

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 06/30/2022

**Summary Ratios**

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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	2.67	2.65	2.60	2.77	3.01
+ Non-interest income	0.96	1.11	1.04	1.21	1.32
- Overhead expense	2.17	2.24	2.17	2.57	2.69
- Provision for credit losses	0.09	-0.15	-0.09	0.51	0.15
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.40	1.79	1.66	1.04	1.56
Net operating income	1.06	1.36	1.26	0.81	1.19
Net income	1.06	1.35	1.26	0.82	1.19
Net income (Subchapter S adjusted)	1.63	2.16	1.97	1.18	1.17
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	3.12	3.14	3.06	3.55	4.41
Interest expense	0.24	0.27	0.25	0.52	1.08
Net interest income (tax equivalent)	2.88	2.85	2.80	3.01	3.33
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.08	0.13	0.11	0.27	0.21
Earnings coverage of net loan and lease losses (X)	-9.51	4.52	39.72	22.91	24.40
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.39	1.23	1.58	0.83
Allowance for loan and lease losses / Total loans and leases	1.15	1.37	1.20	1.55	0.81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.63	0.49	0.71	0.57
30-89 days past due loans and leases / Total loans and leases	0.32	0.27	0.32	0.39	0.43
<b>Liquidity and Funding</b>					
Net noncore funding dependence	3.10	-1.82	-2.33	3.20	14.45
Net short-term noncore funding dependence	-1.79	-8.21	-7.71	-4.76	3.38
Net loans and leases / Total assets	61.60	59.81	58.67	61.58	63.77
<b>Capitalization</b>					
Tier 1 leverage ratio	9.08	9.11	8.98	9.13	9.76
Holding company equity capital / Total assets	10.04	10.88	10.71	11.16	12.43
Total equity capital (including minority interest) / Total assets	10.14	11.01	10.82	11.29	12.57
Common equity tier 1 capital / Total risk-weighted assets	11.90	12.69	12.42	12.38	12.17
Net loans and leases / Equity capital (X)	6.22	5.51	5.53	5.58	5.21
Cash dividends / Net income	34.00	25.30	28.27	42.30	33.12
Cash dividends / Net income (Subchapter S adjusted)	69.44	-21.71	3.14	-0.65	-12.02
<b>Growth Rates</b>					
Assets	7.91	9.29	10.50	16.68	9.26
Equity capital	-0.29	9.31	7.46	6.99	10.49
Net loans and leases	11.87	0.79	3.36	9.07	9.10
Noncore funding	10.54	-23.76	-14.79	-12.18	6.59
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.38	0.48	0.57	0.77	1.02
Long-term debt / Equity capital	11.66	11.05	10.95	13.56	13.04
Equity investment in subsidiaries / Equity capital	103.92	103.07	103.22	102.81	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	116.54	130.64	154.48	147.24	190.27

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**Relative Income Statement and Margin Analysis**

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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	2.90	2.92	2.85	3.27	4.00
Less: Interest expense	0.22	0.25	0.23	0.48	0.98
Equals: Net interest income (tax equivalent)	2.67	2.65	2.60	2.77	3.01
Plus: Non-interest income	0.96	1.11	1.04	1.21	1.32
Equals: adjusted operating income (tax equivalent)	3.67	3.82	3.70	4.04	4.41
Less: Overhead expense	2.17	2.24	2.17	2.57	2.69
Less: Provision for credit losses	0.09	-0.15	-0.09	0.51	0.15
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.01	0.01	0.02	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.40	1.79	1.66	1.04	1.56
Less: Applicable income taxes (tax equivalent)	0.33	0.41	0.38	0.23	0.36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.06	1.36	1.26	0.81	1.19
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.06	1.35	1.26	0.82	1.19
Memo: Net income (last four quarters)	1.12	1.25	1.26	0.82	1.19
Net income-BHC and noncontrolling (minority) interest	1.07	1.37	1.27	0.83	1.20
<b>Margin Analysis</b>					
Average earning assets / Average assets	92.97	93.15	93.08	92.32	91.05
Average interest-bearing funds / Average assets	60.13	62.33	61.99	64.06	65.57
Interest income (tax equivalent) / Average earning assets	3.12	3.14	3.06	3.55	4.41
Interest expense / Average earning assets	0.24	0.27	0.25	0.52	1.08
Net interest income (tax equivalent) / Average earning assets	2.88	2.85	2.80	3.01	3.33
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.01	4.05	4.01	4.27	5.09
Interest-bearing bank balances	0.42	0.11	0.14	0.27	2.04
Federal funds sold and reverse repos	0.58	0.26	0.25	0.68	2.44
Trading assets	0.51	0.42	0.45	0.60	0.99
Total earning assets	3.09	3.11	3.04	3.51	4.36
Investment securities (tax equivalent)	1.85	1.80	1.77	2.25	2.76
US Treasury and agency securities (excluding mortgage-backed securities)	1.22	1.28	1.14	1.75	2.32
Mortgage-backed securities	1.77	1.56	1.57	2.05	2.61
All other securities	2.84	2.91	2.81	3.24	4.06
Interest-bearing deposits	0.20	0.24	0.21	0.53	1.10
Time deposits of \$250K or more	0.50	0.76	0.66	1.42	1.96
Time deposits < \$250K	0.44	0.72	0.62	1.36	1.82
Other domestic deposits	0.17	0.17	0.15	0.36	0.93
Foreign deposits	0.24	0.12	0.14	0.42	1.19
Federal funds purchased and repos	0.36	0.19	0.17	0.62	1.86
Other borrowed funds and trading liabilities	1.24	1.31	1.27	1.50	2.38
All interest-bearing funds	0.36	0.40	0.37	0.74	1.49

**BHCPR PEER GROUP DATA**

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**Non-interest Income & Expenses**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.35	2.15	2.17	2.02	2.72
Overhead expenses / Net Interest Income + non-interest income	59.40	59.03	59.28	62.28	61.29
<b>Percent of Average Assets</b>					
Total overhead expense	2.17	2.24	2.17	2.57	2.69
Personnel expense	1.20	1.25	1.21	1.30	1.41
Net occupancy expense	0.22	0.24	0.23	0.26	0.28
Other operating expenses	0.72	0.73	0.72	0.94	0.97
Overhead less non-interest income	1.19	1.10	1.10	1.25	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	58.92	58.45	58.83	61.82	60.64
Personnel expense	32.65	33.10	32.93	32.36	32.39
Net occupancy expense	6.14	6.33	6.23	6.58	6.52
Other operating expenses	19.36	18.60	19.18	22.28	21.20
Total non-interest income	25.40	28.18	27.67	28.83	29.23
Fiduciary activities income	2.23	2.24	2.20	2.09	1.97
Service charges on domestic deposit accounts	3.45	3.19	3.27	3.27	3.88
Trading revenue	0.45	0.72	0.62	1.24	1.18
Investment banking fees and commissions	2.25	2.52	2.58	2.46	3.54
Insurance activities revenue	0.36	0.37	0.36	0.41	0.47
Venture capital revenue	0.01	0.02	0.04	0.01	0.02
Net servicing fees	1.38	0.55	0.60	0.01	0.28
Net securitization income	0.00	0.01	0.01	0.00	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.51	3.82	3.30	3.92	1.86
Other non-interest income	9.09	9.26	9.27	9.67	10.04
Overhead less non-interest income	32.73	29.94	30.52	31.93	31.06
Applicable income taxes / Pretax net operating income (tax equivalent)	21.22	21.54	21.18	18.63	20.56
Applicable income tax + TE / Pretax net operating income + TE	23.38	23.10	22.67	21.18	23.23

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**Percent Composition of Assets**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Assets</b>					
Real estate loans	38.78	36.32	36.25	36.22	37.78
Commercial and industrial loans	11.05	12.25	10.78	13.52	12.02
Loans to individuals	3.52	3.48	3.36	3.40	4.20
Loans to depository institutions and acceptances of other banks	0.02	0.01	0.02	0.03	0.04
Agricultural loans	0.19	0.21	0.18	0.19	0.24
Other loans and leases	4.45	4.22	4.46	4.63	5.01
Net loans and leases	61.60	59.81	58.67	61.58	63.77
Debt securities over 1 year	19.46	17.61	19.46	15.55	14.60
Mutual funds and equity securities	0.05	0.06	0.06	0.05	0.06
Subtotal	82.33	78.32	79.22	78.16	79.65
Interest-bearing bank balances	4.59	9.11	8.50	7.51	3.06
Federal funds sold and reverse repos	0.58	0.52	0.54	0.82	1.57
Debt securities 1 year or less	1.70	1.53	1.56	1.68	1.91
Trading assets	0.55	0.60	0.49	1.01	1.19
Total earning assets	90.95	91.43	91.77	91.05	89.53
Non-interest cash and due from depository institutions	1.01	1.01	0.82	1.07	1.14
Other real estate owned	0.01	0.02	0.01	0.02	0.03
All other assets	7.97	7.50	7.35	7.82	9.27
<b>Memoranda</b>					
Short-term investments	7.70	12.01	11.48	11.17	7.63
US Treasury securities	1.96	1.08	1.47	0.84	1.03
US agency securities (excluding mortgage-backed securities)	0.84	0.77	0.82	0.63	0.54
Municipal securities	1.75	1.72	1.73	1.69	1.34
Mortgage-backed securities	13.72	12.97	14.14	11.75	11.44
Asset-backed securities	0.65	0.38	0.50	0.32	0.28
Other debt securities	0.52	0.52	0.53	0.42	0.39
Loans held-for-sale	0.35	0.42	0.55	0.52	0.39
Loans held for investment	61.41	59.85	58.06	61.72	63.50
Real estate loans secured by 1-4 family	12.26	11.69	11.46	11.91	13.29
Revolving	1.49	1.45	1.42	1.66	2.07
Closed-end, secured by first liens	10.40	9.84	9.67	9.81	10.69
Closed-end, secured by junior liens	0.18	0.20	0.17	0.22	0.28
Commercial real estate loans	24.34	22.48	22.69	22.22	22.23
Construction and land development	3.75	3.35	3.34	3.40	3.44
Multifamily	3.69	3.31	3.57	3.12	3.01
Nonfarm nonresidential	15.51	14.81	14.57	14.72	14.69
Real estate loans secured by farmland	0.35	0.34	0.30	0.33	0.36

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**Loan Mix and Analysis of Concentrations of Credit**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	62.09	59.66	61.05	57.15	57.46
Real estate loans secured by 1-4 family	20.31	19.82	19.86	19.43	20.75
Revolving	2.40	2.42	2.43	2.64	3.15
Closed-end	17.67	17.22	17.24	16.59	17.39
Commercial real estate loans	38.23	36.54	37.86	34.63	33.52
Construction and land development	5.97	5.50	5.65	5.26	5.09
1-4 family	1.34	1.11	1.18	0.93	0.94
Other	4.56	4.33	4.40	4.19	4.02
Multifamily	5.72	5.34	5.78	4.96	4.69
Nonfarm nonresidential	24.64	24.14	24.56	22.93	22.15
Owner-occupied	8.28	8.14	8.29	7.68	7.72
Other	16.14	15.71	15.94	14.95	14.34
Real estate loans secured by farmland	0.59	0.59	0.54	0.54	0.55
Loans to depository institutions and acceptances of other banks	0.05	0.03	0.04	0.06	0.11
Commercial and industrial loans	18.46	20.98	18.89	22.17	19.53
Loans to individuals	6.27	6.28	6.24	6.13	7.13
Credit card loans	0.53	0.51	0.53	0.65	0.81
Agricultural loans	0.32	0.37	0.34	0.32	0.37
Other loans and leases	8.30	8.03	8.72	9.09	9.85
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	407.56	383.17	391.81	381.27	391.26
Real estate loans secured by 1-4 family	130.40	124.52	126.06	125.03	138.18
Revolving	15.55	15.53	15.44	17.42	21.26
Closed-end	113.22	107.53	108.85	106.14	115.20
Commercial real estate loans	254.25	238.21	245.88	234.65	229.44
Construction and land development	38.88	35.52	35.94	35.62	34.95
1-4 family	8.60	7.06	7.42	6.34	6.61
Other	29.76	28.07	28.11	28.16	27.32
Multifamily	39.14	34.78	38.66	32.74	31.04
Nonfarm nonresidential	162.30	157.17	158.05	155.06	152.10
Owner-occupied	54.21	52.65	52.99	52.37	53.07
Other	106.55	102.08	102.54	100.54	97.41
Real estate loans secured by farmland	3.62	3.59	3.22	3.44	3.60
Loans to depository institutions and acceptances of other banks	0.27	0.18	0.21	0.28	0.44
Commercial and industrial loans	115.10	127.07	114.64	139.91	122.02
Loans to individuals	35.52	35.29	34.55	37.47	43.51
Credit card loans	2.76	2.61	2.77	3.30	4.34
Agricultural loans	1.81	2.01	1.86	1.88	2.18
Other loans and leases	50.17	46.75	50.88	49.54	52.44
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	30.64	28.84	30.07	27.32	26.45
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	203.72	187.37	195.32	183.76	178.57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	261.52	244.59	252.85	240.85	236.10

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**Liquidity and Funding**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Assets</b>					
Short-term investments	7.70	12.01	11.48	11.17	7.63
Liquid assets	25.43	28.17	29.03	26.22	22.44
Investment securities	21.68	19.64	21.63	17.85	16.99
Net loans and leases	61.60	59.81	58.67	61.58	63.77
Net loans, leases and standby letters of credit	62.44	60.62	59.49	62.48	64.84
Core deposits	75.64	74.75	75.71	70.67	63.09
Noncore funding	10.87	10.89	10.30	14.13	19.36
Time deposits of \$250K or more	1.54	1.81	1.58	2.11	2.94
Foreign deposits	0.34	0.35	0.34	0.36	0.43
Federal funds purchased and repos	1.20	1.20	1.23	1.47	1.94
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.50	0.52	0.54	0.54	0.48
Commercial paper	0.02	0.01	0.01	0.01	0.02
Other borrowings w/remaining maturity of 1 year or less	1.63	0.99	1.00	1.24	3.01
Earning assets that reprice within 1 year	36.16	38.93	37.37	39.38	39.29
Interest-bearing liabilities that reprice within 1 year	6.67	7.04	6.39	8.20	10.19
Long-term debt that reprices within 1 year	0.28	0.26	0.26	0.47	0.96
Net assets that reprice within 1 year	28.10	30.25	29.65	29.11	26.63
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	3.10	-1.82	-2.33	3.20	14.45
Net short-term noncore funding dependence	-1.79	-8.21	-7.71	-4.76	3.38
Short-term investment / Short-term noncore funding	166.31	284.81	273.46	184.19	77.77
Liquid assets - short-term noncore funding / Nonliquid assets	28.67	34.02	36.68	28.18	16.97
Net loans and leases / Total deposits	76.80	74.66	72.79	79.43	90.31
Net loans and leases / Core deposits	82.80	81.17	78.25	88.34	103.93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.37	0.84	0.12	1.57	0.72
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.54	1.94	-0.25	4.31	1.36
Structured notes appreciation (depreciation) / Tier 1 capital	-0.29	0.01	-0.02	0.02	0.00
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	23.58	13.42	14.28	11.38	12.67
Available-for-sale securities	74.56	84.66	83.77	87.23	85.40
US Treasury securities	9.26	5.52	6.70	4.72	6.15
US agency securities (excluding mortgage-backed securities)	4.02	4.50	4.12	4.01	3.49
Municipal securities	8.00	8.87	8.22	9.83	7.75
Mortgage-backed securities	63.41	66.59	66.54	66.64	67.43
Asset-backed securities	3.20	2.05	2.50	1.91	1.66
Other debt securities	3.01	3.17	3.08	3.01	2.94
Mutual funds and equity securities	0.28	0.32	0.29	0.35	0.40
Debt securities 1 year or less	9.19	8.69	7.91	10.55	11.86
Debt securities 1 to 5 years	20.03	17.05	18.71	17.03	17.94
Debt securities over 5 years	68.10	72.17	70.46	69.86	66.02
Pledged securities	30.80	33.87	32.26	35.67	30.57
Structured notes, fair value	0.15	0.03	0.11	0.02	0.03
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	-31.19	51.37	28.07	183.32	26.69
Investment securities	21.19	33.34	31.36	23.62	11.75
Core deposits	9.58	16.88	16.94	26.88	11.23
Noncore funding	10.54	-23.76	-14.79	-12.18	6.59

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**Derivatives and Off-Balance-Sheet Transactions**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	24.48	22.46	22.79	22.01	23.52
Standby letters of credit	0.66	0.67	0.65	0.71	0.84
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.09	0.12	0.10	0.18	0.40
Credit derivatives - notional amount (holding company as guarantor)	0.26	0.25	0.24	0.35	0.42
Credit derivatives - notional amount (holding company as beneficiary)	0.18	0.19	0.18	0.30	0.52
Credit derivative contracts w/ purchased credit protection-investment grade	0.19	0.18	0.18	0.25	0.30
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.17	0.14	0.13	0.30	0.45
Derivative contracts	44.65	49.75	46.30	48.61	68.47
Interest rate contracts	32.11	35.96	32.46	34.36	47.31
Interest rate futures and forward contracts	3.60	5.17	3.25	6.21	10.67
Written options contracts (interest rate)	1.58	1.82	1.41	2.18	2.47
Purchased options contracts (interest rate)	1.48	1.33	1.31	1.46	2.65
Interest rate swaps	21.90	20.67	20.49	20.83	28.86
Foreign exchange contracts	6.76	6.16	6.30	6.01	10.12
Futures and forward foreign exchange contracts	4.19	3.93	3.78	3.47	5.23
Written options contracts (foreign exchange)	0.04	0.04	0.04	0.03	0.05
Purchased options contracts (foreign exchange)	0.05	0.04	0.04	0.04	0.08
Foreign exchange rate swaps	0.79	0.73	0.76	0.77	2.03
Equity, commodity, and other derivative contracts	1.19	0.86	0.92	1.85	3.32
Commodity and other futures and forward contracts	0.08	0.07	0.07	0.14	0.19
Written options contracts (commodity and other)	0.41	0.29	0.32	0.52	0.98
Purchased options contracts (commodity and other)	0.31	0.19	0.21	0.36	0.94
Commodity and other swaps	0.32	0.29	0.31	0.32	0.38
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	46.09	42.95	45.00	42.82	45.53

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**Derivatives Analysis**

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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Notional Amount</b>					
Interest rate contracts	93.66	94.09	94.17	94.10	93.44
Foreign exchange contracts	3.30	3.27	3.47	3.49	3.20
Equity, commodity, and other contracts	1.20	1.17	1.14	1.17	1.64
Futures and forwards	9.78	12.57	11.16	14.05	13.49
Written options	5.78	7.49	6.28	8.18	5.91
Exchange-traded	0.15	0.11	0.12	0.14	0.15
Over-the-counter	5.46	7.20	5.96	7.73	5.10
Purchased options	3.69	3.44	3.27	3.42	4.42
Exchange-traded	0.15	0.12	0.12	0.15	0.28
Over-the-counter	3.17	3.04	2.87	2.86	3.35
Swaps	74.97	71.23	74.26	68.76	69.75
Held for trading	37.98	40.60	40.42	43.53	44.16
Interest rate contracts	31.53	34.42	34.15	36.62	37.24
Foreign exchange contracts	1.71	1.57	1.68	1.60	1.60
Equity, commodity, and other contracts	0.58	0.58	0.60	0.68	0.83
Non-traded	62.02	59.40	59.58	56.47	55.84
Interest rate contracts	57.94	56.19	56.71	53.82	52.22
Foreign exchange contracts	0.36	0.38	0.40	0.46	0.34
Equity, commodity, and other contracts	0.10	0.13	0.09	0.10	0.13
Derivative contracts (excluding futures and forex 14 days or less)	93.09	91.87	92.53	91.48	93.86
One year or less	30.25	28.05	27.30	32.05	32.17
Over 1 year to 5 years	25.73	26.03	27.13	27.06	30.45
Over 5 years	27.67	30.08	30.02	29.56	28.09
Gross negative fair value (absolute value)	1.56	1.25	0.98	1.55	0.83
Gross positive fair value	1.74	1.68	1.34	2.23	1.19
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.07	0.05	0.04	0.07	0.06
Gross positive fair value (X)	0.08	0.07	0.05	0.09	0.07
Held for trading (X)	0.06	0.05	0.04	0.07	0.06
Non-traded (X)	0.02	0.01	0.01	0.02	0.01
Current credit exposure (X)	0.04	0.05	0.04	0.06	0.05
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
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
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.54	0.63	0.46	0.85	0.73



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2022

**Allowance and Net Loan and Lease Losses**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.08	-0.14	-0.09	0.51	0.15
Provision for loan and lease losses / Average loans and leases	0.14	-0.25	-0.16	0.82	0.24
Provision for loan and lease losses / Net loan and lease losses	198.72	77.32	-105.48	487.86	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.39	1.23	1.58	0.83
Allowance for loan and lease losses / Total loans and leases	1.15	1.37	1.20	1.55	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67	15.27	21.39	11.58	8.03
Allowance for loan and lease losses / Nonaccrual assets	413.77	318.67	364.53	299.17	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	319.24	260.68	287.16	244.34	151.73
Gross loan and lease losses / Average loans and leases	0.16	0.22	0.19	0.34	0.28
Recoveries / Average loans and leases	0.07	0.08	0.08	0.07	0.08
Net losses / Average loans and leases	0.08	0.13	0.11	0.27	0.21
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	23.25	16.12	34.67	33.98	36.22
Earnings coverage of net loan and lease losses (X)	-9.51	4.52	39.72	22.91	24.40
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	-0.01	0.03	0.02	0.04	0.01
Real estate loans secured by 1-4 family	-0.02	-0.01	-0.02	0.01	0.01
Revolving	-0.08	-0.05	-0.07	0.01	0.02
Closed-end	-0.02	-0.01	-0.01	0.00	0.00
Commercial real estate loans	0.00	0.05	0.04	0.07	0.01
Construction and land development	-0.02	0.00	0.00	0.00	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	0.00	0.00	-0.01
Multifamily	0.00	0.01	0.01	0.00	0.00
Nonfarm nonresidential	0.00	0.07	0.05	0.11	0.02
Owner-occupied	0.00	0.01	0.01	0.02	0.01
Other	0.00	0.06	0.04	0.08	0.01
Real estate loans secured by farmland	0.00	-0.01	0.00	0.02	0.01
Commercial and industrial loans	0.10	0.20	0.17	0.47	0.37
Loans to individuals	0.65	0.78	0.71	1.13	1.17
Credit card loans	1.99	2.18	1.84	2.92	3.11
Agricultural loans	0.01	0.03	0.02	0.19	0.08
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.14	0.08	0.10	0.15	0.15

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 06/30/2022

**Past Due and Nonaccrual Assets**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.32	0.27	0.32	0.39	0.43
90+ days past due loans and leases	0.09	0.10	0.10	0.12	0.15
Nonaccrual loans and leases	0.38	0.58	0.46	0.66	0.51
90+ days past due and nonaccrual loans and leases	0.53	0.73	0.62	0.85	0.71
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.32	0.27	0.33	0.40	0.43
90+ days past due assets	0.10	0.10	0.10	0.12	0.15
Nonaccrual assets	0.39	0.59	0.47	0.67	0.53
30+ days past due and nonaccrual assets	0.88	1.04	0.97	1.29	1.19
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.32	0.43	0.36	0.52	0.44
90+ past due and nonaccrual assets + other real estate owned	0.34	0.46	0.37	0.55	0.48
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.38	0.52	0.41	0.60	0.53
Allowance for loan and lease losses	57.44	67.93	62.59	66.66	115.41
Equity capital + allowance for loan and lease losses	3.52	4.43	3.60	4.97	4.28
Tier 1 capital + allowance for loan and lease losses	3.97	5.28	4.29	6.05	5.65
Loans and leases + other real estate owned	0.63	0.88	0.71	0.97	0.85

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2022

**Past Due and Nonaccrual Loans and Leases**

		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.26	0.24	0.27	0.39	0.38
	90+ days past due	0.11	0.12	0.12	0.16	0.16
	Nonaccrual	0.45	0.65	0.52	0.76	0.46
Commercial and industrial	30-89 days past due	0.28	0.17	0.24	0.23	0.31
	90+ days past due	0.03	0.02	0.03	0.03	0.05
	Nonaccrual	0.46	0.64	0.57	0.75	0.83
Individuals	30-89 days past due	0.70	0.55	0.63	0.83	0.83
	90+ days past due	0.07	0.07	0.09	0.14	0.17
	Nonaccrual	0.18	0.18	0.17	0.28	0.17
Depository institution loans	30-89 days past due	0.01	0.00	0.01	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.10	0.16	0.07	0.17	0.24
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.36	0.69	0.70	0.49	0.67
Foreign governments	30-89 days past due	0.00	0.01	0.50	0.00	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.18	0.04	0.15	0.09	0.03
Other loans and leases	30-89 days past due	0.11	0.11	0.12	0.18	0.20
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.07	0.13	0.10	0.15	0.13

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: 06/30/2022

		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.39	0.35	0.47	0.65	0.67
	90+ days past due	0.22	0.27	0.24	0.33	0.31
	Nonaccrual	0.61	0.82	0.71	0.89	0.73
Revolving	30-89 days past due	0.26	0.29	0.28	0.48	0.45
	90+ days past due	0.02	0.02	0.02	0.03	0.05
	Nonaccrual	1.15	1.05	1.20	1.13	1.00
Closed-End	30-89 days past due	0.42	0.36	0.49	0.65	0.70
	90+ days past due	0.25	0.29	0.26	0.38	0.35
	Nonaccrual	0.60	0.77	0.67	0.87	0.70
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	0.04	0.03	0.04	0.04
Commercial real estate	30-89 days past due	0.16	0.14	0.15	0.26	0.18
	90+ days past due	0.01	0.01	0.01	0.02	0.03
	Nonaccrual	0.32	0.52	0.38	0.62	0.23
Construction and development	30-89 days past due	0.22	0.12	0.16	0.28	0.28
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.16	0.36	0.20	0.41	0.20
1-4 family	30-89 days past due	0.02	0.02	0.02	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.02	0.01	0.03	0.02
Other	30-89 days past due	0.17	0.07	0.12	0.22	0.20
	90+ days past due	0.01	0.00	0.00	0.00	0.01
	Nonaccrual	0.13	0.29	0.16	0.35	0.17
Multifamily	30-89 days past due	0.04	0.06	0.07	0.09	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.14	0.17	0.11	0.05
Nonfarm non-residential	30-89 days past due	0.13	0.14	0.12	0.23	0.14
	90+ days past due	0.01	0.01	0.01	0.02	0.03
	Nonaccrual	0.39	0.66	0.45	0.80	0.28
Owner occupied	30-89 days past due	0.04	0.04	0.04	0.07	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.14	0.25	0.17	0.27	0.16
Other	30-89 days past due	0.08	0.09	0.07	0.14	0.07
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.21	0.40	0.23	0.44	0.10
Farmland	30-89 days past due	0.11	0.11	0.10	0.11	0.23
	90+ days past due	0.01	0.00	0.00	0.00	0.01
	Nonaccrual	0.63	1.10	0.69	1.13	0.84
Credit card	30-89 days past due	1.02	0.63	0.81	0.95	1.19
	90+ days past due	0.44	0.39	0.45	0.63	0.78
	Nonaccrual	0.11	0.08	0.10	0.05	0.11

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2022

**Regulatory Capital Components and Ratios**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	11.85			12.66			12.37			12.35			12.11		
Common equity tier 1 capital, column B	0.26			0.29			0.29			0.30			0.29		
Tier 1 capital, column A	12.54			13.44			13.11			13.08			12.78		
Tier 1 capital, column B	0.31			0.33			0.34			0.34			0.34		
Total capital, column A	14.37			15.42			14.91			15.23			14.36		
Total capital, column B	0.34			0.37			0.37			0.39			0.38		
Tier 1 leverage	9.08			9.11			8.98			9.13			9.76		
Supplementary leverage ratio, advanced approaches HCs	6.62			6.95			6.71			8.71			7.41		

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2022

**Insurance and Broker-Dealer Activities**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63	52.30	53.11	53.67	51.47
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37	47.70	46.89	46.33	48.53
Separate account assets (L/H) / Total life assets	11.61	13.29	13.40	11.24	7.26
Insurance activities revenue / Adjusted operating income	0.36	0.37	0.36	0.41	0.47
Premium income / Insurance activities revenue	3.08	3.14	2.76	2.84	7.32
Credit related premium income / Total premium income	34.56	30.92	32.99	38.23	34.91
Other premium income / Total premium income	65.44	69.08	67.01	61.77	65.09
Insurance underwriting net income / Consolidated net income	0.02	0.02	0.02	0.03	0.08
Insurance net income (P/C) / Equity (P/C)	18.14	21.10	23.22	15.59	19.86
Insurance net income (L/H) / Equity (L/H)	163.24	5.07	4.49	3.62	5.13
Insurance benefits, losses, expenses / Insurance premiums	3,806.36	-395.05	99.73	447.82	233.61
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.07	0.07	0.07	0.15
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.15
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	12.13	11.54	12.00	11.03	11.51
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.53	0.47	0.46	0.75	1.39

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2022

**Foreign Activities**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.77	0.64	0.66	0.87	1.25
Cost: Interest-bearing deposits	0.24	0.12	0.14	0.42	1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	0.37	0.26	0.20	5.18	27.03
Commercial and industrial loans	0.61	1.03	0.79	0.64	0.29
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	11.61	-1.19	7.10	-2.40	22.48
Total selected assets	18.50	3.19	9.71	2.04	12.40
Deposits	-4.80	9.07	0.73	3.46	10.36

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 06/30/2022

**Parent Company Analysis - Part 1**

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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Profitability</b>					
Net income / Average equity capital	10.52	12.64	11.94	7.29	9.68
Bank net income / Average equity investment in banks	11.07	12.37	11.80	7.45	10.51
Nonbank net income / Average equity investment in nonbanks	10.05	13.40	13.12	9.75	7.89
Subsidiary HCs net income / Average equity investment in sub HCs	9.42	11.92	10.11	7.01	8.55
Bank net income / Parent net income	98.83	96.24	96.79	88.16	82.22
Nonbank net income / Parent net income	2.55	3.10	3.40	3.59	5.93
Subsidiary holding companies' net income / Parent net income	80.71	67.52	65.35	68.34	74.00
<b>Leverage</b>					
Total liabilities / Equity capital	17.48	16.87	16.81	20.06	20.43
Total debt / Equity capital	12.15	11.60	11.71	14.41	14.31
Total debt + notes payable to subs that issued TPS / Equity capital	14.28	13.82	13.63	16.67	16.36
Total debt + Loans guaranteed for affiliate / Equity capital	12.21	11.69	11.77	14.68	14.56
Total debt / Equity capital - excess over fair value	12.27	11.71	11.81	14.52	14.51
Long-term debt / Equity capital	11.66	11.05	10.95	13.56	13.04
Short-term debt / Equity capital	0.38	0.48	0.57	0.77	1.02
Current portion of long-term debt / Equity capital	0.07	0.06	0.06	0.06	0.05
Excess cost over fair value / Equity capital	0.09	0.09	0.05	0.08	0.12
Long-term debt / Consolidated long-term debt	39.79	39.10	39.86	34.67	28.44
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	103.92	103.07	103.22	102.81	103.22
Total investment in subs / Equity capital	109.01	108.26	108.40	110.16	111.07
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.41	0.25	0.29	0.47	0.36
Equity investment in subs - equity cap / Net income-div (X)	1.23	0.83	1.05	1.82	1.22
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	126.15	138.64	152.85	136.59	177.68
Cash from ops + noncash items + op expense / Op expense + dividend	116.54	130.64	154.48	147.24	190.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	92.87	103.17	98.54	134.08	116.34
Pretax operating income + interest expense / Interest expense	1,457.38	1,479.01	1,835.33	2,016.32	1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,417.74	1,667.11	1,770.77	1,539.23	1,632.83
Dividends + interest from subsidiaries / Interest expense + dividends	140.52	153.06	174.12	150.43	210.80
Fees + other income from subsidiaries / Salary + other expenses	10.93	12.78	11.92	13.95	16.52
Net income / Current part of long-term debt + preferred dividends (X)	28.68	41.77	47.61	35.64	57.11
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	3.43	3.64	3.44	3.85	2.64
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.36	0.21	0.17	0.10	0.04
Nonaccrual	0.76	0.96	0.92	1.03	0.54
Total	1.12	1.17	1.09	1.13	0.58
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.03	0.02	0.05	0.10
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.03	0.02	0.05	0.10
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	1.69	1.79	1.76	2.66	5.62
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.05	0.07	0.06	0.08	0.19



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2022

**Parent Company Analysis - Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	82.17	78.46	66.37	81.10	57.84
Dividends declared / Net income	34.00	25.30	28.27	42.29	33.08
Net income - dividends / Average equity	7.04	9.64	8.62	4.14	6.46
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	128.25	139.49	155.92	132.17	178.13
Dividends from nonbank subsidiaries	2.20	3.97	4.90	3.41	7.53
Dividends from subsidiary holding companies	2.84	6.36	5.91	4.85	21.40
Dividends from all subsidiaries	168.66	193.08	203.53	174.85	260.40
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	43.08	36.56	45.96	60.28	66.55
Interest income from bank subsidiaries	0.13	0.11	0.11	0.36	0.54
Management and service fees from bank subsidiaries	0.85	0.90	0.88	1.47	1.55
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	46.71	38.35	51.33	62.88	69.36
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	45.98	54.17	62.63	56.39	82.95
Interest income from nonbank subsidiaries	2.85	2.35	2.44	7.38	20.25
Management and serv fees from nonbank subsidiaries	0.54	0.63	0.37	0.86	1.92
Other income from nonbank subsidiaries	0.18	0.08	0.07	0.16	1.06
Operating income from nonbank subsidiaries	54.49	76.16	87.22	79.84	150.41
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	87.73	31.00	38.10	43.51	61.23
Interest income from subsidiary holding companies	13.26	5.39	5.26	8.40	6.54
Management and service fees from subsidiary holding companies	0.33	0.37	0.73	0.44	0.36
Other income from subsidiary holding companies	-3.08	-0.43	-0.40	0.01	0.29
Operating income from subsidiary holding companies	98.24	39.64	58.37	55.20	76.49
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	65.33	67.82	74.16	69.76	67.32
Interest income from bank subsidiaries	0.78	0.39	0.23	0.63	0.80
Management and service fees from bank subsidiaries	1.33	2.08	1.44	1.87	1.81
Other income from bank subsidiaries	0.03	0.02	0.02	0.04	0.03
Operating income from bank subsidiaries	75.26	81.78	83.13	82.20	78.80
Dividends from nonbank subsidiaries	3.28	2.67	3.07	1.95	2.65
Interest income from nonbank subsidiaries	0.24	0.35	0.18	0.73	1.19
Management and service fees from nonbank subsidiaries	0.01	0.02	0.01	0.02	0.06
Other income from nonbank subsidiaries	0.00	0.01	0.01	0.01	0.04
Operating income from nonbank subsidiaries	5.58	6.48	4.67	4.70	7.29
Dividends from subsidiary holding companies	1.79	2.43	2.10	2.53	4.52
Interest income from subsidiary holding companies	0.01	0.01	0.01	0.11	0.20
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	3.21	3.96	3.91	4.56	6.08
Loans and advances from subsidiaries / Short term debt	196.46	135.34	158.10	135.13	83.37
Loans and advances from subsidiaries / Total debt	28.16	28.31	26.38	27.08	28.33

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 1  
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									132
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.67	1.29	1.90	2.36	2.72	3.00	3.23	3.80	132
+ Non-interest income	0.96	0.25	0.31	0.50	0.77	1.35	1.83	2.86	132
- Overhead expense	2.17	1.27	1.50	1.83	2.09	2.41	3.05	3.85	132
- Provision for credit losses	0.09	-0.08	-0.05	0.00	0.06	0.15	0.26	0.60	132
+ Securities gains (losses)	0.00	-0.03	0.00	0.00	0.00	0.00	0.01	0.02	132
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
= Pretax net operating income (tax equivalent)	1.40	0.64	0.87	1.14	1.37	1.68	2.05	2.24	132
Net operating income	1.06	0.45	0.64	0.86	1.05	1.26	1.54	1.70	132
Net income	1.06	0.45	0.64	0.86	1.05	1.26	1.54	1.70	132
Net income (Subchapter S adjusted)	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	3.12	1.53	2.49	2.78	3.12	3.50	3.70	4.61	132
Interest expense	0.24	0.06	0.07	0.13	0.21	0.30	0.52	0.79	132
Net interest income (tax equivalent)	2.88	1.36	2.03	2.52	2.92	3.26	3.49	3.96	132
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.08	-0.03	-0.01	0.00	0.04	0.15	0.25	0.51	132
Earnings coverage of net loan and lease losses (X)	-9.51	-952.51	-356.41	3.49	18.33	55.87	145.62	397.52	131
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	0.46	0.64	0.94	1.13	1.39	1.76	2.31	132
Allowance for loan and lease losses / Total loans and leases	1.15	0.34	0.54	0.92	1.12	1.37	1.75	2.28	132
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.08	0.13	0.22	0.38	0.54	0.83	1.15	132
30-89 days past due loans and leases / Total loans and leases	0.32	0.04	0.06	0.11	0.28	0.46	0.79	1.13	132
<b>Liquidity and Funding</b>									
Net noncore funding dependence	3.10	-14.93	-9.20	-3.08	1.68	9.55	20.65	24.92	132
Net short-term noncore funding dependence	-1.79	-38.71	-15.41	-6.24	-0.64	4.11	9.38	16.68	132
Net loans and leases / Total assets	61.60	27.33	41.40	53.78	62.58	72.31	77.63	80.88	132
<b>Capitalization</b>									
Tier 1 leverage ratio	9.08	6.74	7.46	8.21	9.04	9.80	10.72	12.19	132
Holding company equity capital / Total assets	10.04	6.63	7.36	8.65	10.09	11.45	12.73	13.62	132
Total equity capital (including minority interest) / Total assets	10.14	6.94	7.45	8.75	10.14	11.61	12.73	13.62	132
Common equity tier 1 capital / Total risk-weighted assets	11.90	9.06	9.27	9.99	11.64	13.05	15.96	17.38	130
Net loans and leases / Equity capital (X)	6.22	3.35	4.01	4.92	6.29	7.28	8.58	9.75	132
Cash dividends / Net income	34.00	0.00	5.73	19.40	33.07	45.10	55.07	76.14	131
Cash dividends / Net income (Subchapter S adjusted)	69.44	69.44	69.44	69.44	69.44	69.44	69.44	69.44	1
<b>Growth Rates</b>									
Assets	7.91	-6.49	-3.16	-0.30	4.24	13.53	31.21	39.18	131
Equity capital	-0.29	-21.25	-18.86	-11.13	-3.56	7.81	29.26	52.26	131
Net loans and leases	11.87	-1.61	-0.33	3.18	9.97	17.51	33.43	46.65	131
Noncore funding	10.54	-34.88	-29.78	-14.54	2.45	27.74	67.39	145.96	131
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.38	0.00	0.00	0.00	0.00	0.00	2.84	5.25	132
Long-term debt / Equity capital	11.66	0.00	0.00	0.00	7.67	17.56	43.14	65.58	132
Equity investment in subsidiaries / Equity capital	103.92	92.47	95.67	98.88	102.79	108.19	116.39	121.57	132
Cash from ops + noncash items + op expense / Op expense + dividends	116.54	-171.21	-27.63	45.31	108.77	175.18	279.52	438.48	129

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2022

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	2.90	1.45	2.26	2.59	2.91	3.25	3.48	4.41	132
Less: Interest expense	0.22	0.05	0.07	0.12	0.20	0.28	0.51	0.73	132
Equals: Net interest income (tax equivalent)	2.67	1.29	1.90	2.36	2.72	3.00	3.23	3.80	132
Plus: Non-interest income	0.96	0.25	0.31	0.50	0.77	1.35	1.83	2.86	132
Equals: adjusted operating income (tax equivalent)	3.67	2.46	2.90	3.26	3.56	4.00	4.82	6.26	132
Less: Overhead expense	2.17	1.27	1.50	1.83	2.09	2.41	3.05	3.85	132
Less: Provision for credit losses	0.09	-0.08	-0.05	0.00	0.06	0.15	0.26	0.60	132
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	132
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.03	0.00	0.00	0.00	0.00	0.01	0.02	132
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
Equals: Pretax net operating income (tax equivalent)	1.40	0.64	0.87	1.14	1.37	1.68	2.05	2.24	132
Less: Applicable income taxes (tax equivalent)	0.33	0.12	0.16	0.25	0.31	0.39	0.48	0.62	132
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
Equals: Net operating income	1.06	0.45	0.64	0.86	1.05	1.26	1.54	1.70	132
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Equals: Net income	1.06	0.45	0.64	0.86	1.05	1.26	1.54	1.70	132
Memo: Net income (last four quarters)	1.12	0.52	0.72	0.93	1.11	1.31	1.52	1.80	131
Net income-BHC and noncontrolling (minority) interest	1.07	0.49	0.68	0.87	1.06	1.26	1.54	1.70	132
<b>Margin Analysis</b>									
Average earning assets / Average assets	92.97	88.23	89.56	91.36	92.82	94.80	96.82	97.33	132
Average interest-bearing funds / Average assets	60.13	44.88	49.71	54.78	58.46	65.51	75.72	82.35	132
Interest income (tax equivalent) / Average earning assets	3.12	1.53	2.49	2.78	3.12	3.50	3.70	4.61	132
Interest expense / Average earning assets	0.24	0.06	0.07	0.13	0.21	0.30	0.52	0.79	132
Net interest income (tax equivalent) / Average earning assets	2.88	1.36	2.03	2.52	2.92	3.26	3.49	3.96	132
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.01	2.84	3.35	3.64	3.93	4.31	4.79	6.33	132
Interest-bearing bank balances	0.42	0.20	0.27	0.34	0.43	0.48	0.59	0.68	132
Federal funds sold and reverse repos	0.58	0.00	0.00	0.21	0.50	1.02	1.59	1.80	80
Trading assets	0.51	0.00	0.00	0.00	0.00	1.14	2.60	3.35	79
Total earning assets	3.09	1.53	2.46	2.75	3.10	3.47	3.70	4.61	132
Investment securities (tax equivalent)	1.85	1.20	1.30	1.60	1.78	2.11	2.42	2.83	132
US Treasury and agency securities (excluding mortgage-backed securities)	1.22	0.49	0.66	0.88	1.23	1.48	1.85	2.34	124
Mortgage-backed securities	1.77	1.20	1.32	1.56	1.77	2.00	2.24	2.50	131
All other securities	2.84	1.08	1.52	2.14	2.67	3.39	4.43	7.61	128
Interest-bearing deposits	0.20	0.04	0.06	0.10	0.17	0.28	0.44	0.62	132
Time deposits of \$250K or more	0.50	0.15	0.21	0.33	0.48	0.67	0.90	0.94	128
Time deposits < \$250K	0.44	0.12	0.15	0.28	0.42	0.58	0.86	1.09	130
Other domestic deposits	0.17	0.05	0.06	0.08	0.14	0.26	0.34	0.56	132
Foreign deposits	0.24	-0.04	-0.01	0.01	0.12	0.29	0.58	1.40	27
Federal funds purchased and repos	0.36	0.00	0.05	0.13	0.27	0.50	0.91	1.48	110
Other borrowed funds and trading liabilities	1.24	0.02	0.33	0.69	1.21	1.75	2.41	3.04	127
All interest-bearing funds	0.36	0.11	0.13	0.21	0.33	0.42	0.76	1.00	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Non-interest Income & Expenses**

Peer Group: 1  
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.35	0.00	0.00	0.03	1.70	3.91	7.33	9.91	132
Overhead expenses / Net Interest Income + non-interest income	59.40	39.47	44.50	52.87	59.76	65.35	72.42	77.28	132
<b>Percent of Average Assets</b>									
Total overhead expense	2.17	1.27	1.50	1.83	2.09	2.41	3.05	3.85	132
Personnel expense	1.20	0.63	0.76	1.01	1.19	1.37	1.62	1.98	132
Net occupancy expense	0.22	0.08	0.10	0.18	0.22	0.28	0.33	0.38	132
Other operating expenses	0.72	0.38	0.44	0.55	0.66	0.79	1.19	1.80	132
Overhead less non-interest income	1.19	0.00	0.53	0.94	1.24	1.48	1.73	1.91	132
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	58.92	39.46	43.46	52.18	59.26	64.52	71.74	76.51	132
Personnel expense	32.65	19.61	21.97	28.40	33.51	37.38	40.60	43.72	132
Net occupancy expense	6.14	1.90	2.96	4.57	6.13	7.61	9.42	10.49	132
Other operating expenses	19.36	12.66	13.74	16.39	18.50	21.85	27.17	29.94	132
Total non-interest income	25.40	7.96	9.49	14.13	23.11	33.05	48.51	68.11	132
Fiduciary activities income	2.23	0.00	0.00	0.00	1.58	3.89	7.14	12.48	132
Service charges on domestic deposit accounts	3.45	0.03	0.70	1.81	3.62	4.98	6.35	7.25	132
Trading revenue	0.45	-2.06	-0.31	0.00	0.00	0.84	2.11	5.19	132
Investment banking fees and commissions	2.25	0.00	0.00	0.31	1.49	3.22	8.40	13.02	132
Insurance activities revenue	0.36	0.00	0.00	0.00	0.03	0.53	1.95	2.77	132
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.37	132
Net servicing fees	1.38	0.00	0.00	0.02	0.32	1.46	8.01	10.79	132
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	132
Net gain (loss) - sales of loans, OREO, and other assets	1.51	-0.54	-0.04	0.24	1.01	2.69	4.29	7.19	132
Other non-interest income	9.09	1.91	2.79	4.85	7.88	12.28	20.34	29.13	132
Overhead less non-interest income	32.73	0.69	17.17	24.80	34.78	41.15	45.49	49.85	132
Applicable income taxes / Pretax net operating income (tax equivalent)	21.22	12.48	15.93	18.90	21.18	24.15	26.06	28.06	132
Applicable income tax + TE / Pretax net operating income + TE	23.38	17.32	19.25	21.45	22.89	25.63	28.08	29.28	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 1  
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	38.78	5.76	10.79	24.74	40.40	50.95	63.67	69.00	132
Commercial and industrial loans	11.05	1.62	3.15	6.53	10.37	15.51	20.64	25.41	132
Loans to individuals	3.52	0.03	0.07	0.38	1.38	5.32	12.61	22.09	132
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.50	132
Agricultural loans	0.19	0.00	0.00	0.00	0.03	0.32	0.87	1.81	132
Other loans and leases	4.45	0.14	0.33	1.45	3.10	7.13	10.86	14.13	132
Net loans and leases	61.60	27.33	41.40	53.78	62.58	72.31	77.63	80.88	132
Debt securities over 1 year	19.46	4.10	7.49	11.86	18.15	26.05	34.49	36.19	132
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.03	0.09	0.17	0.25	132
Subtotal	82.33	45.98	66.87	80.23	84.78	87.84	90.30	91.17	132
Interest-bearing bank balances	4.59	0.48	0.85	1.66	3.41	6.48	11.13	16.94	132
Federal funds sold and reverse repos	0.58	0.00	0.00	0.00	0.00	0.30	2.94	8.79	132
Debt securities 1 year or less	1.70	0.07	0.15	0.48	1.11	2.74	4.78	7.42	132
Trading assets	0.55	0.00	0.00	0.00	0.04	0.61	2.35	8.88	132
Total earning assets	90.95	86.43	87.64	88.90	90.79	93.22	94.84	95.33	132
Non-interest cash and due from depository institutions	1.01	0.24	0.45	0.67	1.01	1.23	1.66	2.10	132
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.07	132
All other assets	7.97	3.86	4.41	5.77	7.98	9.85	11.51	12.50	132
<b>Memoranda</b>									
Short-term investments	7.70	1.22	1.76	3.01	6.28	10.39	20.01	31.76	132
US Treasury securities	1.96	0.00	0.00	0.13	0.96	3.20	8.48	9.87	132
US agency securities (excluding mortgage-backed securities)	0.84	0.00	0.00	0.02	0.40	1.54	3.19	6.27	132
Municipal securities	1.75	0.00	0.00	0.07	0.86	2.95	6.09	8.59	132
Mortgage-backed securities	13.72	0.96	4.11	8.23	13.23	19.88	25.49	29.37	132
Asset-backed securities	0.65	0.00	0.00	0.00	0.01	1.02	3.35	4.22	132
Other debt securities	0.52	0.00	0.00	0.01	0.24	1.06	1.91	2.64	132
Loans held-for-sale	0.35	0.00	0.00	0.01	0.13	0.41	1.33	4.40	132
Loans held for investment	61.41	25.91	35.01	53.86	62.98	71.22	78.25	81.30	132
Real estate loans secured by 1-4 family	12.26	0.95	2.99	6.31	11.41	17.27	24.58	29.33	132
Revolving	1.49	0.00	0.01	0.42	1.17	2.48	3.52	4.29	132
Closed-end, secured by first liens	10.40	0.75	2.06	5.47	9.68	14.02	23.36	27.11	132
Closed-end, secured by junior liens	0.18	0.00	0.00	0.03	0.10	0.23	0.62	1.13	132
Commercial real estate loans	24.34	1.06	3.38	14.06	24.45	34.50	44.38	52.09	132
Construction and land development	3.75	0.08	0.31	1.14	3.29	5.67	8.50	10.72	132
Multifamily	3.69	0.12	0.37	1.22	2.62	5.04	10.89	14.67	132
Nonfarm nonresidential	15.51	0.60	1.92	8.27	14.90	23.02	28.85	33.21	132
Real estate loans secured by farmland	0.35	0.00	0.00	0.00	0.08	0.59	1.66	2.37	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2022

**Loan Mix and Analysis of Concentrations of Credit**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	62.09	18.14	26.79	46.61	66.72	76.74	85.43	89.62	132
Real estate loans secured by 1-4 family	20.31	1.32	5.19	12.18	20.39	27.15	36.49	47.50	132
Revolving	2.40	0.00	0.03	0.76	2.19	3.74	5.68	6.52	132
Closed-end	17.67	0.98	3.68	10.60	17.56	23.98	34.21	41.58	132
Commercial real estate loans	38.23	4.78	10.73	21.29	40.79	54.29	62.47	71.07	132
Construction and land development	5.97	0.16	0.69	1.97	5.27	8.74	13.49	16.88	132
1-4 family	1.34	0.00	0.00	0.11	0.82	2.35	3.82	4.81	132
Other	4.56	0.08	0.61	1.80	4.23	7.27	10.11	11.27	132
Multifamily	5.72	0.54	0.94	2.21	4.38	8.23	15.71	19.04	132
Nonfarm nonresidential	24.64	3.78	5.45	12.36	25.13	35.01	42.60	48.13	132
Owner-occupied	8.28	0.01	0.55	3.48	7.81	12.80	16.78	19.11	132
Other	16.14	2.15	4.33	7.72	15.93	23.18	28.56	33.64	132
Real estate loans secured by farmland	0.59	0.00	0.00	0.01	0.13	0.95	2.60	4.16	132
Loans to depository institutions and acceptances of other banks	0.05	0.00	0.00	0.00	0.00	0.01	0.26	0.89	132
Commercial and industrial loans	18.46	4.35	6.83	11.25	16.97	24.72	34.36	39.87	132
Loans to individuals	6.27	0.04	0.11	0.67	2.68	9.69	20.29	35.75	132
Credit card loans	0.53	0.00	0.00	0.00	0.01	0.45	2.57	7.72	132
Agricultural loans	0.32	0.00	0.00	0.00	0.05	0.50	1.52	3.43	132
Other loans and leases	8.30	0.18	0.53	2.64	5.18	12.99	22.20	37.11	132
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	407.56	66.70	126.38	273.40	424.92	520.03	663.17	746.04	131
Real estate loans secured by 1-4 family	130.40	11.61	33.66	68.09	123.67	171.73	267.92	344.66	131
Revolving	15.55	0.03	0.14	5.46	12.65	25.63	35.61	44.58	131
Closed-end	113.22	8.67	24.02	61.03	103.86	153.70	260.87	318.10	131
Commercial real estate loans	254.25	16.16	50.83	137.31	245.57	358.30	475.55	552.14	131
Construction and land development	38.88	1.75	4.37	12.65	34.85	60.33	90.05	108.35	131
1-4 family	8.60	0.00	0.06	0.76	4.92	13.98	25.06	28.94	131
Other	29.76	0.83	3.75	11.11	28.69	45.52	66.15	77.91	131
Multifamily	39.14	2.65	5.29	12.54	30.43	49.98	123.37	156.12	131
Nonfarm nonresidential	162.30	10.44	25.72	86.13	158.16	237.48	288.99	363.78	131
Owner-occupied	54.21	0.16	2.87	24.03	50.23	82.94	111.42	128.38	131
Other	106.55	8.31	17.35	49.65	107.07	149.84	198.52	262.60	131
Real estate loans secured by farmland	3.62	0.00	0.00	0.05	0.86	5.52	16.65	25.32	131
Loans to depository institutions and acceptances of other banks	0.27	0.00	0.00	0.00	0.00	0.06	0.88	5.09	131
Commercial and industrial loans	115.10	20.60	41.57	64.69	103.75	163.76	224.01	262.79	131
Loans to individuals	35.52	0.25	0.68	3.83	14.46	55.49	131.81	227.70	131
Credit card loans	2.76	0.00	0.00	0.00	0.05	2.95	11.76	42.88	131
Agricultural loans	1.81	0.00	0.00	0.00	0.32	2.97	7.47	17.07	131
Other loans and leases	50.17	1.20	3.65	15.38	34.24	82.44	141.27	174.91	131
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	30.64	5.34	9.71	18.70	31.29	42.63	52.23	57.17	132
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	203.72	16.53	46.08	115.90	205.79	276.63	405.62	455.04	131
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	261.52	19.39	56.35	146.50	267.68	358.45	483.02	554.26	131

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2022

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.70	1.22	1.76	3.01	6.28	10.39	20.01	31.76	132
Liquid assets	25.43	9.09	10.57	14.88	23.46	33.87	46.58	58.32	132
Investment securities	21.68	5.28	9.47	13.30	20.82	28.45	36.06	39.59	132
Net loans and leases	61.60	27.33	41.40	53.78	62.58	72.31	77.63	80.88	132
Net loans, leases and standby letters of credit	62.44	31.21	41.50	54.45	63.82	72.56	77.98	81.15	132
Core deposits	75.64	44.92	54.71	71.79	78.74	82.83	85.50	86.31	132
Noncore funding	10.87	1.57	2.27	3.84	7.94	14.15	28.47	36.10	132
Time deposits of \$250K or more	1.54	0.12	0.32	0.65	1.24	2.02	3.63	6.07	132
Foreign deposits	0.34	0.00	0.00	0.00	0.00	0.00	3.23	6.00	132
Federal funds purchased and repos	1.20	0.00	0.00	0.00	0.55	1.73	5.60	7.46	132
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Net federal funds purchased (sold)	0.50	-2.52	-0.85	0.00	0.11	1.16	2.58	3.18	132
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.68	132
Other borrowings w/remaining maturity of 1 year or less	1.63	0.00	0.00	0.02	0.98	3.14	5.49	7.78	132
Earning assets that reprice within 1 year	36.16	14.56	17.80	25.70	35.88	45.78	55.81	61.18	132
Interest-bearing liabilities that reprice within 1 year	6.67	1.28	1.91	3.08	4.90	7.65	19.28	27.07	132
Long-term debt that reprices within 1 year	0.28	0.00	0.00	0.00	0.00	0.40	1.60	2.51	132
Net assets that reprice within 1 year	28.10	3.76	9.75	16.99	29.46	39.33	46.38	50.78	132
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	3.10	-14.93	-9.20	-3.08	1.68	9.55	20.65	24.92	132
Net short-term noncore funding dependence	-1.79	-38.71	-15.41	-6.24	-0.64	4.11	9.38	16.68	132
Short-term investment / Short-term noncore funding	166.31	13.84	22.81	52.39	111.31	235.89	473.32	675.58	132
Liquid assets - short-term noncore funding / Nonliquid assets	28.67	-7.44	-1.52	9.39	24.61	42.50	72.39	108.63	132
Net loans and leases / Total deposits	76.80	44.87	53.56	65.77	76.45	88.50	98.37	114.92	132
Net loans and leases / Core deposits	82.80	51.00	58.74	68.00	80.16	95.26	111.17	130.10	132
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.37	-23.60	-18.60	-10.90	-4.77	-0.84	0.00	0.00	112
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.54	-32.46	-28.70	-19.00	-12.74	-6.20	-2.79	-0.93	131
Structured notes appreciation (depreciation) / Tier 1 capital	-0.29	-1.85	-1.15	-0.31	-0.09	-0.02	0.00	0.00	26
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	23.58	0.00	0.00	3.37	26.53	40.85	57.60	68.17	132
Available-for-sale securities	74.56	30.05	41.50	58.91	73.10	94.61	99.85	99.99	132
US Treasury securities	9.26	0.00	0.00	0.83	5.26	12.95	32.57	54.37	132
US agency securities (excluding mortgage-backed securities)	4.02	0.00	0.00	0.13	1.82	7.97	15.09	21.50	132
Municipal securities	8.00	0.00	0.00	0.66	4.96	14.63	27.60	36.44	132
Mortgage-backed securities	63.41	10.25	31.49	48.63	64.93	79.73	89.42	93.23	132
Asset-backed securities	3.20	0.00	0.00	0.00	0.06	5.73	15.37	19.45	132
Other debt securities	3.01	0.00	0.00	0.03	1.33	4.98	12.51	19.59	132
Mutual funds and equity securities	0.28	0.00	0.00	0.00	0.12	0.47	1.04	1.87	132
Debt securities 1 year or less	9.19	0.35	0.77	2.70	5.87	14.22	28.45	37.25	132
Debt securities 1 to 5 years	20.03	1.68	3.74	8.21	16.18	30.64	45.03	58.72	132
Debt securities over 5 years	68.10	14.80	31.84	56.31	72.42	83.29	88.99	92.74	132
Pledged securities	30.80	1.85	6.87	14.50	27.68	45.47	67.27	73.36	132
Structured notes, fair value	0.15	0.00	0.00	0.00	0.00	0.00	0.80	3.74	132
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	-31.19	-77.25	-72.29	-57.07	-36.79	-6.58	22.76	49.78	131
Investment securities	21.19	-11.73	-5.67	-0.16	16.70	36.74	70.90	91.63	131
Core deposits	9.58	-5.15	-2.18	1.05	5.15	16.94	32.77	38.03	131
Noncore funding	10.54	-34.88	-29.78	-14.54	2.45	27.74	67.39	145.96	131

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2022

**Derivatives and Off-Balance-Sheet Transactions**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments (reported semiannually, June/Dec)	24.48	10.45	12.68	17.08	21.70	30.66	40.35	54.04	132
Standby letters of credit	0.66	0.02	0.13	0.22	0.49	0.95	1.77	3.16	132
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.17	132
Securities lent	0.09	0.00	0.00	0.00	0.00	0.00	0.36	2.53	132
Credit derivatives - notional amount (holding company as guarantor)	0.26	0.00	0.00	0.00	0.00	0.43	1.25	1.79	132
Credit derivatives - notional amount (holding company as beneficiary)	0.18	0.00	0.00	0.00	0.00	0.29	0.76	2.31	132
Credit derivative contracts w/ purchased credit protection-investment grade	0.19	0.00	0.00	0.00	0.00	0.11	1.28	1.98	132
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.17	0.00	0.00	0.00	0.00	0.03	0.94	2.56	132
Derivative contracts	44.65	0.33	1.06	6.55	15.46	39.30	109.15	669.60	132
Interest rate contracts	32.11	0.17	1.06	5.31	14.17	32.02	90.97	576.95	132
Interest rate futures and forward contracts	3.60	0.00	0.00	0.00	0.14	1.39	9.76	98.57	132
Written options contracts (interest rate)	1.58	0.00	0.00	0.02	0.23	1.40	4.25	34.90	132
Purchased options contracts (interest rate)	1.48	0.00	0.00	0.00	0.08	1.18	6.18	33.64	132
Interest rate swaps	21.90	0.00	0.07	4.12	11.52	26.99	55.54	225.64	132
Foreign exchange contracts	6.76	0.00	0.00	0.00	0.00	1.20	12.96	200.31	132
Futures and forward foreign exchange contracts	4.19	0.00	0.00	0.00	0.00	0.42	8.15	136.71	132
Written options contracts (foreign exchange)	0.04	0.00	0.00	0.00	0.00	0.00	0.14	1.40	132
Purchased options contracts (foreign exchange)	0.05	0.00	0.00	0.00	0.00	0.00	0.14	1.42	132
Foreign exchange rate swaps	0.79	0.00	0.00	0.00	0.00	0.00	2.27	27.50	132
Equity, commodity, and other derivative contracts	1.19	0.00	0.00	0.00	0.00	0.08	4.85	32.10	132
Commodity and other futures and forward contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.04	3.48	132
Written options contracts (commodity and other)	0.41	0.00	0.00	0.00	0.00	0.00	1.34	11.23	132
Purchased options contracts (commodity and other)	0.31	0.00	0.00	0.00	0.00	0.00	1.26	10.66	132
Commodity and other swaps	0.32	0.00	0.00	0.00	0.00	0.00	1.58	6.49	132
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	46.09	16.88	21.11	29.82	38.75	62.10	87.98	133.08	132



# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date:06/30/2022

# Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	93.66	34.89	70.40	89.20	99.99	100.00	100.00	100.00	129
Foreign exchange contracts	3.30	0.00	0.00	0.00	0.00	4.51	17.07	36.88	129
Equity, commodity, and other contracts	1.20	0.00	0.00	0.00	0.00	0.32	7.24	14.03	129
<b>Futures and forwards</b>									
	9.78	0.00	0.00	0.49	3.33	18.98	32.84	66.81	129
<b>Written options</b>									
	5.78	0.00	0.00	0.61	2.61	11.27	21.28	30.50	129
Exchange-traded	0.15	0.00	0.00	0.00	0.00	0.00	1.40	2.99	129
Over-the-counter	5.46	0.00	0.00	0.61	2.48	9.79	21.28	30.50	129
<b>Purchased options</b>									
	3.69	0.00	0.00	0.00	0.73	7.36	14.89	21.43	129
Exchange-traded	0.15	0.00	0.00	0.00	0.00	0.00	1.56	2.52	129
Over-the-counter	3.17	0.00	0.00	0.00	0.53	6.16	13.52	20.44	129
Swaps	74.97	0.00	13.69	62.11	83.78	97.00	99.90	100.00	129
<b>Held for trading</b>									
	37.98	0.00	0.00	0.00	16.57	88.29	99.08	99.99	129
Interest rate contracts	31.53	0.00	0.00	0.00	8.75	74.67	93.11	99.55	129
Foreign exchange contracts	1.71	0.00	0.00	0.00	0.00	0.35	10.94	22.31	129
Equity, commodity, and other contracts	0.58	0.00	0.00	0.00	0.00	0.00	5.20	8.63	129
<b>Non-traded</b>									
	62.02	0.01	0.92	11.71	83.43	100.00	100.00	100.00	129
Interest rate contracts	57.94	0.01	0.82	8.99	55.63	100.00	100.00	100.00	129
Foreign exchange contracts	0.36	0.00	0.00	0.00	0.00	0.10	1.26	9.20	129
Equity, commodity, and other contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.70	1.82	129
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	93.09	37.13	55.59	89.60	98.45	100.31	105.17	118.92	129
One year or less	30.25	0.00	0.03	4.03	20.21	53.28	97.45	100.00	129
Over 1 year to 5 years	25.73	0.00	0.00	10.68	24.20	43.95	59.68	64.69	129
Over 5 years	27.67	0.00	0.00	7.80	25.00	50.59	70.28	78.47	129
Gross negative fair value (absolute value)	1.56	0.02	0.11	0.86	1.40	2.39	3.14	3.52	129
Gross positive fair value	1.74	0.10	0.35	0.68	1.31	2.75	3.92	5.85	129
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.07	0.00	0.00	0.00	0.03	0.08	0.26	1.00	131
Gross positive fair value (X)	0.08	0.00	0.00	0.01	0.02	0.08	0.24	1.23	131
Held for trading (X)	0.06	0.00	0.00	0.00	0.00	0.04	0.23	1.18	131
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.02	0.05	0.08	131
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.02	0.05	0.17	0.45	131
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.54	0.00	0.00	0.04	0.19	0.69	1.96	6.49	130

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Allowance and Net Loan and Lease Losses**

Peer Group: 1  
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.08	-0.09	-0.06	-0.01	0.05	0.13	0.25	0.59	132
Provision for loan and lease losses / Average loans and leases	0.14	-0.14	-0.10	-0.03	0.09	0.22	0.54	1.03	132
Provision for loan and lease losses / Net loan and lease losses	198.72	-2505.75	-916.02	-36.97	114.07	431.04	1315.11	3130.37	131
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	0.46	0.64	0.94	1.13	1.39	1.76	2.31	132
Allowance for loan and lease losses / Total loans and leases	1.15	0.34	0.54	0.92	1.12	1.37	1.75	2.28	132
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67	2.42	3.91	7.08	15.08	35.88	84.24	204.67	101
Allowance for loan and lease losses / Nonaccrual assets	413.77	89.09	128.07	197.05	314.42	549.47	969.34	1753.10	131
ALLL / 90+ days past due + nonaccrual loans and leases	319.24	55.72	90.03	143.31	271.97	437.64	762.17	878.81	131
Gross loan and lease losses / Average loans and leases	0.16	0.00	0.01	0.04	0.10	0.24	0.37	0.88	132
Recoveries / Average loans and leases	0.07	0.00	0.01	0.03	0.06	0.11	0.15	0.36	132
Net losses / Average loans and leases	0.08	-0.03	-0.01	0.00	0.04	0.15	0.25	0.51	132
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	132
Recoveries / Prior year-end losses	23.25	4.31	6.08	13.07	20.50	31.11	47.79	65.22	131
Earnings coverage of net loan and lease losses (X)	-9.51	-952.51	-356.41	3.49	18.33	55.87	145.62	397.52	131
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	-0.01	-0.07	-0.05	-0.02	0.00	0.00	0.02	0.07	132
Real estate loans secured by 1-4 family	-0.02	-0.11	-0.07	-0.04	-0.01	0.00	0.01	0.03	129
Revolving	-0.08	-0.59	-0.35	-0.11	-0.03	0.00	0.02	0.05	126
Closed-end	-0.02	-0.09	-0.06	-0.03	-0.01	0.00	0.01	0.04	129
Commercial real estate loans	0.00	-0.08	-0.04	-0.01	0.00	0.00	0.04	0.08	130
Construction and land development	-0.02	-0.19	-0.07	-0.04	0.00	0.00	0.00	0.03	127
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	127
Other	-0.01	-0.15	-0.06	-0.02	0.00	0.00	0.00	0.01	127
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.01	129
Nonfarm nonresidential	0.00	-0.08	-0.06	-0.01	0.00	0.01	0.05	0.10	128
Owner-occupied	0.00	-0.04	-0.01	0.00	0.00	0.00	0.01	0.04	128
Other	0.00	-0.07	-0.02	0.00	0.00	0.00	0.03	0.09	128
Real estate loans secured by farmland	0.00	-0.08	-0.03	0.00	0.00	0.00	0.00	0.17	111
Commercial and industrial loans	0.10	-0.15	-0.08	-0.02	0.04	0.20	0.46	0.64	131
Loans to individuals	0.65	0.02	0.07	0.23	0.54	1.02	1.66	1.99	110
Credit card loans	1.99	0.00	0.00	1.30	1.88	2.83	4.05	4.85	74
Agricultural loans	0.01	-0.24	-0.10	0.00	0.00	0.00	0.22	0.56	101
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Other loans and leases	0.14	-0.02	-0.01	0.00	0.01	0.20	0.73	1.30	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2022

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.32	0.04	0.06	0.11	0.28	0.46	0.79	1.13	132
90+ days past due loans and leases	0.09	0.00	0.00	0.00	0.03	0.11	0.47	0.83	132
Nonaccrual loans and leases	0.38	0.06	0.10	0.21	0.34	0.52	0.82	1.00	132
90+ days past due and nonaccrual loans and leases	0.53	0.11	0.15	0.25	0.43	0.73	1.06	2.12	132
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.12	132
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	132
Nonaccrual restructured	0.09	0.00	0.00	0.02	0.06	0.15	0.25	0.39	132
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	132
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	132
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	132
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.32	0.04	0.06	0.11	0.28	0.46	0.79	1.20	132
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.11	0.47	0.83	132
Nonaccrual assets	0.39	0.06	0.10	0.21	0.34	0.53	0.85	1.01	132
30+ days past due and nonaccrual assets	0.88	0.19	0.28	0.45	0.71	1.17	1.92	3.01	132
Total assets	0.38	0.06	0.09	0.20	0.31	0.53	0.77	1.54	132
Allowance for loan and lease losses	57.44	12.18	16.66	29.21	47.36	76.99	120.23	196.92	132
Equity capital + allowance for loan and lease losses	3.52	0.75	0.99	1.62	3.03	4.85	7.05	13.70	132
Tier 1 capital + allowance for loan and lease losses	3.97	0.72	1.03	1.95	3.24	5.31	7.83	16.54	132
Loans and leases + other real estate owned	0.63	0.13	0.19	0.31	0.51	0.88	1.31	2.24	132

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

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 06/30/2022

## Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.26	0.01	0.04	0.09	0.20	0.40	0.62	0.93	132
	90+ days past due	0.11	0.00	0.00	0.00	0.01	0.10	0.69	1.24	132
	Nonaccrual	0.45	0.03	0.08	0.20	0.37	0.62	1.19	1.44	132
Commercial and industrial	30-89 days past due	0.28	0.00	0.02	0.09	0.17	0.42	0.72	1.30	131
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.14	0.28	131
	Nonaccrual	0.46	0.01	0.04	0.19	0.37	0.71	1.21	1.52	131
Individuals	30-89 days past due	0.70	0.00	0.00	0.26	0.64	1.03	2.02	2.63	131
	90+ days past due	0.07	0.00	0.00	0.00	0.01	0.11	0.34	0.61	131
	Nonaccrual	0.18	0.00	0.00	0.01	0.11	0.23	0.74	0.93	131
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.20	45
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	45
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.23	45
Agricultural	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.18	0.42	1.50	101
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	101
	Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.47	1.12	6.90	101
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.02	0.65	0.87	14
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.01	0.14	0.55	0.81	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.09	132
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.09	0.28	0.68	132

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: 06/30/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.39	0.01	0.06	0.13	0.28	0.50	1.04	1.76	129
	90+ days past due	0.22	0.00	0.00	0.00	0.02	0.17	1.47	2.77	129
	Nonaccrual	0.61	0.04	0.10	0.26	0.48	0.80	1.64	2.08	129
Revolving	30-89 days past due	0.26	0.00	0.00	0.09	0.24	0.43	0.66	0.98	126
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.29	126
	Nonaccrual	1.15	0.00	0.03	0.21	0.49	1.18	5.33	8.78	126
Closed-End	30-89 days past due	0.42	0.00	0.03	0.11	0.29	0.51	1.19	1.88	129
	90+ days past due	0.25	0.00	0.00	0.00	0.02	0.17	1.76	2.77	129
	Nonaccrual	0.60	0.04	0.11	0.24	0.46	0.81	1.58	2.35	129
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.04	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	129
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.04	0.09	0.11	129
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.03	0.09	0.23	0.53	0.66	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.13	130
	Nonaccrual	0.32	0.01	0.03	0.10	0.24	0.49	0.87	1.15	130
Construction and development	30-89 days past due	0.22	0.00	0.00	0.00	0.05	0.23	1.27	2.09	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.19	127
	Nonaccrual	0.16	0.00	0.00	0.00	0.04	0.25	0.72	1.41	127
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.20	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.20	127
Other	30-89 days past due	0.17	0.00	0.00	0.00	0.01	0.17	1.00	2.04	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.19	127
	Nonaccrual	0.13	0.00	0.00	0.00	0.02	0.18	0.64	1.19	127
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.26	0.44	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	129
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.07	0.54	0.85	129
Nonfarm non-residential	30-89 days past due	0.13	0.00	0.00	0.02	0.09	0.25	0.41	0.72	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.13	128
	Nonaccrual	0.39	0.00	0.03	0.11	0.31	0.58	1.03	1.52	128
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.03	0.08	0.12	0.15	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	128
	Nonaccrual	0.14	0.00	0.00	0.03	0.11	0.27	0.39	0.47	128
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.02	0.18	0.28	0.55	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	128
	Nonaccrual	0.21	0.00	0.00	0.03	0.14	0.34	0.71	1.38	128
Farmland	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.14	0.38	1.52	111
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.30	111
	Nonaccrual	0.63	0.00	0.00	0.00	0.05	0.93	2.87	7.11	111
Credit card	30-89 days past due	1.02	0.00	0.22	0.61	0.88	1.23	1.90	2.79	74
	90+ days past due	0.44	0.00	0.00	0.00	0.47	0.77	1.14	1.23	74
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.08	0.64	1.32	74

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 1  
Date: 06/30/2022**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	11.85	9.00	9.25	9.92	11.58	13.03	15.90	17.35	132
Common equity tier 1 capital, column B	0.26	0.00	0.00	0.00	0.00	0.00	0.00	11.61	132
Tier 1 capital, column A	12.54	9.78	10.15	10.96	12.23	13.62	16.59	17.35	132
Tier 1 capital, column B	0.31	0.00	0.00	0.00	0.00	0.00	0.00	13.05	132
Total capital, column A	14.37	11.76	12.00	12.84	14.09	15.67	18.02	19.35	132
Total capital, column B	0.34	0.00	0.00	0.00	0.00	0.00	0.00	14.35	132
Tier 1 leverage	9.08	6.74	7.46	8.21	9.04	9.80	10.72	12.19	132
Supplementary leverage ratio, advanced approaches HCs	6.62	5.31	5.41	5.60	6.63	7.26	7.54	8.26	14

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2022

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	132
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63	0.00	0.00	0.00	37.97	100.00	100.00	100.00	26
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37	0.00	0.00	0.00	62.03	100.00	100.00	100.00	26
Separate account assets (L/H) / Total life assets	11.61	0.00	0.00	0.00	0.00	0.00	44.77	82.07	15
Insurance activities revenue / Adjusted operating income	0.36	0.00	0.00	0.00	0.03	0.53	1.95	2.77	132
Premium income / Insurance activities revenue	3.08	0.00	0.00	0.00	0.00	0.00	21.96	55.04	98
Credit related premium income / Total premium income	34.56	0.00	0.00	0.00	0.00	100.00	100.00	100.00	17
Other premium income / Total premium income	65.44	0.00	0.00	0.00	100.00	100.00	100.00	100.00	17
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.64	132
Insurance net income (P/C) / Equity (P/C)	18.14	-4.16	-2.94	0.00	2.48	33.20	55.28	85.91	18
Insurance net income (L/H) / Equity (L/H)	163.24	-7.86	-4.50	0.69	3.20	6.92	50.86	815.16	14
Insurance benefits, losses, expenses / Insurance premiums	3806.36	0.00	0.64	25.70	62.50	206.98	691.05	13424.00	17
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.18	18
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.13	0.00	0.68	5.06	12.98	18.66	21.94	23.60	132
<b>Broker-Dealer Activities</b>									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.07	14.28	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.77	0.00	0.00	0.00	0.00	1.47	4.28	5.85	81
Cost: Interest-bearing deposits	0.24	-0.04	-0.01	0.01	0.12	0.29	0.58	1.40	27
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	0.37	0.07	0.08	0.11	0.17	0.52	0.73	0.81	3
Commercial and industrial loans	0.61	0.02	0.03	0.06	0.11	0.17	1.56	2.71	9
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
<b>Growth Rates</b>									
Net loans and leases	11.61	-100.00	-68.44	-16.62	-0.15	24.48	103.87	178.29	82
Total selected assets	18.50	-84.79	-43.54	-14.66	-1.74	24.74	120.67	294.49	93
Deposits	-4.80	-80.33	-35.54	-11.09	2.65	7.43	17.40	23.87	29



# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 06/30/2022

# Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	10.52	4.60	5.69	7.89	9.76	12.96	15.96	19.24	132
Bank net income / Average equity investment in banks	11.07	5.77	6.19	8.37	10.51	13.63	17.83	21.64	122
Nonbank net income / Average equity investment in nonbanks	10.05	-3.07	-1.05	0.00	5.07	15.36	32.80	47.62	103
Subsidiary HCs net income / Average equity investment in sub HCs	9.42	0.91	3.01	6.36	8.01	11.16	18.68	23.80	18
Bank net income / Parent net income	98.83	0.00	21.14	99.65	102.56	106.73	112.57	119.79	131
Nonbank net income / Parent net income	2.55	0.00	0.00	0.00	0.47	3.18	11.26	23.03	115
Subsidiary holding companies' net income / Parent net income	80.71	10.97	14.62	69.14	91.78	101.41	124.84	149.26	17
<b>Leverage</b>									
Total liabilities / Equity capital	17.48	0.01	0.85	5.21	13.28	23.37	52.13	91.68	132
Total debt / Equity capital	12.15	0.00	0.00	0.15	7.67	17.56	47.81	71.60	132
Total debt + notes payable to subs that issued TPS / Equity capital	14.28	0.00	0.00	4.69	11.80	20.30	47.81	71.60	132
Total debt + Loans guaranteed for affiliate / Equity capital	12.21	0.00	0.00	0.15	7.75	17.56	47.81	71.82	132
Total debt / Equity capital - excess over fair value	12.27	0.00	0.00	0.15	7.67	17.61	49.82	73.05	132
Long-term debt / Equity capital	11.66	0.00	0.00	0.00	7.67	17.56	43.14	65.58	132
Short-term debt / Equity capital	0.38	0.00	0.00	0.00	0.00	0.00	2.84	5.25	132
Current portion of long-term debt / Equity capital	0.07	0.00	0.00	0.00	0.00	0.00	0.09	2.74	132
Excess cost over fair value / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.56	1.31	132
Long-term debt / Consolidated long-term debt	39.79	0.00	0.00	9.28	43.88	69.74	92.12	99.97	125
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	103.92	92.47	95.67	98.88	102.79	108.19	116.39	121.57	132
Total investment in subs / Equity capital	109.01	94.10	96.74	100.00	105.19	111.80	129.00	182.84	132
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
<b>Double Leverage Payback</b>									
Equity investment in subs - equity cap / Net income (X)	0.41	-0.74	-0.43	-0.08	0.23	0.85	1.70	1.98	131
Equity investment in subs - equity cap / Net income-div (X)	1.23	0.07	0.12	0.32	0.82	1.91	3.33	5.33	88
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	126.15	8.01	15.36	63.14	117.40	172.38	255.68	380.43	131
Cash from ops + noncash items + op expense / Op expense + dividend	116.54	-171.21	-27.63	45.31	108.77	175.18	279.52	438.48	129
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	92.87	-91.11	-29.56	54.25	98.79	123.98	243.83	319.93	129
Pretax operating income + interest expense / Interest expense	1457.38	-145.23	-45.67	232.36	981.03	1994.14	4880.06	9327.93	100
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1417.74	-110.42	-39.87	263.68	921.17	1905.31	4024.45	7952.24	113
Dividends + interest from subsidiaries / Interest expense + dividends	140.52	0.01	4.38	64.96	123.13	195.65	310.04	488.32	127
Fees + other income from subsidiaries / Salary + other expenses	10.93	0.00	0.00	0.00	0.00	13.40	66.42	92.87	129
Net income / Current part of long-term debt + preferred dividends (X)	28.68	0.25	1.68	11.49	20.04	31.64	62.71	244.73	63
<b>Other Ratios</b>									
Net assets that reprice within 1 year / Total assets	3.43	-4.46	-1.40	0.00	2.52	6.82	11.04	17.32	132
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	0.36	0.00	0.00	0.00	0.00	0.00	0.00	1.89	13
Nonaccrual	0.76	0.00	0.00	0.00	0.00	0.00	0.74	4.12	13
Total	1.12	0.00	0.00	0.00	0.00	0.00	3.96	6.40	13
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	132
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Total	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	132
<b>As a Percent of Consolidated Holding Company Assets</b>									
Nonbank assets of nonbank subsidiaries	1.69	0.00	0.00	0.00	0.09	0.56	14.79	23.52	132
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	132
Combined foreign nonbank subsidiary assets	0.05	0.00	0.00	0.00	0.00	0.00	0.06	1.91	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	82.17	17.38	20.01	39.18	68.02	101.15	217.23	296.74	104
Dividends declared / Net income	34.00	0.00	5.75	19.40	33.07	45.10	55.07	76.14	131
Net income - dividends / Average equity	7.04	1.44	2.88	4.61	6.27	9.33	13.19	15.42	132
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	128.25	0.00	0.00	6.23	113.90	195.98	376.57	558.64	122
Dividends from nonbank subsidiaries	2.20	0.00	0.00	0.00	0.00	1.08	12.93	36.21	122
Dividends from subsidiary holding companies	2.84	0.00	0.00	0.00	0.00	0.00	0.00	139.58	122
Dividends from all subsidiaries	168.66	0.00	0.03	60.89	133.15	217.45	487.68	602.98	122
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	43.08	0.00	0.00	9.18	45.22	72.70	98.97	146.76	120
Interest income from bank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.07	0.96	2.01	120
Management and service fees from bank subsidiaries	0.85	0.00	0.00	0.00	0.00	0.00	7.20	14.57	120
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	120
Operating income from bank subsidiaries	46.71	0.00	0.00	11.70	47.33	77.54	105.19	155.59	120
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	45.98	0.00	0.00	0.00	19.58	100.00	156.30	175.97	76
Interest income from nonbank subsidiaries	2.85	0.00	0.00	0.00	0.00	1.81	14.49	29.21	76
Management and serv fees from nonbank subsidiaries	0.54	0.00	0.00	0.00	0.00	0.00	2.43	9.12	76
Other income from nonbank subsidiaries	0.18	0.00	0.00	0.00	0.00	0.00	0.09	3.23	76
Operating income from nonbank subsidiaries	54.49	0.00	0.00	0.75	34.33	100.00	158.49	182.51	76
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	87.73	0.00	0.00	0.00	54.70	107.22	230.80	345.19	17
Interest income from subsidiary holding companies	13.26	0.00	0.00	0.00	0.00	20.21	34.62	52.64	17
Management and service fees from subsidiary holding companies	0.33	0.00	0.00	0.00	0.00	0.00	0.00	1.14	17
Other income from subsidiary holding companies	-3.08	-10.48	0.00	0.00	0.00	0.00	0.00	0.00	17
Operating income from subsidiary holding companies	98.24	-1.53	0.00	0.00	78.96	127.43	239.41	346.33	17
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	65.33	0.00	0.00	2.05	93.49	99.81	99.99	100.00	125
Interest income from bank subsidiaries	0.78	0.00	0.00	0.00	0.01	0.22	3.70	22.93	125
Management and service fees from bank subsidiaries	1.33	0.00	0.00	0.00	0.00	0.00	11.12	25.75	125
Other income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.38	125
Operating income from bank subsidiaries	75.26	0.00	1.34	62.62	98.18	99.96	100.00	100.28	125
Dividends from nonbank subsidiaries	3.28	0.00	0.00	0.00	0.00	2.42	22.31	44.31	125
Interest income from nonbank subsidiaries	0.24	0.00	0.00	0.00	0.00	0.00	1.11	5.92	125
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.45	125
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	125
Operating income from nonbank subsidiaries	5.58	0.00	0.00	0.00	0.06	3.66	33.35	77.29	125
Dividends from subsidiary holding companies	1.79	0.00	0.00	0.00	0.00	0.00	0.00	73.64	125
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.87	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	3.21	0.00	0.00	0.00	0.00	0.00	7.63	85.20	125
Loans and advances from subsidiaries / Short term debt	196.46	0.00	0.00	2.22	62.68	270.77	784.39	1026.00	26
Loans and advances from subsidiaries / Total debt	28.16	0.00	0.00	0.00	14.39	48.50	112.65	126.50	99

# BHCPR Reporters for Quarter Ending 06/30/2022

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 03/31/2022 and Other Notes</u>
1562859	185,703,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	23,687,471	AMERIS BANCORP	ATLANTA, GA	
3446412	16,387,371	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,614,995	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	37,235,990	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,669,159	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	17,455,604	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	12,530,423	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,111,606,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,232,699	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	452,621,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	36,556,548	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,385,197	BANNER CORPORATION	WALLA WALLA, WA	
3762457	23,184,783	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	11,585,711	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	192,113,613	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	45,450,657	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	15,771,051	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	440,287,667	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	21,235,553	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,658,047	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	65,438,280	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,380,904,000	CITIGROUP INC.	NEW YORK, NY	
1132449	227,186,681	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	20,565,364	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	87,179,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	33,467,466	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,487,833	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	51,817,844	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	20,263,646	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	16,759,993	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	12,342,840	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,604,295	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	114,600,315	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	10,939,143	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	10,938,805	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	62,394,283	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	22,353,741	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	18,616,778	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	18,616,778	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	13,084,506	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3005332	41,751,628	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	12,193,862	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	206,782,168	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	10,566,587	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	19,531,635	FIRST BANCORP	SAN JUAN, PR	
1203602	12,356,433	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075612	107,672,569	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	

1071276	16,243,714	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	13,260,212	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	11,257,526	FIRST FOUNDATION INC.	DALLAS, TX	
1025608	25,377,533	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	85,132,958	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	32,061,717	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	17,780,492	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1020902	25,917,964	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	28,694,604	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	24,899,262	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	25,191,001	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	26,690,005	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,601,224,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	34,652,639	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	19,658,399	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	16,715,739	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	24,253,168	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	18,089,235	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	227,432,464	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	178,782,402	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	19,983,884	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	18,107,093	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	16,271,178	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
3843075	45,847,353	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	3,841,314,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	187,227,649	KEYCORP	CLEVELAND, OH	
1404799	10,374,738	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1037003	204,032,889	M&T BANK CORPORATION	BUFFALO, NY	
3530786	11,086,055	MERCHANTS BANCORP	CARMEL, IN	Moved from Peer 2
2568278	33,114,847	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,173,776,000	MORGAN STANLEY	NEW YORK, NY	
1378434	152,454,247	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	11,720,459	NBT BANCORP INC.	NORWICH, NY	
2132932	63,093,283	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY	
3823844	13,321,645	NEXBANK CAPITAL, INC.	DALLAS, TX	
1199611	157,786,326	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,262,249	NORTHWEST BANCSHARES INC	COLUMBUS, OH	
2609975	12,446,537	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	10,247,774	OFG BANCORP	SAN JUAN, PR	
1098303	45,750,538	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	21,993,919	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	40,950,723	PACWEST BANCORP	BEVERLY HILLS, CA	
1053272	17,562,912	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	40,121,292	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	541,012,603	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	71,502,000	POPULAR, INC.	SAN JUAN, PR	
1109599	37,419,778	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	13,715,901	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
3242838	160,952,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	16,618,101	RENASANT CORPORATION	TUPELO, MS	
1248304	13,303,009	SANDY SPRING BANCORP, INC.	OLNEY, MD	
3981856	165,323,832	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1085013	10,811,704	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	14,494,317	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
3695667	15,900,494	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	

1094828	27,230,757	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
1133437	46,207,422	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	13,974,990	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	11,300,387	STATE BANKSHARES, INC.	FARGO, ND
1111435	300,223,000	STATE STREET CORPORATION	BOSTON, MA
1031449	214,399,000	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	95,200,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	57,382,745	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	516,517,803	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	32,338,963	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	15,405,154	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1030170	10,120,611	TRICO BANCSHARES	CHICO, CA
1074156	545,123,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	16,951,510	TRUSTMARK CORPORATION	JACKSON, MS
1119794	591,381,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	37,507,841	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	30,135,694	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	28,777,896	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	24,217,199	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	54,438,807	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	11,304,811	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,624,427	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	20,158,831	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	67,595,023	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,881,142,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	16,800,976	WESBANCO, INC.	WHEELING, WV
2349815	66,055,336	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	50,968,518	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,550,216	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 132 bank holding companies.