

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2022

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.93	2.86	2.85	2.96	3.21
+ Non-interest income	0.83	0.94	0.94	0.98	0.90
- Overhead expense	2.33	2.32	2.37	2.48	2.59
- Provision for credit losses	0.06	-0.03	-0.01	0.38	0.12
+ 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)	1.45	1.70	1.64	1.22	1.53
Net operating income	1.11	1.30	1.25	0.97	1.19
Net income	1.11	1.31	1.25	0.97	1.19
Net income (Subchapter S adjusted)	1.27	1.49	1.37	1.27	1.41
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.39	3.40	3.34	3.78	4.49
Interest expense	0.26	0.32	0.28	0.57	1.02
Net interest income (tax equivalent)	3.13	3.05	3.05	3.17	3.45
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.03	0.05	0.06	0.11	0.11
Earnings coverage of net loan and lease losses (X)	22.04	-10.45	-14.44	33.55	22.46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.32	1.26	1.35	0.94
Allowance for loan and lease losses / Total loans and leases	1.19	1.31	1.25	1.33	0.93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.58	0.49	0.67	0.56
30-89 days past due loans and leases / Total loans and leases	0.18	0.18	0.21	0.26	0.31
Liquidity and Funding					
Net noncore funding dependence	0.79	-3.20	-5.40	0.77	10.70
Net short-term noncore funding dependence	-1.34	-6.28	-7.77	-3.25	5.88
Net loans and leases / Total assets	66.25	65.71	64.16	69.27	72.36
Capitalization					
Tier 1 leverage ratio	9.49	9.56	9.54	9.65	10.39
Holding company equity capital / Total assets	9.11	10.44	10.31	10.51	11.37
Total equity capital (including minority interest) / Total assets	9.16	10.49	10.36	10.57	11.43
Common equity tier 1 capital / Total risk-weighted assets	12.08	12.69	12.48	12.44	12.50
Net loans and leases / Equity capital (X)	7.49	6.47	6.35	6.79	6.55
Cash dividends / Net income	26.10	22.10	22.04	29.42	25.65
Cash dividends / Net income (Subchapter S adjusted)	44.63	18.06	53.82	39.66	93.20
Growth Rates					
Assets	7.26	7.24	9.64	16.11	8.66
Equity capital	-4.09	8.26	7.16	8.42	12.19
Net loans and leases	9.92	-0.86	2.51	9.99	8.63
Noncore funding	5.63	-28.42	-20.91	-12.78	4.16
Parent Company Ratios					
Short-term debt / Equity capital	0.01	0.00	0.00	0.01	0.01
Long-term debt / Equity capital	7.68	5.76	6.32	5.67	3.86
Equity investment in subsidiaries / Equity capital	106.99	104.95	105.13	104.49	104.21
Cash from ops + noncash items + op expense / Op expense + dividends	145.99	138.87	167.98	138.81	152.31

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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
Percent of Average Assets					
Interest income (tax equivalent)	3.18	3.18	3.12	3.53	4.19
Less: Interest expense	0.24	0.30	0.26	0.54	0.95
Equals: Net interest income (tax equivalent)	2.93	2.86	2.85	2.96	3.21
Plus: Non-interest income	0.83	0.94	0.94	0.98	0.90
Equals: adjusted operating income (tax equivalent)	3.75	3.78	3.89	3.96	4.16
Less: Overhead expense	2.33	2.32	2.37	2.48	2.59
Less: Provision for credit losses	0.06	-0.03	-0.01	0.38	0.12
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.01	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)	1.45	1.70	1.64	1.22	1.53
Less: Applicable income taxes (tax equivalent)	0.31	0.37	0.35	0.27	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.11	1.30	1.25	0.97	1.19
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.11	1.31	1.25	0.97	1.19
Memo: Net income (last four quarters)	1.16	1.23	1.26	0.97	1.19
Net income-BHC and noncontrolling (minority) interest	1.12	1.31	1.25	0.97	1.19
Margin Analysis					
Average earning assets / Average assets	94.06	94.04	93.81	93.47	93.22
Average interest-bearing funds / Average assets	64.70	65.79	65.01	68.25	70.66
Interest income (tax equivalent) / Average earning assets	3.39	3.40	3.34	3.78	4.49
Interest expense / Average earning assets	0.26	0.32	0.28	0.57	1.02
Net interest income (tax equivalent) / Average earning assets	3.13	3.05	3.05	3.17	3.45
Yield or Cost					
Total loans and leases (tax equivalent)	4.13	4.08	4.16	4.28	4.98
Interest-bearing bank balances	0.41	0.12	0.15	0.32	2.26
Federal funds sold and reverse repos	0.30	0.14	0.17	0.43	2.02
Trading assets	0.22	0.42	0.32	0.80	0.49
Total earning assets	3.37	3.42	3.40	3.80	4.47
Investment securities (tax equivalent)	1.94	1.88	1.75	2.32	2.74
US Treasury and agency securities (excluding mortgage-backed securities)	1.28	1.27	1.22	1.87	2.54
Mortgage-backed securities	1.66	1.49	1.44	2.05	2.54
All other securities	2.72	2.66	2.49	3.24	3.80
Interest-bearing deposits	0.25	0.32	0.27	0.62	1.13
Time deposits of \$250K or more	0.64	0.90	0.79	1.60	2.13
Time deposits < \$250K	0.55	0.87	0.75	1.49	1.91
Other domestic deposits	0.19	0.19	0.17	0.36	0.86
Foreign deposits	0.26	0.57	0.42	1.24	2.53
Federal funds purchased and repos	0.23	0.11	0.11	0.37	1.23
Other borrowed funds and trading liabilities	0.59	0.56	0.53	0.55	1.03
All interest-bearing funds	0.38	0.47	0.41	0.79	1.34

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Non-interest Income & Expenses

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.73	0.51	0.54	0.51	0.66
Overhead expenses / Net Interest Income + non-interest income	61.06	59.77	60.88	61.22	61.79
Percent of Average Assets					
Total overhead expense	2.33	2.32	2.37	2.48	2.59
Personnel expense	1.35	1.36	1.37	1.42	1.50
Net occupancy expense	0.26	0.27	0.28	0.30	0.32
Other operating expenses	0.70	0.67	0.70	0.73	0.76
Overhead less non-interest income	1.44	1.34	1.39	1.44	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	59.78	57.80	60.00	58.93	59.91
Personnel expense	34.44	33.60	34.64	33.88	34.17
Net occupancy expense	6.98	7.04	7.36	7.04	7.50
Other operating expenses	18.02	16.92	17.56	17.57	17.93
Total non-interest income	21.23	22.60	24.76	23.45	19.83
Fiduciary activities income	2.33	2.03	2.32	1.45	1.61
Service charges on domestic deposit accounts	3.44	2.77	3.11	2.67	3.21
Trading revenue	0.03	0.05	0.07	0.10	0.07
Investment banking fees and commissions	0.91	0.98	0.92	1.03	0.91
Insurance activities revenue	0.78	0.58	0.64	0.41	0.37
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.69	0.51	0.47	0.00	0.22
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.65	3.90	4.52	5.55	2.27
Other non-interest income	7.47	7.51	8.76	7.76	7.41
Overhead less non-interest income	38.77	34.94	34.71	34.63	39.47
Applicable income taxes / Pretax net operating income (tax equivalent)	19.96	21.17	21.61	20.30	21.51
Applicable income tax + TE / Pretax net operating income + TE	22.09	22.50	21.64	22.51	23.31

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Percent Composition of Assets

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Real estate loans	49.64	47.38	47.29	48.33	52.67
Commercial and industrial loans	9.63	11.46	10.08	13.47	11.45
Loans to individuals	2.30	2.05	2.29	2.29	2.71
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.42	0.40	0.46	0.43	0.53
Other loans and leases	1.33	1.35	1.08	1.39	1.08
Net loans and leases	66.25	65.71	64.16	69.27	72.36
Debt securities over 1 year	18.46	16.22	17.60	13.53	13.66
Mutual funds and equity securities	0.04	0.07	0.07	0.05	0.06
Subtotal	85.73	82.54	82.59	83.47	86.76
Interest-bearing bank balances	4.15	7.78	7.80	6.78	2.97
Federal funds sold and reverse repos	0.02	0.04	0.05	0.02	0.03
Debt securities 1 year or less	1.74	1.85	1.75	2.03	2.10
Trading assets	0.03	0.03	0.02	0.04	0.03
Total earning assets	92.76	93.19	93.39	92.98	92.39
Non-interest cash and due from depository institutions	1.08	1.04	0.87	1.07	1.14
Other real estate owned	0.02	0.02	0.02	0.03	0.04
All other assets	6.06	5.68	5.67	5.87	6.41
Memoranda					
Short-term investments	6.78	10.40	10.52	9.38	5.36
US Treasury securities	1.22	0.30	0.69	0.19	0.29
US agency securities (excluding mortgage-backed securities)	1.76	1.61	1.83	1.28	1.25
Municipal securities	3.64	3.34	3.67	2.96	2.58
Mortgage-backed securities	10.25	9.74	10.07	8.52	9.38
Asset-backed securities	0.35	0.45	0.43	0.35	0.30
Other debt securities	0.73	0.62	0.67	0.60	0.53
Loans held-for-sale	0.18	0.34	0.28	0.58	0.39
Loans held for investment	66.49	65.68	64.47	69.07	72.01
Real estate loans secured by 1-4 family	14.25	13.58	13.45	14.47	16.02
Revolving	1.64	1.66	1.60	1.79	2.24
Closed-end, secured by first liens	12.16	11.38	11.44	12.11	13.07
Closed-end, secured by junior liens	0.24	0.22	0.22	0.27	0.37
Commercial real estate loans	31.85	30.82	30.90	30.65	33.26
Construction and land development	4.79	4.24	4.37	4.32	5.00
Multifamily	4.44	5.19	4.79	5.03	4.76
Nonfarm nonresidential	21.21	19.97	20.52	19.97	21.85
Real estate loans secured by farmland	1.01	0.81	0.95	0.85	0.95

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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
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	74.98	71.52	73.64	69.38	72.74
Real estate loans secured by 1-4 family	21.62	20.62	20.95	20.91	22.29
Revolving	2.52	2.56	2.54	2.61	3.13
Closed-end	18.84	17.71	18.13	17.94	18.71
Commercial real estate loans	48.51	46.80	48.47	44.23	46.16
Construction and land development	7.34	6.48	6.90	6.26	6.97
1-4 family	1.56	1.22	1.50	1.14	1.47
Other	5.58	5.06	5.34	4.94	5.34
Multifamily	6.49	7.60	7.23	7.01	6.42
Nonfarm nonresidential	32.28	30.55	32.22	29.04	30.59
Owner-occupied	11.52	10.50	11.23	10.00	10.68
Other	20.26	19.68	20.58	18.53	19.36
Real estate loans secured by farmland	1.64	1.31	1.57	1.30	1.38
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.66	17.90	15.94	19.85	16.16
Loans to individuals	3.83	3.38	3.85	3.53	4.00
Credit card loans	0.03	0.03	0.03	0.03	0.04
Agricultural loans	0.68	0.67	0.79	0.69	0.78
Other loans and leases	2.08	2.11	1.70	2.07	1.48
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	494.06	466.69	473.67	473.75	493.53
Real estate loans secured by 1-4 family	142.37	134.41	134.51	142.34	151.03
Revolving	16.44	16.52	16.12	17.81	21.25
Closed-end	124.46	115.32	116.85	122.21	127.10
Commercial real estate loans	318.40	302.67	311.38	302.08	311.74
Construction and land development	47.70	41.97	44.02	42.85	46.63
1-4 family	10.11	7.74	9.60	7.52	9.52
Other	36.17	33.01	34.06	33.94	35.90
Multifamily	43.07	49.96	46.60	48.67	44.76
Nonfarm nonresidential	212.16	197.97	207.28	198.42	206.64
Owner-occupied	75.40	67.49	71.93	67.98	71.54
Other	132.43	126.96	131.36	125.78	130.65
Real estate loans secured by farmland	10.18	8.06	9.66	8.35	8.66
Loans to depository institutions and acceptances of other banks	0.01	0.02	0.01	0.03	0.01
Commercial and industrial loans	95.22	114.08	100.58	133.93	106.70
Loans to individuals	23.03	20.19	23.11	22.15	24.83
Credit card loans	0.20	0.17	0.19	0.20	0.24
Agricultural loans	4.05	3.83	4.60	4.17	4.86
Other loans and leases	13.08	13.49	10.71	13.62	10.25
Supplemental					
Non-owner occupied CRE loans / Gross loans	36.48	36.08	36.98	34.00	35.38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	238.64	233.35	236.77	232.08	239.13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	320.74	304.90	313.58	304.52	315.15

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Liquidity and Funding

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Short-term investments	6.78	10.40	10.52	9.38	5.36
Liquid assets	20.40	22.17	23.21	19.32	16.28
Investment securities	21.42	18.87	20.27	16.07	16.41
Net loans and leases	66.25	65.71	64.16	69.27	72.36
Net loans, leases and standby letters of credit	66.71	66.09	64.54	69.67	72.78
Core deposits	80.55	78.86	80.58	76.49	71.61
Noncore funding	7.81	8.06	6.64	10.29	14.61
Time deposits of \$250K or more	2.48	3.01	2.59	3.37	4.33
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.61	0.55	0.55	0.62	0.77
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.61	0.53	0.50	0.59	0.75
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.38	0.67	0.41	1.06	2.75
Earning assets that reprice within 1 year	28.55	31.76	30.92	31.93	33.16
Interest-bearing liabilities that reprice within 1 year	13.18	13.65	13.61	14.04	18.54
Long-term debt that reprices within 1 year	0.03	0.05	0.02	0.10	0.15
Net assets that reprice within 1 year	14.58	17.40	16.72	17.03	13.71
Other Liquidity and Funding Ratios					
Net noncore funding dependence	0.79	-3.20	-5.40	0.77	10.70
Net short-term noncore funding dependence	-1.34	-6.28	-7.77	-3.25	5.88
Short-term investment / Short-term noncore funding	242.91	323.58	419.20	230.45	78.10
Liquid assets - short-term noncore funding / Nonliquid assets	19.77	22.52	25.37	16.27	6.90
Net loans and leases / Total deposits	78.38	78.71	75.87	84.20	90.96
Net loans and leases / Core deposits	82.99	83.94	80.18	91.10	102.55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.07	0.50	-0.07	0.88	0.36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.38	2.10	0.24	3.63	1.28
Structured notes appreciation (depreciation) / Tier 1 capital	-0.33	-0.01	-0.05	0.03	-0.02
Percent of Investment Securities					
Held-to-maturity securities	12.98	5.71	9.13	5.36	7.25
Available-for-sale securities	86.14	92.95	89.63	93.39	91.33
US Treasury securities	5.86	1.65	3.49	1.22	2.07
US agency securities (excluding mortgage-backed securities)	8.87	9.81	9.21	8.39	8.16
Municipal securities	16.68	17.74	17.78	18.61	15.40
Mortgage-backed securities	51.18	54.62	52.46	54.48	57.07
Asset-backed securities	1.95	2.44	2.22	1.97	1.70
Other debt securities	4.17	3.80	3.93	4.34	3.73
Mutual funds and equity securities	0.33	0.51	0.41	0.44	0.49
Debt securities 1 year or less	9.43	11.27	10.21	13.69	13.55
Debt securities 1 to 5 years	21.10	18.32	17.78	20.49	23.43
Debt securities over 5 years	66.13	66.71	68.22	61.87	58.63
Pledged securities	37.58	38.80	36.33	44.55	43.76
Structured notes, fair value	0.32	0.22	0.31	0.03	0.09
Percent Change from Prior Like Quarter					
Short-term investments	-31.32	42.70	30.57	136.94	32.84
Investment securities	20.20	30.46	36.78	16.36	4.80
Core deposits	9.16	14.37	15.13	23.17	9.96
Noncore funding	5.63	-28.42	-20.91	-12.78	4.16

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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
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	18.03	16.36	16.95	16.09	16.97
Standby letters of credit	0.30	0.31	0.31	0.31	0.36
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.01	0.01	0.02	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	3.64	3.98	3.32	3.72	2.95
Interest rate contracts	3.63	3.87	3.25	3.62	2.87
Interest rate futures and forward contracts	0.05	0.14	0.07	0.20	0.08
Written options contracts (interest rate)	0.10	0.16	0.10	0.24	0.13
Purchased options contracts (interest rate)	0.02	0.01	0.01	0.03	0.02
Interest rate swaps	3.18	3.09	2.61	2.58	2.19
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	28.85	25.18	27.65	24.20	24.81

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Derivatives Analysis

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Notional Amount					
Interest rate contracts	99.98	99.88	99.27	99.50	99.57
Foreign exchange contracts	0.00	0.11	0.15	0.19	0.14
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.07
Futures and forwards	5.58	10.53	7.01	15.03	14.06
Written options	6.06	7.49	5.82	10.24	11.73
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	6.06	7.49	5.82	10.24	10.84
Purchased options	1.56	1.26	1.88	2.13	2.45
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.50	1.26	1.88	2.13	2.28
Swaps	77.74	78.96	82.75	71.83	64.61
Held for trading	19.14	22.18	24.39	16.03	15.01
Interest rate contracts	19.59	20.79	16.71	16.37	16.17
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.11
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	80.86	77.82	75.61	83.97	84.99
Interest rate contracts	72.62	77.64	74.23	83.02	84.69
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.01
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.01
Derivative contracts (excluding futures and forex 14 days or less)	87.10	82.49	85.18	79.60	80.07
One year or less	9.05	12.18	11.52	15.52	15.20
Over 1 year to 5 years	25.77	21.55	26.87	19.75	22.92
Over 5 years	42.53	38.27	38.91	32.47	34.12
Gross negative fair value (absolute value)	1.38	1.91	1.54	2.84	1.30
Gross positive fair value	2.59	1.55	1.36	2.25	1.14
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.00	0.01	0.00
Gross positive fair value (X)	0.01	0.01	0.00	0.01	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.01	0.01	0.01	0.02	0.01
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.17	0.16	0.12	0.27	0.10

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2022

Allowance and Net Loan and Lease Losses

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	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.05	-0.03	-0.01	0.38	0.12
Provision for loan and lease losses / Average loans and leases	0.08	-0.04	-0.01	0.53	0.16
Provision for loan and lease losses / Net loan and lease losses	146.89	62.34	147.24	672.96	142.73
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.32	1.26	1.35	0.94
Allowance for loan and lease losses / Total loans and leases	1.19	1.31	1.25	1.33	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	64.16	49.92	31.39	25.33	17.18
Allowance for loan and lease losses / Nonaccrual assets	610.64	417.11	459.08	336.78	315.75
ALLL / 90+ days past due + nonaccrual loans and leases	518.93	376.57	461.06	293.46	283.41
Gross loan and lease losses / Average loans and leases	0.08	0.10	0.12	0.16	0.16
Recoveries / Average loans and leases	0.05	0.05	0.05	0.04	0.05
Net losses / Average loans and leases	0.03	0.05	0.06	0.11	0.11
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	39.01	20.17	43.82	42.12	41.80
Earnings coverage of net loan and lease losses (X)	22.04	-10.45	-14.44	33.55	22.46
Net Loan and Lease Losses By Type					
Real estate loans	0.00	0.01	0.02	0.04	0.02
Real estate loans secured by 1-4 family	-0.01	-0.01	-0.01	0.01	0.02
Revolving	-0.03	-0.01	-0.01	0.00	0.02
Closed-end	-0.01	0.00	-0.01	0.01	0.02
Commercial real estate loans	0.00	0.02	0.03	0.05	0.02
Construction and land development	-0.01	-0.01	-0.01	0.00	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.01	-0.01	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.03	0.04	0.07	0.03
Owner-occupied	0.00	0.00	0.01	0.01	0.01
Other	0.00	0.02	0.03	0.04	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.01	0.01
Commercial and industrial loans	0.04	0.10	0.15	0.20	0.27
Loans to individuals	0.74	0.47	0.43	0.66	0.74
Credit card loans	0.77	0.94	0.87	1.71	1.89
Agricultural loans	-0.01	0.00	0.00	0.01	0.02
Loans to foreign governments and institutions	0.00		0.00		
Other loans and leases	0.23	0.23	0.24	0.44	0.14

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2022

Past Due and Nonaccrual Assets

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Loans and Leases					
30-89 days past due loans and leases	0.18	0.18	0.21	0.26	0.31
90+ days past due loans and leases	0.02	0.03	0.02	0.04	0.03
Nonaccrual loans and leases	0.37	0.52	0.44	0.60	0.48
90+ days past due and nonaccrual loans and leases	0.42	0.58	0.48	0.67	0.54
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.18	0.18	0.21	0.26	0.31
90+ days past due assets	0.03	0.03	0.02	0.04	0.03
Nonaccrual assets	0.37	0.53	0.44	0.60	0.48
30+ days past due and nonaccrual assets	0.63	0.79	0.71	0.95	0.87
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.28	0.39	0.31	0.47	0.39
90+ past due and nonaccrual assets + other real estate owned	0.31	0.43	0.34	0.52	0.45
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.38	0.54	0.45	0.63	0.56
Allowance for loan and lease losses	52.62	65.65	59.86	72.10	92.08
Equity capital + allowance for loan and lease losses	4.00	4.89	4.10	5.64	4.77
Tier 1 capital + allowance for loan and lease losses	3.85	5.37	4.51	6.21	5.30
Loans and leases + other real estate owned	0.59	0.83	0.70	0.92	0.78

BHCPR PEER GROUP DATA

Peer Group: 2
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
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.14	0.16	0.18	0.25	0.28
	90+ days past due	0.02	0.03	0.02	0.04	0.03
	Nonaccrual	0.36	0.55	0.43	0.63	0.45
Commercial and industrial	30-89 days past due	0.19	0.10	0.19	0.15	0.22
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.40	0.58	0.53	0.61	0.74
Individuals	30-89 days past due	0.39	0.31	0.53	0.52	0.60
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.12	0.12	0.14	0.14	0.12
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.06	0.07	0.06	0.07	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.27	0.18	0.57	0.80
Foreign governments	30-89 days past due	0.00		0.00		
	90+ days past due	0.00		0.00		
	Nonaccrual	0.00		0.00		
Other loans and leases	30-89 days past due	0.30	0.30	0.31	0.67	0.28
	90+ days past due	0.01	0.01	0.01	0.00	0.00
	Nonaccrual	0.06	0.21	0.07	0.10	0.04

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 06/30/2022

		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Memoranda						
1-4 Family	30-89 days past due	0.28	0.25	0.37	0.46	0.53
	90+ days past due	0.04	0.04	0.04	0.06	0.05
	Nonaccrual	0.45	0.59	0.48	0.67	0.55
Revolving	30-89 days past due	0.23	0.19	0.19	0.25	0.36
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.37	0.44	0.37	0.46	0.34
Closed-End	30-89 days past due	0.28	0.23	0.40	0.48	0.56
	90+ days past due	0.04	0.04	0.04	0.06	0.05
	Nonaccrual	0.46	0.61	0.49	0.69	0.57
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.03	0.03
Commercial real estate	30-89 days past due	0.08	0.11	0.08	0.14	0.15
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.28	0.49	0.37	0.57	0.34
Construction and development	30-89 days past due	0.06	0.10	0.09	0.16	0.20
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.06	0.14	0.08	0.21	0.18
1-4 family	30-89 days past due	0.02	0.01	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.00	0.01	0.01
Other	30-89 days past due	0.03	0.07	0.04	0.09	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.08	0.06	0.16	0.14
Multifamily	30-89 days past due	0.01	0.04	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.11	0.06	0.10	0.03
Nonfarm non-residential	30-89 days past due	0.08	0.10	0.08	0.14	0.13
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.36	0.55	0.49	0.73	0.36
Owner occupied	30-89 days past due	0.03	0.03	0.03	0.05	0.06
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.15	0.21	0.18	0.27	0.19
Other	30-89 days past due	0.04	0.06	0.03	0.06	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.17	0.31	0.24	0.33	0.14
Farmland	30-89 days past due	0.05	0.04	0.06	0.08	0.21
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.66	1.02	0.73	1.19	1.06
Credit card	30-89 days past due	1.11	0.83	0.88	1.02	0.87
	90+ days past due	0.14	0.07	0.12	0.22	0.18
	Nonaccrual	0.01	0.01	0.01	0.02	0.00

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2022

Regulatory Capital Components and Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Capital Ratios															
Common equity tier 1 capital, column A	11.84			11.19			12.27			10.91			12.50		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.42			11.81			12.90			11.60			13.19		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	14.44			13.66			14.97			13.45			14.63		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.49			9.56			9.54			9.65			10.39		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2022

Insurance and Broker-Dealer Activities

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33	50.00	25.00	50.00	60.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67	50.00	75.00	50.00	40.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.78	0.58	0.64	0.41	0.37
Premium income / Insurance activities revenue	0.00	0.03	0.13	0.01	0.03
Credit related premium income / Total premium income	100.00	100.00	100.00	100.00	100.00
Other premium income / Total premium income	0.00	0.00	0.00	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	57.29	34.16	47.20	19.85	37.86
Insurance net income (L/H) / Equity (L/H)			84.24		
Insurance benefits, losses, expenses / Insurance premiums	87.80	92.63	448.52	-40.91	132.57
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.03	11.55	11.86	11.01	11.53
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2022

Foreign Activities

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Yield: Foreign loans	0.00	0.03	0.00	0.05	0.00
Cost: Interest-bearing deposits	0.26	0.57	0.42	1.24	2.53
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					2.35
Foreign governments and institutions	0.00		0.00		
Growth Rates					
Net loans and leases	-24.46	-20.34	-29.45	5,672.05	-47.91
Total selected assets	-13.59	-10.31	-19.66	6.04	-25.04
Deposits	-10.07	-43.67	-65.37	-44.89	2.53

BHCPR PEER GROUP DATA

 Peer Group: 2
 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
Profitability					
Net income / Average equity capital	11.59	12.54	11.96	9.11	10.58
Bank net income / Average equity investment in banks	12.25	12.85	12.16	9.38	10.85
Nonbank net income / Average equity investment in nonbanks	13.15	15.38	12.65	9.69	12.07
Subsidiary HCs net income / Average equity investment in sub HCs	7.27	9.85	10.34	8.82	15.16
Bank net income / Parent net income	103.62	102.74	103.27	104.93	103.77
Nonbank net income / Parent net income	0.75	0.61	0.79	1.04	1.08
Subsidiary holding companies' net income / Parent net income	104.30	93.75	92.15	101.16	92.33
Leverage					
Total liabilities / Equity capital	14.19	11.52	11.91	11.62	9.66
Total debt / Equity capital	7.83	5.82	6.43	5.79	3.93
Total debt + notes payable to subs that issued TPS / Equity capital	12.03	9.79	10.25	9.67	7.99
Total debt + Loans guaranteed for affiliate / Equity capital	7.81	5.82	6.44	5.79	3.97
Total debt / Equity capital - excess over fair value	7.83	5.82	6.43	5.79	3.93
Long-term debt / Equity capital	7.68	5.76	6.32	5.67	3.86
Short-term debt / Equity capital	0.01	0.00	0.00	0.01	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.01	0.00	0.01	0.00	0.00
Long-term debt / Consolidated long-term debt	33.89	23.81	29.28	20.97	14.37
Double Leverage					
Equity investment in subs / Equity capital	106.99	104.95	105.13	104.49	104.21
Total investment in subs / Equity capital	107.18	105.27	105.41	104.82	104.48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.56	0.38	0.43	0.49	0.44
Equity investment in subs - equity cap / Net income-div (X)	1.47	1.20	1.19	1.45	1.47
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	136.53	117.90	150.01	121.76	153.39
Cash from ops + noncash items + op expense / Op expense + dividend	145.99	138.87	167.98	138.81	152.31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	89.60	93.76	113.54	140.42	105.99
Pretax operating income + interest expense / Interest expense	1,326.49	1,355.69	2,918.78	2,318.94	17,211.14
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,316.27	1,307.49	2,104.65	1,435.81	2,481.22
Dividends + interest from subsidiaries / Interest expense + dividends	124.96	116.06	185.27	137.00	196.13
Fees + other income from subsidiaries / Salary + other expenses	4.56	3.59	5.56	4.45	3.91
Net income / Current part of long-term debt + preferred dividends (X)	70.99	394.03	541.74	52.16	71.69
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.91	2.30	2.37	2.19	1.59
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	8.16
Total	0.00	0.00	0.00	0.00	8.16
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.07	0.07	0.09	0.09	0.13
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2022

Parent Company Analysis - Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	77.23	77.66	67.32	79.13	65.39
Dividends declared / Net income	26.10	22.10	22.04	29.39	25.65
Net income - dividends / Average equity	8.35	9.56	9.19	6.36	7.61
Percent of Dividends Paid					
Dividends from bank subsidiaries	140.49	135.93	166.48	130.75	160.93
Dividends from nonbank subsidiaries	0.25	0.84	2.62	3.01	2.59
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	152.47	146.59	201.01	158.62	209.89
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	40.04	31.44	40.82	43.52	45.88
Interest income from bank subsidiaries	0.02	0.02	0.01	0.05	0.09
Management and service fees from bank subsidiaries	0.42	0.35	0.47	0.57	0.47
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	42.64	33.38	43.51	51.02	48.40
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	42.51	51.33	68.07	99.52	76.61
Interest income from nonbank subsidiaries	0.02	0.01	0.04	0.07	0.91
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.15	0.02	0.02
Other income from nonbank subsidiaries	0.00	0.01	0.03	0.11	0.01
Operating income from nonbank subsidiaries	45.04	54.11	73.08	105.70	83.73
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	114.81	40.90	42.28	29.39	65.48
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	114.81	40.90	42.28	29.39	65.48
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	72.80	70.62	76.48	76.69	77.61
Interest income from bank subsidiaries	0.39	0.60	0.06	0.11	0.23
Management and service fees from bank subsidiaries	0.74	1.34	1.26	0.96	0.75
Other income from bank subsidiaries	0.00	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	81.53	82.01	84.17	84.80	94.06
Dividends from nonbank subsidiaries	0.57	0.74	1.35	1.76	1.13
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.05	1.19	1.71	2.06	1.56
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,171.75	393.33	287.26	400.31	1,178.56
Loans and advances from subsidiaries / Total debt	31.77	37.96	32.71	59.71	70.71

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									164
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.93	2.24	2.48	2.66	2.92	3.19	3.49	3.60	81
+ Non-interest income	0.83	0.18	0.26	0.49	0.77	1.10	1.61	2.65	164
- Overhead expense	2.33	1.47	1.66	1.96	2.22	2.62	3.24	4.07	164
- Provision for credit losses	0.06	-0.14	-0.04	0.00	0.05	0.12	0.18	0.26	164
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	164
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	81
= Pretax net operating income (tax equivalent)	1.45	0.42	0.75	1.21	1.47	1.76	2.08	2.25	81
Net operating income	1.11	0.32	0.63	0.91	1.08	1.35	1.58	1.80	164
Net income	1.11	0.32	0.63	0.91	1.08	1.35	1.58	1.80	164
Net income (Subchapter S adjusted)	1.27	0.30	0.66	1.01	1.26	1.40	1.93	2.37	18
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.39	2.57	2.87	3.13	3.32	3.67	3.96	4.25	81
Interest expense	0.26	0.07	0.10	0.15	0.25	0.33	0.47	0.60	164
Net interest income (tax equivalent)	3.13	2.32	2.62	2.88	3.13	3.37	3.66	3.91	81
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.03	-0.07	-0.03	-0.01	0.01	0.06	0.15	0.27	164
Earnings coverage of net loan and lease losses (X)	22.04	-577.17	-220.70	-39.86	24.27	96.32	255.60	530.35	161
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	0.56	0.84	0.99	1.15	1.38	1.65	2.03	164
Allowance for loan and lease losses / Total loans and leases	1.19	0.55	0.83	0.97	1.15	1.38	1.63	2.00	164
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.02	0.08	0.17	0.33	0.58	0.87	1.12	164
30-89 days past due loans and leases / Total loans and leases	0.18	0.01	0.02	0.07	0.15	0.26	0.49	0.70	164
Liquidity and Funding									
Net noncore funding dependence	0.79	-23.46	-13.72	-6.41	1.32	7.54	15.70	22.25	164
Net short-term noncore funding dependence	-1.34	-23.81	-16.12	-8.04	-0.58	5.51	11.88	15.15	164
Net loans and leases / Total assets	66.25	38.66	47.84	56.69	68.53	75.67	80.57	83.04	164
Capitalization									
Tier 1 leverage ratio	9.49	7.13	7.68	8.57	9.45	10.27	11.72	12.79	164
Holding company equity capital / Total assets	9.11	5.03	6.23	7.97	8.90	10.61	11.80	12.94	164
Total equity capital (including minority interest) / Total assets	9.16	5.03	6.23	7.99	8.93	10.66	11.80	12.94	164
Common equity tier 1 capital / Total risk-weighted assets	12.08	8.58	9.30	10.57	11.92	13.36	15.79	17.22	151
Net loans and leases / Equity capital (X)	7.49	4.79	5.38	6.27	7.37	8.70	10.01	11.43	163
Cash dividends / Net income	26.10	0.00	0.00	14.84	27.16	40.51	56.47	79.29	162
Cash dividends / Net income (Subchapter S adjusted)	44.63	5.20	15.74	26.76	41.73	64.05	77.83	85.95	8
Growth Rates									
Assets	7.26	-2.64	-1.27	1.94	6.10	11.29	19.77	25.44	137
Equity capital	-4.09	-32.79	-18.18	-12.24	-4.64	3.30	12.33	18.86	137
Net loans and leases	9.92	-3.42	-0.40	4.12	8.95	14.62	22.37	27.82	137
Noncore funding	5.63	-48.94	-40.34	-19.52	-0.84	23.22	75.51	100.13	136
Parent Company Ratios									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.67	163
Long-term debt / Equity capital	7.68	0.00	0.00	0.00	6.86	15.31	23.10	28.89	163
Equity investment in subsidiaries / Equity capital	106.99	88.52	95.24	99.20	105.29	114.19	125.89	131.28	163
Cash from ops + noncash items + op expense / Op expense + dividends	145.99	1.32	11.29	75.09	111.32	172.33	447.92	749.13	163

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.18	2.47	2.71	2.93	3.11	3.48	3.73	3.97	81
Less: Interest expense	0.24	0.07	0.09	0.15	0.23	0.31	0.44	0.57	164
Equals: Net interest income (tax equivalent)	2.93	2.24	2.48	2.66	2.92	3.19	3.49	3.60	81
Plus: Non-interest income	0.83	0.18	0.26	0.49	0.77	1.10	1.61	2.65	164
Equals: adjusted operating income (tax equivalent)	3.75	2.84	2.98	3.36	3.67	4.08	4.76	5.59	81
Less: Overhead expense	2.33	1.47	1.66	1.96	2.22	2.62	3.24	4.07	164
Less: Provision for credit losses	0.06	-0.14	-0.04	0.00	0.05	0.12	0.18	0.26	164
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	164
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	164
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	81
Equals: Pretax net operating income (tax equivalent)	1.45	0.42	0.75	1.21	1.47	1.76	2.08	2.25	81
Less: Applicable income taxes (tax equivalent)	0.31	0.00	0.07	0.24	0.32	0.40	0.51	0.56	81
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Equals: Net operating income	1.11	0.32	0.63	0.91	1.08	1.35	1.58	1.80	164
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Equals: Net income	1.11	0.32	0.63	0.91	1.08	1.35	1.58	1.80	164
Memo: Net income (last four quarters)	1.16	0.57	0.76	0.98	1.14	1.37	1.55	1.80	137
Net income-BHC and noncontrolling (minority) interest	1.12	0.39	0.65	0.91	1.08	1.35	1.59	1.80	164
Margin Analysis									
Average earning assets / Average assets	94.06	89.81	90.68	92.61	94.12	95.77	97.05	98.29	164
Average interest-bearing funds / Average assets	64.70	48.85	51.87	57.88	64.76	71.75	77.48	84.83	164
Interest income (tax equivalent) / Average earning assets	3.39	2.57	2.87	3.13	3.32	3.67	3.96	4.25	81
Interest expense / Average earning assets	0.26	0.07	0.10	0.15	0.25	0.33	0.47	0.60	164
Net interest income (tax equivalent) / Average earning assets	3.13	2.32	2.62	2.88	3.13	3.37	3.66	3.91	81
Yield or Cost									
Total loans and leases (tax equivalent)	4.13	3.46	3.51	3.79	4.10	4.41	4.85	5.02	81
Interest-bearing bank balances	0.41	0.19	0.22	0.31	0.42	0.50	0.61	0.76	164
Federal funds sold and reverse repos	0.30	0.00	0.00	0.00	0.23	0.40	0.99	1.53	55
Trading assets	0.22	0.00	0.00	0.00	0.00	0.00	1.65	3.06	40
Total earning assets	3.37	2.61	2.79	3.07	3.37	3.62	3.99	4.22	164
Investment securities (tax equivalent)	1.94	1.21	1.37	1.64	1.89	2.24	2.68	3.10	81
US Treasury and agency securities (excluding mortgage-backed securities)	1.28	0.46	0.62	0.92	1.21	1.56	2.03	2.49	157
Mortgage-backed securities	1.66	1.11	1.25	1.47	1.68	1.84	2.10	2.29	160
All other securities	2.72	1.64	1.76	2.21	2.64	3.26	3.72	5.01	79
Interest-bearing deposits	0.25	0.06	0.08	0.15	0.24	0.32	0.48	0.57	164
Time deposits of \$250K or more	0.64	0.18	0.25	0.41	0.61	0.79	1.16	1.43	162
Time deposits < \$250K	0.55	0.16	0.21	0.36	0.51	0.73	1.04	1.19	162
Other domestic deposits	0.19	0.05	0.06	0.11	0.18	0.25	0.40	0.52	164
Foreign deposits	0.26	0.12	0.14	0.18	0.26	0.33	0.38	0.39	2
Federal funds purchased and repos	0.23	0.00	0.00	0.05	0.14	0.33	0.93	1.38	113
Other borrowed funds and trading liabilities	0.59	0.00	0.00	0.00	0.00	1.37	2.12	2.85	150
All interest-bearing funds	0.38	0.11	0.16	0.25	0.36	0.49	0.67	0.85	164

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.73	0.00	0.00	0.00	0.00	0.69	4.66	8.02	164
Overhead expenses / Net Interest Income + non-interest income	61.06	43.46	49.42	54.98	60.48	67.27	75.39	82.10	164
Percent of Average Assets									
Total overhead expense	2.33	1.47	1.66	1.96	2.22	2.62	3.24	4.07	164
Personnel expense	1.35	0.73	0.98	1.10	1.28	1.56	1.87	2.32	164
Net occupancy expense	0.26	0.12	0.17	0.20	0.26	0.31	0.39	0.47	164
Other operating expenses	0.70	0.36	0.43	0.53	0.66	0.84	1.08	1.40	164
Overhead less non-interest income	1.44	0.79	0.97	1.20	1.44	1.68	1.99	2.26	164
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	59.78	43.86	48.29	53.42	58.28	64.20	77.91	85.54	81
Personnel expense	34.44	22.74	25.50	30.06	34.47	37.92	43.26	48.66	81
Net occupancy expense	6.98	4.36	4.73	5.37	6.86	8.59	9.79	10.87	81
Other operating expenses	18.02	11.99	13.28	14.61	17.36	20.46	24.99	29.80	81
Total non-interest income	21.23	5.29	6.86	13.94	21.39	27.25	33.01	46.55	81
Fiduciary activities income	2.33	0.00	0.00	0.00	1.84	3.64	8.81	11.49	81
Service charges on domestic deposit accounts	3.44	0.43	1.02	1.74	2.91	4.62	6.76	10.03	81
Trading revenue	0.03	-1.10	0.00	0.00	0.00	0.00	0.26	1.10	81
Investment banking fees and commissions	0.91	0.00	0.00	0.00	0.58	1.63	2.47	6.71	81
Insurance activities revenue	0.78	0.00	0.00	0.00	0.01	0.82	5.35	8.00	81
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	81
Net servicing fees	0.69	0.00	0.00	0.00	0.23	0.73	2.83	8.28	81
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Net gain (loss) - sales of loans, OREO, and other assets	1.65	0.00	0.00	0.20	0.91	2.40	5.56	9.40	81
Other non-interest income	7.47	1.78	2.97	4.07	7.01	9.71	14.25	17.43	81
Overhead less non-interest income	38.77	16.83	22.97	30.26	38.47	48.00	55.10	65.01	81
Applicable income taxes / Pretax net operating income (tax equivalent)	19.96	0.00	7.72	17.64	20.73	24.30	26.41	27.84	80
Applicable income tax + TE / Pretax net operating income + TE	22.09	1.73	14.00	20.54	22.34	25.62	27.59	29.00	80

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	49.64	19.86	30.08	39.40	49.40	60.74	69.88	72.85	164
Commercial and industrial loans	9.63	2.06	2.73	5.19	8.27	14.00	19.77	27.46	164
Loans to individuals	2.30	0.03	0.08	0.28	0.98	3.14	9.60	14.65	164
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	164
Agricultural loans	0.42	0.00	0.00	0.00	0.04	0.53	2.17	3.43	164
Other loans and leases	1.33	0.00	0.00	0.00	0.21	2.31	5.71	9.23	164
Net loans and leases	66.25	38.66	47.84	56.69	68.53	75.67	80.57	83.04	164
Debt securities over 1 year	18.46	2.97	7.05	10.58	17.02	24.74	35.22	40.51	164
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.00	0.07	0.24	0.51	164
Subtotal	85.73	68.54	75.38	82.27	87.18	90.08	92.12	93.17	164
Interest-bearing bank balances	4.15	0.12	0.28	0.77	2.47	6.43	12.41	16.59	164
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.61	164
Debt securities 1 year or less	1.74	0.06	0.10	0.36	0.91	2.46	6.10	10.95	164
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.38	164
Total earning assets	92.76	89.27	89.78	91.32	92.84	94.07	95.61	96.29	164
Non-interest cash and due from depository institutions	1.08	0.22	0.41	0.70	1.09	1.46	1.80	2.32	164
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.15	164
All other assets	6.06	2.81	3.79	4.72	5.92	7.56	8.65	9.33	164
Memoranda									
Short-term investments	6.78	0.91	1.24	2.07	5.22	10.78	17.41	24.94	164
US Treasury securities	1.22	0.00	0.00	0.00	0.32	2.24	4.74	9.03	164
US agency securities (excluding mortgage-backed securities)	1.76	0.00	0.01	0.18	0.93	3.23	6.57	10.40	164
Municipal securities	3.64	0.00	0.01	0.69	2.46	5.80	10.42	14.63	164
Mortgage-backed securities	10.25	0.76	2.16	5.84	9.16	13.95	21.74	26.01	164
Asset-backed securities	0.35	0.00	0.00	0.00	0.00	0.15	2.26	5.01	164
Other debt securities	0.73	0.00	0.00	0.06	0.43	1.35	2.54	3.52	164
Loans held-for-sale	0.18	0.00	0.00	0.01	0.05	0.20	0.84	1.79	164
Loans held for investment	66.49	39.27	48.35	57.25	68.30	74.94	80.99	83.42	164
Real estate loans secured by 1-4 family	14.25	1.75	4.05	7.55	12.72	20.25	29.97	36.89	164
Revolving	1.64	0.00	0.13	0.55	1.39	2.60	3.83	4.90	164
Closed-end, secured by first liens	12.16	1.49	2.88	6.48	10.45	17.59	26.92	31.87	164
Closed-end, secured by junior liens	0.24	0.00	0.02	0.06	0.17	0.38	0.65	1.00	164
Commercial real estate loans	31.85	8.88	16.03	23.65	32.30	40.40	46.70	55.01	164
Construction and land development	4.79	0.40	1.06	2.64	4.25	7.14	9.15	10.45	164
Multifamily	4.44	0.19	0.70	1.63	3.41	5.87	11.48	24.92	164
Nonfarm nonresidential	21.21	4.75	9.00	15.74	21.20	28.44	31.51	34.71	164
Real estate loans secured by farmland	1.01	0.00	0.00	0.02	0.32	1.54	4.46	6.06	164

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	74.98	42.27	49.93	67.63	75.64	86.00	91.40	94.16	164
Real estate loans secured by 1-4 family	21.62	2.87	5.72	12.21	20.25	30.34	42.59	49.81	164
Revolving	2.52	0.00	0.17	0.77	2.16	3.83	6.01	8.06	164
Closed-end	18.84	2.29	4.68	9.44	16.60	26.74	37.43	44.02	164
Commercial real estate loans	48.51	17.89	31.36	38.73	48.28	57.81	68.50	76.42	164
Construction and land development	7.34	0.55	1.52	4.35	6.54	10.44	13.71	16.15	164
1-4 family	1.56	0.00	0.03	0.52	1.34	2.54	4.38	6.07	164
Other	5.58	0.37	1.28	2.68	5.15	8.42	10.57	12.07	164
Multifamily	6.49	0.41	1.05	2.60	5.02	8.59	15.44	31.22	164
Nonfarm nonresidential	32.28	10.43	14.94	26.00	31.94	39.38	47.18	54.25	164
Owner-occupied	11.52	1.09	3.60	7.62	11.09	15.37	20.76	24.12	164
Other	20.26	6.11	7.87	14.67	19.10	25.03	32.97	38.67	164
Real estate loans secured by farmland	1.64	0.00	0.00	0.03	0.53	2.57	7.49	9.62	164
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	164
Commercial and industrial loans	14.66	3.38	5.12	8.49	12.44	20.43	27.21	39.70	164
Loans to individuals	3.83	0.03	0.11	0.47	1.49	5.56	15.76	24.87	164
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.03	0.18	0.35	164
Agricultural loans	0.68	0.00	0.00	0.00	0.08	0.74	3.86	5.12	164
Other loans and leases	2.08	0.00	0.00	0.00	0.40	3.56	9.80	14.92	164
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	494.06	146.09	280.97	392.16	493.80	608.83	689.89	726.49	164
Real estate loans secured by 1-4 family	142.37	17.74	33.97	71.91	128.30	204.35	299.77	378.57	164
Revolving	16.44	0.01	1.06	5.24	13.52	25.53	39.60	48.71	164
Closed-end	124.46	13.69	26.21	60.49	114.87	179.67	279.06	343.45	164
Commercial real estate loans	318.40	74.94	146.15	235.64	325.03	391.30	500.02	539.47	164
Construction and land development	47.70	3.66	10.41	26.00	44.91	71.26	93.37	109.81	164
1-4 family	10.11	0.00	0.18	3.20	8.85	16.57	30.41	35.42	164
Other	36.17	2.21	7.22	17.74	33.47	51.42	70.48	82.24	164
Multifamily	43.07	1.52	6.85	16.62	34.70	58.67	111.02	233.31	164
Nonfarm nonresidential	212.16	47.34	76.73	154.61	216.54	268.28	328.99	362.40	164
Owner-occupied	75.40	7.35	17.10	47.46	72.61	101.45	139.20	175.31	164
Other	132.43	25.90	47.64	81.99	127.28	179.31	221.36	248.13	164
Real estate loans secured by farmland	10.18	0.00	0.00	0.17	2.89	16.03	45.96	64.32	164
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	164
Commercial and industrial loans	95.22	19.32	25.84	51.78	82.24	134.66	195.83	230.08	164
Loans to individuals	23.03	0.25	0.84	2.62	9.01	29.75	98.06	140.90	164
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.28	1.05	1.79	164
Agricultural loans	4.05	0.00	0.00	0.00	0.48	5.23	19.84	38.10	164
Other loans and leases	13.08	0.00	0.00	0.00	2.43	20.98	59.11	83.76	164
Supplemental									
Non-owner occupied CRE loans / Gross loans	36.48	12.72	18.74	28.68	35.58	44.50	52.25	65.96	164
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	238.64	60.55	105.17	160.75	237.30	306.68	382.40	455.51	164
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	320.74	77.25	148.25	237.66	325.53	393.24	501.91	542.29	164

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	6.78	0.91	1.24	2.07	5.22	10.78	17.41	24.94	164
Liquid assets	20.40	6.79	8.53	13.06	19.17	26.89	38.78	42.39	164
Investment securities	21.42	7.31	8.77	12.33	19.43	28.33	42.52	46.27	164
Net loans and leases	66.25	38.66	47.84	56.69	68.53	75.67	80.57	83.04	164
Net loans, leases and standby letters of credit	66.71	39.25	47.97	56.85	69.20	76.08	81.30	83.60	164
Core deposits	80.55	62.12	68.53	76.24	81.39	85.38	88.19	89.27	164
Noncore funding	7.81	0.85	1.75	3.16	6.27	11.45	18.04	23.22	164
Time deposits of \$250K or more	2.48	0.34	0.57	1.24	2.11	3.47	5.46	7.34	164
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Federal funds purchased and repos	0.61	0.00	0.00	0.00	0.00	1.02	2.88	4.35	164
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Net federal funds purchased (sold)	0.61	-0.22	0.00	0.00	0.00	1.02	2.66	4.32	164
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Other borrowings w/remaining maturity of 1 year or less	1.38	0.00	0.00	0.00	0.43	2.50	5.49	8.96	164
Earning assets that reprice within 1 year	28.55	10.16	12.40	19.41	26.61	38.54	48.44	57.89	164
Interest-bearing liabilities that reprice within 1 year	13.18	1.65	2.50	4.85	8.18	13.91	51.45	57.38	164
Long-term debt that reprices within 1 year	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.55	164
Net assets that reprice within 1 year	14.58	-29.92	-13.22	6.03	16.85	26.57	38.74	45.53	164
Other Liquidity and Funding Ratios									
Net noncore funding dependence	0.79	-23.46	-13.72	-6.41	1.32	7.54	15.70	22.25	164
Net short-term noncore funding dependence	-1.34	-23.81	-16.12	-8.04	-0.58	5.51	11.88	15.15	164
Short-term investment / Short-term noncore funding	242.91	8.53	13.69	34.15	108.01	373.20	840.98	2184.92	163
Liquid assets - short-term noncore funding / Nonliquid assets	19.77	-7.64	-3.17	5.82	18.36	32.49	53.76	63.16	164
Net loans and leases / Total deposits	78.38	48.72	53.02	65.48	79.37	91.70	97.97	103.36	164
Net loans and leases / Core deposits	82.99	50.08	55.13	68.43	83.18	97.69	107.24	120.97	164
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.07	-33.54	-18.93	-9.91	-3.22	-0.06	0.00	0.00	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.38	-47.16	-36.94	-20.36	-13.12	-6.77	-3.40	-2.13	162
Structured notes appreciation (depreciation) / Tier 1 capital	-0.33	-1.67	-1.18	-0.43	-0.18	-0.05	-0.02	-0.01	54
Percent of Investment Securities									
Held-to-maturity securities	12.98	0.00	0.00	0.00	0.47	29.60	56.72	68.47	163
Available-for-sale securities	86.14	28.95	42.98	70.13	97.44	99.95	100.00	100.00	163
US Treasury securities	5.86	0.00	0.00	0.00	1.74	9.35	27.20	44.76	163
US agency securities (excluding mortgage-backed securities)	8.87	0.00	0.14	1.32	5.76	12.94	25.88	43.92	163
Municipal securities	16.68	0.00	0.05	4.27	13.29	26.53	43.36	50.24	163
Mortgage-backed securities	51.18	6.42	14.75	35.15	50.83	71.28	82.59	89.46	163
Asset-backed securities	1.95	0.00	0.00	0.00	0.00	0.91	10.70	31.56	163
Other debt securities	4.17	0.00	0.00	0.29	2.11	7.37	15.92	22.82	163
Mutual funds and equity securities	0.33	0.00	0.00	0.00	0.01	0.30	2.09	4.11	163
Debt securities 1 year or less	9.43	0.40	0.68	2.02	5.31	13.34	35.13	49.13	163
Debt securities 1 to 5 years	21.10	2.63	3.78	9.26	18.13	30.39	50.73	57.44	163
Debt securities over 5 years	66.13	13.60	29.57	50.84	71.25	81.50	92.02	94.58	163
Pledged securities	37.58	0.00	1.61	17.69	33.81	54.59	74.65	84.27	163
Structured notes, fair value	0.32	0.00	0.00	0.00	0.00	0.41	1.84	4.12	163
Percent Change from Prior Like Quarter									
Short-term investments	-31.32	-80.64	-76.58	-57.69	-34.70	-9.54	18.63	29.03	137
Investment securities	20.20	-15.20	-11.21	1.43	14.03	32.00	70.67	86.88	136
Core deposits	9.16	-2.29	0.04	3.45	8.23	14.51	20.65	26.02	137
Noncore funding	5.63	-48.94	-40.34	-19.52	-0.84	23.22	75.51	100.13	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	18.03	5.67	8.32	13.44	17.95	22.29	28.60	33.17	164
Standby letters of credit	0.30	0.00	0.04	0.12	0.26	0.42	0.81	0.97	164
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.09	164
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.24	164
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	164
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	164
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	164
Derivative contracts	3.64	0.00	0.00	0.00	0.00	6.05	17.40	26.89	164
Interest rate contracts	3.63	0.00	0.00	0.00	0.00	6.05	17.40	26.37	164
Interest rate futures and forward contracts	0.05	0.00	0.00	0.00	0.00	0.02	0.35	0.58	164
Written options contracts (interest rate)	0.10	0.00	0.00	0.00	0.00	0.13	0.52	1.39	164
Purchased options contracts (interest rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.09	1.06	164
Interest rate swaps	3.18	0.00	0.00	0.00	0.00	4.58	16.55	25.27	164
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	28.85	9.64	13.47	21.86	28.67	36.58	43.81	50.38	164

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.98	99.35	100.00	100.00	100.00	100.00	100.00	100.00	73
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	73
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Futures and forwards									
	5.58	0.00	0.00	0.00	0.90	5.52	29.46	49.00	73
Written options									
	6.06	0.00	0.00	0.00	2.38	9.38	28.60	46.09	73
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Over-the-counter	6.06	0.00	0.00	0.00	2.38	9.38	28.60	46.09	73
Purchased options									
	1.56	0.00	0.00	0.00	0.00	0.00	10.03	16.04	73
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Over-the-counter	1.50	0.00	0.00	0.00	0.00	0.00	10.03	16.04	73
Swaps									
	77.74	0.00	1.56	75.85	92.34	99.24	100.00	100.00	73
Held for trading									
	19.14	0.00	0.00	0.00	0.00	52.07	93.33	100.00	73
Interest rate contracts	19.59	0.00	0.00	0.00	0.00	48.48	93.33	100.00	73
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Non-traded									
	80.86	0.00	6.67	47.93	100.00	100.00	100.00	100.00	73
Interest rate contracts	72.62	0.00	6.15	33.52	100.00	100.00	100.00	100.00	73
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	73
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Derivative contracts (excluding futures and forex 14 days or less)									
	87.10	0.23	37.05	85.62	96.80	100.00	100.85	103.16	73
One year or less	9.05	0.00	0.00	0.68	4.47	12.16	41.43	52.61	73
Over 1 year to 5 years	25.77	0.00	0.00	6.12	26.56	44.96	60.83	75.11	73
Over 5 years	42.53	0.00	0.00	22.35	46.90	67.19	79.43	94.93	73
Gross negative fair value (absolute value)									
	1.38	0.00	0.00	0.21	1.47	2.13	3.37	3.88	73
Gross positive fair value									
	2.59	0.47	0.78	1.50	2.19	3.67	4.91	6.58	73
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	164
Gross positive fair value (X)									
	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.08	164
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	164
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.06	164
Current credit exposure (X)									
	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.08	164
Credit losses on derivative contracts									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Past Due Derivative Instruments Fair Value									
30-89 days past due									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
90+ days past due									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Other Ratios									
Current credit exposure / Risk-weighted assets	0.17	0.00	0.00	0.00	0.05	0.35	0.74	0.92	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.05	-0.14	-0.05	0.00	0.04	0.11	0.17	0.26	164
Provision for loan and lease losses / Average loans and leases	0.08	-0.21	-0.07	0.00	0.07	0.17	0.29	0.36	164
Provision for loan and lease losses / Net loan and lease losses	146.89	-1652.94	-989.36	-104.54	77.27	393.45	1273.93	3255.88	161
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	0.56	0.84	0.99	1.15	1.38	1.65	2.03	164
Allowance for loan and lease losses / Total loans and leases	1.19	0.55	0.83	0.97	1.15	1.38	1.63	2.00	164
Allowance for loan and lease losses / Net loans and leases losses (X)	64.16	2.67	5.52	12.26	32.28	89.06	218.53	378.27	108
Allowance for loan and lease losses / Nonaccrual assets	610.64	89.73	126.94	186.19	368.32	768.20	1762.21	6480.08	162
ALLL / 90+ days past due + nonaccrual loans and leases	518.93	77.32	111.44	178.21	317.29	717.64	1502.13	2694.96	163
Gross loan and lease losses / Average loans and leases	0.08	0.00	0.00	0.01	0.04	0.12	0.29	0.45	164
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.03	0.08	0.17	0.22	164
Net losses / Average loans and leases	0.03	-0.07	-0.03	-0.01	0.01	0.06	0.15	0.27	164
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	164
Recoveries / Prior year-end losses	39.01	2.94	4.82	10.06	23.65	50.07	108.22	311.45	141
Earnings coverage of net loan and lease losses (X)	22.04	-577.17	-220.70	-39.86	24.27	96.32	255.60	530.35	161
Net Loan and Lease Losses By Type									
Real estate loans	0.00	-0.09	-0.05	-0.01	0.00	0.01	0.03	0.08	163
Real estate loans secured by 1-4 family	-0.01	-0.13	-0.06	-0.02	0.00	0.00	0.01	0.03	163
Revolving	-0.03	-0.32	-0.19	-0.03	0.00	0.00	0.04	0.09	155
Closed-end	-0.01	-0.10	-0.05	-0.02	0.00	0.00	0.01	0.03	163
Commercial real estate loans	0.00	-0.09	-0.05	-0.01	0.00	0.00	0.04	0.12	163
Construction and land development	-0.01	-0.10	-0.04	0.00	0.00	0.00	0.00	0.00	163
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Other	-0.01	-0.10	-0.04	0.00	0.00	0.00	0.00	0.00	163
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161
Nonfarm nonresidential	0.00	-0.13	-0.05	-0.01	0.00	0.00	0.05	0.14	163
Owner-occupied	0.00	-0.04	-0.02	0.00	0.00	0.00	0.02	0.05	163
Other	0.00	-0.06	-0.02	0.00	0.00	0.00	0.02	0.10	163
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.06	132
Commercial and industrial loans	0.04	-0.36	-0.11	-0.03	0.00	0.07	0.31	0.83	163
Loans to individuals	0.74	0.02	0.06	0.15	0.34	0.91	2.38	6.49	116
Credit card loans	0.77	-0.61	0.00	0.00	0.69	1.28	2.10	3.08	53
Agricultural loans	-0.01	-0.13	-0.05	0.00	0.00	0.00	0.00	0.06	113
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.23	-0.06	0.00	0.00	0.00	0.19	1.11	3.24	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.18	0.01	0.02	0.07	0.15	0.26	0.49	0.70	164
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.26	164
Nonaccrual loans and leases	0.37	0.02	0.07	0.15	0.29	0.55	0.83	1.08	164
90+ days past due and nonaccrual loans and leases	0.42	0.04	0.08	0.17	0.37	0.62	0.96	1.30	164
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	164
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Nonaccrual restructured	0.07	0.00	0.00	0.00	0.03	0.12	0.25	0.34	164
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.18	0.01	0.02	0.07	0.15	0.26	0.49	0.70	164
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.26	164
Nonaccrual assets	0.37	0.02	0.07	0.15	0.32	0.57	0.83	1.08	164
30+ days past due and nonaccrual assets	0.63	0.07	0.15	0.30	0.53	0.93	1.41	1.80	164
Total assets	0.38	0.02	0.08	0.19	0.35	0.53	0.84	1.13	164
Allowance for loan and lease losses	52.62	4.62	12.48	20.82	44.66	78.09	121.07	165.92	163
Equity capital + allowance for loan and lease losses	4.00	0.22	0.89	1.83	3.62	5.60	8.76	12.92	163
Tier 1 capital + allowance for loan and lease losses	3.85	0.21	0.79	1.66	3.27	5.34	8.80	11.02	164
Loans and leases + other real estate owned	0.59	0.05	0.13	0.28	0.52	0.82	1.23	1.79	164

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2022

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	0.14	0.00	0.01	0.05	0.09	0.22	0.44	0.59	163
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.20	163
	Nonaccrual	0.36	0.02	0.06	0.14	0.30	0.52	0.89	1.17	163
Commercial and industrial	30-89 days past due	0.19	0.00	0.00	0.02	0.10	0.28	0.74	1.28	163
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.16	163
	Nonaccrual	0.40	0.00	0.00	0.05	0.19	0.73	1.49	2.22	163
Individuals	30-89 days past due	0.39	0.00	0.00	0.09	0.30	0.63	1.13	2.28	161
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.33	161
	Nonaccrual	0.12	0.00	0.00	0.00	0.06	0.21	0.51	0.99	161
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Agricultural	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.03	0.39	0.56	113
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	113
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.12	1.21	1.76	113
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.30	0.00	0.00	0.00	0.00	0.25	1.67	3.95	106
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.25	106
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.49	0.91	106

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: 2
Date: 06/30/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.28	0.00	0.01	0.08	0.18	0.40	0.83	1.28	163
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.26	0.36	163
	Nonaccrual	0.45	0.00	0.08	0.19	0.37	0.63	1.10	1.28	163
Revolving	30-89 days past due	0.23	0.00	0.00	0.01	0.14	0.37	0.80	1.34	155
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.12	155
	Nonaccrual	0.37	0.00	0.00	0.08	0.24	0.57	1.23	2.03	155
Closed-End	30-89 days past due	0.28	0.00	0.00	0.05	0.19	0.41	0.84	1.34	163
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.03	0.28	0.38	163
	Nonaccrual	0.46	0.00	0.04	0.17	0.39	0.64	1.17	1.43	163
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	163
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	163
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.13	163
Commercial real estate	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.11	0.33	0.59	163
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.12	163
	Nonaccrual	0.28	0.00	0.00	0.04	0.20	0.45	0.98	1.16	163
Construction and development	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.07	0.35	0.67	163
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	163
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.08	0.31	1.00	163
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.26	163
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	163
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.18	0.37	163
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	163
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.05	0.25	0.90	163
Multifamily	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.18	161
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.29	0.52	161
Nonfarm non-residential	30-89 days past due	0.08	0.00	0.00	0.00	0.02	0.11	0.32	0.67	163
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.15	163
	Nonaccrual	0.36	0.00	0.00	0.05	0.27	0.63	1.22	1.47	163
Owner occupied	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.11	0.30	163
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	163
	Nonaccrual	0.15	0.00	0.00	0.01	0.08	0.25	0.54	0.97	163
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.21	0.59	163
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	163
	Nonaccrual	0.17	0.00	0.00	0.00	0.03	0.31	0.86	1.17	163
Farmland	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.31	0.48	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	132
	Nonaccrual	0.66	0.00	0.00	0.00	0.03	0.71	2.69	8.16	132
Credit card	30-89 days past due	1.11	0.00	0.00	0.00	0.60	1.69	4.76	5.61	53
	90+ days past due	0.14	0.00	0.00	0.00	0.00	0.23	0.60	1.00	53
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.12	53

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Cost: Interest-bearing deposits	0.26	0.12	0.14	0.18	0.26	0.33	0.38	0.39	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-24.46	-100.00	-100.00	-100.00	0.07	16.74	35.26	43.99	13
Total selected assets	-13.59	-100.00	-99.48	-56.32	-5.74	4.69	76.26	149.53	34
Deposits	-10.07	-40.38	-37.01	-26.91	-10.07	6.76	16.87	20.23	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	77.23	0.00	6.20	42.01	77.92	103.73	143.52	168.78	125
Dividends declared / Net income	26.10	0.00	0.00	14.84	27.16	40.51	56.47	79.29	162
Net income - dividends / Average equity	8.35	2.29	3.48	5.83	8.15	10.67	13.05	17.41	164
Percent of Dividends Paid									
Dividends from bank subsidiaries	140.49	0.00	0.00	90.03	124.74	181.78	319.72	780.52	137
Dividends from nonbank subsidiaries	0.25	0.00	0.00	0.00	0.00	0.08	0.84	5.87	137
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Dividends from all subsidiaries	152.47	0.00	0.00	98.65	126.43	182.69	351.55	946.90	137
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	40.04	0.00	0.00	6.86	40.38	68.18	98.76	136.70	154
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.01	0.08	0.25	154
Management and service fees from bank subsidiaries	0.42	0.00	0.00	0.00	0.00	0.00	1.72	10.78	154
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	154
Operating income from bank subsidiaries	42.64	0.00	0.00	11.83	43.78	70.75	103.10	140.63	154
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	42.51	0.00	0.00	0.00	25.72	100.00	100.00	105.04	68
Interest income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.88	68
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating income from nonbank subsidiaries	45.04	0.00	0.00	0.00	32.81	100.00	101.15	124.08	68
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	114.81	0.00	0.00	0.00	38.74	148.73	367.75	388.58	8
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	114.81	0.00	0.00	0.00	38.74	148.73	367.75	388.58	8
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	72.80	0.00	0.00	60.39	98.11	99.93	100.00	100.00	152
Interest income from bank subsidiaries	0.39	0.00	0.00	0.00	0.00	0.03	0.75	18.27	152
Management and service fees from bank subsidiaries	0.74	0.00	0.00	0.00	0.00	0.00	2.74	18.81	152
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	152
Operating income from bank subsidiaries	81.53	0.00	0.00	92.67	99.71	100.00	100.00	100.00	152
Dividends from nonbank subsidiaries	0.57	0.00	0.00	0.00	0.00	0.06	4.00	10.65	152
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	152
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Operating income from nonbank subsidiaries	1.05	0.00	0.00	0.00	0.00	0.12	7.13	21.10	152
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Loans and advances from subsidiaries / Short term debt	1171.75	0.00	0.00	0.00	103.10	537.43	928.63	5757.69	11
Loans and advances from subsidiaries / Total debt	31.77	0.00	0.00	0.00	17.54	50.58	110.46	172.63	97

BHCPR Reporters for Quarter Ending 06/30/2022

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2022 and Other Notes</u>
1399765	4,675,348	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,029,359	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	3,295,065	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	6,731,764	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	6,083,627	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	7,958,216	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	7,926,831	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	8,151,242	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,233,728	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,836,604	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,162,771	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,262,677	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	3,991,205	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	9,506,528	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
2858951	7,119,734	BANCORP, INC., THE	WILMINGTON, DE	
1097306	6,574,802	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,047,676	BANGOR BANCORP, MHC	BANGOR, ME	
3590388	4,326,904	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,715,756	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	3,913,627	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	4,507,204	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
3378764	3,883,264	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,314,915	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,553,123	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	5,625,118	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	5,541,245	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	7,131,717	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,057,935	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	5,695,472	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,466,496	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,611,870	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	4,877,065	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	4,354,297	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,495,946	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
4933272	3,096,938	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5530258	4,123,280	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
3594872	4,323,630	CBTX, INC.	BEAUMONT, TX	
2158156	3,850,840	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,299,178	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1125030	3,123,065	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,242,696	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,039,099	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,299,315	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	9,743,392	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	4,665,109	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,447,350	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	8,841,506	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,708,095	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	

1486517	4,817,055	CTBC CAPITAL CORP.	LOS ANGELES, CA
1121229	3,607,727	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	3,572,460	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
2461016	4,417,447	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	5,005,550	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,327,973	FARMERS & MERCHANTS BANCORP	LODI, CA
1053580	7,096,995	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1071191	4,114,563	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1118797	6,734,485	FB CORPORATION	CREVE COEUR, MO
1249002	3,885,385	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC
1032464	5,568,198	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
1199974	5,993,992	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1204560	6,381,529	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	6,039,816	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1071306	9,526,427	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1108097	3,937,682	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
1478017	3,258,376	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
3839201	3,497,538	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1208595	5,040,654	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3393178	4,099,806	FIRST INTERNET BANCORP	FISHERS, IN
1206760	6,660,922	FIRST MID BANCSHARES, INC.	MATTOON, IL
1206313	3,824,861	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI
1048894	4,310,584	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY
1099917	3,840,847	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	7,060,692	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	4,183,131	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
2393274	8,339,587	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3391129	6,533,731	FORBRIGHT, INC.	CHEVY CHASE, MD
1128358	3,065,495	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN
1026801	5,632,341	FREMONT BANCORPORATION	FREMONT, CA
1098620	6,472,306	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,556,362	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
1862036	3,280,913	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX
2900261	6,955,968	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
4973353	4,709,148	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	4,223,978	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,356,841	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,316,467	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	3,938,130	HILLS BANCORPORATION	HILLS, IA
3851191	3,362,114	HOME BANCORP, INC.	LAFAYETTE, LA
3843507	8,587,299	HOMESTREET, INC.	SEATTLE, WA
2592714	5,067,801	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	3,723,324	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	3,549,204	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	7,640,936	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
1118854	3,315,853	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY
1201925	4,826,209	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
1109094	3,174,577	INDEPENDENT BANKERS FINANCIAL CORPORATION	FARMERS BRANCH, TX
2112439	4,999,356	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,197,122	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	4,268,122	INWOOD BANCSHARES, INC.	DALLAS, TX
1490701	6,165,830	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	7,719,883	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ
1208906	6,267,663	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3884863	9,120,897	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC

2325350	3,160,731	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	New Y-9C/BHCPR reporter
1103766	4,007,586	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3814208	7,530,516	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	5,058,555	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2390013	6,728,235	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2820211	6,867,042	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	4,310,163	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,024,099	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,435,812	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,442,491	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	7,167,999	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,169,145	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
4436559	3,293,186	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	5,642,209	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	7,370,252	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,651,264	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	3,979,123	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	5,408,644	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	6,005,543	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	3,908,532	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	8,111,523	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,826,670	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	6,151,167	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	7,278,292	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,512,486	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	8,014,440	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	3,238,247	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	7,392,941	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,969,037	RBB BANCORP	LOS ANGELES, CA	
1130584	4,133,288	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	6,112,477	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	5,859,838	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,103,814	S&T BANCORP, INC.	INDIANA, PA	
3365858	6,256,972	SALEM FIVE BANCORP	SALEM, MA	
2429838	3,442,550	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,396,635	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,788,113	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2368106	9,465,894	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,974,725	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,702,198	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	3,288,249	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	3,215,694	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	7,606,061	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1249730	7,595,136	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	5,905,038	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	3,198,139	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1247679	3,762,799	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	3,250,248	TAMPA BAY BANKING COMPANY	TAMPA, FL	
2367921	7,842,461	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
3233126	5,955,506	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	6,226,913	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,460,626	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	6,700,813	UNIVEST FINANCIAL CORPORATION	SODERTON, PA	
1050712	3,474,375	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1917600	3,931,281	VERABANK, INC.	HENDERSON, TX	

1115349	5,984,654	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	5,063,981	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,474,791	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	7,230,893	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	4,098,327	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,628,383	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 164 bank holding companies.