60	0.68
	90+ days past due	0.01	0.02	0.02	0.02	0.03
	Nonaccrual	0.12	0.16	0.14	0.12	0.15
Depository institution loans	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
Agricultural	30-89 days past due	0.07	0.28	0.07	0.10	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.27	0.55	0.57	0.80	0.46
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.30	0.32	0.67	0.28	0.18
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.07	0.10	0.04	0.04

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
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	0.25	0.38	0.46	0.53	0.52
	90+ days past due	0.04	0.06	0.06	0.05	0.04
	Nonaccrual	0.59	0.66	0.67	0.55	0.61
Revolving	30-89 days past due	0.19	0.27	0.25	0.36	0.36
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.44	0.44	0.46	0.34	0.35
Closed-End	30-89 days past due	0.23	0.40	0.48	0.56	0.54
	90+ days past due	0.04	0.07	0.06	0.05	0.05
	Nonaccrual	0.61	0.68	0.69	0.57	0.64
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.03	0.03	0.03
Commercial real estate	30-89 days past due	0.11	0.20	0.14	0.15	0.16
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.49	0.45	0.57	0.34	0.41
Construction and development	30-89 days past due	0.10	0.17	0.16	0.20	0.17
	90+ days past due	0.00	0.01	0.01	0.01	0.00
	Nonaccrual	0.14	0.29	0.21	0.18	0.18
1-4 family	30-89 days past due	0.01	0.05	0.03	0.05	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.03	0.01	0.01	0.04
Other	30-89 days past due	0.07	0.09	0.09	0.12	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.20	0.16	0.14	0.10
Multifamily	30-89 days past due	0.04	0.07	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.11	0.04	0.10	0.03	0.04
Nonfarm non-residential	30-89 days past due	0.10	0.20	0.14	0.13	0.17
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.55	0.57	0.73	0.36	0.52
Owner occupied	30-89 days past due	0.03	0.06	0.05	0.06	0.08
	90+ days past due	0.01	0.01	0.01	0.01	0.00
	Nonaccrual	0.21	0.24	0.27	0.19	0.20
Other	30-89 days past due	0.06	0.11	0.06	0.05	0.07
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.31	0.23	0.33	0.14	0.22
Farmland	30-89 days past due	0.04	0.19	0.08	0.21	0.09
	90+ days past due	0.00	0.02	0.00	0.01	0.00
	Nonaccrual	1.02	1.17	1.19	1.06	0.49
Credit card	30-89 days past due	0.83	0.83	1.02	0.87	1.03
	90+ days past due	0.07	0.22	0.22	0.18	0.26
	Nonaccrual	0.01	0.05	0.02	0.00	0.07

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

BHCPR PEER GROUP DATAPeer Group: 2
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		11.10			10.41			10.85			12.54			12.41	
Common equity tier 1 capital, column B		0.00			0.00			0.00			0.00			0.00	
Tier 1 capital, column A		11.72			11.09			11.54			13.23			13.07	
Tier 1 capital, column B		0.00			0.00			0.00			0.00			0.00	
Total capital, column A		13.56			12.68			13.38			14.69			14.53	
Total capital, column B		0.00			0.00			0.00			0.00			0.00	
Tier 1 leverage		9.56			9.63			9.65			10.39			10.37	
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	60.00	50.00	60.00	66.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	40.00	50.00	40.00	33.33
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.48	0.45	0.41	0.37	0.46
Premium income / Insurance activities revenue	0.03	0.02	0.01	0.03	0.00
Credit related premium income / Total premium income	100.00	100.00	100.00	100.00	50.00
Other premium income / Total premium income	0.00	0.00	0.00	0.00	50.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	34.16	33.71	19.85	37.86	72.25
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	92.63	30.33	-40.91	132.57	116.87
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.55	11.13	11.01	11.53	13.70
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	0.03	0.06	0.05	0.00	0.00
Cost: Interest-bearing deposits	0.57	1.44	1.24	2.53	1.85
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				2.35	3.83
Foreign governments and institutions					
Growth Rates					
Net loans and leases	-20.34	-62.63	5,672.05	-47.91	-27.26
Total selected assets	-10.31	-35.96	6.04	-25.04	5.03
Deposits	-43.67	43.26	-44.89	2.53	-2.42

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2021

Parent Company Analysis - Part 1

 FR BHCPR
 Page 16

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Profitability					
Net income / Average equity capital	12.54	7.29	9.11	10.58	11.03
Bank net income / Average equity investment in banks	12.78	7.98	9.38	10.85	11.56
Nonbank net income / Average equity investment in nonbanks	15.38	8.94	9.69	12.07	10.83
Subsidiary HCs net income / Average equity investment in sub HCs	10.79	5.20	8.82	15.16	9.40
Bank net income / Parent net income	102.99	107.53	104.93	103.77	104.73
Nonbank net income / Parent net income	0.61	1.11	1.04	1.08	0.99
Subsidiary holding companies' net income / Parent net income	101.59	107.06	101.16	92.33	90.39
Leverage					
Total liabilities / Equity capital	11.52	10.50	11.62	9.66	9.50
Total debt / Equity capital	5.82	4.75	5.79	3.93	3.94
Total debt + notes payable to subs that issued TPS / Equity capital	9.79	8.63	9.67	7.99	7.93
Total debt + Loans guaranteed for affiliate / Equity capital	5.82	4.80	5.79	3.97	3.98
Total debt / Equity capital - excess over fair value	5.82	4.75	5.79	3.93	3.94
Long-term debt / Equity capital	5.76	4.56	5.67	3.86	3.76
Short-term debt / Equity capital	0.00	0.05	0.01	0.01	0.03
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	23.63	14.95	20.97	14.37	15.49
Double Leverage					
Equity investment in subs / Equity capital	104.95	104.70	104.49	104.21	104.10
Total investment in subs / Equity capital	105.27	105.03	104.82	104.48	104.38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.38	0.76	0.49	0.44	0.36
Equity investment in subs - equity cap / Net income-div (X)	1.20	2.61	1.45	1.47	1.18
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	112.49	131.15	119.20	149.98	113.37
Cash from ops + noncash items + op expense / Op expense + dividend	127.98	141.70	135.77	148.90	123.74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	89.28	115.42	140.42	105.99	108.88
Pretax operating income + interest expense / Interest expense	1,326.94	2,971.36	2,318.94	17,211.14	1,631.73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,252.01	1,678.81	1,425.86	2,475.76	1,015.91
Dividends + interest from subsidiaries / Interest expense + dividends	109.46	160.27	137.00	196.13	140.89
Fees + other income from subsidiaries / Salary + other expenses	3.59	3.69	4.45	3.91	3.76
Net income / Current part of long-term debt + preferred dividends (X)	394.03	48.31	52.16	71.69	106.04
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.30	1.73	2.19	1.59	1.59
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	8.16	0.70
Total	0.00	0.00	0.00	8.16	0.70
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.07	0.09	0.09	0.13	0.14
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	79.35	77.32	79.13	65.39	87.25
Dividends declared / Net income	22.10	38.61	29.39	25.65	24.10
Net income - dividends / Average equity	9.56	4.43	6.36	7.61	8.12
Percent of Dividends Paid					
Dividends from bank subsidiaries	127.79	139.95	130.75	160.93	131.90
Dividends from nonbank subsidiaries	0.84	1.38	3.01	2.59	2.83
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	137.73	173.71	158.62	209.89	144.51
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	30.69	57.24	43.33	45.74	33.37
Interest income from bank subsidiaries	0.02	0.07	0.05	0.09	0.11
Management and service fees from bank subsidiaries	0.35	0.33	0.57	0.47	0.32
Other income from bank subsidiaries	0.00	0.01	0.00	0.00	0.01
Operating income from bank subsidiaries	32.65	62.17	50.81	48.27	35.67
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	51.33	71.47	99.52	76.61	80.47
Interest income from nonbank subsidiaries	0.01	0.05	0.07	0.91	0.31
Management and serv fees from nonbank subsidiaries	0.00	0.01	0.02	0.02	0.17
Other income from nonbank subsidiaries	0.01	0.00	0.11	0.01	0.06
Operating income from nonbank subsidiaries	54.11	74.51	105.70	83.73	96.62
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	34.33	50.90	29.39	65.48	43.51
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	0.15
Operating income from subsidiary holding companies	34.33	50.90	29.39	65.48	43.66
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	69.05	72.17	75.96	76.91	72.95
Interest income from bank subsidiaries	1.09	1.46	0.14	0.24	0.55
Management and service fees from bank subsidiaries	1.33	1.26	0.96	0.75	0.59
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	80.79	84.12	84.59	93.96	89.39
Dividends from nonbank subsidiaries	0.94	1.50	1.90	1.21	2.65
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.44	2.29	2.20	1.65	3.33
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	393.33	645.18	400.31	1,178.56	854.19
Loans and advances from subsidiaries / Total debt	37.96	62.48	59.71	70.71	81.26

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									145
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.87	1.99	2.30	2.62	2.93	3.05	3.35	3.50	74
+ Non-interest income	0.94	0.21	0.27	0.53	0.87	1.23	1.79	2.59	145
- Overhead expense	2.32	1.41	1.61	1.91	2.24	2.60	3.21	3.93	145
- Provision for credit losses	-0.03	-0.33	-0.25	-0.12	0.00	0.08	0.17	0.21	145
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	145
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
= Pretax net operating income (tax equivalent)	1.25	-1.44	-0.98	1.03	1.62	1.93	2.11	2.29	74
Net operating income	1.30	0.67	0.81	1.04	1.31	1.55	1.76	2.07	145
Net income	1.31	0.67	0.81	1.04	1.32	1.55	1.76	2.07	145
Net income (Subchapter S adjusted)	1.49	1.02	1.09	1.32	1.36	1.57	1.69	2.22	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	2.91	0.34	0.43	2.76	3.33	3.59	3.88	4.04	74
Interest expense	0.32	0.10	0.12	0.20	0.30	0.46	0.59	0.68	145
Net interest income (tax equivalent)	3.06	2.09	2.35	2.77	3.13	3.30	3.63	3.86	74
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.05	-0.06	-0.03	0.00	0.02	0.11	0.21	0.37	145
Earnings coverage of net loan and lease losses (X)	-10.45	-634.33	-416.21	-44.41	14.09	55.92	234.93	573.38	143
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	0.64	0.95	1.08	1.28	1.52	1.86	2.02	145
Allowance for loan and lease losses / Total loans and leases	1.31	0.64	0.94	1.07	1.27	1.52	1.85	2.02	145
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.04	0.12	0.27	0.54	0.86	1.31	1.64	145
30-89 days past due loans and leases / Total loans and leases	0.18	0.00	0.02	0.05	0.13	0.28	0.51	0.77	145
Liquidity and Funding									
Net noncore funding dependence	-3.20	-30.81	-20.45	-12.19	-1.89	4.65	12.78	16.97	145
Net short-term noncore funding dependence	-6.28	-31.65	-21.79	-14.54	-4.78	1.38	7.06	11.71	145
Net loans and leases / Total assets	65.71	45.93	50.14	58.53	67.77	72.72	78.29	79.91	145
Capitalization									
Tier 1 leverage ratio	9.56	7.39	7.72	8.56	9.44	10.53	11.82	12.78	145
Holding company equity capital / Total assets	10.44	6.67	7.68	9.09	10.59	11.98	13.03	13.84	145
Total equity capital (including minority interest) / Total assets	10.49	6.67	7.68	9.18	10.64	11.98	13.02	13.84	145
Common equity tier 1 capital / Total risk-weighted assets	12.69	9.50	9.98	11.14	12.30	13.98	16.59	18.52	130
Net loans and leases / Equity capital (X)	6.47	4.01	4.65	5.43	6.32	7.45	8.42	9.35	145
Cash dividends / Net income	22.10	0.00	0.00	6.89	24.62	34.24	50.72	68.60	145
Cash dividends / Net income (Subchapter S adjusted)	18.06	2.49	5.24	13.49	20.18	24.75	29.20	30.68	4
Growth Rates									
Assets	7.24	-5.97	-3.24	1.47	7.76	12.00	15.73	22.21	140
Equity capital	8.26	-1.33	1.37	4.61	7.86	11.52	15.97	25.77	140
Net loans and leases	-0.86	-10.20	-9.24	-5.15	-1.54	4.03	8.07	14.39	140
Noncore funding	-28.42	-68.54	-62.92	-45.03	-25.74	-11.67	2.96	10.98	139
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Long-term debt / Equity capital	5.76	0.00	0.00	0.00	0.05	13.34	19.42	22.52	145
Equity investment in subsidiaries / Equity capital	104.95	90.13	94.87	98.73	103.29	112.44	117.46	122.00	145
Cash from ops + noncash items + op expense / Op expense + dividends	127.98	-6.86	3.89	46.01	105.66	156.23	346.47	594.54	143

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	2.72	0.32	0.39	2.64	3.11	3.34	3.63	3.78	74
Less: Interest expense	0.30	0.10	0.11	0.18	0.29	0.42	0.55	0.65	145
Equals: Net interest income (tax equivalent)	2.87	1.99	2.30	2.62	2.93	3.05	3.35	3.50	74
Plus: Non-interest income	0.94	0.21	0.27	0.53	0.87	1.23	1.79	2.59	145
Equals: adjusted operating income (tax equivalent)	3.31	0.43	0.86	3.01	3.59	4.12	4.58	5.06	74
Less: Overhead expense	2.32	1.41	1.61	1.91	2.24	2.60	3.21	3.93	145
Less: Provision for credit losses	-0.03	-0.33	-0.25	-0.12	0.00	0.08	0.17	0.21	145
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	145
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	145
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Equals: Pretax net operating income (tax equivalent)	1.25	-1.44	-0.98	1.03	1.62	1.93	2.11	2.29	74
Less: Applicable income taxes (tax equivalent)	-0.07	-2.61	-2.52	0.14	0.36	0.45	0.51	0.57	74
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equals: Net operating income	1.30	0.67	0.81	1.04	1.31	1.55	1.76	2.07	145
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equals: Net income	1.31	0.67	0.81	1.04	1.32	1.55	1.76	2.07	145
Memo: Net income (last four quarters)	1.23	0.65	0.74	0.95	1.26	1.49	1.69	1.91	140
Net income-BHC and noncontrolling (minority) interest	1.31	0.70	0.83	1.07	1.32	1.55	1.76	2.07	145
Margin Analysis									
Average earning assets / Average assets	94.04	89.31	90.69	92.50	94.22	95.88	96.99	97.75	145
Average interest-bearing funds / Average assets	65.78	48.53	53.64	59.22	65.49	72.59	78.70	84.12	145
Interest income (tax equivalent) / Average earning assets	2.91	0.34	0.43	2.76	3.33	3.59	3.88	4.04	74
Interest expense / Average earning assets	0.32	0.10	0.12	0.20	0.30	0.46	0.59	0.68	145
Net interest income (tax equivalent) / Average earning assets	3.06	2.09	2.35	2.77	3.13	3.30	3.63	3.86	74
Yield or Cost									
Total loans and leases (tax equivalent)	4.01	2.40	3.20	3.73	4.04	4.37	4.82	5.11	74
Interest-bearing bank balances	0.12	0.07	0.08	0.10	0.11	0.14	0.19	0.22	145
Federal funds sold and reverse repos	0.14	0.00	0.00	0.00	0.05	0.11	0.73	0.99	45
Trading assets	0.42	0.00	0.00	0.00	0.00	0.00	1.38	3.25	37
Total earning assets	3.42	2.76	2.91	3.17	3.40	3.65	3.98	4.16	145
Investment securities (tax equivalent)	-0.04	-21.79	-11.62	1.27	1.68	2.13	2.65	2.89	74
US Treasury and agency securities (excluding mortgage-backed securities)	1.27	0.25	0.42	0.75	1.20	1.72	2.28	2.99	137
Mortgage-backed securities									
All other securities	-1.33	-44.16	-30.46	1.67	2.37	3.02	4.19	4.77	72
Interest-bearing deposits	0.32	0.09	0.12	0.19	0.30	0.41	0.59	0.81	145
Time deposits of \$250K or more	0.89	0.32	0.39	0.57	0.86	1.16	1.42	1.66	143
Time deposits < \$250K	0.87	0.32	0.42	0.59	0.85	1.09	1.39	1.59	143
Other domestic deposits	0.19	0.04	0.06	0.11	0.17	0.26	0.35	0.49	145
Foreign deposits	0.57	0.10	0.16	0.36	0.68	0.83	0.93	0.96	3
Federal funds purchased and repos	0.11	0.00	0.00	0.03	0.08	0.17	0.34	0.38	101
Other borrowed funds and trading liabilities	0.53	0.00	0.00	0.00	0.00	1.32	2.17	3.25	133
All interest-bearing funds	0.47	0.18	0.20	0.31	0.43	0.61	0.82	0.94	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.52	0.00	0.00	0.00	0.00	0.03	3.25	6.84	144
Overhead expenses / Net Interest Income + non-interest income	59.77	45.51	49.88	54.09	58.86	64.94	72.03	77.84	145
Percent of Average Assets									
Total overhead expense	2.32	1.41	1.61	1.91	2.24	2.60	3.21	3.93	145
Personnel expense	1.36	0.82	0.91	1.11	1.32	1.61	1.93	2.31	145
Net occupancy expense	0.27	0.16	0.17	0.21	0.28	0.33	0.39	0.50	145
Other operating expenses	0.67	0.34	0.41	0.53	0.66	0.79	1.01	1.15	145
Overhead less non-interest income	1.34	0.59	0.84	1.06	1.34	1.64	1.82	2.00	145
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	87.78	44.24	50.67	53.97	59.13	69.23	228.25	460.88	74
Personnel expense	51.39	23.19	26.91	30.75	34.62	42.90	123.42	273.34	74
Net occupancy expense	10.69	4.49	4.77	5.78	7.55	9.67	28.79	49.23	74
Other operating expenses	25.80	11.48	12.12	14.68	17.55	22.42	65.27	137.04	74
Total non-interest income	38.51	6.25	9.28	17.12	25.87	37.99	100.00	100.00	74
Fiduciary activities income	2.93	0.00	0.00	0.00	0.31	4.28	12.78	19.13	74
Service charges on domestic deposit accounts	4.68	0.08	0.59	1.50	2.80	5.98	17.82	23.05	74
Trading revenue	0.06	0.00	0.00	0.00	0.00	0.00	0.37	0.88	74
Investment banking fees and commissions	0.91	0.00	0.00	0.00	0.17	1.30	3.43	6.76	74
Insurance activities revenue	0.48	0.00	0.00	0.00	0.00	0.10	2.32	6.12	74
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	74
Net servicing fees	0.86	-0.23	0.00	0.00	0.18	0.87	3.31	6.96	74
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Net gain (loss) - sales of loans, OREO, and other assets	5.73	-0.02	0.00	0.63	3.16	8.61	19.18	25.89	74
Other non-interest income	13.44	1.35	2.46	4.74	7.81	14.63	40.19	62.12	74
Overhead less non-interest income	53.69	10.50	22.24	26.45	36.27	49.09	128.25	360.88	74
Applicable income taxes / Pretax net operating income (tax equivalent)	21.24	0.52	11.05	19.18	21.53	25.23	27.16	29.24	61
Applicable income tax + TE / Pretax net operating income + TE	22.45	0.00	11.37	20.23	22.35	26.15	28.25	28.75	61

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	47.38	19.80	29.50	38.38	47.10	56.83	66.95	69.44	145
Commercial and industrial loans	11.46	3.40	4.39	7.09	10.61	16.06	21.37	26.27	145
Loans to individuals	2.05	0.02	0.04	0.23	0.81	2.57	8.82	14.59	145
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	145
Agricultural loans	0.40	0.00	0.00	0.00	0.03	0.53	2.06	4.05	145
Other loans and leases	1.35	0.00	0.00	0.00	0.22	1.97	5.94	11.81	145
Net loans and leases	65.71	45.93	50.14	58.53	67.77	72.72	78.29	79.91	145
Debt securities over 1 year	16.22	2.92	5.46	9.83	15.63	21.73	29.37	36.95	145
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.01	0.11	0.28	0.92	145
Subtotal	82.54	69.56	71.79	78.48	83.30	87.40	90.58	91.82	145
Interest-bearing bank balances	7.78	0.51	1.10	3.22	6.99	12.00	17.11	18.46	145
Federal funds sold and reverse repos	0.04	0.00	0.00	0.00	0.00	0.00	0.08	1.22	145
Debt securities 1 year or less	1.85	0.06	0.10	0.51	1.18	2.88	5.63	8.47	145
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.40	145
Total earning assets	93.19	89.34	90.07	91.78	93.21	94.83	95.86	96.56	145
Non-interest cash and due from depository institutions	1.04	0.19	0.31	0.65	0.96	1.39	1.84	2.30	145
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.10	0.20	145
All other assets	5.68	2.59	3.22	4.20	5.60	7.17	8.41	9.18	145
Memoranda									
Short-term investments	10.40	2.19	3.19	5.09	9.90	15.42	19.81	24.64	145
US Treasury securities	0.30	0.00	0.00	0.00	0.00	0.33	1.70	3.53	145
US agency securities (excluding mortgage-backed securities)	1.61	0.00	0.00	0.15	0.98	2.73	5.69	10.16	145
Municipal securities	3.34	0.00	0.01	0.37	2.21	5.40	9.88	12.60	145
Mortgage-backed securities	9.74	0.81	3.10	5.21	8.65	14.25	19.59	24.43	145
Asset-backed securities	0.45	0.00	0.00	0.00	0.00	0.35	2.39	5.65	145
Other debt securities	0.62	0.00	0.00	0.01	0.26	1.13	2.46	3.76	145
Loans held-for-sale	0.34	0.00	0.00	0.03	0.14	0.44	1.57	2.65	145
Loans held for investment	65.68	46.55	50.08	58.31	67.81	72.94	77.52	79.82	145
Real estate loans secured by 1-4 family	13.58	1.77	4.18	7.48	11.98	19.58	28.21	31.80	145
Revolving	1.66	0.00	0.08	0.49	1.37	2.81	3.76	5.03	145
Closed-end, secured by first liens	11.38	0.99	2.87	5.71	9.62	16.52	23.94	29.80	145
Closed-end, secured by junior liens	0.22	0.00	0.02	0.06	0.18	0.33	0.58	0.80	145
Commercial real estate loans	30.82	11.26	16.39	23.82	30.43	37.53	46.26	56.28	145
Construction and land development	4.24	0.47	0.93	2.23	3.83	6.28	7.90	10.25	145
Multifamily	5.19	0.38	1.04	1.79	3.61	7.08	15.41	24.77	145
Nonfarm nonresidential	19.97	6.29	8.84	15.02	19.40	26.00	30.04	33.52	145
Real estate loans secured by farmland	0.81	0.00	0.00	0.00	0.18	1.30	3.91	5.33	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	71.52	41.89	48.22	62.76	72.22	82.98	88.70	91.99	145
Real estate loans secured by 1-4 family	20.62	3.24	6.15	11.02	19.10	28.76	40.55	47.28	145
Revolving	2.56	0.00	0.13	0.71	2.20	4.05	6.25	7.99	145
Closed-end	17.71	1.81	4.34	9.16	15.73	24.77	36.27	41.93	145
Commercial real estate loans	46.80	19.58	28.25	38.75	46.48	54.40	66.35	72.93	145
Construction and land development	6.48	0.71	1.26	3.79	6.08	9.42	12.57	14.30	145
1-4 family	1.22	0.00	0.01	0.32	0.99	1.92	3.69	4.49	145
Other	5.06	0.53	1.15	2.75	4.63	7.17	9.85	12.09	145
Multifamily	7.60	0.63	1.67	3.00	5.58	10.19	21.80	30.53	145
Nonfarm nonresidential	30.55	11.05	14.25	24.30	31.24	37.71	44.06	47.72	145
Owner-occupied	10.50	1.10	3.27	6.82	10.36	14.05	18.60	20.95	145
Other	19.68	5.73	8.47	13.83	18.95	25.38	31.45	39.00	145
Real estate loans secured by farmland	1.31	0.00	0.00	0.00	0.28	2.04	6.63	8.63	145
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	145
Commercial and industrial loans	17.90	4.94	7.24	10.71	17.23	23.95	31.45	39.55	145
Loans to individuals	3.38	0.03	0.08	0.32	1.23	4.37	14.03	23.51	145
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.32	145
Agricultural loans	0.67	0.00	0.00	0.00	0.05	0.81	3.42	6.25	145
Other loans and leases	2.11	0.00	0.00	0.00	0.32	2.83	9.91	17.10	145
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	466.69	174.19	277.77	374.58	462.51	562.96	658.40	701.70	145
Real estate loans secured by 1-4 family	134.41	14.69	38.36	66.81	121.13	179.42	279.99	362.38	145
Revolving	16.52	0.01	0.80	4.73	13.27	26.73	37.77	55.20	145
Closed-end	115.32	9.36	27.54	55.72	101.42	158.37	260.79	288.06	145
Commercial real estate loans	302.67	94.40	155.74	237.85	299.79	368.08	456.53	523.98	145
Construction and land development	41.97	4.88	8.70	23.47	38.14	61.34	80.80	90.69	145
1-4 family	7.74	0.00	0.10	2.26	5.67	12.93	21.74	28.57	145
Other	33.01	4.12	7.17	17.42	30.08	49.58	65.53	74.49	145
Multifamily	49.96	4.03	12.32	19.33	35.11	62.98	154.22	231.48	145
Nonfarm nonresidential	197.97	60.14	79.92	144.03	198.34	263.34	297.77	326.90	145
Owner-occupied	67.49	7.41	16.75	41.31	65.78	91.78	119.98	132.42	145
Other	126.96	37.99	54.63	83.88	124.69	162.43	229.28	252.09	145
Real estate loans secured by farmland	8.06	0.00	0.00	0.02	1.67	13.07	39.47	52.63	145
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.89	145
Commercial and industrial loans	114.08	29.50	41.30	63.36	107.73	155.07	207.43	247.01	145
Loans to individuals	20.19	0.22	0.48	2.38	8.11	27.51	82.80	143.99	145
Credit card loans	0.17	0.00	0.00	0.00	0.00	0.15	1.09	1.87	145
Agricultural loans	3.83	0.00	0.00	0.00	0.32	5.09	20.25	34.90	145
Other loans and leases	13.49	0.00	0.00	0.00	2.27	19.37	59.20	121.42	145
Supplemental									
Non-owner occupied CRE loans / Gross loans	36.08	13.92	18.48	27.95	34.30	44.07	56.39	64.24	145
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	233.35	69.80	111.94	158.73	233.64	284.27	388.80	447.91	145
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.90	94.40	155.74	238.87	305.31	373.31	462.83	524.56	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2021

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	10.40	2.19	3.19	5.09	9.90	15.42	19.81	24.64	145
Liquid assets	19.17	7.46	8.44	12.80	19.79	24.53	30.90	34.84	145
Investment securities	18.87	6.14	8.08	11.30	17.35	24.34	36.10	42.72	145
Net loans and leases	65.71	45.93	50.14	58.53	67.77	72.72	78.29	79.91	145
Net loans, leases and standby letters of credit	66.09	45.98	50.33	58.63	68.05	73.36	78.54	80.28	145
Core deposits	78.86	64.20	67.87	75.53	80.24	83.27	85.58	86.30	145
Noncore funding	8.06	1.23	1.87	3.83	7.12	11.69	16.74	21.24	145
Time deposits of \$250K or more	3.01	0.57	0.80	1.57	2.66	4.07	6.30	8.09	145
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Federal funds purchased and repos	0.55	0.00	0.00	0.00	0.03	1.10	2.60	3.77	145
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Net federal funds purchased (sold)	0.53	-0.58	-0.02	0.00	0.00	0.92	2.46	3.54	145
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Other borrowings w/remaining maturity of 1 year or less	0.67	0.00	0.00	0.00	0.07	0.99	3.14	5.50	145
Earning assets that reprice within 1 year	31.76	13.10	17.16	22.86	30.39	40.26	50.91	54.70	145
Interest-bearing liabilities that reprice within 1 year	13.65	2.29	3.16	5.17	8.84	15.58	48.63	57.30	145
Long-term debt that reprices within 1 year	0.05	0.00	0.00	0.00	0.00	0.00	0.47	0.99	145
Net assets that reprice within 1 year	17.40	-31.24	-14.36	7.04	18.85	31.24	40.00	44.79	145
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-3.20	-30.81	-20.45	-12.19	-1.89	4.65	12.78	16.97	145
Net short-term noncore funding dependence	-6.28	-31.65	-21.79	-14.54	-4.78	1.38	7.06	11.71	145
Short-term investment / Short-term noncore funding	323.58	21.49	34.97	73.03	191.71	430.13	1032.13	1810.84	144
Liquid assets - short-term noncore funding / Nonliquid assets	17.68	-2.64	0.14	7.12	16.07	27.17	39.77	45.88	145
Net loans and leases / Total deposits	78.71	53.31	57.74	68.61	79.10	89.53	95.43	100.66	145
Net loans and leases / Core deposits	83.94	55.85	60.09	73.02	83.52	95.78	110.71	115.11	145
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50	-0.37	-0.01	0.02	0.18	1.16	1.67	2.14	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.10	-0.20	0.05	0.48	1.65	3.49	5.47	6.60	143
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.11	-0.11	-0.03	0.00	0.00	0.04	0.18	41
Percent of Investment Securities									
Held-to-maturity securities	5.71	0.00	0.00	0.00	0.00	8.14	30.64	58.52	144
Available-for-sale securities	92.94	40.16	66.80	89.94	98.49	99.98	100.00	100.00	144
US Treasury securities	1.65	0.00	0.00	0.00	0.00	2.05	10.65	17.80	144
US agency securities (excluding mortgage-backed securities)	9.81	0.00	0.07	1.37	5.96	15.48	30.15	42.45	144
Municipal securities	17.74	0.00	0.16	2.64	13.49	29.45	46.24	61.51	144
Mortgage-backed securities	54.62	10.22	18.03	38.39	53.99	73.67	86.49	91.26	144
Asset-backed securities	2.43	0.00	0.00	0.00	0.00	2.32	15.37	24.93	144
Other debt securities	3.80	0.00	0.00	0.06	1.57	6.42	14.26	22.81	144
Mutual funds and equity securities	0.52	0.00	0.00	0.00	0.06	0.60	2.48	5.57	144
Debt securities 1 year or less	11.27	0.39	0.91	3.03	7.01	16.47	36.11	50.34	144
Debt securities 1 to 5 years	18.32	2.05	2.70	6.31	16.77	27.62	45.51	52.18	144
Debt securities over 5 years	66.71	10.62	31.14	49.84	71.95	82.38	93.23	95.63	144
Pledged securities	38.80	1.02	3.48	20.39	37.21	59.47	73.83	88.88	144
Structured notes, fair value	0.22	0.00	0.00	0.00	0.00	0.09	1.42	2.72	144
Percent Change from Prior Like Quarter									
Short-term investments	42.70	-40.20	-35.53	-11.79	26.57	89.73	142.07	261.56	140
Investment securities	30.47	-18.56	-7.93	5.26	31.28	55.75	73.07	88.00	139
Core deposits	14.37	-2.07	3.12	9.48	13.47	18.34	27.60	36.84	140
Noncore funding	-28.42	-68.54	-62.92	-45.03	-25.74	-11.67	2.96	10.98	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	16.36	5.88	7.08	12.41	16.29	20.22	25.17	29.98	145
Standby letters of credit	0.31	0.01	0.03	0.12	0.25	0.41	0.84	1.02	145
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.13	145
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	145
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.39	145
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	145
Derivative contracts	3.98	0.00	0.00	0.00	0.00	5.11	23.49	31.30	145
Interest rate contracts	3.88	0.00	0.00	0.00	0.00	5.11	22.01	29.98	145
Interest rate futures and forward contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.92	2.31	145
Written options contracts (interest rate)	0.16	0.00	0.00	0.00	0.00	0.01	1.15	2.07	145
Purchased options contracts (interest rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.43	145
Interest rate swaps	3.09	0.00	0.00	0.00	0.00	3.91	19.02	24.94	145
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	25.18	9.47	12.48	19.08	25.67	31.96	38.40	42.69	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.88	97.94	99.92	100.00	100.00	100.00	100.00	100.00	55
Foreign exchange contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.03	1.80	55
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	55
Futures and forwards									
Futures and forwards	10.70	0.00	0.00	0.00	4.38	18.43	40.30	58.21	55
Written options									
Written options	7.49	0.00	0.00	0.00	4.47	10.85	25.07	40.30	55
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Over-the-counter	7.49	0.00	0.00	0.00	4.47	10.85	25.07	40.30	55
Purchased options									
Purchased options	1.26	0.00	0.00	0.00	0.00	0.13	6.85	11.12	55
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Over-the-counter	1.26	0.00	0.00	0.00	0.00	0.13	6.85	11.12	55
Swaps									
Swaps	78.79	6.80	30.38	61.01	83.78	99.48	100.00	100.00	55
Held for trading									
Held for trading	22.18	0.00	0.00	0.00	0.00	44.57	99.17	100.00	55
Interest rate contracts	20.79	0.00	0.00	0.00	0.00	26.77	99.11	100.00	55
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	55
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Non-traded									
Non-traded	77.82	0.00	0.83	55.43	100.00	100.00	100.00	100.00	55
Interest rate contracts	77.64	0.00	0.83	55.43	100.00	100.00	100.00	100.00	55
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	55
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	82.48	0.00	15.14	64.03	91.97	99.81	100.00	100.72	55
One year or less	12.34	0.00	0.00	0.20	4.38	17.16	47.22	68.69	55
Over 1 year to 5 years	21.47	0.00	0.00	0.00	19.75	38.97	50.93	62.65	55
Over 5 years	38.18	0.00	0.00	17.78	42.42	60.75	81.63	90.54	55
Gross negative fair value (absolute value)	1.90	0.01	0.17	0.67	1.73	2.86	3.90	4.78	55
Gross positive fair value	1.55	0.02	0.18	0.73	1.53	2.15	3.05	3.54	55
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.08	145
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	145
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	145
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	145
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.09	145
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
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	145
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Other Ratios									
Current credit exposure / Risk-weighted assets	0.16	0.00	0.00	0.00	0.03	0.23	0.71	1.16	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	-0.03	-0.30	-0.25	-0.13	-0.01	0.08	0.17	0.20	145
Provision for loan and lease losses / Average loans and leases	-0.04	-0.44	-0.37	-0.17	-0.01	0.11	0.24	0.33	145
Provision for loan and lease losses / Net loan and lease losses	62.34	-4823.96	-1663.56	-306.86	17.72	368.86	1848.01	4098.50	143
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	0.64	0.95	1.08	1.28	1.52	1.86	2.02	145
Allowance for loan and lease losses / Total loans and leases	1.31	0.64	0.94	1.07	1.27	1.52	1.85	2.02	145
Allowance for loan and lease losses / Net loans and leases losses (X)	49.92	3.57	4.55	9.12	20.00	48.12	168.37	523.78	95
Allowance for loan and lease losses / Nonaccrual assets	417.11	86.37	101.61	156.09	263.16	542.90	1181.42	2704.94	143
ALLL / 90+ days past due + nonaccrual loans and leases	376.57	79.50	92.69	144.94	239.19	496.70	948.86	2642.27	143
Gross loan and lease losses / Average loans and leases	0.10	0.00	0.01	0.02	0.07	0.18	0.30	0.47	145
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.03	0.07	0.14	0.18	145
Net losses / Average loans and leases	0.05	-0.06	-0.03	0.00	0.02	0.11	0.21	0.37	145
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	145
Recoveries / Prior year-end losses	20.22	1.11	2.79	8.40	16.09	30.49	49.25	63.72	139
Earnings coverage of net loan and lease losses (X)	-10.45	-634.33	-416.21	-44.41	14.09	55.92	234.93	573.38	143
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.07	-0.05	-0.01	0.00	0.02	0.13	0.21	144
Real estate loans secured by 1-4 family	-0.01	-0.12	-0.05	-0.02	0.00	0.01	0.04	0.06	144
Revolving	-0.01	-0.13	-0.07	-0.01	0.00	0.00	0.03	0.08	138
Closed-end	0.00	-0.10	-0.04	-0.02	0.00	0.01	0.04	0.07	144
Commercial real estate loans	0.02	-0.06	-0.03	-0.01	0.00	0.01	0.17	0.32	144
Construction and land development	-0.01	-0.20	-0.07	0.00	0.00	0.00	0.00	0.07	144
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	144
Other	-0.01	-0.15	-0.06	0.00	0.00	0.00	0.00	0.05	144
Multifamily	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.01	143
Nonfarm nonresidential	0.03	-0.06	-0.02	0.00	0.00	0.01	0.22	0.36	144
Owner-occupied	0.00	-0.05	-0.02	0.00	0.00	0.00	0.02	0.07	144
Other	0.02	-0.02	-0.01	0.00	0.00	0.00	0.12	0.30	144
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	111
Commercial and industrial loans	0.10	-0.18	-0.12	-0.03	0.01	0.15	0.62	0.92	144
Loans to individuals	0.47	0.02	0.04	0.10	0.22	0.60	1.60	3.35	90
Credit card loans	0.94	-0.04	0.00	0.00	0.52	1.53	3.17	3.78	47
Agricultural loans	0.00	-0.20	-0.05	0.00	0.00	0.00	0.01	0.14	95
Loans to foreign governments and institutions									
Other loans and leases	0.23	-0.04	0.00	0.00	0.00	0.27	0.97	2.71	89

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 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	0.18	0.00	0.02	0.05	0.13	0.28	0.51	0.77	145
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.35	145
Nonaccrual loans and leases	0.52	0.03	0.09	0.24	0.47	0.79	1.15	1.44	145
90+ days past due and nonaccrual loans and leases	0.58	0.03	0.12	0.25	0.53	0.89	1.29	1.55	145
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	145
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	145
Nonaccrual restructured	0.09	0.00	0.00	0.01	0.05	0.15	0.28	0.41	145
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.18	0.00	0.02	0.05	0.13	0.28	0.51	0.77	145
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.35	145
Nonaccrual assets	0.53	0.03	0.09	0.24	0.47	0.79	1.15	1.44	145
30+ days past due and nonaccrual assets	0.79	0.05	0.21	0.38	0.74	1.14	1.57	2.04	145
Total assets	0.54	0.05	0.11	0.29	0.49	0.76	1.16	1.52	145
Allowance for loan and lease losses	65.65	12.14	15.89	34.44	60.53	93.73	130.86	176.63	144
Equity capital + allowance for loan and lease losses	4.89	0.63	0.99	2.31	4.32	7.33	10.42	12.42	145
Tier 1 capital + allowance for loan and lease losses	5.37	0.65	1.18	2.97	4.75	7.86	12.00	13.53	145
Loans and leases + other real estate owned	0.83	0.08	0.20	0.44	0.69	1.20	1.75	2.17	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.16	0.01	0.01	0.04	0.11	0.24	0.49	0.61	144
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.34	144
	Nonaccrual	0.55	0.03	0.10	0.23	0.46	0.76	1.21	1.78	144
Commercial and industrial	30-89 days past due	0.10	0.00	0.00	0.00	0.07	0.18	0.41	0.49	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.15	144
	Nonaccrual	0.58	0.00	0.01	0.08	0.39	0.95	1.66	2.40	144
Individuals	30-89 days past due	0.31	0.00	0.00	0.02	0.22	0.53	1.03	1.48	142
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.16	142
	Nonaccrual	0.12	0.00	0.00	0.00	0.07	0.22	0.50	0.84	142
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.03	0.36	0.96	95
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	95
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.22	1.00	3.54	95
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.30	0.00	0.00	0.00	0.00	0.18	1.70	4.32	89
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.27	89
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	0.71	4.08	89

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2021

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.25	0.00	0.02	0.07	0.18	0.40	0.63	1.04	144
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.27	0.52	144
	Nonaccrual	0.59	0.01	0.07	0.24	0.47	0.91	1.52	2.09	144
Revolving	30-89 days past due	0.19	0.00	0.00	0.00	0.13	0.35	0.55	0.82	138
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.26	138
	Nonaccrual	0.44	0.00	0.00	0.08	0.29	0.72	1.23	2.30	138
Closed-End	30-89 days past due	0.23	0.00	0.00	0.06	0.16	0.40	0.63	1.07	144
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.29	0.52	144
	Nonaccrual	0.61	0.00	0.07	0.25	0.48	0.94	1.50	2.04	144
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	144
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.14	144
Commercial real estate	30-89 days past due	0.11	0.00	0.00	0.00	0.05	0.18	0.47	0.93	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.24	144
	Nonaccrual	0.49	0.00	0.01	0.08	0.36	0.70	1.31	1.89	144
Construction and development	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.09	0.54	1.22	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	144
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.15	0.87	1.92	144
1-4 family	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.19	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.32	144
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.02	0.40	1.10	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.08	0.51	1.17	144
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.35	0.65	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.08	0.77	1.27	143
Nonfarm non-residential	30-89 days past due	0.10	0.00	0.00	0.00	0.03	0.15	0.45	0.69	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.20	144
	Nonaccrual	0.55	0.00	0.00	0.09	0.45	0.88	1.67	2.27	144
Owner occupied	30-89 days past due	0.03	0.00	0.00	0.00	0.01	0.06	0.13	0.26	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.12	144
	Nonaccrual	0.21	0.00	0.00	0.02	0.16	0.37	0.65	0.78	144
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.06	0.30	0.64	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	144
	Nonaccrual	0.31	0.00	0.00	0.00	0.10	0.54	1.38	1.80	144
Farmland	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.28	0.40	111
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	111
	Nonaccrual	1.02	0.00	0.00	0.00	0.00	1.20	7.62	9.87	111
Credit card	30-89 days past due	0.83	0.00	0.00	0.00	0.34	0.99	4.34	5.14	47
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.05	0.39	0.55	47
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.34	47

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.13	16
Cost: Interest-bearing deposits	0.57	0.10	0.16	0.36	0.68	0.83	0.93	0.96	3
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	-20.34	-72.98	-55.16	-40.86	-16.93	5.33	15.16	21.52	11
Total selected assets	-10.31	-95.14	-72.98	-42.55	-1.63	2.09	46.59	62.94	36
Deposits	-43.67	-90.68	-83.17	-60.65	-23.12	-16.41	-12.38	-11.04	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 06/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	79.35	0.00	10.10	44.53	83.04	104.16	134.52	186.88	103
Dividends declared / Net income	22.10	0.00	0.00	6.89	24.62	34.24	50.72	68.60	145
Net income - dividends / Average equity	9.56	2.97	5.32	7.62	9.40	11.88	14.42	16.45	145
Percent of Dividends Paid									
Dividends from bank subsidiaries	127.79	0.00	0.00	67.71	112.22	166.30	327.78	536.67	117
Dividends from nonbank subsidiaries	0.84	0.00	0.00	0.00	0.00	0.11	4.99	14.91	117
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Dividends from all subsidiaries	137.73	0.00	0.00	79.35	117.10	174.56	369.66	572.66	117
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	30.69	0.00	0.00	0.00	28.15	55.13	77.49	107.97	136
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.35	136
Management and service fees from bank subsidiaries	0.35	0.00	0.00	0.00	0.00	0.00	0.69	11.56	136
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	136
Operating income from bank subsidiaries	32.65	0.00	0.00	1.37	28.83	56.68	83.74	124.67	136
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	51.33	0.00	0.00	0.00	49.50	100.00	115.98	172.56	66
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.32	66
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	66
Operating income from nonbank subsidiaries	54.11	0.00	0.00	0.43	52.15	100.00	147.52	172.56	66
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	34.33	0.00	0.00	0.00	0.00	66.32	93.63	103.31	9
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating income from subsidiary holding companies	34.33	0.00	0.00	0.00	0.00	66.32	93.63	103.31	9
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	69.05	0.00	0.00	0.00	97.68	99.89	100.00	100.00	133
Interest income from bank subsidiaries	1.09	0.00	0.00	0.00	0.00	0.04	0.55	52.88	133
Management and service fees from bank subsidiaries	1.33	0.00	0.00	0.00	0.00	0.00	3.51	32.50	133
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.70	133
Operating income from bank subsidiaries	80.79	0.00	0.00	87.58	99.64	100.00	100.00	100.00	133
Dividends from nonbank subsidiaries	0.94	0.00	0.00	0.00	0.00	0.11	5.49	13.41	133
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	133
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating income from nonbank subsidiaries	1.44	0.00	0.00	0.00	0.00	0.36	10.95	16.48	133
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Loans and advances from subsidiaries / Short term debt	393.33	10.92	21.84	54.60	462.40	559.69	757.85	823.90	5
Loans and advances from subsidiaries / Total debt	37.96	0.00	0.00	0.87	20.44	61.04	119.28	194.25	74

BHCPR Reporters for Quarter Ending 06/30/2021

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2021 and Other Notes</u>
1399765	4,360,194	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	7,723,873	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	6,508,962	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	5,791,993	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	6,561,863	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	7,527,759	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,532,844	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,201,584	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,488,457	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	4,946,902	ANB CORPORATION, THE	TERRELL, TX	
1048812	3,896,191	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	8,027,413	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
2858951	6,571,229	BANCORP, INC., THE	WILMINGTON, DE	
1097306	5,065,140	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	6,418,481	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	8,350,814	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
3590388	3,073,818	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,639,702	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	3,821,366	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3378764	3,162,612	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,120,170	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,483,367	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,958,700	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	5,780,932	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	4,330,035	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	6,540,602	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	4,303,287	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	5,246,617	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,152,069	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	3,956,520	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	4,625,988	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	4,011,156	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,670,141	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,120,513	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
3594872	4,067,594	CBTX, INC.	BEAUMONT, TX	
2158156	3,475,256	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,178,481	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	7,264,014	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	5,903,495	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	5,148,334	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	9,064,006	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	4,314,212	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,494,163	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	7,710,082	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,311,434	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	4,022,444	CTBC CAPITAL CORP.	LOS ANGELES, CA	
1121229	3,296,736	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	3,461,931	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	

2461016	4,428,001	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	4,271,362	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	4,925,491	FARMERS & MERCHANTS BANCORP	LODI, CA
1053580	6,049,642	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1118797	6,769,727	FB CORPORATION	CREVE COEUR, MO
1032464	5,295,102	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
1199974	5,748,184	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1076431	8,201,070	FIRST BANCORP	SOUTHERN PINES, NC
1204560	5,894,180	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	5,509,499	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1071306	9,402,402	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1478017	3,129,283	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
1208595	4,747,580	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3842658	7,941,773	FIRST FOUNDATION INC.	DALLAS, TX
3393178	4,204,642	FIRST INTERNET BANCORP	FISHERS, IN
1206760	5,790,582	FIRST MID BANCSHARES, INC.	MATTOON, IL
1048894	4,110,781	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY
1099917	3,586,018	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	5,563,076	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	3,834,616	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
2393274	8,159,345	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
1026801	5,470,666	FREMONT BANCORPORATION	FREMONT, CA
1098620	5,351,569	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,581,883	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
2900261	6,578,856	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
1843062	6,262,359	HAPPY BANCSHARES, INC.	CANYON, TX
4973353	4,619,453	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	3,953,677	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,072,875	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,105,672	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	3,926,340	HILLS BANCORPORATION	HILLS, IA
3843507	7,167,951	HOMESTREET, INC.	SEATTLE, WA
2592714	5,006,214	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	3,530,816	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	3,524,723	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	6,109,227	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
1201925	4,461,953	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
2112439	5,427,087	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,300,326	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	3,891,120	INWOOD BANCSHARES, INC.	DALLAS, TX
1490701	5,782,074	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	7,283,735	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ
1404799	7,854,642	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
1208906	6,234,990	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3884863	8,243,186	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
3814208	7,257,078	LUTHER BURBANK CORPORATION	SANTA ROSA, CA
2608763	4,757,414	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI
3530786	9,881,532	MERCHANTS BANCORP	CARMEL, IN
1902651	6,287,313	MERIDIAN BANCORP, INC.	PEABODY, MA
2390013	7,051,819	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD
2820211	5,787,193	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY
3932072	5,925,576	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	6,630,010	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	5,749,215	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
3973888	7,136,128	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO

2398082	3,066,236	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
3212091	5,782,208	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	9,281,660	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	4,587,347	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,425,023	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
1136661	4,813,809	OCEAN BANKSHARES, INC.	MIAMI, FL	
2233950	3,659,555	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	7,268,877	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,943,016	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	5,791,688	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	5,067,634	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,578,059	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	7,597,587	PREMIER FINANCIAL CORP	DEFIANCE, OH	
3325740	3,397,159	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	5,805,164	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,890,638	RBB BANCORP	LOS ANGELES, CA	
1130584	3,797,503	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	6,183,310	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	5,377,438	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,495,832	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,785,287	SALEM FIVE BANCORP	SALEM, MA	
1085013	9,316,833	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
2368106	9,720,831	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,712,915	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,314,366	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
1245068	7,182,408	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
3852031	3,419,962	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	6,090,948	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	5,197,983	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	7,988,208	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	8,170,365	TRICO BANCSHARES	CHICO, CA	
3233126	6,015,878	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	6,122,617	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1116609	6,356,305	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,635,942	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1917600	3,426,288	VERABANK, INC.	HENDERSON, TX	
4105266	9,349,525	VERITEX HOLDINGS, INC.	DALLAS, TX	
1115349	5,853,519	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	4,363,585	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1025541	7,148,556	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	3,643,440	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,924,889	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	Moved from Peer 1

Note: Peer Group 2 has 145 bank holding companies.