

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 06/30/2023

**Summary Ratios**

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	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	2.89	2.67	2.86	2.60	2.77
+ Non-interest income	0.95	0.96	0.89	1.04	1.21
- Overhead expense	2.35	2.17	2.19	2.17	2.57
- Provision for credit losses	0.19	0.09	0.13	-0.09	0.51
+ Securities gains (losses)	-0.01	0.00	0.00	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.37	1.40	1.46	1.66	1.04
Net operating income	1.02	1.06	1.11	1.26	0.81
Net income	1.01	1.06	1.11	1.26	0.82
Net income (Subchapter S adjusted)	1.02	1.63	1.53	1.97	1.18
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.99	3.12	3.62	3.06	3.55
Interest expense	1.86	0.24	0.55	0.25	0.52
Net interest income (tax equivalent)	3.12	2.88	3.09	2.80	3.01
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.16	0.08	0.09	0.11	0.27
Earnings coverage of net loan and lease losses (X)	35.66	-9.51	55.30	39.72	22.91
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	1.17	1.16	1.23	1.58
Allowance for loan and lease losses / Total loans and leases	1.21	1.15	1.15	1.20	1.55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.41	0.38	0.49	0.71
30-89 days past due loans and leases / Total loans and leases	0.32	0.32	0.34	0.32	0.39
<b>Liquidity and Funding</b>					
Net noncore funding dependence	14.28	3.09	8.69	-2.33	3.20
Net short-term noncore funding dependence	5.98	-1.80	3.04	-7.70	-4.76
Net loans and leases / Total assets	63.87	61.61	63.56	58.67	61.58
<b>Capitalization</b>					
Tier 1 leverage ratio	9.29	9.08	9.26	8.98	9.13
Holding company equity capital / Total assets	10.00	10.04	9.83	10.71	11.16
Total equity capital (including minority interest) / Total assets	10.12	10.14	9.97	10.82	11.29
Common equity tier 1 capital / Total risk-weighted assets	11.98	11.90	11.81	12.42	12.38
Net loans and leases / Equity capital (X)	6.50	6.22	6.59	5.53	5.58
Cash dividends / Net income	35.40	34.00	32.07	28.27	42.30
Cash dividends / Net income (Subchapter S adjusted)	57.75	69.44	49.64	3.14	-0.65
<b>Growth Rates</b>					
Assets	4.97	7.90	5.08	10.50	16.68
Equity capital	4.29	-0.29	-2.81	7.46	6.99
Net loans and leases	9.09	11.88	14.53	3.36	9.07
Noncore funding	138.19	10.50	89.55	-14.79	-12.18
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.61	0.43	0.50	0.57	0.77
Long-term debt / Equity capital	13.37	11.61	12.26	10.95	13.56
Equity investment in subsidiaries / Equity capital	103.12	103.92	104.30	103.22	102.81
Cash from ops + noncash items + op expense / Op expense + dividends	131.01	116.26	132.32	153.55	147.24

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**Relative Income Statement and Margin Analysis**

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	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	4.62	2.90	3.36	2.85	3.27
Less: Interest expense	1.73	0.22	0.51	0.23	0.48
Equals: Net interest income (tax equivalent)	2.89	2.67	2.86	2.60	2.77
Plus: Non-interest income	0.95	0.96	0.89	1.04	1.21
Equals: adjusted operating income (tax equivalent)	3.97	3.67	3.80	3.70	4.04
Less: Overhead expense	2.35	2.17	2.19	2.17	2.57
Less: Provision for credit losses	0.19	0.09	0.13	-0.09	0.51
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.00	0.00	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.37	1.40	1.46	1.66	1.04
Less: Applicable income taxes (tax equivalent)	0.31	0.33	0.33	0.38	0.23
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.02	1.06	1.11	1.26	0.81
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.01	1.06	1.11	1.26	0.82
Memo: Net income (last four quarters)	1.09	1.12	1.11	1.26	0.82
Net income-BHC and noncontrolling (minority) interest	1.03	1.07	1.12	1.27	0.83
<b>Margin Analysis</b>					
Average earning assets / Average assets	92.60	92.98	92.89	93.08	92.32
Average interest-bearing funds / Average assets	64.64	60.12	61.06	61.99	64.06
Interest income (tax equivalent) / Average earning assets	4.99	3.12	3.62	3.06	3.55
Interest expense / Average earning assets	1.86	0.24	0.55	0.25	0.52
Net interest income (tax equivalent) / Average earning assets	3.12	2.88	3.09	2.80	3.01
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.83	4.01	4.52	4.01	4.27
Interest-bearing bank balances	4.36	0.42	1.19	0.14	0.27
Federal funds sold and reverse repos	4.46	0.58	1.62	0.25	0.68
Trading assets	1.37	0.56	0.71	0.45	0.60
Total earning assets	4.93	3.09	3.59	3.04	3.51
Investment securities (tax equivalent)	2.61	1.85	2.08	1.77	2.25
US Treasury and agency securities (excluding mortgage-backed securities)	2.30	1.22	1.51	1.14	1.75
Mortgage-backed securities	2.46	1.78	1.98	1.57	2.05
All other securities	3.91	2.82	3.13	2.81	3.24
Interest-bearing deposits	2.07	0.20	0.58	0.21	0.53
Time deposits of \$250K or more	3.14	0.50	0.91	0.66	1.42
Time deposits < \$250K	3.01	0.44	0.88	0.62	1.36
Other domestic deposits	1.91	0.17	0.53	0.15	0.36
Foreign deposits	2.10	0.25	0.83	0.14	0.42
Federal funds purchased and repos	3.43	0.36	1.38	0.17	0.62
Other borrowed funds and trading liabilities	4.23	1.26	2.30	1.27	1.50
All interest-bearing funds	2.60	0.36	0.82	0.37	0.74

**BHCPR PEER GROUP DATA**

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**Non-interest Income & Expenses**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.58	2.35	2.46	2.17	2.02
Overhead expenses / Net Interest Income + non-interest income	59.64	59.40	57.79	59.28	62.28
<b>Percent of Average Assets</b>					
Total overhead expense	2.35	2.17	2.19	2.17	2.57
Personnel expense	1.25	1.20	1.20	1.21	1.30
Net occupancy expense	0.23	0.22	0.22	0.23	0.26
Other operating expenses	0.82	0.72	0.75	0.72	0.94
Overhead less non-interest income	1.34	1.19	1.26	1.10	1.25
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	59.32	58.92	57.36	58.83	61.82
Personnel expense	32.09	32.65	31.62	32.93	32.36
Net occupancy expense	5.97	6.14	5.93	6.23	6.58
Other operating expenses	20.46	19.36	19.40	19.18	22.28
Total non-interest income	23.80	25.40	22.96	27.67	28.83
Fiduciary activities income	1.99	2.23	2.06	2.20	2.09
Service charges on domestic deposit accounts	2.91	3.45	3.19	3.27	3.27
Trading revenue	0.80	0.45	0.62	0.62	1.28
Investment banking fees and commissions	2.43	2.25	2.11	2.58	2.46
Insurance activities revenue	0.38	0.36	0.34	0.36	0.41
Venture capital revenue	0.00	0.01	0.01	0.04	0.01
Net servicing fees	0.63	1.38	0.97	0.60	0.01
Net securitization income	0.00	0.00	0.00	0.01	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.79	1.51	1.09	3.30	3.92
Other non-interest income	8.50	9.09	8.42	9.27	9.65
Overhead less non-interest income	35.09	32.73	33.80	30.52	31.93
Applicable income taxes / Pretax net operating income (tax equivalent)	20.67	21.22	21.23	21.18	18.63
Applicable income tax + TE / Pretax net operating income + TE	22.98	23.38	23.20	22.67	21.18

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**Percent Composition of Assets**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Total Assets</b>					
Real estate loans	40.28	38.79	40.41	36.25	36.22
Commercial and industrial loans	11.12	11.05	11.33	10.76	13.52
Loans to individuals	3.68	3.52	3.40	3.36	3.40
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.02	0.02	0.03
Agricultural loans	0.16	0.19	0.19	0.18	0.19
Other loans and leases	4.52	4.46	4.49	4.47	4.63
Net loans and leases	63.87	61.61	63.56	58.67	61.58
Debt securities over 1 year	15.94	19.46	18.32	19.46	15.55
Mutual funds and equity securities	0.05	0.05	0.05	0.06	0.05
Subtotal	80.99	82.34	82.97	79.22	78.16
Interest-bearing bank balances	4.77	4.60	3.50	8.50	7.51
Federal funds sold and reverse repos	0.78	0.58	0.52	0.54	0.82
Debt securities 1 year or less	1.67	1.68	1.74	1.56	1.68
Trading assets	0.76	0.54	0.57	0.49	1.01
Total earning assets	90.74	90.95	90.70	91.77	91.05
Non-interest cash and due from depository institutions	0.93	1.01	1.01	0.82	1.07
Other real estate owned	0.01	0.01	0.01	0.01	0.02
All other assets	8.20	7.97	8.21	7.35	7.82
<b>Memoranda</b>					
Short-term investments	8.24	7.68	6.66	11.47	11.17
US Treasury securities	1.62	1.96	1.96	1.47	0.84
US agency securities (excluding mortgage-backed securities)	0.67	0.84	0.80	0.82	0.63
Municipal securities	1.36	1.75	1.64	1.73	1.69
Mortgage-backed securities	10.91	13.68	12.43	14.14	11.75
Asset-backed securities	0.84	0.68	0.95	0.50	0.32
Other debt securities	0.42	0.52	0.51	0.53	0.42
Loans held-for-sale	0.19	0.35	0.17	0.55	0.52
Loans held for investment	64.26	61.42	63.95	58.07	61.72
Real estate loans secured by 1-4 family	12.86	12.27	12.72	11.46	11.91
Revolving	1.46	1.49	1.52	1.42	1.66
Closed-end, secured by first liens	11.05	10.40	10.77	9.67	9.81
Closed-end, secured by junior liens	0.21	0.18	0.19	0.17	0.22
Commercial real estate loans	25.05	24.34	25.59	22.69	22.22
Construction and land development	4.11	3.75	4.17	3.34	3.40
Multifamily	4.06	3.69	4.02	3.57	3.12
Nonfarm nonresidential	15.86	15.51	16.03	14.58	14.72
Real estate loans secured by farmland	0.32	0.35	0.34	0.30	0.33

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

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	61.22	62.08	62.17	61.05	57.15
Real estate loans secured by 1-4 family	20.05	20.31	20.20	19.86	19.43
Revolving	2.23	2.40	2.35	2.43	2.64
Closed-end	17.80	17.67	17.66	17.24	16.59
Commercial real estate loans	37.49	38.23	38.67	37.86	34.63
Construction and land development	6.20	5.97	6.37	5.65	5.26
1-4 family	1.10	1.34	1.28	1.18	0.93
Other	4.91	4.56	4.87	4.40	4.19
Multifamily	5.93	5.72	6.01	5.78	4.96
Nonfarm nonresidential	23.79	24.64	24.46	24.56	22.93
Owner-occupied	7.89	8.28	8.10	8.29	7.68
Other	15.72	16.13	16.09	15.94	14.95
Real estate loans secured by farmland	0.49	0.59	0.54	0.54	0.54
Loans to depository institutions and acceptances of other banks	0.04	0.05	0.04	0.04	0.06
Commercial and industrial loans	17.60	18.46	18.48	18.86	22.17
Loans to individuals	6.49	6.27	5.91	6.23	6.13
Credit card loans	0.62	0.53	0.55	0.53	0.65
Agricultural loans	0.25	0.32	0.30	0.34	0.32
Other loans and leases	8.25	8.31	8.23	8.75	9.09
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	412.58	407.54	415.98	391.81	381.27
Real estate loans secured by 1-4 family	134.08	130.40	132.74	126.06	125.03
Revolving	14.90	15.55	15.37	15.44	17.42
Closed-end	117.75	113.22	115.63	108.85	106.14
Commercial real estate loans	255.06	254.23	260.00	245.88	234.65
Construction and land development	41.29	38.88	41.90	35.95	35.62
1-4 family	7.53	8.60	9.40	7.42	6.34
Other	32.80	29.76	32.21	28.11	28.16
Multifamily	42.00	39.14	41.76	38.66	32.74
Nonfarm nonresidential	160.03	162.28	163.28	158.06	155.06
Owner-occupied	52.81	54.20	53.76	52.99	52.37
Other	105.89	106.55	107.34	102.54	100.54
Real estate loans secured by farmland	3.29	3.62	3.38	3.22	3.44
Loans to depository institutions and acceptances of other banks	0.26	0.27	0.20	0.21	0.28
Commercial and industrial loans	112.58	115.09	115.08	114.44	139.91
Loans to individuals	39.44	35.52	33.68	34.55	37.47
Credit card loans	3.82	2.76	2.92	2.77	3.30
Agricultural loans	1.58	1.81	1.69	1.86	1.88
Other loans and leases	49.20	50.20	48.57	51.07	49.54
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	30.37	30.64	31.31	30.07	27.32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	205.76	203.71	210.00	195.34	183.76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	261.92	261.50	267.47	252.85	240.85

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**Liquidity and Funding**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Total Assets</b>					
Short-term investments	8.24	7.68	6.66	11.47	11.17
Liquid assets	22.70	25.39	22.88	29.03	26.22
Investment securities	18.17	21.68	20.69	21.63	17.85
Net loans and leases	63.87	61.61	63.56	58.67	61.58
Net loans, leases and standby letters of credit	64.65	62.44	64.41	59.49	62.48
Core deposits	65.62	75.64	71.23	75.71	70.67
Noncore funding	20.00	10.86	15.08	10.30	14.13
Time deposits of \$250K or more	2.76	1.54	1.88	1.58	2.11
Foreign deposits	0.19	0.34	0.31	0.34	0.36
Federal funds purchased and repos	1.40	1.20	1.28	1.23	1.47
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.52	0.50	0.58	0.54	0.54
Commercial paper	0.01	0.02	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	4.09	1.63	3.45	1.00	1.24
Earning assets that reprice within 1 year	37.63	36.17	35.98	37.37	39.38
Interest-bearing liabilities that reprice within 1 year	11.81	6.49	8.24	6.39	8.20
Long-term debt that reprices within 1 year	0.55	0.28	0.48	0.26	0.47
Net assets that reprice within 1 year	23.65	28.22	25.97	29.65	29.11
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	14.28	3.09	8.69	-2.33	3.20
Net short-term noncore funding dependence	5.98	-1.80	3.04	-7.70	-4.76
Short-term investment / Short-term noncore funding	63.36	166.43	75.34	273.39	184.19
Liquid assets - short-term noncore funding / Nonliquid assets	14.13	28.60	20.56	36.68	28.18
Net loans and leases / Total deposits	84.58	76.81	80.87	72.79	79.43
Net loans and leases / Core deposits	99.53	82.80	89.83	78.25	88.34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.30	-6.37	-9.30	0.12	1.57
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.89	-13.54	-17.67	-0.25	4.31
Structured notes appreciation (depreciation) / Tier 1 capital	-0.44	-0.29	-0.61	-0.02	0.02
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	26.04	23.58	26.73	14.28	11.38
Available-for-sale securities	71.41	74.56	71.52	83.77	87.23
US Treasury securities	10.15	9.26	9.64	6.70	4.72
US agency securities (excluding mortgage-backed securities)	4.21	4.02	4.22	4.12	4.01
Municipal securities	7.72	8.00	8.18	8.22	9.83
Mortgage-backed securities	60.81	63.23	61.37	66.54	66.64
Asset-backed securities	4.61	3.36	4.90	2.50	1.91
Other debt securities	3.07	3.01	3.11	3.08	3.01
Mutual funds and equity securities	0.29	0.28	0.26	0.29	0.35
Debt securities 1 year or less	10.78	8.89	9.65	7.78	10.55
Debt securities 1 to 5 years	19.63	20.02	20.56	18.25	17.03
Debt securities over 5 years	66.58	68.75	67.64	71.11	69.86
Pledged securities	53.44	30.80	33.96	32.26	35.67
Structured notes, fair value	0.20	0.15	0.29	0.11	0.02
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	20.40	-31.69	-41.73	27.96	183.32
Investment securities	-3.88	21.19	2.95	31.36	23.62
Core deposits	-5.79	9.57	-0.88	16.94	26.88
Noncore funding	138.19	10.50	89.55	-14.79	-12.18

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

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	24.11	24.48	24.92	22.78	22.01
Standby letters of credit	0.59	0.66	0.64	0.65	0.71
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.19	0.09	0.08	0.10	0.18
Credit derivatives - notional amount (holding company as guarantor)	0.27	0.26	0.28	0.24	0.35
Credit derivatives - notional amount (holding company as beneficiary)	0.16	0.18	0.17	0.18	0.30
Credit derivative contracts w/ purchased credit protection-investment grade	0.21	0.19	0.23	0.18	0.25
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.23	0.17	0.19	0.13	0.30
Derivative contracts	49.47	44.65	43.99	46.30	48.62
Interest rate contracts	34.91	32.11	30.89	32.46	34.36
Interest rate futures and forward contracts	4.49	3.60	2.97	3.25	6.21
Written options contracts (interest rate)	1.28	1.58	1.33	1.41	2.18
Purchased options contracts (interest rate)	1.35	1.48	1.55	1.31	1.46
Interest rate swaps	24.93	21.91	22.30	20.49	20.83
Foreign exchange contracts	5.37	6.76	7.03	6.30	6.01
Futures and forward foreign exchange contracts	3.33	4.19	4.24	3.78	3.47
Written options contracts (foreign exchange)	0.02	0.04	0.04	0.04	0.03
Purchased options contracts (foreign exchange)	0.02	0.05	0.04	0.04	0.04
Foreign exchange rate swaps	0.61	0.79	0.94	0.76	0.77
Equity, commodity, and other derivative contracts	1.58	1.19	1.11	0.92	1.86
Commodity and other futures and forward contracts	0.11	0.08	0.08	0.07	0.14
Written options contracts (commodity and other)	0.54	0.41	0.39	0.32	0.52
Purchased options contracts (commodity and other)	0.44	0.31	0.29	0.21	0.37
Commodity and other swaps	0.25	0.32	0.30	0.31	0.32
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	43.42	46.07	46.42	44.98	42.82

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**Derivatives Analysis**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Notional Amount</b>					
Interest rate contracts	93.95	93.66	94.22	94.17	94.10
Foreign exchange contracts	2.84	3.30	3.05	3.47	3.49
Equity, commodity, and other contracts	1.26	1.20	1.07	1.14	1.17
Futures and forwards	9.82	9.78	8.56	11.16	14.05
Written options	5.49	5.78	4.68	6.28	8.18
Exchange-traded	0.16	0.15	0.13	0.12	0.14
Over-the-counter	4.95	5.46	4.34	5.96	7.73
Purchased options	4.24	3.69	4.65	3.27	3.42
Exchange-traded	0.17	0.15	0.14	0.12	0.15
Over-the-counter	3.59	3.17	4.11	2.87	2.86
Swaps	75.01	74.97	78.74	74.26	68.76
Held for trading	35.25	37.44	36.39	40.42	43.53
Interest rate contracts	29.90	30.98	30.04	34.15	36.62
Foreign exchange contracts	1.14	1.71	1.60	1.68	1.60
Equity, commodity, and other contracts	0.54	0.58	0.55	0.60	0.68
Non-traded	64.75	62.56	63.61	59.58	56.47
Interest rate contracts	60.74	58.48	60.37	56.71	53.82
Foreign exchange contracts	0.48	0.36	0.40	0.40	0.46
Equity, commodity, and other contracts	0.08	0.10	0.10	0.09	0.10
Derivative contracts (excluding futures and forex 14 days or less)	93.75	93.09	95.23	92.53	91.48
One year or less	40.30	31.78	33.87	27.56	32.05
Over 1 year to 5 years	26.14	24.76	24.89	27.01	27.06
Over 5 years	22.87	27.14	26.70	29.89	29.56
Gross negative fair value (absolute value)	1.71	1.56	2.13	0.98	1.55
Gross positive fair value	1.87	1.71	2.14	1.34	2.23
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.08	0.07	0.08	0.04	0.07
Gross positive fair value (X)	0.07	0.08	0.08	0.05	0.09
Held for trading (X)	0.04	0.06	0.04	0.04	0.07
Non-traded (X)	0.02	0.02	0.02	0.01	0.02
Current credit exposure (X)	0.05	0.04	0.04	0.04	0.06
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	0.61	0.52	0.51	0.46	0.85



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2023

**Allowance and Net Loan and Lease Losses**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.19	0.08	0.11	-0.09	0.51
Provision for loan and lease losses / Average loans and leases	0.31	0.14	0.19	-0.16	0.82
Provision for loan and lease losses / Net loan and lease losses	284.90	198.72	326.41	-105.48	487.86
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	1.17	1.16	1.23	1.58
Allowance for loan and lease losses / Total loans and leases	1.21	1.15	1.15	1.20	1.55
Allowance for loan and lease losses / Net loans and leases losses (X)	20.69	28.67	39.84	21.39	11.58
Allowance for loan and lease losses / Nonaccrual assets	380.15	413.76	428.70	364.13	299.17
ALLL / 90+ days past due + nonaccrual loans and leases	290.02	319.24	329.69	287.08	244.34
Gross loan and lease losses / Average loans and leases	0.22	0.16	0.16	0.19	0.34
Recoveries / Average loans and leases	0.06	0.07	0.06	0.08	0.07
Net losses / Average loans and leases	0.16	0.08	0.09	0.11	0.27
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	22.19	23.25	44.80	34.67	33.98
Earnings coverage of net loan and lease losses (X)	35.66	-9.51	55.30	39.72	22.91
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.03	-0.01	0.00	0.02	0.04
Real estate loans secured by 1-4 family	0.00	-0.02	-0.01	-0.02	0.01
Revolving	-0.02	-0.08	-0.05	-0.07	0.01
Closed-end	0.00	-0.02	-0.01	-0.01	0.00
Commercial real estate loans	0.05	0.00	0.01	0.04	0.07
Construction and land development	0.00	-0.02	-0.01	0.00	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	-0.01	0.00	0.00
Multifamily	0.00	0.00	0.00	0.01	0.00
Nonfarm nonresidential	0.07	0.00	0.01	0.05	0.11
Owner-occupied	0.00	0.00	0.00	0.01	0.02
Other	0.06	0.00	0.02	0.04	0.08
Real estate loans secured by farmland	0.01	0.00	0.00	0.00	0.02
Commercial and industrial loans	0.27	0.10	0.13	0.17	0.47
Loans to individuals	1.13	0.65	0.80	0.71	1.13
Credit card loans	2.86	1.99	1.88	1.84	2.92
Agricultural loans	0.01	0.01	0.02	0.02	0.19
Loans to foreign governments and institutions	0.00	0.00	0.02	0.00	0.00
Other loans and leases	0.12	0.14	0.13	0.10	0.15

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2023

**Past Due and Nonaccrual Assets**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.32	0.32	0.34	0.32	0.39
90+ days past due loans and leases	0.09	0.09	0.10	0.10	0.12
Nonaccrual loans and leases	0.41	0.38	0.35	0.46	0.66
90+ days past due and nonaccrual loans and leases	0.56	0.53	0.50	0.62	0.85
30-89 days past due restructured	0.00	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.01	0.00	0.01
Nonaccrual restructured	0.03	0.09	0.08	0.10	0.13
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.01
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.32	0.32	0.34	0.32	0.40
90+ days past due assets	0.09	0.10	0.10	0.10	0.12
Nonaccrual assets	0.42	0.39	0.36	0.47	0.67
30+ days past due and nonaccrual assets	0.91	0.88	0.87	0.97	1.29
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.36	0.32	0.31	0.36	0.52
90+ past due and nonaccrual assets + other real estate owned	0.37	0.34	0.33	0.37	0.55
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.37	0.38	0.36	0.41	0.60
Allowance for loan and lease losses	50.74	57.44	52.47	62.64	66.66
Equity capital + allowance for loan and lease losses	3.47	3.52	3.43	3.60	4.97
Tier 1 capital + allowance for loan and lease losses	3.67	3.97	3.71	4.30	6.05
Loans and leases + other real estate owned	0.58	0.63	0.59	0.71	0.97

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2023

**Past Due and Nonaccrual Loans and Leases**

		06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.25	0.26	0.27	0.26	0.39
	90+ days past due	0.09	0.11	0.09	0.12	0.16
	Nonaccrual	0.45	0.45	0.39	0.52	0.76
Commercial and industrial	30-89 days past due	0.23	0.28	0.25	0.24	0.23
	90+ days past due	0.04	0.03	0.05	0.04	0.03
	Nonaccrual	0.61	0.46	0.48	0.57	0.75
Individuals	30-89 days past due	0.89	0.70	0.99	0.63	0.83
	90+ days past due	0.12	0.07	0.10	0.09	0.14
	Nonaccrual	0.21	0.18	0.22	0.17	0.28
Depository institution loans	30-89 days past due	0.01	0.01	0.01	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.01	0.00	0.00
Agricultural	30-89 days past due	0.15	0.10	0.11	0.07	0.17
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.36	0.23	0.70	0.49
Foreign governments	30-89 days past due	0.00	0.00	0.13	0.50	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	6.39	0.18	0.14	0.15	0.09
Other loans and leases	30-89 days past due	0.12	0.11	0.16	0.12	0.18
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.09	0.07	0.07	0.09	0.15

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 1  
Date: 06/30/2023

		06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.43	0.39	0.48	0.46	0.65
	90+ days past due	0.18	0.22	0.20	0.24	0.33
	Nonaccrual	0.53	0.61	0.56	0.71	0.89
Revolving	30-89 days past due	0.45	0.26	0.43	0.28	0.48
	90+ days past due	0.03	0.02	0.03	0.02	0.03
	Nonaccrual	0.84	1.15	0.83	1.18	1.13
Closed-End	30-89 days past due	0.41	0.42	0.49	0.49	0.65
	90+ days past due	0.20	0.25	0.23	0.26	0.38
	Nonaccrual	0.51	0.60	0.55	0.67	0.87
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	0.04
Commercial real estate	30-89 days past due	0.13	0.16	0.14	0.15	0.26
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.41	0.32	0.26	0.38	0.62
Construction and development	30-89 days past due	0.14	0.22	0.12	0.17	0.28
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.15	0.16	0.13	0.20	0.41
1-4 family	30-89 days past due	0.02	0.02	0.03	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.01	0.01	0.01	0.03
Other	30-89 days past due	0.10	0.17	0.07	0.13	0.22
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.11	0.13	0.11	0.16	0.35
Multifamily	30-89 days past due	0.04	0.04	0.06	0.07	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.11	0.07	0.08	0.17	0.11
Nonfarm non-residential	30-89 days past due	0.13	0.13	0.13	0.13	0.23
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.53	0.39	0.34	0.45	0.80
Owner occupied	30-89 days past due	0.04	0.04	0.05	0.04	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.14	0.11	0.17	0.27
Other	30-89 days past due	0.07	0.08	0.07	0.08	0.14
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.34	0.21	0.19	0.23	0.44
Farmland	30-89 days past due	0.08	0.11	0.13	0.10	0.11
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.36	0.63	0.39	0.69	1.13
Credit card	30-89 days past due	1.47	1.02	1.26	0.81	0.95
	90+ days past due	0.62	0.44	0.60	0.45	0.63
	Nonaccrual	0.19	0.11	0.18	0.10	0.05

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2023

**Regulatory Capital Components and Ratios**

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	11.89			11.85			11.79			12.36			12.35		
Common equity tier 1 capital, column B	0.17			0.26			0.28			0.29			0.30		
Tier 1 capital, column A	12.55			12.53			12.47			13.10			13.08		
Tier 1 capital, column B	0.21			0.31			0.32			0.34			0.34		
Total capital, column A	14.43			14.37			14.28			14.90			15.22		
Total capital, column B	0.35			0.34			0.36			0.37			0.39		
Tier 1 leverage	9.29			9.08			9.26			8.98			9.13		
Supplementary leverage ratio, advanced approaches HCs	6.83			6.62			6.81			6.70			8.72		

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2023

**Insurance and Broker-Dealer Activities**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	57.38	51.63	56.52	53.11	53.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets	42.62	48.37	43.48	46.89	46.33
Separate account assets (L/H) / Total life assets	4.94	11.61	5.49	13.40	11.24
Insurance activities revenue / Adjusted operating income	0.38	0.36	0.34	0.36	0.41
Premium income / Insurance activities revenue	4.15	3.08	2.29	2.76	2.84
Credit related premium income / Total premium income	38.02	34.56	28.99	32.99	38.23
Other premium income / Total premium income	61.98	65.44	71.01	67.01	61.77
Insurance underwriting net income / Consolidated net income	0.02	0.02	0.02	0.02	0.03
Insurance net income (P/C) / Equity (P/C)	16.04	18.14	17.01	23.22	15.59
Insurance net income (L/H) / Equity (L/H)	16.33	163.24	229.06	4.49	3.62
Insurance benefits, losses, expenses / Insurance premiums	107.13	3,806.36	5,287.80	927.51	447.82
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.07	0.06	0.07	0.07
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.34	12.13	11.87	12.00	11.03
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.93	0.53	0.55	0.46	0.75

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2023

**Foreign Activities**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Yield: Foreign loans	1.43	0.77	0.93	0.66	0.87
Cost: Interest-bearing deposits	2.10	0.25	0.83	0.14	0.42
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	0.43	0.37	0.21	0.20	5.18
Commercial and industrial loans	0.27	0.61	0.13	0.79	0.64
Foreign governments and institutions	0.00	0.00	0.02	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	1.28	11.61	19.84	6.83	-2.40
Total selected assets	-5.67	18.50	6.46	9.48	2.04
Deposits	-10.19	-4.79	-11.97	0.73	3.46

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 06/30/2023

**Parent Company Analysis - Part 1**

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	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Profitability</b>					
Net income / Average equity capital	10.24	10.52	11.16	11.94	7.29
Bank net income / Average equity investment in banks	11.09	11.07	11.69	11.80	7.45
Nonbank net income / Average equity investment in nonbanks	8.80	10.05	9.12	13.21	9.75
Subsidiary HCs net income / Average equity investment in sub HCs	9.36	9.37	8.63	10.04	7.01
Bank net income / Parent net income	86.76	98.83	88.97	96.79	88.16
Nonbank net income / Parent net income	3.27	2.58	2.62	3.42	3.59
Subsidiary holding companies' net income / Parent net income	73.80	80.52	82.03	65.19	68.34
<b>Leverage</b>					
Total liabilities / Equity capital	19.52	17.48	18.54	16.81	20.06
Total debt / Equity capital	14.13	12.15	13.05	11.71	14.41
Total debt + notes payable to subs that issued TPS / Equity capital	15.95	14.28	15.10	13.63	16.67
Total debt + Loans guaranteed for affiliate / Equity capital	14.31	12.21	13.14	11.77	14.68
Total debt / Equity capital - excess over fair value	14.26	12.27	13.20	11.81	14.52
Long-term debt / Equity capital	13.37	11.61	12.26	10.95	13.56
Short-term debt / Equity capital	0.61	0.43	0.50	0.57	0.77
Current portion of long-term debt / Equity capital	0.05	0.08	0.07	0.06	0.06
Excess cost over fair value / Equity capital	0.09	0.09	0.10	0.05	0.08
Long-term debt / Consolidated long-term debt	37.05	39.62	40.56	39.86	34.67
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	103.12	103.92	104.30	103.22	102.81
Total investment in subs / Equity capital	110.34	109.01	109.37	108.40	110.16
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.35	0.41	0.43	0.29	0.47
Equity investment in subs - equity cap / Net income-div (X)	1.31	1.23	1.27	1.05	1.82
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	126.47	128.78	139.24	154.07	136.59
Cash from ops + noncash items + op expense / Op expense + dividend	131.01	116.26	132.32	153.55	147.24
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.86	92.99	102.76	98.57	134.08
Pretax operating income + interest expense / Interest expense	1,446.96	1,470.40	1,665.40	1,835.33	2,016.32
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	885.08	1,429.12	1,303.55	1,770.77	1,539.23
Dividends + interest from subsidiaries / Interest expense + dividends	139.29	142.27	162.23	175.46	150.43
Fees + other income from subsidiaries / Salary + other expenses	11.39	10.93	9.42	11.92	13.95
Net income / Current part of long-term debt + preferred dividends (X)	33.44	28.42	30.80	47.61	35.64
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	3.69	3.32	3.61	3.44	3.85
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.24	0.36	0.71	0.17	0.10
Nonaccrual	0.30	0.76	0.47	0.92	1.03
Total	0.54	1.12	1.18	1.09	1.13
<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	0.01	0.01	0.02	0.05
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.01	0.03	0.02	0.05
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	2.74	1.69	1.76	1.76	2.66
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.09	0.05	0.06	0.06	0.08



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 06/30/2023

**Parent Company Analysis - Part 2**

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	76.26	82.36	70.66	66.99	81.10
Dividends declared / Net income	35.39	34.00	32.07	28.27	42.29
Net income - dividends / Average equity	6.56	7.04	7.59	8.62	4.14
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	119.76	129.99	137.86	157.65	132.17
Dividends from nonbank subsidiaries	3.38	2.57	3.42	4.90	3.41
Dividends from subsidiary holding companies	5.39	2.84	4.71	5.91	4.85
Dividends from all subsidiaries	161.31	167.34	184.33	205.00	174.85
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	47.47	44.50	51.31	47.78	60.28
Interest income from bank subsidiaries	0.60	0.13	0.27	0.11	0.36
Management and service fees from bank subsidiaries	0.83	0.85	0.93	0.88	1.47
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	52.04	53.28	53.80	52.33	62.88
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	52.83	48.39	66.96	62.16	56.39
Interest income from nonbank subsidiaries	6.31	2.85	6.39	2.43	7.38
Management and serv fees from nonbank subsidiaries	0.65	0.47	0.33	0.33	0.86
Other income from nonbank subsidiaries	0.09	0.18	-0.30	0.07	0.16
Operating income from nonbank subsidiaries	78.73	57.25	90.53	86.66	79.84
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	37.62	87.73	1,198.53	38.10	43.51
Interest income from subsidiary holding companies	13.96	13.26	119.53	5.26	8.40
Management and service fees from subsidiary holding companies	0.07	0.33	0.25	0.73	0.44
Other income from subsidiary holding companies	0.00	-3.08	-2.19	-0.40	0.01
Operating income from subsidiary holding companies	62.46	98.24	1,316.12	58.37	55.20
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	65.61	65.90	71.92	74.58	69.76
Interest income from bank subsidiaries	1.74	0.75	0.55	0.23	0.63
Management and service fees from bank subsidiaries	1.36	1.22	0.98	1.42	1.87
Other income from bank subsidiaries	0.01	0.03	0.01	0.02	0.04
Operating income from bank subsidiaries	77.35	75.59	83.18	83.41	82.20
Dividends from nonbank subsidiaries	2.43	3.80	2.77	3.01	1.95
Interest income from nonbank subsidiaries	0.55	0.23	0.19	0.18	0.73
Management and service fees from nonbank subsidiaries	0.01	0.01	0.01	0.01	0.02
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.01	0.01
Operating income from nonbank subsidiaries	5.39	5.49	3.51	4.59	4.70
Dividends from subsidiary holding companies	2.29	1.76	2.41	2.07	2.53
Interest income from subsidiary holding companies	0.41	0.01	0.02	0.01	0.11
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	5.11	3.15	3.88	3.85	4.56
Loans and advances from subsidiaries / Short term debt	259.65	189.04	216.83	158.10	135.13
Loans and advances from subsidiaries / Total debt	28.85	28.16	25.28	26.38	27.08

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 1  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									139
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.89	1.27	1.90	2.55	2.92	3.23	3.64	4.44	138
+ Non-interest income	0.95	0.22	0.28	0.42	0.76	1.36	2.06	3.47	139
- Overhead expense	2.35	1.32	1.59	1.91	2.25	2.68	3.53	4.35	139
- Provision for credit losses	0.19	0.00	0.01	0.06	0.15	0.27	0.53	0.89	139
+ Securities gains (losses)	-0.01	-0.13	-0.05	0.00	0.00	0.00	0.00	0.01	139
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	138
= Pretax net operating income (tax equivalent)	1.37	0.43	0.65	1.03	1.30	1.70	2.25	2.88	138
Net operating income	1.02	0.25	0.49	0.76	1.00	1.30	1.59	1.92	139
Net income	1.01	0.25	0.49	0.76	1.00	1.30	1.59	1.92	139
Net income (Subchapter S adjusted)	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.99	3.86	4.03	4.47	4.92	5.34	6.18	7.19	138
Interest expense	1.86	0.79	0.95	1.26	1.73	2.31	3.18	3.77	139
Net interest income (tax equivalent)	3.12	1.39	2.03	2.79	3.15	3.51	4.10	4.95	138
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.16	0.00	0.00	0.03	0.10	0.26	0.48	1.23	139
Earnings coverage of net loan and lease losses (X)	35.66	-33.48	2.04	7.34	17.89	52.06	111.09	264.24	137
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	0.35	0.62	0.96	1.19	1.43	2.05	2.63	139
Allowance for loan and lease losses / Total loans and leases	1.21	0.35	0.61	0.95	1.18	1.43	2.04	2.63	139
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.08	0.11	0.22	0.42	0.59	0.82	1.05	139
30-89 days past due loans and leases / Total loans and leases	0.32	0.02	0.06	0.13	0.26	0.42	0.93	1.25	139
<b>Liquidity and Funding</b>									
Net noncore funding dependence	14.28	-1.33	1.77	5.53	12.95	21.31	32.29	42.12	139
Net short-term noncore funding dependence	5.98	-24.50	-8.67	1.20	6.67	11.90	21.45	29.32	139
Net loans and leases / Total assets	63.87	25.79	43.60	57.85	65.96	73.42	78.21	81.78	139
<b>Capitalization</b>									
Tier 1 leverage ratio	9.29	6.99	7.41	8.38	9.33	10.34	10.97	11.73	139
Holding company equity capital / Total assets	10.00	6.56	7.03	8.56	10.15	11.56	12.75	14.25	139
Total equity capital (including minority interest) / Total assets	10.12	6.61	7.11	8.67	10.22	11.69	12.75	14.25	139
Common equity tier 1 capital / Total risk-weighted assets	11.98	9.27	9.59	10.30	11.59	13.21	15.47	17.12	137
Net loans and leases / Equity capital (X)	6.50	3.05	3.79	5.13	6.42	7.90	9.31	9.99	139
Cash dividends / Net income	35.40	0.00	8.29	21.29	32.91	47.23	62.97	77.37	132
Cash dividends / Net income (Subchapter S adjusted)	57.75	57.75	57.75	57.75	57.75	57.75	57.75	57.75	1
<b>Growth Rates</b>									
Assets	4.97	-6.15	-3.42	-1.07	3.65	9.47	18.66	32.16	139
Equity capital	4.29	-11.03	-5.66	0.04	4.19	7.31	16.71	29.60	139
Net loans and leases	9.09	-7.29	0.62	4.78	8.66	12.97	18.96	31.19	139
Noncore funding	138.19	2.78	12.67	40.32	101.76	201.56	409.91	587.32	139
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.61	0.00	0.00	0.00	0.00	0.02	4.42	8.51	139
Long-term debt / Equity capital	13.37	0.00	0.00	0.37	8.10	18.02	55.10	70.70	139
Equity investment in subsidiaries / Equity capital	103.12	89.96	94.03	98.42	102.28	107.94	115.78	121.46	139
Cash from ops + noncash items + op expense / Op expense + dividends	131.01	9.52	28.02	92.10	126.50	177.07	241.91	300.94	138

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2023

**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)	4.62	3.55	3.78	4.16	4.48	4.98	5.79	6.83	138
Less: Interest expense	1.73	0.74	0.88	1.15	1.61	2.13	3.07	3.34	139
Equals: Net interest income (tax equivalent)	2.89	1.27	1.90	2.55	2.92	3.23	3.64	4.44	138
Plus: Non-interest income	0.95	0.22	0.28	0.42	0.76	1.36	2.06	3.47	139
Equals: adjusted operating income (tax equivalent)	3.97	2.45	2.87	3.33	3.80	4.37	5.47	7.17	138
Less: Overhead expense	2.35	1.32	1.59	1.91	2.25	2.68	3.53	4.35	139
Less: Provision for credit losses	0.19	0.00	0.01	0.06	0.15	0.27	0.53	0.89	139
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	139
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.13	-0.05	0.00	0.00	0.00	0.00	0.01	139
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	138
Equals: Pretax net operating income (tax equivalent)	1.37	0.43	0.65	1.03	1.30	1.70	2.25	2.88	138
Less: Applicable income taxes (tax equivalent)	0.31	0.07	0.12	0.22	0.30	0.41	0.50	0.73	138
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
Equals: Net operating income	1.02	0.25	0.49	0.76	1.00	1.30	1.59	1.92	139
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equals: Net income	1.01	0.25	0.49	0.76	1.00	1.30	1.59	1.92	139
Memo: Net income (last four quarters)	1.09	0.32	0.52	0.85	1.11	1.36	1.70	1.97	139
Net income-BHC and noncontrolling (minority) interest	1.03	0.28	0.52	0.77	1.00	1.30	1.59	1.92	139
<b>Margin Analysis</b>									
Average earning assets / Average assets	92.60	88.08	89.18	90.81	92.31	94.53	96.16	97.07	139
Average interest-bearing funds / Average assets	64.64	51.26	53.95	58.67	64.47	70.05	77.72	82.83	139
Interest income (tax equivalent) / Average earning assets	4.99	3.86	4.03	4.47	4.92	5.34	6.18	7.19	138
Interest expense / Average earning assets	1.86	0.79	0.95	1.26	1.73	2.31	3.18	3.77	139
Net interest income (tax equivalent) / Average earning assets	3.12	1.39	2.03	2.79	3.15	3.51	4.10	4.95	138
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.83	4.64	4.84	5.21	5.70	6.17	7.35	8.80	138
Interest-bearing bank balances	4.36	2.96	3.18	3.73	4.28	5.02	5.91	6.57	139
Federal funds sold and reverse repos	4.46	0.00	0.00	3.33	4.85	5.55	8.51	12.15	76
Trading assets	1.37	0.00	0.00	0.00	0.25	2.90	5.07	6.11	83
Total earning assets	4.93	3.81	3.99	4.44	4.89	5.33	6.13	7.07	139
Investment securities (tax equivalent)	2.61	1.73	1.80	2.15	2.56	2.98	3.59	4.33	137
US Treasury and agency securities (excluding mortgage-backed securities)	2.30	0.87	1.17	1.55	2.10	2.87	4.23	5.11	131
Mortgage-backed securities	2.46	1.71	1.80	2.03	2.36	2.81	3.25	3.93	136
All other securities	3.91	2.03	2.29	2.96	3.66	4.53	6.29	8.04	133
Interest-bearing deposits	2.07	0.79	0.95	1.47	1.98	2.66	3.48	3.84	138
Time deposits of \$250K or more	3.14	1.88	2.15	2.52	3.18	3.65	4.09	4.83	135
Time deposits < \$250K	3.01	1.46	1.88	2.44	3.08	3.49	4.13	4.36	136
Other domestic deposits	1.91	0.70	0.90	1.20	1.71	2.63	3.52	3.90	138
Foreign deposits	2.10	0.05	0.32	1.02	2.50	2.99	4.01	4.71	25
Federal funds purchased and repos	3.43	0.15	0.78	1.74	3.21	4.82	6.67	9.40	117
Other borrowed funds and trading liabilities	4.23	1.92	2.79	3.80	4.37	4.82	5.21	5.47	139
All interest-bearing funds	2.60	1.37	1.46	1.96	2.41	3.34	4.03	4.88	139

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2023

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.58	0.00	0.00	0.01	1.91	4.62	7.64	9.99	138
Overhead expenses / Net Interest Income + non-interest income	59.64	36.35	45.67	53.69	60.01	65.86	75.13	79.88	139
<b>Percent of Average Assets</b>									
Total overhead expense	2.35	1.32	1.59	1.91	2.25	2.68	3.53	4.35	139
Personnel expense	1.25	0.68	0.77	1.02	1.24	1.51	1.78	2.10	139
Net occupancy expense	0.23	0.09	0.11	0.18	0.22	0.29	0.35	0.41	139
Other operating expenses	0.82	0.42	0.47	0.61	0.75	0.95	1.57	1.99	139
Overhead less non-interest income	1.34	-0.11	0.51	1.09	1.35	1.64	2.10	2.51	139
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	59.32	35.30	44.76	53.11	59.40	65.36	75.14	79.88	138
Personnel expense	32.09	16.77	19.93	28.14	32.66	36.56	41.10	45.28	138
Net occupancy expense	5.97	1.40	2.54	4.49	6.10	7.61	9.08	10.27	138
Other operating expenses	20.46	13.31	14.04	16.18	19.38	23.55	30.23	37.91	138
Total non-interest income	23.80	7.35	9.30	12.88	19.21	30.32	59.35	74.88	138
Fiduciary activities income	1.99	0.00	0.00	0.00	1.36	3.30	6.52	11.86	138
Service charges on domestic deposit accounts	2.91	0.00	0.18	1.45	2.85	4.11	5.10	5.66	138
Trading revenue	0.80	-0.09	0.00	0.00	0.00	0.96	3.72	7.77	138
Investment banking fees and commissions	2.43	0.00	0.00	0.31	1.44	3.15	8.67	17.51	138
Insurance activities revenue	0.38	0.00	0.00	0.00	0.05	0.46	1.98	3.08	138
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	138
Net servicing fees	0.63	0.00	0.00	0.02	0.26	0.76	2.70	3.86	138
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	138
Net gain (loss) - sales of loans, OREO, and other assets	0.79	-0.59	-0.02	0.04	0.45	1.24	2.69	5.10	138
Other non-interest income	8.50	2.32	3.24	4.75	6.94	10.96	18.19	28.15	138
Overhead less non-interest income	35.09	-2.60	14.12	26.48	36.02	45.37	54.31	59.46	138
Applicable income taxes / Pretax net operating income (tax equivalent)	20.67	9.58	14.27	18.18	21.07	23.35	25.92	27.67	133
Applicable income tax + TE / Pretax net operating income + TE	22.98	12.96	18.01	20.82	22.94	25.17	28.12	29.98	133

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2023

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	40.28	1.88	10.28	25.97	43.49	54.45	64.94	69.46	139
Commercial and industrial loans	11.12	0.85	2.67	6.57	10.37	15.73	21.29	24.61	139
Loans to individuals	3.68	0.02	0.04	0.38	1.28	5.28	14.32	27.09	139
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.39	139
Agricultural loans	0.16	0.00	0.00	0.00	0.02	0.21	0.94	1.43	139
Other loans and leases	4.52	0.13	0.45	1.47	3.37	7.56	11.27	13.16	139
Net loans and leases	63.87	25.79	43.60	57.85	65.96	73.42	78.21	81.78	139
Debt securities over 1 year	15.94	1.06	6.36	10.24	15.30	22.10	26.76	31.22	139
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.18	0.29	139
Subtotal	80.99	41.55	60.05	78.60	84.32	88.07	89.71	90.62	139
Interest-bearing bank balances	4.77	0.41	0.78	1.64	4.14	7.15	12.28	15.84	139
Federal funds sold and reverse repos	0.78	0.00	0.00	0.00	0.00	0.14	6.49	14.22	139
Debt securities 1 year or less	1.67	0.06	0.10	0.46	1.22	2.48	4.96	7.04	139
Trading assets	0.76	0.00	0.00	0.00	0.05	0.60	4.50	14.24	139
Total earning assets	90.74	85.37	87.29	89.01	90.55	93.07	94.25	95.11	139
Non-interest cash and due from depository institutions	0.93	0.17	0.39	0.66	0.95	1.22	1.58	1.85	139
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	139
All other assets	8.20	4.38	5.15	6.06	8.44	10.02	11.53	13.24	139
<b>Memoranda</b>									
Short-term investments	8.24	1.04	1.82	2.87	5.69	11.45	21.22	37.12	139
US Treasury securities	1.62	0.00	0.00	0.02	0.81	2.24	6.78	9.57	139
US agency securities (excluding mortgage-backed securities)	0.67	0.00	0.00	0.01	0.36	1.32	2.25	4.64	139
Municipal securities	1.36	0.00	0.00	0.03	0.67	2.42	4.71	7.45	139
Mortgage-backed securities	10.91	0.30	2.83	6.74	11.04	15.89	19.45	22.90	139
Asset-backed securities	0.84	0.00	0.00	0.00	0.20	1.72	3.74	4.93	139
Other debt securities	0.42	0.00	0.00	0.01	0.19	0.82	1.44	2.49	139
Loans held-for-sale	0.19	0.00	0.00	0.01	0.10	0.30	0.80	1.52	139
Loans held for investment	64.26	26.92	44.42	58.34	66.46	73.14	78.38	82.36	139
Real estate loans secured by 1-4 family	12.86	0.02	2.59	7.16	12.82	17.74	24.36	31.87	139
Revolving	1.46	0.00	0.01	0.31	1.08	2.46	3.63	4.09	139
Closed-end, secured by first liens	11.05	0.02	1.01	6.03	10.76	14.87	22.91	28.57	139
Closed-end, secured by junior liens	0.21	0.00	0.00	0.03	0.11	0.27	0.80	1.39	139
Commercial real estate loans	25.05	0.23	2.29	14.54	26.33	37.17	43.89	51.24	139
Construction and land development	4.11	0.00	0.25	1.22	4.18	6.28	9.36	11.04	139
Multifamily	4.06	0.02	0.31	1.29	3.26	5.59	12.06	15.25	139
Nonfarm nonresidential	15.86	0.15	1.30	8.24	15.78	23.96	30.10	33.68	139
Real estate loans secured by farmland	0.32	0.00	0.00	0.00	0.07	0.54	1.54	2.44	139

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 1  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	61.22	8.26	27.27	43.55	67.60	77.89	86.69	90.45	139
Real estate loans secured by 1-4 family	20.05	0.04	3.89	12.07	21.27	27.98	35.85	44.08	139
Revolving	2.23	0.00	0.01	0.56	1.78	3.58	5.41	6.21	139
Closed-end	17.80	0.03	2.98	10.67	17.89	23.62	34.51	40.72	139
Commercial real estate loans	37.49	1.66	8.19	22.51	41.06	53.26	61.44	67.79	139
Construction and land development	6.20	0.00	0.83	2.13	6.21	9.52	13.60	17.12	139
1-4 family	1.10	0.00	0.00	0.13	0.73	2.13	3.69	4.47	139
Other	4.91	0.00	0.50	1.88	5.07	7.63	10.16	11.04	139
Multifamily	5.93	0.02	0.58	2.43	4.90	8.29	16.12	23.63	139
Nonfarm nonresidential	23.79	1.39	4.42	11.93	24.17	34.03	42.24	45.52	139
Owner-occupied	7.89	0.00	0.19	3.44	7.08	12.11	15.50	18.88	139
Other	15.72	0.00	3.17	7.62	16.10	22.83	29.01	32.75	139
Real estate loans secured by farmland	0.49	0.00	0.00	0.00	0.10	0.78	2.43	3.81	139
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.01	0.24	0.80	139
Commercial and industrial loans	17.60	1.77	6.02	10.82	15.69	24.62	33.50	40.04	139
Loans to individuals	6.49	0.02	0.06	0.57	2.11	10.81	23.57	46.59	139
Credit card loans	0.62	0.00	0.00	0.00	0.01	0.43	3.36	13.64	139
Agricultural loans	0.25	0.00	0.00	0.00	0.04	0.32	1.47	2.49	139
Other loans and leases	8.25	0.16	0.62	2.23	5.10	12.15	22.63	37.76	139
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	412.58	26.32	120.33	255.57	449.27	546.64	662.34	723.44	138
Real estate loans secured by 1-4 family	134.08	3.17	23.84	75.07	124.78	183.30	263.30	344.85	138
Revolving	14.90	0.00	0.08	3.34	10.88	24.15	36.18	41.39	138
Closed-end	117.75	2.95	19.95	67.40	109.66	149.86	253.94	310.08	138
Commercial real estate loans	255.06	9.75	32.19	130.42	243.64	370.86	467.07	547.86	138
Construction and land development	41.29	0.08	3.89	13.96	39.24	62.79	88.56	110.34	138
1-4 family	7.53	0.00	0.00	0.78	4.85	14.30	24.71	29.04	138
Other	32.80	0.01	3.19	12.52	33.48	47.95	69.88	83.15	138
Multifamily	42.00	0.45	3.72	13.89	33.32	53.22	131.43	167.10	138
Nonfarm nonresidential	160.03	5.12	18.43	79.15	154.81	233.52	302.31	362.80	138
Owner-occupied	52.81	0.01	1.44	23.47	49.92	81.43	110.99	123.40	138
Other	105.89	4.56	13.10	49.28	102.13	152.79	195.92	273.91	138
Real estate loans secured by farmland	3.29	0.00	0.00	0.02	0.65	5.10	15.18	24.95	138
Loans to depository institutions and acceptances of other banks	0.26	0.00	0.00	0.00	0.00	0.06	1.33	4.79	138
Commercial and industrial loans	112.58	7.60	35.19	61.60	108.36	168.54	210.16	247.50	138
Loans to individuals	39.44	0.15	0.42	3.72	13.71	61.57	134.34	225.39	138
Credit card loans	3.82	0.00	0.00	0.00	0.05	2.98	15.00	63.10	138
Agricultural loans	1.58	0.00	0.00	0.00	0.22	1.91	8.45	14.66	138
Other loans and leases	49.20	1.21	3.97	14.27	33.88	77.00	129.56	165.58	138
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	30.37	0.24	8.42	18.10	31.72	42.63	51.38	57.20	139
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	205.76	7.09	36.74	102.88	204.02	291.07	391.54	454.34	138
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	261.92	12.92	43.69	137.96	269.71	372.06	470.68	550.83	138

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2023

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	8.24	1.04	1.82	2.87	5.69	11.45	21.22	37.12	139
Liquid assets	22.70	9.45	10.86	14.07	19.53	29.40	42.37	57.03	139
Investment securities	18.17	2.98	7.87	12.94	17.30	23.64	31.50	34.26	139
Net loans and leases	63.87	25.79	43.60	57.85	65.96	73.42	78.21	81.78	139
Net loans, leases and standby letters of credit	64.65	28.49	44.17	58.74	66.38	74.23	78.27	81.99	139
Core deposits	65.62	24.48	43.83	60.32	69.30	74.42	79.08	80.36	139
Noncore funding	20.00	6.49	7.25	12.42	17.48	26.91	38.82	47.00	139
Time deposits of \$250K or more	2.76	0.31	0.84	1.49	2.36	3.74	5.68	8.03	139
Foreign deposits	0.19	0.00	0.00	0.00	0.00	0.00	1.10	4.69	139
Federal funds purchased and repos	1.40	0.00	0.00	0.00	0.45	1.93	6.98	11.18	139
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Net federal funds purchased (sold)	0.52	-3.33	-0.17	0.00	0.20	0.88	2.98	5.68	139
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	139
Other borrowings w/remaining maturity of 1 year or less	4.09	0.00	0.03	1.16	3.43	5.97	10.91	14.71	139
Earning assets that reprice within 1 year	37.63	14.19	19.25	26.29	38.73	46.54	61.21	68.28	139
Interest-bearing liabilities that reprice within 1 year	11.81	3.55	4.35	6.67	10.21	14.97	26.30	37.82	139
Long-term debt that reprices within 1 year	0.55	0.00	0.00	0.00	0.00	0.62	3.67	5.61	139
Net assets that reprice within 1 year	23.65	-3.53	2.12	12.01	25.26	34.51	46.51	57.59	139
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	14.28	-1.33	1.77	5.53	12.95	21.31	32.29	42.12	139
Net short-term noncore funding dependence	5.98	-24.50	-8.67	1.20	6.67	11.90	21.45	29.32	139
Short-term investment / Short-term noncore funding	63.36	7.10	14.70	22.89	45.19	89.24	153.90	258.34	139
Liquid assets - short-term noncore funding / Nonliquid assets	14.13	-23.50	-11.29	0.56	9.30	26.33	45.83	86.75	139
Net loans and leases / Total deposits	84.58	54.12	65.46	76.53	84.69	94.65	103.47	112.65	137
Net loans and leases / Core deposits	99.53	64.03	72.43	81.40	96.50	114.70	141.92	159.87	137
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.30	-27.79	-21.16	-13.09	-6.94	-2.32	-0.25	0.00	113
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.89	-36.28	-32.29	-23.12	-15.28	-8.00	-2.71	-1.08	136
Structured notes appreciation (depreciation) / Tier 1 capital	-0.44	-2.43	-1.87	-0.53	-0.13	-0.04	-0.01	0.00	32
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	26.04	0.00	0.00	1.95	30.12	45.91	58.96	67.08	138
Available-for-sale securities	71.41	29.85	40.07	53.64	69.03	96.87	99.89	100.00	138
US Treasury securities	10.15	0.00	0.00	0.35	5.61	14.83	38.15	66.80	138
US agency securities (excluding mortgage-backed securities)	4.21	0.00	0.00	0.09	2.07	7.64	16.08	21.06	138
Municipal securities	7.72	0.00	0.00	0.28	3.73	15.32	26.17	35.12	138
Mortgage-backed securities	60.81	9.16	29.87	44.37	63.47	77.81	88.17	92.49	138
Asset-backed securities	4.61	0.00	0.00	0.00	1.57	8.70	17.14	21.10	138
Other debt securities	3.07	0.00	0.00	0.07	1.67	5.08	10.77	18.03	138
Mutual funds and equity securities	0.29	0.00	0.00	0.00	0.12	0.50	1.08	2.39	138
Debt securities 1 year or less	10.78	0.40	0.91	2.88	7.47	16.87	28.43	38.62	138
Debt securities 1 to 5 years	19.63	1.75	3.10	8.11	16.28	28.09	47.00	58.44	138
Debt securities over 5 years	66.58	14.45	27.70	53.04	70.90	84.39	89.73	93.76	138
Pledged securities	53.44	1.88	12.49	26.41	57.09	77.38	86.69	91.27	138
Structured notes, fair value	0.20	0.00	0.00	0.00	0.00	0.00	1.57	3.52	138
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	20.40	-68.70	-54.00	-23.88	7.96	46.38	142.15	254.93	139
Investment securities	-3.88	-24.12	-18.54	-12.69	-7.41	3.53	21.58	30.57	139
Core deposits	-5.79	-22.56	-17.50	-10.87	-6.72	-2.17	11.76	20.20	139
Noncore funding	138.19	2.78	12.67	40.32	101.76	201.56	409.91	587.32	139

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2023

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments (reported semiannually, June/Dec)	24.11	9.15	11.68	16.21	22.76	29.43	41.63	59.23	139
Standby letters of credit	0.59	0.00	0.04	0.22	0.39	0.83	1.68	2.58	139
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.03	0.07	0.17	139
Securities lent	0.19	0.00	0.00	0.00	0.00	0.00	0.98	5.59	139
Credit derivatives - notional amount (holding company as guarantor)	0.27	0.00	0.00	0.00	0.00	0.52	1.26	1.90	139
Credit derivatives - notional amount (holding company as beneficiary)	0.16	0.00	0.00	0.00	0.00	0.27	0.70	1.74	139
Credit derivative contracts w/ purchased credit protection-investment grade	0.21	0.00	0.00	0.00	0.00	0.10	1.44	2.41	139
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.23	0.00	0.00	0.00	0.00	0.23	1.26	4.18	139
Derivative contracts	49.47	0.24	0.91	8.49	20.42	47.03	202.78	834.48	139
Interest rate contracts	34.91	0.13	0.69	7.52	19.98	39.09	138.85	357.13	139
Interest rate futures and forward contracts	4.49	0.00	0.00	0.00	0.11	1.62	24.90	97.10	139
Written options contracts (interest rate)	1.28	0.00	0.00	0.01	0.23	1.22	5.05	21.57	139
Purchased options contracts (interest rate)	1.35	0.00	0.00	0.00	0.10	1.31	6.58	22.33	139
Interest rate swaps	24.93	0.00	0.04	5.22	14.77	30.38	84.65	234.37	139
Foreign exchange contracts	5.37	0.00	0.00	0.00	0.00	0.90	14.27	201.13	139
Futures and forward foreign exchange contracts	3.33	0.00	0.00	0.00	0.00	0.36	6.38	143.38	139
Written options contracts (foreign exchange)	0.02	0.00	0.00	0.00	0.00	0.00	0.15	1.02	139
Purchased options contracts (foreign exchange)	0.02	0.00	0.00	0.00	0.00	0.00	0.16	1.01	139
Foreign exchange rate swaps	0.61	0.00	0.00	0.00	0.00	0.00	2.70	38.21	139
Equity, commodity, and other derivative contracts	1.58	0.00	0.00	0.00	0.00	0.04	8.27	71.61	139
Commodity and other futures and forward contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.13	4.94	139
Written options contracts (commodity and other)	0.54	0.00	0.00	0.00	0.00	0.00	1.82	24.09	139
Purchased options contracts (commodity and other)	0.44	0.00	0.00	0.00	0.00	0.00	1.72	21.93	139
Commodity and other swaps	0.25	0.00	0.00	0.00	0.00	0.00	1.22	5.85	139
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	43.42	14.88	18.20	26.68	34.30	52.06	91.20	155.79	139



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 1  
Date:06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	93.95	37.08	68.71	92.60	99.93	100.00	100.00	100.00	135
Foreign exchange contracts	2.84	0.00	0.00	0.00	0.00	1.94	16.52	32.57	135
Equity, commodity, and other contracts	1.26	0.00	0.00	0.00	0.00	0.24	7.30	19.89	135
<b>Futures and forwards</b>									
	9.82	0.00	0.00	0.28	3.48	14.21	37.41	73.76	135
<b>Written options</b>									
	5.49	0.00	0.00	0.21	2.31	9.51	19.83	32.59	135
Exchange-traded	0.16	0.00	0.00	0.00	0.00	0.00	1.65	2.79	135
Over-the-counter	4.95	0.00	0.00	0.18	2.00	7.18	18.94	32.59	135
<b>Purchased options</b>									
	4.24	0.00	0.00	0.00	0.99	7.86	16.93	23.71	135
Exchange-traded	0.17	0.00	0.00	0.00	0.00	0.00	1.30	3.31	135
Over-the-counter	3.59	0.00	0.00	0.00	0.46	6.44	16.62	23.71	135
<b>Swaps</b>									
	75.01	0.00	11.36	57.71	86.17	96.85	99.95	100.00	135
<b>Held for trading</b>									
	35.25	0.00	0.00	0.00	9.64	79.40	98.99	99.96	135
Interest rate contracts	29.90	0.00	0.00	0.00	4.16	69.40	90.39	99.41	135
Foreign exchange contracts	1.14	0.00	0.00	0.00	0.00	0.31	7.17	18.01	135
Equity, commodity, and other contracts	0.54	0.00	0.00	0.00	0.00	0.00	4.92	7.26	135
<b>Non-traded</b>									
	64.75	0.04	1.01	20.60	90.36	100.00	100.00	100.00	135
Interest rate contracts	60.74	0.00	0.75	16.11	66.16	100.00	100.00	100.00	135
Foreign exchange contracts	0.48	0.00	0.00	0.00	0.00	0.16	1.25	13.49	135
Equity, commodity, and other contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.46	1.62	135
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	93.75	25.92	64.50	89.47	99.33	101.61	105.38	133.44	135
One year or less	40.30	0.00	0.40	6.38	31.83	70.29	98.97	111.16	135
Over 1 year to 5 years	26.14	0.00	0.00	12.13	26.80	43.60	58.17	73.51	135
Over 5 years	22.87	0.00	0.00	4.10	20.09	39.46	63.01	68.20	135
<b>Gross negative fair value (absolute value)</b>									
	1.71	0.00	0.02	0.59	1.63	2.66	3.80	4.30	135
<b>Gross positive fair value</b>									
	1.87	0.21	0.38	0.70	1.57	2.81	4.35	5.47	135
<b>Percent of Tier 1 Capital</b>									
<b>Gross negative fair value, absolute value (X)</b>									
	0.08	0.00	0.00	0.01	0.04	0.10	0.22	0.60	138
<b>Gross positive fair value (X)</b>									
	0.07	0.00	0.00	0.01	0.03	0.09	0.21	0.57	138
Held for trading (X)	0.04	0.00	0.00	0.00	0.00	0.04	0.14	0.55	138
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	138
<b>Current credit exposure (X)</b>									
	0.05	0.00	0.00	0.00	0.02	0.07	0.18	0.35	138
<b>Credit losses on derivative contracts</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
<b>Past Due Derivative Instruments Fair Value</b>									
<b>30-89 days past due</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
<b>90+ days past due</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
<b>Other Ratios</b>									
<b>Current credit exposure / Risk-weighted assets</b>									
	0.61	0.00	0.00	0.06	0.30	0.73	2.40	4.80	137

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Allowance and Net Loan and Lease Losses**

Peer Group: 1  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.19	0.00	0.02	0.06	0.14	0.27	0.51	0.86	139
Provision for loan and lease losses / Average loans and leases	0.31	0.00	0.04	0.11	0.22	0.47	0.80	1.54	139
Provision for loan and lease losses / Net loan and lease losses	284.90	-85.70	14.46	113.76	169.30	373.37	775.43	1764.38	137
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	0.35	0.62	0.96	1.19	1.43	2.05	2.63	139
Allowance for loan and lease losses / Total loans and leases	1.21	0.35	0.61	0.95	1.18	1.43	2.04	2.63	139
Allowance for loan and lease losses / Net loans and leases losses (X)	20.69	2.34	3.10	4.65	8.95	25.72	65.13	197.61	130
Allowance for loan and lease losses / Nonaccrual assets	380.15	93.33	131.50	191.24	292.88	484.16	938.20	1356.53	137
ALLL / 90+ days past due + nonaccrual loans and leases	290.02	76.94	95.72	163.92	256.54	365.61	596.79	691.06	137
Gross loan and lease losses / Average loans and leases	0.22	0.01	0.02	0.05	0.14	0.33	0.62	1.84	139
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.05	0.08	0.17	0.39	139
Net losses / Average loans and leases	0.16	0.00	0.00	0.03	0.10	0.26	0.48	1.23	139
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	139
Recoveries / Prior year-end losses	22.19	3.61	6.44	13.04	19.14	28.95	42.48	76.52	138
Earnings coverage of net loan and lease losses (X)	35.66	-33.48	2.04	7.34	17.89	52.06	111.09	264.24	137
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.03	-0.02	-0.01	0.00	0.00	0.04	0.15	0.20	138
Real estate loans secured by 1-4 family	0.00	-0.04	-0.03	-0.01	0.00	0.00	0.02	0.07	133
Revolving	-0.02	-0.21	-0.15	-0.05	0.00	0.00	0.04	0.10	128
Closed-end	0.00	-0.04	-0.03	-0.01	0.00	0.00	0.02	0.06	132
Commercial real estate loans	0.05	-0.03	-0.02	0.00	0.00	0.08	0.26	0.31	135
Construction and land development	0.00	-0.05	-0.04	-0.01	0.00	0.00	0.02	0.11	132
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	132
Other	0.00	-0.05	-0.03	0.00	0.00	0.00	0.01	0.06	132
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	133
Nonfarm nonresidential	0.07	-0.03	-0.02	0.00	0.00	0.11	0.35	0.54	132
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.03	0.05	132
Other	0.06	-0.03	-0.01	0.00	0.00	0.08	0.36	0.54	132
Real estate loans secured by farmland	0.01	-0.04	-0.01	0.00	0.00	0.00	0.00	0.31	112
Commercial and industrial loans	0.27	-0.05	-0.01	0.02	0.15	0.45	0.90	1.31	137
Loans to individuals	1.13	0.05	0.08	0.35	0.85	1.81	3.26	3.89	121
Credit card loans	2.86	0.00	0.18	2.11	2.84	3.73	5.33	6.80	76
Agricultural loans	0.01	-0.52	-0.14	0.00	0.00	0.00	0.21	0.60	101
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Other loans and leases	0.12	-0.02	0.00	0.00	0.02	0.18	0.68	1.13	137

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2023

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.32	0.02	0.06	0.13	0.26	0.42	0.93	1.25	139
90+ days past due loans and leases	0.09	0.00	0.00	0.00	0.03	0.13	0.39	0.93	139
Nonaccrual loans and leases	0.41	0.07	0.09	0.22	0.40	0.56	0.79	1.03	139
90+ days past due and nonaccrual loans and leases	0.56	0.12	0.16	0.26	0.52	0.71	1.26	1.98	139
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	139
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	139
Nonaccrual restructured	0.03	0.00	0.00	0.00	0.01	0.06	0.12	0.16	139
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	139
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	139
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.32	0.02	0.06	0.13	0.26	0.42	0.93	1.25	139
90+ days past due assets	0.09	0.00	0.00	0.00	0.03	0.13	0.39	0.93	139
Nonaccrual assets	0.42	0.07	0.10	0.22	0.42	0.58	0.80	1.06	139
30+ days past due and nonaccrual assets	0.91	0.24	0.29	0.46	0.78	1.17	2.19	3.15	139
Total assets	0.37	0.05	0.10	0.19	0.35	0.53	0.69	0.88	139
Allowance for loan and lease losses	50.74	10.41	17.05	30.28	43.75	64.50	104.29	136.76	138
Equity capital + allowance for loan and lease losses	3.47	0.54	0.78	1.85	3.23	4.97	6.90	8.86	139
Tier 1 capital + allowance for loan and lease losses	3.67	0.57	0.99	1.91	3.42	5.12	6.87	9.34	139
Loans and leases + other real estate owned	0.58	0.11	0.15	0.33	0.54	0.82	1.11	1.50	139

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

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 06/30/2023

## 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	0.25	0.01	0.04	0.09	0.19	0.37	0.59	1.27	138
	90+ days past due	0.09	0.00	0.00	0.00	0.01	0.07	0.45	1.08	138
	Nonaccrual	0.45	0.02	0.06	0.18	0.35	0.66	1.07	1.62	138
Commercial and industrial	30-89 days past due	0.23	0.00	0.01	0.06	0.16	0.34	0.74	0.88	137
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.05	0.17	0.44	137
	Nonaccrual	0.61	0.02	0.06	0.20	0.53	0.97	1.47	1.74	137
Individuals	30-89 days past due	0.89	0.00	0.01	0.36	0.83	1.33	2.33	3.47	135
	90+ days past due	0.12	0.00	0.00	0.00	0.04	0.18	0.50	1.00	135
	Nonaccrual	0.21	0.00	0.00	0.00	0.13	0.36	0.68	1.17	135
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.22	48
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	48
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Agricultural	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.19	0.85	1.29	101
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	101
	Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.37	1.30	2.31	101
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	Nonaccrual	6.39	0.00	0.00	0.00	0.00	0.00	1.14	26.70	16
Other loans and leases	30-89 days past due	0.12	0.00	0.00	0.00	0.02	0.13	0.50	1.31	137
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.15	137
	Nonaccrual	0.09	0.00	0.00	0.00	0.01	0.10	0.44	0.78	137

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 1  
Date: 06/30/2023

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.43	0.02	0.08	0.15	0.28	0.57	1.26	2.31	133
	90+ days past due	0.18	0.00	0.00	0.00	0.01	0.13	1.08	2.10	133
	Nonaccrual	0.53	0.03	0.09	0.23	0.40	0.76	1.30	1.66	133
Revolving	30-89 days past due	0.45	0.00	0.02	0.22	0.41	0.66	1.19	1.87	128
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.27	128
	Nonaccrual	0.84	0.00	0.00	0.18	0.53	1.27	2.80	5.20	128
Closed-End	30-89 days past due	0.41	0.01	0.06	0.12	0.26	0.56	1.26	2.31	132
	90+ days past due	0.20	0.00	0.00	0.00	0.01	0.14	1.44	2.36	132
	Nonaccrual	0.51	0.05	0.08	0.21	0.39	0.75	1.33	1.65	132
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.02	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.11	132
Commercial real estate	30-89 days past due	0.13	0.00	0.00	0.02	0.07	0.18	0.40	0.53	135
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.09	135
	Nonaccrual	0.41	0.00	0.03	0.10	0.23	0.60	1.24	2.17	135
Construction and development	30-89 days past due	0.14	0.00	0.00	0.00	0.02	0.20	0.65	1.41	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	132
	Nonaccrual	0.15	0.00	0.00	0.00	0.04	0.20	0.66	1.21	132
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.17	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.18	132
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.11	0.47	1.27	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	132
	Nonaccrual	0.11	0.00	0.00	0.00	0.01	0.15	0.56	1.00	132
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.46	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.09	0.61	1.35	133
Nonfarm non-residential	30-89 days past due	0.13	0.00	0.00	0.02	0.07	0.20	0.39	0.59	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.09	132
	Nonaccrual	0.53	0.00	0.04	0.14	0.31	0.78	1.57	2.57	132
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.01	0.02	0.06	0.12	0.19	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	132
	Nonaccrual	0.12	0.00	0.00	0.03	0.09	0.20	0.34	0.44	132
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.01	0.12	0.29	0.55	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	132
	Nonaccrual	0.34	0.00	0.00	0.03	0.19	0.56	1.31	1.93	132
Farmland	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.09	0.41	0.78	112
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
	Nonaccrual	0.36	0.00	0.00	0.00	0.03	0.44	1.45	3.63	112
Credit card	30-89 days past due	1.47	0.00	0.32	0.81	1.12	1.58	2.88	6.70	76
	90+ days past due	0.62	0.00	0.00	0.00	0.55	1.10	1.62	1.87	76
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.13	1.13	2.07	76

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2023

**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	11.89	9.21	9.51	10.26	11.55	13.21	15.45	17.06	139
Common equity tier 1 capital, column B	0.17	0.00	0.00	0.00	0.00	0.00	0.00	12.05	139
Tier 1 capital, column A	12.55	10.06	10.35	10.91	12.13	14.01	16.45	17.70	139
Tier 1 capital, column B	0.21	0.00	0.00	0.00	0.00	0.00	0.00	14.05	139
Total capital, column A	14.43	11.93	12.18	13.04	14.03	15.73	17.94	19.97	139
Total capital, column B	0.35	0.00	0.00	0.00	0.00	0.00	0.00	15.82	139
Tier 1 leverage	9.29	6.99	7.41	8.38	9.33	10.34	10.97	11.73	139
Supplementary leverage ratio, advanced approaches HCs	6.83	5.55	5.66	5.94	6.67	7.44	8.17	8.56	16

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 06/30/2023

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.11	139
Insurance underwriting assets (P/C) / Total insurance underwriting assets	57.38	0.00	0.00	0.00	97.25	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	42.62	0.00	0.00	0.00	2.75	100.00	100.00	100.00	30
Separate account assets (L/H) / Total life assets	4.94	0.00	0.00	0.00	0.00	0.00	0.00	19.75	16
Insurance activities revenue / Adjusted operating income	0.38	0.00	0.00	0.00	0.05	0.46	1.98	3.08	138
Premium income / Insurance activities revenue	4.15	0.00	0.00	0.00	0.00	0.00	37.88	59.93	100
Credit related premium income / Total premium income	38.02	0.00	0.00	0.00	0.00	100.00	100.00	100.00	20
Other premium income / Total premium income	61.98	0.00	0.00	0.00	100.00	100.00	100.00	100.00	20
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.78	139
Insurance net income (P/C) / Equity (P/C)	16.04	0.00	0.00	2.53	6.67	26.26	53.61	79.54	21
Insurance net income (L/H) / Equity (L/H)	16.33	-3.45	-1.83	0.43	2.06	4.24	69.89	101.15	14
Insurance benefits, losses, expenses / Insurance premiums	107.13	0.00	0.00	21.14	75.18	140.68	332.00	5656.00	20
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.34	0.00	0.04	4.26	11.31	17.47	20.91	22.22	139
<b>Broker-Dealer Activities</b>									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.01	8.01	25.37	139

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	1.43	0.00	0.00	0.00	0.00	3.49	6.64	7.97	83
Cost: Interest-bearing deposits	2.10	0.05	0.32	1.02	2.50	2.99	4.01	4.71	25
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	0.43	0.05	0.06	0.08	0.12	0.63	0.93	1.03	3
Commercial and industrial loans	0.27	0.03	0.05	0.07	0.17	0.20	0.40	0.90	13
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
<b>Growth Rates</b>									
Net loans and leases	1.28	-71.82	-46.41	-10.18	0.31	15.08	36.96	116.48	80
Total selected assets	-5.67	-99.15	-64.23	-17.67	-1.71	9.36	28.81	88.69	98
Deposits	-10.19	-85.75	-32.23	-13.54	-2.12	2.97	21.66	35.07	29



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 1**

Peer Group: 1  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	10.24	2.66	4.56	7.53	10.08	12.50	17.31	20.18	139
Bank net income / Average equity investment in banks	11.09	0.93	5.94	8.33	10.54	13.58	17.68	21.32	122
Nonbank net income / Average equity investment in nonbanks	8.80	-4.55	-1.14	0.12	6.62	16.11	24.85	35.23	108
Subsidiary HCs net income / Average equity investment in sub HCs	9.36	1.49	2.75	4.00	6.66	12.98	21.25	31.18	23
Bank net income / Parent net income	86.76	0.00	0.00	95.85	102.96	106.52	111.16	115.90	132
Nonbank net income / Parent net income	3.27	0.00	0.00	0.00	0.65	3.81	12.66	33.09	118
Subsidiary holding companies' net income / Parent net income	73.80	2.78	4.11	31.90	97.58	102.15	115.14	115.88	22
<b>Leverage</b>									
Total liabilities / Equity capital	19.52	0.02	0.86	5.12	12.46	23.73	69.97	89.87	139
Total debt / Equity capital	14.13	0.00	0.00	0.66	8.76	19.30	59.13	77.57	139
Total debt + notes payable to subs that issued TPS / Equity capital	15.95	0.00	0.00	4.58	11.61	20.52	59.13	78.26	139
Total debt + Loans guaranteed for affiliate / Equity capital	14.31	0.00	0.00	0.66	8.76	20.78	59.13	83.65	139
Total debt / Equity capital - excess over fair value	14.26	0.00	0.00	0.66	8.76	19.41	62.30	78.44	139
Long-term debt / Equity capital	13.37	0.00	0.00	0.37	8.10	18.02	55.10	70.70	139
Short-term debt / Equity capital	0.61	0.00	0.00	0.00	0.00	0.02	4.42	8.51	139
Current portion of long-term debt / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.28	1.60	139
Excess cost over fair value / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.72	1.59	139
Long-term debt / Consolidated long-term debt	37.05	0.00	0.00	5.50	33.73	68.35	88.96	99.12	135
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	103.12	89.96	94.03	98.42	102.28	107.94	115.78	121.46	139
Total investment in subs / Equity capital	110.34	92.76	96.09	99.81	104.37	114.04	150.39	182.66	139
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
<b>Double Leverage Payback</b>									
Equity investment in subs - equity cap / Net income (X)	0.35	-1.00	-0.48	-0.13	0.18	0.74	1.84	2.23	132
Equity investment in subs - equity cap / Net income-div (X)	1.31	0.01	0.14	0.35	0.76	2.23	3.95	5.89	81
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	126.47	10.18	30.32	85.42	115.64	169.58	237.72	289.35	138
Cash from ops + noncash items + op expense / Op expense + dividend	131.01	9.52	28.02	92.10	126.50	177.07	241.91	300.94	138
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.86	-122.07	1.07	66.74	101.66	138.53	191.04	225.73	138
Pretax operating income + interest expense / Interest expense	1446.96	-38.83	30.86	278.68	665.69	1661.57	4891.09	11299.95	110
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	885.08	6.30	48.14	275.42	603.54	1325.94	2391.71	3824.25	116
Dividends + interest from subsidiaries / Interest expense + dividends	139.29	0.68	42.68	94.83	127.26	186.90	277.59	342.49	133
Fees + other income from subsidiaries / Salary + other expenses	11.39	0.00	0.00	0.00	0.00	9.51	68.10	86.85	136
Net income / Current part of long-term debt + preferred dividends (X)	33.44	0.55	2.93	11.30	19.44	40.61	119.48	143.95	68
<b>Other Ratios</b>									
Net assets that reprice within 1 year / Total assets	3.69	-4.61	-1.89	0.00	2.50	7.79	13.16	16.36	139
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	0.24	0.00	0.00	0.00	0.00	0.00	0.01	1.10	15
Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.00	0.71	1.80	15
Total	0.54	0.00	0.00	0.00	0.00	0.00	2.44	3.38	15
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	139
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.78	139
<b>As a Percent of Consolidated Holding Company Assets</b>									
Nonbank assets of nonbank subsidiaries	2.74	0.00	0.00	0.00	0.09	0.71	24.40	39.96	139
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Combined foreign nonbank subsidiary assets	0.09	0.00	0.00	0.00	0.00	0.00	0.21	4.34	139

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	76.26	13.43	27.27	42.58	71.89	98.35	146.43	232.60	117
Dividends declared / Net income	35.39	0.00	8.36	21.29	32.90	47.23	62.97	77.37	132
Net income - dividends / Average equity	6.56	-1.99	1.59	4.04	6.56	9.24	12.95	14.31	139
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	119.76	0.00	0.00	49.61	120.12	181.33	274.88	374.04	128
Dividends from nonbank subsidiaries	3.38	0.00	0.00	0.00	0.00	1.37	22.14	51.47	128
Dividends from subsidiary holding companies	5.39	0.00	0.00	0.00	0.00	0.00	0.30	198.90	128
Dividends from all subsidiaries	161.31	0.00	1.44	92.09	132.40	237.88	313.48	377.30	128
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	47.47	0.00	0.00	23.55	47.60	75.54	101.37	170.73	116
Interest income from bank subsidiaries	0.60	0.00	0.00	0.00	0.00	0.71	2.74	6.80	116
Management and service fees from bank subsidiaries	0.83	0.00	0.00	0.00	0.00	0.00	6.43	10.73	116
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	116
Operating income from bank subsidiaries	52.04	0.00	0.33	27.39	50.59	80.95	103.94	173.74	116
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	52.83	0.00	0.00	0.00	27.86	100.00	144.16	325.88	84
Interest income from nonbank subsidiaries	6.31	0.00	0.00	0.00	0.00	0.27	40.32	105.77	84
Management and serv fees from nonbank subsidiaries	0.65	0.00	0.00	0.00	0.00	0.00	2.80	17.69	84
Other income from nonbank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.00	0.00	3.36	84
Operating income from nonbank subsidiaries	78.73	0.00	0.00	5.59	64.44	113.81	257.16	515.14	84
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	37.62	0.00	0.00	0.00	21.81	85.13	98.98	116.66	22
Interest income from subsidiary holding companies	13.96	0.00	0.00	0.00	0.00	31.03	56.93	68.83	22
Management and service fees from subsidiary holding companies	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.36	22
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating income from subsidiary holding companies	62.46	0.00	0.00	2.44	52.86	117.98	173.69	226.44	22
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	65.61	0.00	0.00	19.46	92.05	99.37	99.94	100.00	133
Interest income from bank subsidiaries	1.74	0.00	0.00	0.00	0.00	1.57	7.87	23.86	133
Management and service fees from bank subsidiaries	1.36	0.00	0.00	0.00	0.00	0.00	8.67	20.94	133
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	133
Operating income from bank subsidiaries	77.35	0.00	0.59	76.44	98.24	99.82	100.00	100.00	133
Dividends from nonbank subsidiaries	2.43	0.00	0.00	0.00	0.00	1.40	14.76	37.63	133
Interest income from nonbank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.00	1.95	15.51	133
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.48	133
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	133
Operating income from nonbank subsidiaries	5.39	0.00	0.00	0.00	0.13	3.18	28.64	73.28	133
Dividends from subsidiary holding companies	2.29	0.00	0.00	0.00	0.00	0.00	0.24	63.25	133
Interest income from subsidiary holding companies	0.41	0.00	0.00	0.00	0.00	0.00	0.00	21.64	133
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating income from subsidiary holding companies	5.11	0.00	0.00	0.00	0.00	0.00	52.59	96.19	133
Loans and advances from subsidiaries / Short term debt	259.65	0.00	0.00	0.00	50.24	599.17	846.52	1189.21	37
Loans and advances from subsidiaries / Total debt	28.85	0.00	0.00	0.00	12.49	46.82	119.13	198.38	107

# BHCPR Reporters for Quarter Ending 06/30/2023

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2023 and Other Notes</u>
1562859	197,241,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	244,904,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	25,800,618	AMERIS BANCORP	ATLANTA, GA	
3446412	16,845,387	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	27,278,448	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	41,219,473	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	20,602,722	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	20,348,468	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	12,020,440	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,123,198,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	24,947,936	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	430,382,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,876,088	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	15,584,736	BANNER CORPORATION	WALLA WALLA, WA	
5006575	190,712,000	BARCLAYS US LLC	NEW YORK, NY	
3762457	26,319,078	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,090,340	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	293,090,359	BMO FINANCIAL CORP.	CHICAGO, IL	
1575569	52,747,975	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	49,274,497	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,236,135	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,237,412	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	467,799,623	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
4226910	10,307,736	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
1843080	23,028,437	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	18,678,267	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	68,186,964	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,423,675,000	CITIGROUP INC.	NEW YORK, NY	
1132449	223,468,136	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,061,611	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	53,592,096	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	90,994,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,872,242	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,108,050	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	48,643,643	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	22,044,631	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	16,484,544	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,797,942	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,224,444	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	138,081,829	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,617,887	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,035,450	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	68,532,681	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	21,584,324	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	18,179,764	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	18,179,764	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	13,871,154	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3005332	44,970,846	F.N.B. CORPORATION	PITTSBURGH, PA	

1132104	12,887,395	FB FINANCIAL CORPORATION	NASHVILLE, TN
1070345	207,276,000	FIFTH THIRD BANCORP	CINCINNATI, OH
1076431	12,034,869	FIRST BANCORP	SOUTHERN PINES, NC
2744894	19,152,455	FIRST BANCORP	SAN JUAN, PR
1203602	12,209,029	FIRST BUSEY CORPORATION	CHAMPAIGN, IL
1075612	209,515,076	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071306	11,318,604	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	17,090,149	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	12,825,437	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	12,857,288	FIRST FOUNDATION INC.	DALLAS, TX
1025608	24,511,566	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	85,072,148	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	30,976,336	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	17,968,412	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	29,580,626	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	28,203,751	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
1117129	27,356,418	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	27,527,679	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,571,386,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	36,218,248	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	20,224,716	HEARTLAND FINANCIAL USA, INC.	DENVER, CO
3838727	17,138,341	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,126,429	HOME BANCSHARES, INC.	CONWAY, AR
2961879	20,366,394	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	223,656,483	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	188,504,626	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	19,402,514	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	18,719,802	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	14,854,836	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	56,947,060	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI
1039502	3,868,240,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	195,213,563	KEYCORP	CLEVELAND, OH
1404799	10,899,315	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
3884863	10,819,196	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
1037003	207,671,729	M&T BANK CORPORATION	BUFFALO, NY
3530786	15,874,872	MERCHANTS BANCORP	CARMEL, IN
2568278	36,511,069	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,164,911,000	MORGAN STANLEY	NEW YORK, NY
1378434	44,127,614	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
1139279	11,890,497	NBT BANCORP INC.	NORWICH, NY
2132932	118,796,426	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY
3823844	15,392,548	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	156,752,514	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,388,427	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	13,545,979	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	10,031,547	OFB BANCORP	SAN JUAN, PR
1098303	48,496,755	OLD NATIONAL BANCORP	EVANSVILLE, IN
1885307	10,165,163	ORIGIN BANCORP, INC.	RUSTON, LA
3489594	20,747,883	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
2875332	38,337,250	PACWEST BANCORP	BEVERLY HILLS, CA
1053272	18,486,792	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	46,875,982	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	558,222,918	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	70,838,000	POPULAR, INC.	SAN JUAN, PR
1109599	39,915,093	PROSPERITY BANCSHARES, INC.	HOUSTON, TX

3133637	14,029,603	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
5280254	165,936,128	RBC US GROUP HOLDINGS LLC	TORONTO, 0
3242838	155,878,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	17,224,342	RENASANT CORPORATION	TUPELO, MS
1248304	13,994,545	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	170,821,696	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	15,041,932	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	15,072,808	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	27,959,169	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
1133437	44,940,332	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	15,658,415	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	13,730,244	STATE BANKSHARES, INC.	FARGO, ND
1111435	294,561,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,778,351	STELLAR BANCORP INC.	HOUSTON, TX
4504654	108,697,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	60,655,591	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	516,128,603	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	28,976,544	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	16,594,933	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	554,549,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,422,626	TRUSTMARK CORPORATION	JACKSON, MS
1119794	680,825,000	U.S. BANCORP	MINNEAPOLIS, MN
4846998	195,827,447	UBS AMERICAS HOLDING LLC	NEW YORK, NY
1049828	41,243,042	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	29,694,651	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	26,123,269	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	61,703,693	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	12,470,368	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,646,978	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	22,552,588	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	74,038,244	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,876,322,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	17,357,841	WESBANCO, INC.	WHEELING, WV
2349815	68,159,684	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	54,286,176	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,385,691	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 139 bank holding companies.