

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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)					3.92
+ Non-interest income	0.64	1.49	1.48	1.38	1.19
- Overhead expense	3.53	4.57	4.32	3.62	3.56
- Provision for credit losses	-0.02	-0.62	-0.43	0.35	0.12
+ Securities gains (losses)	0.00	0.02	0.02	0.05	0.03
+ Other tax equivalent adjustments					0.00
= Pretax net operating income (tax equivalent)					1.68
Net operating income	0.13	1.19	1.22	0.40	0.86
Net income	0.13	1.19	1.22	0.40	0.86
Net income (Subchapter S adjusted)		1.10	1.20	0.66	1.30
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)					5.18
Interest expense	0.30	0.58	0.62	0.67	0.96
Net interest income (tax equivalent)					4.22
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.01	0.50	0.33	0.13	0.16
Earnings coverage of net loan and lease losses (X)	62.37	179.98	-5.82	-60.41	-78.55
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.97	1.81	1.59	1.36
Allowance for loan and lease losses / Total loans and leases	1.22	1.96	1.80	1.54	1.35
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.32	1.47	1.22	1.42	1.43
30-89 days past due loans and leases / Total loans and leases	0.13	0.82	0.56	1.20	0.66
<b>Liquidity and Funding</b>					
Net noncore funding dependence	1.96	10.98	17.64	-2.32	5.30
Net short-term noncore funding dependence	-0.46	1.16	15.83	-6.79	0.10
Net loans and leases / Total assets	75.22	71.57	74.04	68.86	67.64
<b>Capitalization</b>					
Tier 1 leverage ratio	10.43	14.12	13.66	11.02	11.39
Holding company equity capital / Total assets	9.42	13.63	14.04	10.60	11.29
Total equity capital (including minority interest) / Total assets	9.42	13.63	14.04	10.60	11.29
Common equity tier 1 capital / Total risk-weighted assets	8.46	14.04	14.61	10.32	11.84
Net loans and leases / Equity capital (X)	8.51	5.91	6.06	7.03	6.06
Cash dividends / Net income	0.00	18.58	18.43	38.65	32.87
Cash dividends / Net income (Subchapter S adjusted)					
<b>Growth Rates</b>					
Assets	1.96	-1.87	-1.17	17.15	4.16
Equity capital	-9.40	9.44	7.49	2.20	10.03
Net loans and leases	6.10	-6.24	1.75	7.33	5.37
Noncore funding	-7.85	-30.51	-15.10	-0.15	-7.00
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.53	0.51	0.72	0.65
Long-term debt / Equity capital	7.90	0.73	1.08	0.00	1.44
Equity investment in subsidiaries / Equity capital	110.11	106.34	105.59	111.04	108.03
Cash from ops + noncash items + op expense / Op expense + dividends	-56.98	-38.88	29.47	113.03	142.73

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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)					4.80
Less: Interest expense	0.28	0.56	0.61	0.63	0.90
Equals: Net interest income (tax equivalent)					3.92
Plus: Non-interest income	0.64	1.49	1.48	1.38	1.19
Equals: adjusted operating income (tax equivalent)					6.97
Less: Overhead expense	3.53	4.57	4.32	3.62	3.56
Less: Provision for credit losses	-0.02	-0.62	-0.43	0.35	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	0.02	0.02	0.05	0.03
Plus: other tax equivalent adjustments					0.00
Equals: Pretax net operating income (tax equivalent)					1.68
Less: Applicable income taxes (tax equivalent)					0.43
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.13	1.19	1.22	0.40	0.86
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.13	1.19	1.22	0.40	0.86
Memo: Net income (last four quarters)	0.40	1.16	1.22	0.40	0.85
Net income-BHC and noncontrolling (minority) interest	0.13	1.19	1.22	0.40	0.86
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.53	95.53	95.78	94.59	93.69
Average interest-bearing funds / Average assets	71.56	72.53	72.01	74.38	73.85
Interest income (tax equivalent) / Average earning assets					5.18
Interest expense / Average earning assets	0.30	0.58	0.62	0.67	0.96
Net interest income (tax equivalent) / Average earning assets					4.22
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)					5.82
Interest-bearing bank balances	0.39	0.16	0.19	0.33	2.23
Federal funds sold and reverse repos		0.00	0.00	0.77	1.69
Trading assets					
Total earning assets	3.62	4.74	4.69	3.90	4.76
Investment securities (tax equivalent)					4.06
US Treasury and agency securities (excluding mortgage-backed securities)	1.47	1.16	0.93	1.79	2.85
Mortgage-backed securities	1.69	1.72	1.98	2.02	2.58
All other securities					4.31
Interest-bearing deposits	0.32	0.71	0.76	0.83	1.13
Time deposits of \$250K or more	0.71	1.95	1.88	1.93	2.10
Time deposits < \$250K	0.62	1.11	1.19	1.46	1.95
Other domestic deposits	0.19	0.22	0.21	0.36	0.72
Foreign deposits					
Federal funds purchased and repos	0.16	0.34	0.30	0.70	1.29
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.61
All interest-bearing funds	0.39	0.76	0.83	0.84	1.24

**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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	94.78	86.42	80.59	86.50	76.25
<b>Percent of Average Assets</b>					
Total overhead expense	3.53	4.57	4.32	3.62	3.56
Personnel expense	1.94	2.35	2.34	2.24	2.03
Net occupancy expense	0.56	0.43	0.44	0.53	0.43
Other operating expenses	1.02	1.79	1.54	0.84	1.11
Overhead less non-interest income	2.89	3.08	2.84	2.24	2.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense					77.91
Personnel expense					33.20
Net occupancy expense					5.87
Other operating expenses					38.84
Total non-interest income					43.82
Fiduciary activities income					2.11
Service charges on domestic deposit accounts					1.69
Trading revenue					0.00
Investment banking fees and commissions					0.00
Insurance activities revenue					0.00
Venture capital revenue					0.00
Net servicing fees					2.16
Net securitization income					0.00
Net gain (loss) - sales of loans, OREO, and other assets					-0.42
Other non-interest income					34.08
Overhead less non-interest income					34.09
Applicable income taxes / Pretax net operating income (tax equivalent)					12.40
Applicable income tax + TE / Pretax net operating income + TE					25.83

**BHCPR PEER GROUP DATA**

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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	69.95	41.65	43.51	55.36	50.97
Commercial and industrial loans	5.44	19.35	19.84	8.98	11.85
Loans to individuals	0.12	0.44	0.44	0.67	1.53
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.05
Agricultural loans	0.00	3.16	3.10	4.08	3.24
Other loans and leases	0.26	0.02	0.13	0.02	0.04
Net loans and leases	75.22	71.57	74.04	68.86	67.64
Debt securities over 1 year	9.60	10.80	11.40	10.45	17.55
Mutual funds and equity securities	0.14	0.78	1.15	0.11	0.07
Subtotal	84.96	83.16	86.58	79.41	85.25
Interest-bearing bank balances	6.79	9.97	6.69	12.31	4.97
Federal funds sold and reverse repos	0.00	0.02	0.02	0.04	0.40
Debt securities 1 year or less	2.93	1.88	1.79	3.12	2.66
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	94.68	95.02	95.09	94.89	93.30
Non-interest cash and due from depository institutions	0.75	0.96	0.93	1.03	1.39
Other real estate owned	0.03	0.02	0.02	0.09	0.14
All other assets	4.58	4.02	3.98	4.08	5.31
<b>Memoranda</b>					
Short-term investments	9.72	11.87	8.51	15.48	8.03
US Treasury securities	0.32	1.17	0.57	0.00	0.02
US agency securities (excluding mortgage-backed securities)	1.28	4.82	6.68	4.08	4.15
Municipal securities	2.45	1.59	1.41	2.03	6.05
Mortgage-backed securities	7.82	4.66	4.11	6.45	9.28
Asset-backed securities	0.41	0.24	0.23	0.68	0.62
Other debt securities	0.25	0.20	0.20	0.33	0.10
Loans held-for-sale	0.49	0.53	0.36	2.11	0.48
Loans held for investment	75.65	72.52	75.08	67.82	68.07
Real estate loans secured by 1-4 family	19.19	11.66	11.92	17.19	15.87
Revolving	0.70	0.98	0.93	1.42	2.53
Closed-end, secured by first liens	18.28	10.34	10.69	15.26	12.75
Closed-end, secured by junior liens	0.21	0.35	0.30	0.51	0.59
Commercial real estate loans	50.71	26.04	27.56	32.83	30.20
Construction and land development	1.89	0.86	1.26	1.40	3.86
Multifamily	10.58	4.75	5.51	6.76	3.94
Nonfarm nonresidential	38.24	20.43	20.78	24.68	22.40
Real estate loans secured by farmland	0.04	3.95	4.03	5.34	4.90

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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	91.73	59.02	60.51	78.31	74.11
Real estate loans secured by 1-4 family	25.42	16.40	16.52	23.92	23.45
Revolving	0.98	1.47	1.42	2.07	3.80
Closed-end	24.44	14.93	15.10	21.85	19.64
Commercial real estate loans	66.26	36.24	37.40	46.05	43.58
Construction and land development	2.56	1.21	1.83	1.90	5.47
1-4 family	0.18	0.12	0.34	0.35	1.67
Other	2.38	1.09	1.49	1.55	3.80
Multifamily	13.62	6.62	7.40	9.63	5.52
Nonfarm nonresidential	50.07	28.41	28.17	34.53	32.58
Owner-occupied	18.90	11.10	10.89	12.48	13.82
Other	31.17	17.31	17.28	22.04	18.76
Real estate loans secured by farmland	0.06	6.38	6.59	8.33	7.09
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.07
Commercial and industrial loans	7.29	24.88	24.01	13.02	17.31
Loans to individuals	0.16	0.70	0.70	1.03	2.43
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.00	5.05	4.99	6.38	4.66
Other loans and leases	0.36	0.02	0.18	0.03	0.06
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	620.47	350.61	378.39	491.75	423.00
Real estate loans secured by 1-4 family	171.08	96.82	103.81	149.67	133.03
Revolving	6.44	7.44	7.46	11.08	20.70
Closed-end	164.65	89.38	96.35	138.59	112.32
Commercial real estate loans	449.00	223.81	244.52	300.96	253.12
Construction and land development	17.03	6.54	10.47	11.04	31.44
1-4 family	1.17	0.59	1.81	1.83	9.61
Other	15.86	5.95	8.66	9.22	21.83
Multifamily	93.02	42.13	49.55	64.89	32.21
Nonfarm nonresidential	338.96	175.14	184.51	225.03	189.47
Owner-occupied	128.45	68.64	70.52	80.16	79.63
Other	210.51	106.50	113.98	144.87	109.84
Real estate loans secured by farmland	0.38	29.97	30.06	41.12	36.85
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.50
Commercial and industrial loans	48.81	106.85	98.71	75.96	101.04
Loans to individuals	1.07	3.53	3.43	5.56	12.55
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.00	23.54	22.51	31.46	23.92
Other loans and leases	2.36	0.13	1.18	0.18	0.32
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	47.80	25.40	26.73	33.93	30.19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	323.64	156.95	175.59	223.39	176.01
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	452.09	225.59	246.12	303.54	255.64

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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	9.72	11.87	8.51	15.48	8.03
Liquid assets	16.95	21.51	19.00	23.79	19.21
Investment securities	12.67	13.47	14.34	13.68	20.29
Net loans and leases	75.22	71.57	74.04	68.86	67.64
Net loans, leases and standby letters of credit	75.25	71.68	74.14	69.00	68.14
Core deposits	75.94	61.96	58.16	72.34	73.87
Noncore funding	11.47	21.16	24.68	14.41	12.65
Time deposits of \$250K or more	2.57	2.83	3.16	5.46	5.61
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.81	0.92	0.83	1.15	1.39
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.81	0.90	0.81	1.11	0.99
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.72	1.03	17.53	1.59	1.26
Earning assets that reprice within 1 year	33.03	30.61	27.92	41.75	35.56
Interest-bearing liabilities that reprice within 1 year	37.36	30.37	20.60	39.97	27.11
Long-term debt that reprices within 1 year	0.63	0.00	0.00	0.00	0.07
Net assets that reprice within 1 year	-4.96	0.24	7.32	1.77	8.38
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	1.96	10.98	17.64	-2.32	5.30
Net short-term noncore funding dependence	-0.46	1.16	15.83	-6.79	0.10
Short-term investment / Short-term noncore funding	121.67	144.51	121.10	197.05	158.98
Liquid assets - short-term noncore funding / Nonliquid assets	9.44	13.84	1.25	18.98	14.32
Net loans and leases / Total deposits	88.74	90.12	6,370.96	83.97	82.44
Net loans and leases / Core deposits	99.21	167.51	6,377.57	95.99	92.34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.06	0.21	0.13	0.32	0.14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.60	0.09	-1.28	1.57	3.61
Structured notes appreciation (depreciation) / Tier 1 capital		-0.04	-0.15		-0.08
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	3.87	1.71	1.77	2.98	1.61
Available-for-sale securities	95.22	78.75	72.67	96.26	98.05
US Treasury securities	2.02	5.27	2.07	0.00	0.07
US agency securities (excluding mortgage-backed securities)	9.41	23.34	25.90	36.49	25.66
Municipal securities	19.82	13.14	10.86	13.71	23.73
Mortgage-backed securities	62.61	35.62	32.34	42.45	45.48
Asset-backed securities	2.60	1.64	1.57	4.44	3.94
Other debt securities	2.63	1.46	1.69	2.15	0.76
Mutual funds and equity securities	0.91	19.54	25.56	0.76	0.36
Debt securities 1 year or less	23.11	13.12	12.49	21.83	16.44
Debt securities 1 to 5 years	36.07	36.61	39.34	45.97	28.66
Debt securities over 5 years	39.92	30.72	22.61	31.44	54.48
Pledged securities	27.74	24.76	24.80	42.86	52.42
Structured notes, fair value	0.00	1.27	1.17	0.00	0.03
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	-8.92	8.43	-25.59	96.00	3.09
Investment securities	-7.90	42.19	31.37	19.34	2.50
Core deposits	5.65	0.55	-17.15	23.93	4.18
Noncore funding	-7.85	-30.51	-15.10	-0.15	-7.00

**BHCPR PEER GROUP DATA**

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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)	6.05	8.43	8.29	8.72	13.87
Standby letters of credit	0.04	0.11	0.11	0.14	0.50
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.22
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.00	0.04
Interest rate contracts	0.00	0.00	0.00	0.00	0.04
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.04
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	8.41	12.53	12.85	12.67	21.03

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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					100.00
Foreign exchange contracts					0.00
Equity, commodity, and other contracts					0.00
Futures and forwards					0.00
Written options					100.00
Exchange-traded					0.00
Over-the-counter					100.00
Purchased options					0.00
Exchange-traded					0.00
Over-the-counter					0.00
Swaps					0.00
Held for trading					0.00
Interest rate contracts					0.00
Foreign exchange contracts					0.00
Equity, commodity, and other contracts					0.00
Non-traded					100.00
Interest rate contracts					100.00
Foreign exchange contracts					0.00
Equity, commodity, and other contracts					0.00
Derivative contracts (excluding futures and forex 14 days or less)					0.00
One year or less					0.00
Over 1 year to 5 years					0.00
Over 5 years					0.00
Gross negative fair value (absolute value)					0.00
Gross positive fair value					0.00
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.01	0.00
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	0.05	0.04	0.02	0.13	0.01



**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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	-0.02	-0.62	-0.43	0.35	0.12
Provision for loan and lease losses / Average loans and leases	-0.03	-0.70	-0.50	0.47	0.19
Provision for loan and lease losses / Net loan and lease losses	-1,017.12	-393.73	118.95	-485.00	219.04
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.97	1.81	1.59	1.36
Allowance for loan and lease losses / Total loans and leases	1.22	1.96	1.80	1.54	1.35
Allowance for loan and lease losses / Net loans and leases losses (X)	69.05	2.35	17.92	3.49	24.54
Allowance for loan and lease losses / Nonaccrual assets	355.26	306.11	396.40	297.46	317.08
ALLL / 90+ days past due + nonaccrual loans and leases	355.21	300.08	389.71	292.95	302.61
Gross loan and lease losses / Average loans and leases	0.05	0.73	0.54	0.22	0.20
Recoveries / Average loans and leases	0.04	0.22	0.21	0.09	0.05
Net losses / Average loans and leases	0.01	0.50	0.33	0.13	0.16
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	74.15	38.23	67.41	81.91	39.48
Earnings coverage of net loan and lease losses (X)	62.37	179.98	-5.82	-60.41	-78.55
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.00	-0.03	-0.03	0.14	0.09
Real estate loans secured by 1-4 family	0.00	-0.10	-0.08	-0.14	-0.01
Revolving	0.00	0.00	0.00	-0.04	0.02
Closed-end	0.00	-0.11	-0.08	-0.14	-0.02
Commercial real estate loans	-0.01	-0.01	-0.01	0.01	0.14
Construction and land development	0.00	0.00	0.00	0.05	0.00
1-4 family	0.00	0.00	0.00	0.00	0.02
Other	0.00	0.00	0.00	0.05	-0.01
Multifamily	0.03	0.00	0.00	0.00	-0.36
Nonfarm nonresidential	-0.01	-0.01	-0.01	0.01	0.18
Owner-occupied	0.00	0.00	0.00	0.01	-0.01
Other	-0.01	-0.02	-0.01	0.00	0.19
Real estate loans secured by farmland	0.00	0.02	0.01	0.59	-0.01
Commercial and industrial loans	0.01	0.22	0.14	-0.25	0.41
Loans to individuals	6.95	4.00	4.49	1.04	1.01
Credit card loans					
Agricultural loans		2.62	1.31	1.42	0.08
Loans to foreign governments and institutions					
Other loans and leases	0.00	0.00	0.00	0.00	1.03

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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	0.13	0.82	0.56	1.20	0.66
90+ days past due loans and leases	0.00	0.27	0.25	0.14	0.07
Nonaccrual loans and leases	1.28	1.44	1.18	1.30	1.23
90+ days past due and nonaccrual loans and leases	1.28	1.71	1.43	1.45	1.30
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.13	0.82	0.56	1.20	0.66
90+ days past due assets	0.00	0.27	0.25	0.14	0.07
Nonaccrual assets	1.28	1.44	1.18	1.30	1.25
30+ days past due and nonaccrual assets	1.41	2.53	1.99	2.65	1.98
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	1.02	1.19	1.04	0.96	0.91
90+ past due and nonaccrual assets + other real estate owned	1.05	1.21	1.07	1.05	1.05
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	1.61	1.32	1.17	1.55	1.28
Allowance for loan and lease losses	195.25	121.24	114.77	158.85	142.20
Equity capital + allowance for loan and lease losses	19.24	10.98	9.96	15.62	10.40
Tier 1 capital + allowance for loan and lease losses	13.99	9.82	8.77	13.90	10.38
Loans and leases + other real estate owned	2.02	1.87	1.63	2.32	1.85

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	0.11	0.72	0.61	1.28	0.68
	90+ days past due	0.00	0.35	0.33	0.15	0.06
	Nonaccrual	1.29	0.94	1.22	1.35	1.27
Commercial and industrial	30-89 days past due	0.00	0.40	0.12	0.44	0.39
	90+ days past due	0.00	0.15	0.36	0.00	0.00
	Nonaccrual	1.38	0.74	0.56	0.70	0.87
Individuals	30-89 days past due	5.90	1.44	1.14	1.35	1.01
	90+ days past due	0.00	0.07	0.93	0.00	0.30
	Nonaccrual	0.00	0.00	0.05	0.00	0.18
Depository institution loans	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Agricultural	30-89 days past due		0.08	0.00	0.00	0.23
	90+ days past due		0.47	0.00	0.00	0.38
	Nonaccrual		2.03	1.16	2.58	0.83
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 06/30/2022

**Past Due and Nonaccrual Loans and Leases - Continued**

		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	0.03	1.16	0.71	0.62	0.77
	90+ days past due	0.01	0.04	0.13	0.00	0.05
	Nonaccrual	2.37	1.59	1.67	1.56	1.12
Revolving	30-89 days past due	0.00	0.33	0.20	0.34	0.82
	90+ days past due	0.00	0.20	0.00	0.00	0.02
	Nonaccrual	0.52	0.91	0.27	0.85	0.15
Closed-End	30-89 days past due	0.03	1.15	0.71	0.62	0.81
	90+ days past due	0.01	0.00	0.16	0.00	0.06
	Nonaccrual	2.36	1.56	1.66	1.54	1.27
Junior Lien	30-89 days past due	0.00	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.10	0.09	0.07	0.09	0.06
Commercial real estate	30-89 days past due	0.14	0.68	0.49	1.47	0.65
	90+ days past due	0.00	0.03	0.39	0.20	0.03
	Nonaccrual	0.96	0.31	0.27	0.51	0.95
Construction and development	30-89 days past due	0.00	0.00	0.16	0.00	2.72
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	1.21
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.79
Other	30-89 days past due	0.00	0.00	0.16	0.00	2.69
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.43
Multifamily	30-89 days past due	0.00	0.15	0.51	3.45	0.68
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.17	0.17	0.00	0.20
Nonfarm non-residential	30-89 days past due	0.19	1.12	0.45	0.71	0.66
	90+ days past due	0.00	0.05	0.54	0.27	0.05
	Nonaccrual	1.29	0.47	0.31	0.70	1.09
Owner occupied	30-89 days past due	0.00	0.35	0.11	0.08	0.21
	90+ days past due	0.00	0.05	0.00	0.14	0.03
	Nonaccrual	0.23	0.42	0.26	0.52	0.75
Other	30-89 days past due	0.19	0.76	0.34	0.64	0.45
	90+ days past due	0.00	0.00	0.54	0.14	0.02
	Nonaccrual	1.06	0.05	0.05	0.18	0.34
Farmland	30-89 days past due	0.00	0.00	0.22	0.00	0.22
	90+ days past due	0.00	1.47	0.00	0.00	0.41
	Nonaccrual	0.00	2.02	2.13	2.11	2.12
Credit card	30-89 days past due					
	90+ days past due					
	Nonaccrual					

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	8.46	14.04	14.61	10.32	11.84
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	13.68	18.14	17.68	15.45	15.01
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	15.70	19.38	18.89	16.69	16.13
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.43	14.12	13.66	11.02	11.39
Supplementary leverage ratio, advanced approaches HCs					

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	0.08	0.09	0.00	0.02
Insurance underwriting assets (P/C) / Total insurance underwriting assets		100.00	100.00		100.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets		0.00	0.00		0.00
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income					0.00
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	3.70	4.51	0.00	0.32
Insurance net income (P/C) / Equity (P/C)		188.40	165.50		18.07
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)		0.00	0.00		0.00
Reinsurance recovery (L/H) / Total assets (L/H)					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.54	1.57	2.09	2.16	9.15
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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					0.00
Cost: Interest-bearing deposits					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases					-100.00
Total selected assets	-100.00	0.06	0.06	0.00	-57.75
Deposits					

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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	0.65	4.85	6.61	1.26	7.21
Bank net income / Average equity investment in banks	2.62	8.41	8.85	3.39	7.51
Nonbank net income / Average equity investment in nonbanks	0.23	0.53	2.17	-2.53	9.03
Subsidiary HCs net income / Average equity investment in sub HCs					
Bank net income / Parent net income	118.67	103.31	98.83	109.63	103.89
Nonbank net income / Parent net income	0.28	1.13	9.81	0.00	4.97
Subsidiary holding companies' net income / Parent net income					
<b>Leverage</b>					
Total liabilities / Equity capital	22.58	10.57	10.29	16.48	12.99
Total debt / Equity capital	7.90	1.26	1.60	0.72	2.09
Total debt + notes payable to subs that issued TPS / Equity capital	21.13	9.66	9.26	12.97	11.69
Total debt + Loans guaranteed for affiliate / Equity capital	7.90	1.26	1.60	0.72	2.09
Total debt / Equity capital - excess over fair value	7.90	1.26	1.60	0.72	2.10
Long-term debt / Equity capital	7.90	0.73	1.08	0.00	1.44
Short-term debt / Equity capital	0.00	0.53	0.51	0.72	0.65
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.23
Long-term debt / Consolidated long-term debt	57.85	3.33	5.23	0.00	6.00
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	110.11	106.34	105.59	111.04	108.03
Total investment in subs / Equity capital	110.11	106.34	105.59	111.04	108.05
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)	-2.75	-0.23	-0.28	0.11	0.20
Equity investment in subs - equity cap / Net income-div (X)		0.57	0.47	6.46	1.46
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	11.16	60.07	59.36	58.00	168.90
Cash from ops + noncash items + op expense / Op expense + dividend	-56.98	-38.88	29.47	113.03	142.73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	1,001.39	106.07	110.07	258.48	122.08
Pretax operating income + interest expense / Interest expense	-2,574.75	-9,210.00	2,409.72	8,676.81	2,502.96
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-145.72	1,018.54	894.56	860.41	999.70
Dividends + interest from subsidiaries / Interest expense + dividends	34.62	242.49	127.58	119.91	189.85
Fees + other income from subsidiaries / Salary + other expenses	0.00	27.98	26.87	37.89	396.68
Net income / Current part of long-term debt + preferred dividends (X)					
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	-3.76	-4.40	-3.74	-6.22	-3.17
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due		0.00	0.00	0.00	0.00
Nonaccrual		0.00	0.00	0.00	0.00
Total		0.00	0.00	0.00	0.00
<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	0.00	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
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.16	2.63	2.45	0.11	0.10
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: 4  
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		90.18	93.14	91.82	63.38
Dividends declared / Net income	0.00	18.52	18.35	38.65	32.87
Net income - dividends / Average equity	0.65	3.52	5.46	0.02	4.48
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries		60.82	60.89	121.41	183.09
Dividends from nonbank subsidiaries		53.29	51.66	0.00	26.49
Dividends from subsidiary holding companies		0.00	0.00	0.00	0.00
Dividends from all subsidiaries		114.12	112.56	121.41	209.58
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	0.00	14.12	11.77	42.79	52.09
Interest income from bank subsidiaries	0.00	0.00	0.00	0.01	0.06
Management and service fees from bank subsidiaries	0.00	3.59	3.19	9.15	1.43
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.43
Operating income from bank subsidiaries	0.00	17.72	14.96	51.95	54.01
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	0.00	319.30	132.64		452.90
Interest income from nonbank subsidiaries	0.00	0.00	0.00		0.00
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00		0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00		0.00
Operating income from nonbank subsidiaries	0.00	319.30	132.64		452.90
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies					
Interest income from subsidiary holding companies					
Management and service fees from subsidiary holding companies					
Other income from subsidiary holding companies					
Operating income from subsidiary holding companies					
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	0.00	26.49	19.62	41.03	69.42
Interest income from bank subsidiaries	5.56	6.67	1.27	0.29	0.47
Management and service fees from bank subsidiaries	0.00	6.74	5.32	8.78	1.96
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.86
Operating income from bank subsidiaries	5.56	39.89	26.20	50.11	72.70
Dividends from nonbank subsidiaries	0.00	33.33	25.00	0.00	16.39
Interest income from nonbank subsidiaries	44.44	26.67	4.75	1.82	9.62
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	18.99	47.89	0.00
Operating income from nonbank subsidiaries	44.44	60.00	48.73	49.71	26.01
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		372.89	372.89	372.89	130.79
Loans and advances from subsidiaries / Total debt	268.06	633.21	454.51	372.89	99.47

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 4  
Date: 06/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									2
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)									
+ Non-interest income	0.64	0.39	0.42	0.50	0.64	0.78	0.87	0.90	2
- Overhead expense	3.53	3.33	3.36	3.42	3.53	3.64	3.71	3.73	2
- Provision for credit losses	-0.02	-0.07	-0.06	-0.05	-0.02	0.00	0.02	0.02	2
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	0.13	-0.17	-0.14	-0.04	0.13	0.30	0.40	0.44	2
Net income	0.13	-0.17	-0.14	-0.04	0.13	0.30	0.40	0.44	2
Net income (Subchapter S adjusted)									
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)									
Interest expense	0.30	0.28	0.28	0.29	0.30	0.31	0.31	0.31	2
Net interest income (tax equivalent)									
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.01	0.00	0.00	0.00	0.01	0.02	0.02	0.02	2
Earnings coverage of net loan and lease losses (X)	62.37	38.65	41.29	49.19	62.37	75.54	83.44	86.08	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.03	1.05	1.12	1.23	1.35	1.41	1.44	2
Allowance for loan and lease losses / Total loans and leases	1.22	1.03	1.05	1.12	1.22	1.33	1.40	1.42	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.32	0.39	0.49	0.80	1.32	1.84	2.15	2.25	2
30-89 days past due loans and leases / Total loans and leases	0.13	0.01	0.03	0.06	0.13	0.19	0.23	0.24	2
<b>Liquidity and Funding</b>									
Net noncore funding dependence	1.96	-2.34	-1.86	-0.43	1.96	4.34	5.77	6.25	2
Net short-term noncore funding dependence	-0.46	-5.54	-4.97	-3.28	-0.46	2.36	4.05	4.62	2
Net loans and leases / Total assets	75.22	71.29	71.73	73.04	75.22	77.39	78.70	79.14	2
<b>Capitalization</b>									
Tier 1 leverage ratio	10.43	10.22	10.25	10.31	10.43	10.54	10.61	10.64	2
Holding company equity capital / Total assets	9.42	7.54	7.75	8.37	9.42	10.46	11.09	11.30	2
Total equity capital (including minority interest) / Total assets	9.42	7.54	7.75	8.37	9.42	10.46	11.09	11.30	2
Common equity tier 1 capital / Total risk-weighted assets	8.46	6.66	6.86	7.46	8.46	9.46	10.06	10.26	2
Net loans and leases / Equity capital (X)	8.51	6.39	6.63	7.33	8.51	9.68	10.39	10.62	2
Cash dividends / Net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Cash dividends / Net income (Subchapter S adjusted)									
<b>Growth Rates</b>									
Assets	1.96	1.25	1.33	1.57	1.96	2.35	2.59	2.67	2
Equity capital	-9.40	-16.02	-15.29	-13.08	-9.40	-5.72	-3.51	-2.77	2
Net loans and leases	6.10	-0.84	-0.07	2.25	6.10	9.95	12.26	13.03	2
Noncore funding	-7.85	-9.25	-9.10	-8.63	-7.85	-7.07	-6.60	-6.45	2
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Long-term debt / Equity capital	7.90	5.23	5.53	6.42	7.90	9.38	10.27	10.57	2
Equity investment in subsidiaries / Equity capital	110.11	91.08	93.20	99.54	110.11	120.68	127.02	129.13	2
Cash from ops + noncash items + op expense / Op expense + dividends	-56.98	-70.94	-69.39	-64.73	-56.98	-49.22	-44.56	-43.01	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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)									
Less: Interest expense	0.28	0.25	0.25	0.26	0.28	0.30	0.31	0.31	2
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	0.64	0.39	0.42	0.50	0.64	0.78	0.87	0.90	2
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	3.53	3.33	3.36	3.42	3.53	3.64	3.71	3.73	2
Less: Provision for credit losses	-0.02	-0.07	-0.06	-0.05	-0.02	0.00	0.02	0.02	2
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	2
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net operating income	0.13	-0.17	-0.14	-0.04	0.13	0.30	0.40	0.44	2
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net income	0.13	-0.17	-0.14	-0.04	0.13	0.30	0.40	0.44	2
Memo: Net income (last four quarters)	0.40	0.17	0.20	0.27	0.40	0.53	0.60	0.63	2
Net income-BHC and noncontrolling (minority) interest	0.13	-0.17	-0.14	-0.04	0.13	0.30	0.40	0.44	2
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.53	87.70	88.35	90.29	93.53	96.76	98.70	99.35	2
Average interest-bearing funds / Average assets	71.56	70.88	70.95	71.18	71.56	71.94	72.16	72.24	2
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.30	0.28	0.28	0.29	0.30	0.31	0.31	0.31	2
Net interest income (tax equivalent) / Average earning assets									
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	0.39	0.38	0.38	0.38	0.39	0.39	0.39	0.39	2
Federal funds sold and reverse repos									
Trading assets									
Total earning assets	3.62	3.54	3.55	3.58	3.62	3.67	3.69	3.70	2
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	1.47	1.23	1.26	1.34	1.47	1.61	1.69	1.71	2
Mortgage-backed securities	1.69	1.30	1.34	1.47	1.69	1.91	2.04	2.08	2
All other securities									
Interest-bearing deposits	0.32	0.29	0.29	0.30	0.32	0.33	0.34	0.34	2
Time deposits of \$250K or more	0.71	0.61	0.62	0.65	0.71	0.76	0.80	0.81	2
Time deposits < \$250K	0.62	0.51	0.52	0.56	0.62	0.68	0.72	0.73	2
Other domestic deposits	0.19	0.18	0.18	0.18	0.19	0.19	0.20	0.20	2
Foreign deposits									
Federal funds purchased and repos	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	1
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
All interest-bearing funds	0.39	0.35	0.35	0.37	0.39	0.41	0.43	0.43	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 06/30/2022

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	69.95	64.81	65.38	67.09	69.95	72.80	74.51	75.08	2
Commercial and industrial loans	5.44	3.95	4.12	4.62	5.44	6.27	6.77	6.94	2
Loans to individuals	0.12	0.04	0.04	0.07	0.12	0.17	0.20	0.21	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	0.26	0.03	0.05	0.13	0.26	0.39	0.46	0.49	2
Net loans and leases	75.22	71.29	71.73	73.04	75.22	77.39	78.70	79.14	2
Debt securities over 1 year	9.60	7.55	7.78	8.46	9.60	10.74	11.43	11.65	2
Mutual funds and equity securities	0.14	0.01	0.03	0.07	0.14	0.21	0.26	0.27	2
Subtotal	84.96	83.22	83.41	83.99	84.96	85.93	86.51	86.70	2
Interest-bearing bank balances	6.79	5.88	5.98	6.28	6.79	7.30	7.60	7.70	2
Federal funds sold and reverse repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Debt securities 1 year or less	2.93	2.28	2.35	2.57	2.93	3.29	3.50	3.58	2
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total earning assets	94.68	94.50	94.52	94.58	94.68	94.78	94.84	94.86	2
Non-interest cash and due from depository institutions	0.75	0.53	0.55	0.62	0.75	0.87	0.94	0.96	2
Other real estate owned	0.03	0.01	0.01	0.02	0.03	0.04	0.05	0.05	2
All other assets	4.58	4.54	4.54	4.55	4.58	4.60	4.61	4.62	2
<b>Memoranda</b>									
Short-term investments	9.72	8.15	8.33	8.85	9.72	10.58	11.11	11.28	2
US Treasury securities	0.32	0.03	0.06	0.16	0.32	0.48	0.58	0.61	2
US agency securities (excluding mortgage-backed securities)	1.28	0.69	0.76	0.96	1.28	1.61	1.80	1.87	2
Municipal securities	2.45	2.12	2.16	2.27	2.45	2.63	2.73	2.77	2
Mortgage-backed securities	7.82	6.46	6.61	7.06	7.82	8.58	9.03	9.18	2
Asset-backed securities	0.41	0.04	0.08	0.21	0.41	0.62	0.74	0.78	2
Other debt securities	0.25	0.03	0.05	0.13	0.25	0.38	0.45	0.48	2
Loans held-for-sale	0.49	0.05	0.10	0.24	0.49	0.73	0.87	0.92	2
Loans held for investment	75.65	71.39	71.87	73.29	75.65	78.02	79.44	79.91	2
Real estate loans secured by 1-4 family	19.19	17.53	17.72	18.27	19.19	20.11	20.67	20.85	2
Revolving	0.70	0.07	0.14	0.35	0.70	1.06	1.27	1.34	2
Closed-end, secured by first liens	18.28	17.38	17.48	17.78	18.28	18.78	19.07	19.17	2
Closed-end, secured by junior liens	0.21	0.08	0.10	0.14	0.21	0.28	0.32	0.34	2
Commercial real estate loans	50.71	43.88	44.64	46.92	50.71	54.51	56.78	57.54	2
Construction and land development	1.89	0.94	1.05	1.36	1.89	2.41	2.72	2.83	2
Multifamily	10.58	6.63	7.07	8.39	10.58	12.78	14.10	14.53	2
Nonfarm nonresidential	38.24	34.42	34.84	36.12	38.24	40.37	41.64	42.06	2
Real estate loans secured by farmland	0.04	0.00	0.01	0.02	0.04	0.06	0.07	0.08	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	91.73	89.60	89.83	90.55	91.73	92.92	93.64	93.87	2
Real estate loans secured by 1-4 family	25.42	21.97	22.35	23.50	25.42	27.34	28.49	28.88	2
Revolving	0.98	0.10	0.20	0.49	0.98	1.47	1.76	1.86	2
Closed-end	24.44	21.87	22.15	23.01	24.44	25.87	26.73	27.01	2
Commercial real estate loans	66.26	60.61	61.24	63.12	66.26	69.39	71.27	71.90	2
Construction and land development	2.56	1.19	1.35	1.80	2.56	3.32	3.78	3.93	2
1-4 family	0.18	0.02	0.04	0.09	0.18	0.27	0.32	0.34	2
Other	2.38	1.18	1.31	1.71	2.38	3.06	3.46	3.59	2
Multifamily	13.62	9.12	9.62	11.12	13.62	16.12	17.63	18.13	2
Nonfarm nonresidential	50.07	47.56	47.84	48.68	50.07	51.46	52.30	52.58	2
Owner-occupied	18.90	15.52	15.90	17.02	18.90	20.77	21.90	22.28	2
Other	31.17	30.30	30.40	30.69	31.17	31.66	31.95	32.04	2
Real estate loans secured by farmland	0.06	0.01	0.01	0.03	0.06	0.09	0.10	0.11	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	7.29	4.97	5.23	6.00	7.29	8.59	9.36	9.62	2
Loans to individuals	0.16	0.05	0.06	0.10	0.16	0.22	0.25	0.26	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	0.36	0.04	0.07	0.18	0.36	0.54	0.65	0.68	2
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	620.47	590.25	593.61	603.68	620.47	637.25	647.33	650.68	2
Real estate loans secured by 1-4 family	171.08	152.10	154.21	160.54	171.08	181.63	187.96	190.07	2
Revolving	6.44	0.64	1.29	3.22	6.44	9.65	11.58	12.23	2
Closed-end	164.65	151.46	152.92	157.32	164.65	171.98	176.37	177.84	2
Commercial real estate loans	449.00	399.47	404.97	421.48	449.00	476.53	493.04	498.54	2
Construction and land development	17.03	8.22	9.20	12.14	17.03	21.92	24.85	25.83	2
1-4 family	1.17	0.12	0.23	0.58	1.17	1.75	2.10	2.22	2
Other	15.86	8.11	8.97	11.55	15.86	20.17	22.75	23.61	2
Multifamily	93.02	60.22	63.87	74.80	93.02	111.24	122.17	125.81	2
Nonfarm nonresidential	338.96	313.41	316.25	324.77	338.96	353.15	361.67	364.51	2
Owner-occupied	128.45	102.38	105.27	113.96	128.45	142.93	151.62	154.52	2
Other	210.51	209.99	210.05	210.22	210.51	210.80	210.98	211.04	2
Real estate loans secured by farmland	0.38	0.04	0.08	0.19	0.38	0.57	0.68	0.72	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	48.81	34.36	35.96	40.78	48.81	56.84	61.66	63.27	2
Loans to individuals	1.07	0.32	0.40	0.65	1.07	1.50	1.75	1.83	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	2.36	0.24	0.47	1.18	2.36	3.54	4.25	4.48	2
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	47.80	45.13	45.43	46.32	47.80	49.28	50.17	50.47	2
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	323.64	297.40	300.32	309.06	323.64	338.23	346.97	349.89	2
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	452.09	399.77	405.59	423.03	452.09	481.16	498.60	504.41	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	9.72	8.15	8.33	8.85	9.72	10.58	11.11	11.28	2
Liquid assets	16.95	13.58	13.96	15.08	16.95	18.83	19.95	20.32	2
Investment securities	12.67	9.84	10.16	11.10	12.67	14.24	15.19	15.50	2
Net loans and leases	75.22	71.29	71.73	73.04	75.22	77.39	78.70	79.14	2
Net loans, leases and standby letters of credit	75.25	71.37	71.80	73.09	75.25	77.41	78.71	79.14	2
Core deposits	75.94	74.55	74.71	75.17	75.94	76.71	77.17	77.32	2
Noncore funding	11.47	9.35	9.59	10.29	11.47	12.65	13.36	13.59	2
Time deposits of \$250K or more	2.57	1.81	1.89	2.15	2.57	2.99	3.24	3.33	2
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Federal funds purchased and repos	1.81	0.18	0.36	0.90	1.81	2.71	3.26	3.44	2
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net federal funds purchased (sold)	1.81	0.18	0.36	0.90	1.81	2.71	3.26	3.44	2
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other borrowings w/remaining maturity of 1 year or less	0.72	0.07	0.14	0.36	0.72	1.09	1.30	1.37	2
Earning assets that reprice within 1 year	33.03	21.20	22.52	26.46	33.03	39.59	43.53	44.85	2
Interest-bearing liabilities that reprice within 1 year	37.36	18.11	20.25	26.67	37.36	48.06	54.48	56.62	2
Long-term debt that reprices within 1 year	0.63	0.06	0.13	0.31	0.63	0.94	1.13	1.19	2
Net assets that reprice within 1 year	-4.96	-12.96	-12.07	-9.40	-4.96	-0.52	2.14	3.03	2
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	1.96	-2.34	-1.86	-0.43	1.96	4.34	5.77	6.25	2
Net short-term noncore funding dependence	-0.46	-5.54	-4.97	-3.28	-0.46	2.36	4.05	4.62	2
Short-term investment / Short-term noncore funding	121.67	69.70	75.48	92.80	121.67	150.55	167.87	173.64	2
Liquid assets - short-term noncore funding / Nonliquid assets	9.44	1.69	2.56	5.14	9.44	13.75	16.33	17.19	2
Net loans and leases / Total deposits	88.74	85.73	86.07	87.07	88.74	90.41	91.42	91.75	2
Net loans and leases / Core deposits	99.21	92.23	93.01	95.33	99.21	103.08	105.41	106.18	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.06	-0.06	-0.06	-0.06	-0.06	-0.06	-0.06	-0.06	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.60	-13.94	-13.57	-12.46	-10.60	-8.75	-7.63	-7.26	2
Structured notes appreciation (depreciation) / Tier 1 capital									
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	3.87	0.39	0.77	1.94	3.87	5.81	6.97	7.36	2
Available-for-sale securities	95.22	92.55	92.85	93.74	95.22	96.70	97.60	97.89	2
US Treasury securities	2.02	0.20	0.40	1.01	2.02	3.03	3.64	3.84	2
US agency securities (excluding mortgage-backed securities)	9.41	6.89	7.17	8.01	9.41	10.82	11.66	11.94	2
Municipal securities	19.82	17.94	18.15	18.78	19.82	20.86	21.49	21.70	2
Mortgage-backed securities	62.61	59.36	59.72	60.80	62.61	64.41	65.49	65.85	2
Asset-backed securities	2.60	0.26	0.52	1.30	2.60	3.90	4.68	4.94	2
Other debt securities	2.63	0.26	0.53	1.32	2.63	3.95	4.74	5.01	2
Mutual funds and equity securities	0.91	0.09	0.18	0.45	0.91	1.36	1.63	1.72	2
Debt securities 1 year or less	23.11	23.07	23.07	23.08	23.11	23.13	23.14	23.15	2
Debt securities 1 to 5 years	36.07	30.48	31.10	32.96	36.07	39.18	41.04	41.67	2
Debt securities over 5 years	39.92	33.55	34.25	36.38	39.92	43.46	45.58	46.29	2
Pledged securities	27.74	10.55	12.46	18.19	27.74	37.28	43.01	44.92	2
Structured notes, fair value	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	-8.92	-37.74	-34.53	-24.93	-8.92	7.08	16.69	19.89	2
Investment securities	-7.90	-26.31	-24.27	-18.13	-7.90	2.32	8.46	10.50	2
Core deposits	5.65	5.03	5.10	5.30	5.65	5.99	6.19	6.26	2
Noncore funding	-7.85	-9.25	-9.10	-8.63	-7.85	-7.07	-6.60	-6.45	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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)	6.05	2.18	2.61	3.90	6.05	8.20	9.49	9.92	2
Standby letters of credit	0.04	0.00	0.01	0.02	0.04	0.06	0.07	0.07	2
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	8.41	2.77	3.39	5.27	8.41	11.54	13.42	14.05	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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									
Foreign exchange contracts									
Equity, commodity, and other contracts									
<b>Futures and forwards</b>									
Written options									
Exchange-traded									
Over-the-counter									
Purchased options									
Exchange-traded									
Over-the-counter									
Swaps									
<b>Held for trading</b>									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
<b>Non-traded</b>									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
One year or less									
Over 1 year to 5 years									
Over 5 years									
Gross negative fair value (absolute value)									
Gross positive fair value									
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	2
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<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	2
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.05	0.00	0.01	0.02	0.05	0.07	0.09	0.09	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	0.13	0.01	0.03	0.06	0.13	0.19	0.23	0.24	2
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual loans and leases	1.28	0.32	0.43	0.75	1.28	1.81	2.13	2.24	2
90+ days past due and nonaccrual loans and leases	1.28	0.32	0.43	0.75	1.28	1.82	2.14	2.24	2
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.13	0.01	0.03	0.06	0.13	0.19	0.23	0.24	2
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual assets	1.28	0.32	0.43	0.75	1.28	1.81	2.13	2.24	2
30+ days past due and nonaccrual assets	1.41	0.34	0.45	0.81	1.41	2.01	2.37	2.49	2
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	1.02	0.24	0.33	0.59	1.02	1.46	1.72	1.80	2
90+ past due and nonaccrual assets + other real estate owned	1.05	0.29	0.38	0.63	1.05	1.48	1.73	1.81	2
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	1.61	0.39	0.53	0.93	1.61	2.29	2.70	2.83	2
Allowance for loan and lease losses	195.25	41.62	58.69	109.90	195.25	280.61	331.82	348.89	2
Equity capital + allowance for loan and lease losses	19.24	3.75	5.47	10.63	19.24	27.85	33.01	34.73	2
Tier 1 capital + allowance for loan and lease losses	13.99	3.49	4.65	8.15	13.99	19.82	23.32	24.49	2
Loans and leases + other real estate owned	2.02	0.52	0.69	1.19	2.02	2.86	3.36	3.52	2

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

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4  
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	0.11	0.01	0.02	0.06	0.11	0.17	0.20	0.22	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	2
	Nonaccrual	1.29	0.33	0.43	0.75	1.29	1.83	2.15	2.26	2
Commercial and industrial	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.38	0.33	0.44	0.79	1.38	1.96	2.31	2.43	2
Individuals	30-89 days past due	5.90	0.59	1.18	2.95	5.90	8.86	10.63	11.22	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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

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: 4  
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	0.03	0.00	0.01	0.02	0.03	0.05	0.05	0.06	2
	90+ days past due	0.01	0.00	0.00	0.01	0.01	0.02	0.02	0.02	2
	Nonaccrual	2.37	0.55	0.75	1.35	2.37	3.38	3.98	4.19	2
Revolving	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	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1
Closed-End	30-89 days past due	0.03	0.00	0.01	0.02	0.03	0.05	0.05	0.06	2
	90+ days past due	0.01	0.00	0.00	0.01	0.01	0.02	0.02	0.02	2
	Nonaccrual	2.36	0.53	0.74	1.35	2.36	3.37	3.98	4.19	2
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.10	0.01	0.02	0.05	0.10	0.15	0.18	0.19	2
Commercial real estate	30-89 days past due	0.14	0.01	0.03	0.07	0.14	0.21	0.25	0.26	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.96	0.24	0.32	0.56	0.96	1.36	1.60	1.68	2
Construction and development	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.05	0.01	0.01	0.03	0.05	0.08	0.10	0.10	2
Nonfarm non-residential	30-89 days past due	0.19	0.02	0.04	0.09	0.19	0.28	0.34	0.36	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.29	0.31	0.42	0.74	1.29	1.83	2.16	2.27	2
Owner occupied	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.23	0.20	0.21	0.22	0.23	0.25	0.26	0.26	2
Other	30-89 days past due	0.19	0.02	0.04	0.09	0.19	0.28	0.34	0.36	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.06	0.11	0.21	0.53	1.06	1.58	1.90	2.01	2
Farmland	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
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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











**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 4  
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									
Dividends declared / Net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Net income - dividends / Average equity	0.65	-2.31	-1.99	-1.00	0.65	2.29	3.28	3.61	2
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries									
Dividends from nonbank subsidiaries									
Dividends from subsidiary holding companies									
Dividends from all subsidiaries									
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies									
Interest income from subsidiary holding companies									
Management and service fees from subsidiary holding companies									
Other income from subsidiary holding companies									
Operating income from subsidiary holding companies									
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from bank subsidiaries	5.56	0.56	1.11	2.78	5.56	8.33	10.00	10.56	2
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from bank subsidiaries	5.56	0.56	1.11	2.78	5.56	8.33	10.00	10.56	2
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from nonbank subsidiaries	44.44	4.44	8.89	22.22	44.44	66.67	80.00	84.44	2
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from nonbank subsidiaries	44.44	4.44	8.89	22.22	44.44	66.67	80.00	84.44	2
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans and advances from subsidiaries / Short term debt									
Loans and advances from subsidiaries / Total debt	268.06	26.81	53.61	134.03	268.06	402.09	482.51	509.31	2

## BHCPR Reporters for Quarter Ending 06/30/2022

Peer Group 4 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>
2531245	690,928	CARVER BANCORP, INC.	NEW YORK, NY	
1139532	774,355	CIB MARINE BANCSHARES, INC.	BROOKFIELD, WI	

Note: Peer Group 4 has 2 bank holding companies.