

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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)	3.23	2.93	3.17	2.85	2.96
+ Non-interest income	0.73	0.83	0.79	0.94	0.98
- Overhead expense	2.37	2.33	2.37	2.37	2.48
- Provision for credit losses	0.12	0.06	0.09	-0.01	0.38
+ Securities gains (losses)	-0.01	0.00	-0.01	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.41	1.45	1.53	1.64	1.22
Net operating income	1.06	1.12	1.17	1.25	0.97
Net income	1.06	1.12	1.17	1.25	0.97
Net income (Subchapter S adjusted)	1.13	1.27	1.36	1.37	1.27
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.98	3.39	3.89	3.34	3.78
Interest expense	1.53	0.26	0.47	0.28	0.57
Net interest income (tax equivalent)	3.44	3.13	3.39	3.05	3.17
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.06	0.03	0.05	0.06	0.11
Earnings coverage of net loan and lease losses (X)	21.00	22.04	2.82	-14.44	33.55
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.20	1.17	1.26	1.35
Allowance for loan and lease losses / Total loans and leases	1.18	1.19	1.17	1.25	1.33
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.41	0.36	0.49	0.67
30-89 days past due loans and leases / Total loans and leases	0.21	0.18	0.23	0.21	0.26
<b>Liquidity and Funding</b>					
Net noncore funding dependence	11.06	0.79	7.30	-5.41	0.77
Net short-term noncore funding dependence	7.18	-1.34	4.69	-7.77	-3.25
Net loans and leases / Total assets	70.58	66.25	69.44	64.16	69.27
<b>Capitalization</b>					
Tier 1 leverage ratio	9.71	9.49	9.67	9.54	9.65
Holding company equity capital / Total assets	9.13	9.11	9.00	10.31	10.51
Total equity capital (including minority interest) / Total assets	9.15	9.16	9.03	10.36	10.57
Common equity tier 1 capital / Total risk-weighted assets	11.79	12.08	11.86	12.48	12.44
Net loans and leases / Equity capital (X)	8.01	7.49	7.96	6.35	6.79
Cash dividends / Net income	29.07	26.08	24.50	22.04	29.42
Cash dividends / Net income (Subchapter S adjusted)	35.95	44.63	40.68	53.82	39.66
<b>Growth Rates</b>					
Assets	6.48	7.26	5.00	9.64	16.11
Equity capital	7.47	-4.10	-5.40	7.17	8.42
Net loans and leases	13.03	9.91	15.22	2.51	9.99
Noncore funding	156.43	5.63	89.33	-20.94	-12.78
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.01
Long-term debt / Equity capital	7.42	7.67	7.71	6.32	5.67
Equity investment in subsidiaries / Equity capital	107.53	106.99	106.39	105.13	104.49
Cash from ops + noncash items + op expense / Op expense + dividends	122.17	146.01	137.87	167.98	138.81

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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)	4.66	3.18	3.65	3.12	3.53
Less: Interest expense	1.43	0.24	0.44	0.26	0.54
Equals: Net interest income (tax equivalent)	3.23	2.93	3.17	2.85	2.96
Plus: Non-interest income	0.73	0.83	0.79	0.94	0.98
Equals: adjusted operating income (tax equivalent)	4.07	3.75	4.00	3.89	3.96
Less: Overhead expense	2.37	2.33	2.37	2.37	2.48
Less: Provision for credit losses	0.12	0.06	0.09	-0.01	0.38
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	-0.01	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)	1.41	1.45	1.53	1.64	1.22
Less: Applicable income taxes (tax equivalent)	0.29	0.32	0.33	0.35	0.27
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.06	1.12	1.17	1.25	0.97
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.06	1.12	1.17	1.25	0.97
Memo: Net income (last four quarters)	1.15	1.16	1.17	1.26	0.97
Net income-BHC and noncontrolling (minority) interest	1.06	1.12	1.17	1.25	0.97
<b>Margin Analysis</b>					
Average earning assets / Average assets	94.06	94.06	94.01	93.81	93.47
Average interest-bearing funds / Average assets	67.27	64.70	64.65	65.01	68.25
Interest income (tax equivalent) / Average earning assets	4.98	3.39	3.89	3.34	3.78
Interest expense / Average earning assets	1.53	0.26	0.47	0.28	0.57
Net interest income (tax equivalent) / Average earning assets	3.44	3.13	3.39	3.05	3.17
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.63	4.14	4.62	4.16	4.28
Interest-bearing bank balances	4.02	0.41	1.13	0.15	0.32
Federal funds sold and reverse repos	4.11	0.30	1.21	0.17	0.43
Trading assets	0.55	0.22	0.35	0.32	0.80
Total earning assets	4.76	3.37	3.78	3.40	3.80
Investment securities (tax equivalent)	2.80	1.94	2.22	1.75	2.32
US Treasury and agency securities (excluding mortgage-backed securities)	2.24	1.28	1.59	1.22	1.87
Mortgage-backed securities	2.48	1.66	1.92	1.44	2.05
All other securities	3.79	2.74	2.98	2.49	3.24
Interest-bearing deposits	1.81	0.25	0.51	0.27	0.62
Time deposits of \$250K or more	2.81	0.63	0.95	0.79	1.60
Time deposits < \$250K	2.48	0.56	0.81	0.75	1.49
Other domestic deposits	1.61	0.19	0.46	0.17	0.36
Foreign deposits	1.72	0.26	0.86	0.42	1.24
Federal funds purchased and repos	2.08	0.22	0.97	0.11	0.37
Other borrowed funds and trading liabilities	1.86	0.59	0.96	0.53	0.55
All interest-bearing funds	2.13	0.38	0.69	0.41	0.79

**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	0.63	0.73	0.73	0.54	0.51
Overhead expenses / Net Interest Income + non-interest income	62.76	61.06	59.86	60.88	61.22
<b>Percent of Average Assets</b>					
Total overhead expense	2.37	2.33	2.37	2.37	2.48
Personnel expense	1.36	1.35	1.36	1.37	1.42
Net occupancy expense	0.26	0.26	0.27	0.28	0.30
Other operating expenses	0.73	0.70	0.73	0.71	0.73
Overhead less non-interest income	1.58	1.44	1.52	1.39	1.44
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	60.22	59.77	58.69	60.00	58.93
Personnel expense	34.53	34.44	33.26	34.64	33.88
Net occupancy expense	6.64	6.98	6.62	7.36	7.04
Other operating expenses	19.02	18.02	18.28	17.56	17.57
Total non-interest income	19.24	21.23	19.42	24.76	23.45
Fiduciary activities income	2.13	2.33	2.08	2.32	1.45
Service charges on domestic deposit accounts	3.17	3.44	3.29	3.11	2.67
Trading revenue	0.05	0.03	0.03	0.07	0.10
Investment banking fees and commissions	0.80	0.91	0.84	0.92	1.03
Insurance activities revenue	0.53	0.78	0.72	0.64	0.41
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.46	0.69	0.66	0.47	0.00
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.94	1.65	1.43	4.52	5.55
Other non-interest income	7.99	7.47	7.11	8.76	7.76
Overhead less non-interest income	40.77	38.77	39.08	34.71	34.63
Applicable income taxes / Pretax net operating income (tax equivalent)	19.74	19.96	20.20	21.61	20.30
Applicable income tax + TE / Pretax net operating income + TE	21.69	22.13	22.07	21.64	22.51

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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	53.83	49.64	52.03	47.29	48.33
Commercial and industrial loans	9.97	9.63	10.08	10.08	13.47
Loans to individuals	2.37	2.30	2.63	2.29	2.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.49	0.42	0.48	0.46	0.43
Other loans and leases	1.21	1.33	1.19	1.08	1.39
Net loans and leases	70.58	66.25	69.44	64.16	69.27
Debt securities over 1 year	15.36	18.46	17.16	17.60	13.53
Mutual funds and equity securities	0.05	0.04	0.04	0.07	0.05
Subtotal	86.70	85.73	87.47	82.59	83.47
Interest-bearing bank balances	2.92	4.15	2.25	7.80	6.78
Federal funds sold and reverse repos	0.01	0.02	0.02	0.05	0.02
Debt securities 1 year or less	2.27	1.74	1.84	1.75	2.03
Trading assets	0.03	0.02	0.04	0.02	0.04
Total earning assets	92.56	92.75	92.44	93.39	92.98
Non-interest cash and due from depository institutions	0.98	1.08	1.04	0.87	1.07
Other real estate owned	0.01	0.02	0.02	0.02	0.03
All other assets	6.38	6.06	6.47	5.67	5.87
<b>Memoranda</b>					
Short-term investments	5.69	6.78	4.74	10.52	9.38
US Treasury securities	1.26	1.22	1.22	0.69	0.19
US agency securities (excluding mortgage-backed securities)	1.77	1.76	1.70	1.83	1.28
Municipal securities	3.23	3.64	3.50	3.67	2.96
Mortgage-backed securities	8.17	10.22	8.94	10.07	8.52
Asset-backed securities	0.69	0.37	0.80	0.43	0.35
Other debt securities	0.59	0.73	0.64	0.67	0.60
Loans held-for-sale	0.15	0.18	0.11	0.28	0.58
Loans held for investment	70.96	66.49	69.76	64.47	69.07
Real estate loans secured by 1-4 family	15.89	14.25	15.23	13.45	14.47
Revolving	1.73	1.64	1.72	1.60	1.79
Closed-end, secured by first liens	13.62	12.16	13.00	11.44	12.11
Closed-end, secured by junior liens	0.27	0.24	0.27	0.22	0.27
Commercial real estate loans	34.45	31.85	33.15	30.90	30.65
Construction and land development	5.45	4.79	5.21	4.37	4.32
Multifamily	5.04	4.44	4.62	4.79	5.03
Nonfarm nonresidential	22.54	21.21	21.84	20.52	19.97
Real estate loans secured by farmland	1.09	1.01	1.10	0.95	0.85

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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	76.32	74.98	75.24	73.64	69.38
Real estate loans secured by 1-4 family	22.63	21.62	22.08	20.95	20.91
Revolving	2.50	2.52	2.53	2.54	2.61
Closed-end	19.81	18.84	19.26	18.13	17.94
Commercial real estate loans	49.10	48.51	48.29	48.47	44.23
Construction and land development	7.83	7.34	7.59	6.90	6.26
1-4 family	1.69	1.56	1.60	1.50	1.14
Other	6.02	5.58	5.78	5.34	4.94
Multifamily	6.96	6.49	6.50	7.23	7.01
Nonfarm nonresidential	32.24	32.28	31.87	32.22	29.04
Owner-occupied	11.18	11.52	11.06	11.23	10.00
Other	20.52	20.26	20.28	20.58	18.53
Real estate loans secured by farmland	1.63	1.64	1.67	1.57	1.30
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.20	14.66	14.64	15.94	19.85
Loans to individuals	3.63	3.83	4.08	3.85	3.53
Credit card loans	0.03	0.03	0.03	0.03	0.03
Agricultural loans	0.74	0.68	0.75	0.79	0.69
Other loans and leases	1.81	2.08	1.79	1.70	2.07
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	525.51	493.90	506.65	473.67	473.75
Real estate loans secured by 1-4 family	156.08	142.35	149.36	134.50	142.34
Revolving	17.00	16.44	16.96	16.12	17.81
Closed-end	137.12	124.44	130.88	116.85	122.21
Commercial real estate loans	335.79	318.29	323.88	311.38	302.08
Construction and land development	53.59	47.67	51.04	44.02	42.85
1-4 family	11.60	10.11	10.79	9.60	7.52
Other	41.12	36.15	38.46	34.06	33.94
Multifamily	48.85	43.06	44.19	46.60	48.67
Nonfarm nonresidential	220.42	212.09	213.29	207.28	198.42
Owner-occupied	76.49	75.36	74.18	71.93	67.98
Other	140.48	132.39	135.02	131.36	125.78
Real estate loans secured by farmland	10.59	10.18	10.62	9.66	8.35
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.01	0.01	0.03
Commercial and industrial loans	96.65	95.15	97.52	100.58	133.93
Loans to individuals	23.09	23.03	25.31	23.11	22.15
Credit card loans	0.19	0.20	0.20	0.19	0.20
Agricultural loans	4.75	4.05	4.60	4.60	4.17
Other loans and leases	11.53	13.07	11.54	10.71	13.62
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	37.64	36.48	36.76	36.98	34.00
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	257.80	238.53	245.82	236.74	232.08
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.27	320.59	325.94	313.56	304.52

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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	5.69	6.78	4.74	10.52	9.38
Liquid assets	16.35	20.37	16.64	23.21	19.32
Investment securities	18.61	21.42	20.02	20.27	16.07
Net loans and leases	70.58	66.25	69.44	64.16	69.27
Net loans, leases and standby letters of credit	71.03	66.71	69.92	64.54	69.67
Core deposits	73.21	80.55	77.11	80.58	76.49
Noncore funding	15.24	7.81	11.31	6.64	10.29
Time deposits of \$250K or more	3.98	2.48	2.94	2.59	3.37
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.66	0.61	0.66	0.55	0.62
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.67	0.61	0.66	0.50	0.59
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.50	1.38	2.91	0.41	1.06
Earning assets that reprice within 1 year	27.55	28.55	27.10	30.91	31.93
Interest-bearing liabilities that reprice within 1 year	16.96	12.94	13.83	13.48	14.04
Long-term debt that reprices within 1 year	0.06	0.03	0.05	0.02	0.10
Net assets that reprice within 1 year	10.04	14.89	12.72	16.92	17.03
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	11.06	0.79	7.30	-5.41	0.77
Net short-term noncore funding dependence	7.18	-1.34	4.69	-7.77	-3.25
Short-term investment / Short-term noncore funding	64.86	242.91	105.12	419.20	230.45
Liquid assets - short-term noncore funding / Nonliquid assets	6.10	19.73	10.19	25.37	16.27
Net loans and leases / Total deposits	86.82	78.38	84.07	75.87	84.20
Net loans and leases / Core deposits	97.69	82.99	91.02	80.18	91.10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.29	-6.07	-7.74	-0.07	0.88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.11	-15.38	-18.94	0.24	3.63
Structured notes appreciation (depreciation) / Tier 1 capital	-0.52	-0.33	-0.47	-0.05	0.03
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	14.64	12.98	14.65	9.13	5.36
Available-for-sale securities	84.04	86.14	84.48	89.63	93.39
US Treasury securities	7.51	5.86	6.61	3.49	1.22
US agency securities (excluding mortgage-backed securities)	9.14	8.87	8.40	9.21	8.39
Municipal securities	16.31	16.68	16.78	17.78	18.61
Mortgage-backed securities	46.30	50.97	47.46	52.46	54.48
Asset-backed securities	4.20	2.15	4.50	2.22	1.97
Other debt securities	3.98	4.17	4.10	3.93	4.34
Mutual funds and equity securities	0.41	0.33	0.37	0.41	0.44
Debt securities 1 year or less	14.33	9.43	10.71	10.21	13.69
Debt securities 1 to 5 years	21.69	21.10	22.75	17.78	20.49
Debt securities over 5 years	60.37	66.13	63.22	68.22	61.87
Pledged securities	52.66	37.93	41.51	36.71	44.55
Structured notes, fair value	0.33	0.35	0.35	0.31	0.03
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	9.85	-31.32	-49.19	30.57	136.94
Investment securities	-5.38	20.20	1.58	36.78	16.36
Core deposits	-3.67	9.16	0.25	15.13	23.17
Noncore funding	156.43	5.63	89.33	-20.94	-12.78

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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)	18.13	18.03	18.41	16.95	16.09
Standby letters of credit	0.30	0.30	0.32	0.31	0.31
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.01	0.01	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.01	0.02
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.00	0.01	0.00	0.00
Derivative contracts	3.88	3.64	3.56	3.32	3.72
Interest rate contracts	3.87	3.63	3.56	3.25	3.62
Interest rate futures and forward contracts	0.04	0.05	0.02	0.07	0.20
Written options contracts (interest rate)	0.09	0.10	0.06	0.10	0.24
Purchased options contracts (interest rate)	0.04	0.02	0.03	0.01	0.03
Interest rate swaps	3.48	3.18	3.22	2.61	2.58
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	26.81	28.85	29.24	27.65	24.20

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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	99.98	99.98	99.77	99.27	99.50
Foreign exchange contracts	0.02	0.00	0.02	0.15	0.19
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Futures and forwards</b>	<b>5.62</b>	<b>5.58</b>	<b>5.23</b>	<b>7.01</b>	<b>15.03</b>
Written options	5.35	6.06	4.69	5.82	10.24
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	5.35	6.06	4.69	5.82	10.24
Purchased options	1.85	1.56	1.99	1.88	2.13
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.51	1.50	1.93	1.88	2.13
Swaps	80.56	77.74	80.86	82.75	71.83
<b>Held for trading</b>	<b>14.35</b>	<b>17.85</b>	<b>17.93</b>	<b>24.39</b>	<b>16.03</b>
Interest rate contracts	13.93	18.32	18.55	16.71	16.37
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Non-traded</b>	<b>85.65</b>	<b>82.15</b>	<b>82.07</b>	<b>75.61</b>	<b>83.97</b>
Interest rate contracts	85.38	73.81	72.34	74.23	83.02
Foreign exchange contracts	0.01	0.00	0.02	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>	<b>88.93</b>	<b>87.10</b>	<b>91.94</b>	<b>85.18</b>	<b>79.60</b>
One year or less	7.77	9.05	7.67	11.52	15.52
Over 1 year to 5 years	35.95	25.77	29.25	26.87	19.75
Over 5 years	34.50	42.53	41.77	38.91	32.47
Gross negative fair value (absolute value)	2.12	1.38	2.48	1.54	2.84
Gross positive fair value	3.59	2.59	3.93	1.36	2.25
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.00	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.01	0.01	0.00	0.00
Current credit exposure (X)	0.02	0.01	0.02	0.01	0.02
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	0.23	0.17	0.23	0.12	0.27



**BHCPR PEER GROUP DATA**

Peer Group: 2  
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	0.12	0.05	0.09	-0.01	0.38
Provision for loan and lease losses / Average loans and leases	0.17	0.08	0.13	-0.01	0.53
Provision for loan and lease losses / Net loan and lease losses	111.50	146.52	9.83	147.24	672.96
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.20	1.17	1.26	1.35
Allowance for loan and lease losses / Total loans and leases	1.18	1.19	1.17	1.25	1.33
Allowance for loan and lease losses / Net loans and leases losses (X)	61.37	64.17	42.49	31.39	25.33
Allowance for loan and lease losses / Nonaccrual assets	722.80	610.88	630.94	459.08	336.78
ALLL / 90+ days past due + nonaccrual loans and leases	565.51	519.17	527.73	461.06	293.46
Gross loan and lease losses / Average loans and leases	0.11	0.08	0.10	0.12	0.16
Recoveries / Average loans and leases	0.04	0.05	0.05	0.05	0.04
Net losses / Average loans and leases	0.06	0.03	0.05	0.06	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	32.55	39.02	75.68	43.82	42.12
Earnings coverage of net loan and lease losses (X)	21.00	22.04	2.82	-14.44	33.55
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.00	0.00	0.00	0.02	0.04
Real estate loans secured by 1-4 family	-0.01	-0.01	-0.01	-0.01	0.01
Revolving	-0.01	-0.03	-0.02	-0.01	0.00
Closed-end	-0.01	-0.01	0.00	-0.01	0.01
Commercial real estate loans	0.00	0.00	0.01	0.03	0.05
Construction and land development	0.00	-0.01	-0.01	-0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	-0.01	-0.01	-0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.00	0.01	0.04	0.07
Owner-occupied	0.00	0.00	0.00	0.01	0.01
Other	0.00	0.00	0.01	0.03	0.04
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.12	0.04	0.06	0.15	0.20
Loans to individuals	0.86	0.74	0.74	0.43	0.66
Credit card loans	1.66	0.77	1.08	0.87	1.71
Agricultural loans	0.00	-0.01	0.00	0.00	0.01
Loans to foreign governments and institutions		0.00	0.00	0.00	
Other loans and leases	0.35	0.23	0.33	0.24	0.44

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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	0.21	0.18	0.23	0.21	0.26
90+ days past due loans and leases	0.02	0.02	0.02	0.02	0.04
Nonaccrual loans and leases	0.33	0.37	0.32	0.44	0.60
90+ days past due and nonaccrual loans and leases	0.39	0.42	0.38	0.48	0.67
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.21	0.18	0.23	0.21	0.26
90+ days past due assets	0.02	0.03	0.02	0.02	0.04
Nonaccrual assets	0.34	0.37	0.33	0.44	0.60
30+ days past due and nonaccrual assets	0.62	0.63	0.62	0.71	0.95
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.28	0.28	0.26	0.31	0.47
90+ past due and nonaccrual assets + other real estate owned	0.30	0.31	0.29	0.34	0.52
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.33	0.38	0.35	0.45	0.63
Allowance for loan and lease losses	39.89	52.46	46.30	59.86	72.10
Equity capital + allowance for loan and lease losses	3.36	4.00	3.70	4.10	5.64
Tier 1 capital + allowance for loan and lease losses	3.17	3.85	3.42	4.51	6.21
Loans and leases + other real estate owned	0.46	0.59	0.51	0.70	0.92

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 06/30/2023

**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	0.15	0.14	0.18	0.18	0.25
	90+ days past due	0.01	0.02	0.02	0.02	0.04
	Nonaccrual	0.33	0.36	0.32	0.43	0.63
Commercial and industrial	30-89 days past due	0.19	0.19	0.18	0.19	0.15
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.39	0.40	0.37	0.53	0.61
Individuals	30-89 days past due	0.59	0.39	0.61	0.53	0.52
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.14	0.12	0.15	0.14	0.14
Depository institution loans	30-89 days past due	0.00	0.00	0.04	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.01	0.00	0.00
Agricultural	30-89 days past due	0.06	0.06	0.03	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.17	0.15	0.18	0.57
Foreign governments	30-89 days past due		0.00	0.00	0.00	
	90+ days past due		0.00	0.00	0.00	
	Nonaccrual		0.00	0.00	0.00	
Other loans and leases	30-89 days past due	0.23	0.30	0.26	0.31	0.67
	90+ days past due	0.01	0.01	0.00	0.01	0.00
	Nonaccrual	0.07	0.06	0.08	0.07	0.10

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 06/30/2023

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

		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	0.26	0.28	0.41	0.37	0.46
	90+ days past due	0.02	0.04	0.04	0.04	0.06
	Nonaccrual	0.36	0.45	0.42	0.48	0.67
Revolving	30-89 days past due	0.29	0.23	0.30	0.19	0.25
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.27	0.37	0.30	0.37	0.46
Closed-End	30-89 days past due	0.23	0.28	0.41	0.40	0.48
	90+ days past due	0.02	0.04	0.04	0.04	0.06
	Nonaccrual	0.38	0.46	0.44	0.49	0.69
Junior Lien	30-89 days past due	0.00	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.02	0.02	0.02	0.03
Commercial real estate	30-89 days past due	0.07	0.08	0.08	0.08	0.14
	90+ days past due	0.00	0.01	0.00	0.01	0.02
	Nonaccrual	0.28	0.28	0.24	0.37	0.57
Construction and development	30-89 days past due	0.08	0.06	0.12	0.09	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.10	0.06	0.06	0.08	0.21
1-4 family	30-89 days past due	0.03	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.01	0.00	0.01
Other	30-89 days past due	0.03	0.03	0.06	0.04	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.05	0.04	0.06	0.16
Multifamily	30-89 days past due	0.02	0.01	0.01	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.03	0.03	0.06	0.10
Nonfarm non-residential	30-89 days past due	0.06	0.08	0.06	0.08	0.14
	90+ days past due	0.00	0.01	0.00	0.01	0.02
	Nonaccrual	0.33	0.36	0.32	0.49	0.73
Owner occupied	30-89 days past due	0.02	0.03	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.15	0.15	0.15	0.18	0.27
Other	30-89 days past due	0.02	0.04	0.02	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.13	0.17	0.14	0.24	0.33
Farmland	30-89 days past due	0.09	0.05	0.04	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.27	0.66	0.52	0.73	1.19
Credit card	30-89 days past due	1.12	1.11	1.25	0.88	1.02
	90+ days past due	0.15	0.14	0.24	0.12	0.22
	Nonaccrual	0.00	0.01	0.01	0.01	0.02

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 06/30/2023

**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	11.56			11.84			11.63			12.27			10.91		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.11			12.42			12.20			12.90			11.60		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	14.00			14.44			14.13			14.97			13.45		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.71			9.49			9.67			9.54			9.65		
Supplementary leverage ratio, advanced approaches HCs															

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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	50.00	33.33	25.00	25.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	66.67	75.00	75.00	50.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.53	0.78	0.72	0.64	0.41
Premium income / Insurance activities revenue	0.68	0.00	0.00	0.13	0.01
Credit related premium income / Total premium income	33.33	100.00	100.00	100.00	100.00
Other premium income / Total premium income	66.67	0.00	0.00	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	98.95	57.29	46.06	47.20	19.85
Insurance net income (L/H) / Equity (L/H)	12.50		51.00	84.24	
Insurance benefits, losses, expenses / Insurance premiums	36.06	87.80	69.64	448.52	-40.91
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.83	12.02	11.54	11.86	11.01
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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	0.00	0.00	0.00	0.00	0.05
Cost: Interest-bearing deposits	1.72	0.26	0.86	0.42	1.24
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions		0.00	0.00	0.00	
<b>Growth Rates</b>					
Net loans and leases	266.66	-24.46	-9.50	-29.45	5,672.05
Total selected assets	-15.69	-13.59	-24.51	-19.66	6.04
Deposits	-70.47	-10.07	89.90	-65.37	-44.89

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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	11.64	11.60	12.62	11.96	9.11
Bank net income / Average equity investment in banks	12.25	12.26	13.47	12.16	9.38
Nonbank net income / Average equity investment in nonbanks	14.83	13.15	11.20	12.65	9.69
Subsidiary HCs net income / Average equity investment in sub HCs	9.38	7.27	8.21	10.34	8.82
Bank net income / Parent net income	105.16	103.62	104.67	103.27	104.93
Nonbank net income / Parent net income	0.72	0.75	0.62	0.79	1.04
Subsidiary holding companies' net income / Parent net income	106.42	104.30	103.02	92.15	101.16
<b>Leverage</b>					
Total liabilities / Equity capital	13.51	14.19	14.24	11.91	11.62
Total debt / Equity capital	7.52	7.82	7.78	6.43	5.79
Total debt + notes payable to subs that issued TPS / Equity capital	11.37	12.02	11.93	10.25	9.67
Total debt + Loans guaranteed for affiliate / Equity capital	7.49	7.80	7.75	6.44	5.79
Total debt / Equity capital - excess over fair value	7.52	7.82	7.78	6.43	5.79
Long-term debt / Equity capital	7.42	7.67	7.71	6.32	5.67
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.01	0.01	0.01	0.00
Long-term debt / Consolidated long-term debt	30.38	33.96	35.72	29.28	20.97
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	107.53	106.99	106.39	105.13	104.49
Total investment in subs / Equity capital	107.73	107.18	106.66	105.41	104.82
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)	0.66	0.56	0.49	0.43	0.49
Equity investment in subs - equity cap / Net income-div (X)	2.00	1.47	1.33	1.19	1.45
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	117.54	136.49	137.79	150.01	121.76
Cash from ops + noncash items + op expense / Op expense + dividend	122.17	146.01	137.87	167.98	138.81
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	78.04	89.78	98.05	113.54	140.42
Pretax operating income + interest expense / Interest expense	1,157.65	1,327.45	1,164.94	2,918.78	2,318.94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	874.03	1,317.05	1,069.59	2,104.65	1,435.81
Dividends + interest from subsidiaries / Interest expense + dividends	130.92	124.97	157.02	185.27	137.00
Fees + other income from subsidiaries / Salary + other expenses	4.30	4.56	4.82	5.56	4.45
Net income / Current part of long-term debt + preferred dividends (X)	88.25	71.03	190.43	541.74	52.16
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	1.27	1.91	2.23	2.37	2.19
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.06	0.07	0.07	0.09	0.09
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00



**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 06/30/2023

**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	82.37	77.23	77.72	67.32	79.13
Dividends declared / Net income	29.24	26.08	24.65	22.04	29.39
Net income - dividends / Average equity	7.94	8.35	9.35	9.19	6.36
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	139.35	140.49	158.06	166.48	130.75
Dividends from nonbank subsidiaries	0.72	0.25	1.57	2.62	3.01
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	146.46	152.47	176.09	201.01	158.62
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	38.44	40.04	38.41	40.82	43.52
Interest income from bank subsidiaries	0.07	0.02	0.03	0.01	0.05
Management and service fees from bank subsidiaries	0.43	0.42	0.33	0.47	0.57
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	41.47	42.63	44.78	43.50	51.02
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	66.67	42.51	68.79	68.07	99.52
Interest income from nonbank subsidiaries	0.06	0.02	0.08	0.04	0.07
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.17	0.15	0.02
Other income from nonbank subsidiaries	0.00	0.00	0.01	0.03	0.11
Operating income from nonbank subsidiaries	70.11	45.04	72.18	73.08	105.70
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	44.26	114.81	40.51	42.28	29.39
Interest income from subsidiary holding companies	0.00	0.00	0.01	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	44.26	114.81	40.52	42.28	29.39
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	72.51	72.67	78.54	76.48	76.69
Interest income from bank subsidiaries	0.37	0.39	0.13	0.06	0.11
Management and service fees from bank subsidiaries	1.04	0.74	0.67	1.26	0.96
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.01
Operating income from bank subsidiaries	82.77	81.45	83.91	84.17	84.80
Dividends from nonbank subsidiaries	0.70	0.57	1.33	1.35	1.76
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.45	1.05	1.45	1.71	2.06
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,000.02	1,288.92	534.83	287.26	400.31
Loans and advances from subsidiaries / Total debt	30.73	31.77	30.69	32.71	59.71

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 2  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									176
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.23	1.99	2.33	2.64	3.19	3.73	4.28	5.07	85
+ Non-interest income	0.73	0.16	0.24	0.46	0.66	0.92	1.38	2.15	176
- Overhead expense	2.37	1.43	1.77	2.06	2.29	2.64	3.22	3.70	176
- Provision for credit losses	0.12	-0.02	0.00	0.03	0.10	0.19	0.32	0.47	176
+ Securities gains (losses)	-0.01	-0.16	-0.09	0.00	0.00	0.00	0.00	0.00	176
+ Other tax equivalent adjustments	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.02	85
= Pretax net operating income (tax equivalent)	1.41	0.41	0.65	1.05	1.41	1.85	2.14	2.43	85
Net operating income	1.06	0.30	0.46	0.73	1.05	1.33	1.66	2.20	176
Net income	1.06	0.30	0.46	0.73	1.05	1.33	1.66	2.20	176
Net income (Subchapter S adjusted)	1.13	0.59	0.63	0.80	1.07	1.32	1.92	2.85	19
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.98	3.80	3.96	4.36	4.95	5.41	6.26	7.04	85
Interest expense	1.53	0.54	0.73	1.11	1.52	1.95	2.41	2.71	176
Net interest income (tax equivalent)	3.44	2.14	2.47	2.87	3.42	3.94	4.64	5.46	85
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.06	-0.02	-0.01	0.00	0.03	0.11	0.24	0.43	176
Earnings coverage of net loan and lease losses (X)	21.00	-859.30	-290.11	2.12	19.95	77.23	349.05	622.40	172
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	0.58	0.84	0.99	1.16	1.36	1.54	1.85	176
Allowance for loan and lease losses / Total loans and leases	1.18	0.58	0.84	0.99	1.16	1.35	1.53	1.79	176
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.02	0.06	0.15	0.32	0.55	0.84	1.28	176
30-89 days past due loans and leases / Total loans and leases	0.21	0.01	0.03	0.07	0.17	0.31	0.54	0.71	176
<b>Liquidity and Funding</b>									
Net noncore funding dependence	11.06	-9.12	-4.61	3.73	10.47	18.75	27.24	30.81	176
Net short-term noncore funding dependence	7.18	-10.27	-5.76	1.24	7.10	14.04	19.35	22.59	176
Net loans and leases / Total assets	70.58	48.67	53.62	62.84	72.66	78.46	82.02	83.88	176
<b>Capitalization</b>									
Tier 1 leverage ratio	9.71	7.27	7.93	8.73	9.62	10.60	11.75	12.91	176
Holding company equity capital / Total assets	9.13	5.25	5.96	7.94	9.27	10.37	11.93	13.05	176
Total equity capital (including minority interest) / Total assets	9.15	5.25	5.96	7.94	9.30	10.37	11.93	13.05	176
Common equity tier 1 capital / Total risk-weighted assets	11.79	8.29	8.86	10.11	11.41	13.16	16.38	17.34	160
Net loans and leases / Equity capital (X)	8.01	5.14	5.76	6.64	7.78	9.00	11.10	12.90	175
Cash dividends / Net income	29.07	0.00	0.00	9.92	29.67	45.30	71.38	86.86	174
Cash dividends / Net income (Subchapter S adjusted)	35.95	8.39	14.25	20.95	40.60	51.64	54.67	56.85	8
<b>Growth Rates</b>									
Assets	6.48	-5.03	-2.65	0.57	5.47	12.24	19.66	23.40	160
Equity capital	7.47	-5.93	-2.88	2.13	6.75	12.49	21.21	31.60	160
Net loans and leases	13.03	-1.60	3.58	8.03	11.82	18.54	24.84	31.67	160
Noncore funding	156.43	-5.24	12.65	47.61	118.46	237.92	426.40	693.17	159
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	175
Long-term debt / Equity capital	7.42	0.00	0.00	0.00	7.06	13.97	22.47	28.17	175
Equity investment in subsidiaries / Equity capital	107.53	91.16	96.38	99.89	104.93	113.79	124.22	133.37	175
Cash from ops + noncash items + op expense / Op expense + dividends	122.17	1.36	13.48	70.35	104.10	149.53	315.25	430.95	173

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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)	4.66	3.63	3.76	4.13	4.58	5.09	5.84	6.50	85
Less: Interest expense	1.43	0.52	0.68	1.01	1.43	1.81	2.26	2.65	176
Equals: Net interest income (tax equivalent)	3.23	1.99	2.33	2.64	3.19	3.73	4.28	5.07	85
Plus: Non-interest income	0.73	0.16	0.24	0.46	0.66	0.92	1.38	2.15	176
Equals: adjusted operating income (tax equivalent)	4.07	2.35	2.82	3.47	4.05	4.65	5.47	6.53	85
Less: Overhead expense	2.37	1.43	1.77	2.06	2.29	2.64	3.22	3.70	176
Less: Provision for credit losses	0.12	-0.02	0.00	0.03	0.10	0.19	0.32	0.47	176
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	176
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.15	-0.08	0.00	0.00	0.00	0.00	0.00	176
Plus: other tax equivalent adjustments	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.02	85
Equals: Pretax net operating income (tax equivalent)	1.41	0.41	0.65	1.05	1.41	1.85	2.14	2.43	85
Less: Applicable income taxes (tax equivalent)	0.29	0.00	0.05	0.18	0.30	0.40	0.50	0.59	85
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Equals: Net operating income	1.06	0.30	0.46	0.73	1.05	1.33	1.66	2.20	176
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Equals: Net income	1.06	0.30	0.46	0.73	1.05	1.33	1.66	2.20	176
Memo: Net income (last four quarters)	1.15	0.44	0.61	0.91	1.15	1.37	1.63	2.14	161
Net income-BHC and noncontrolling (minority) interest	1.06	0.30	0.46	0.73	1.05	1.34	1.66	2.20	176
<b>Margin Analysis</b>									
Average earning assets / Average assets	94.06	89.01	90.24	92.67	94.45	95.66	96.98	97.67	176
Average interest-bearing funds / Average assets	67.27	52.73	56.24	60.18	67.03	73.27	79.03	83.60	176
Interest income (tax equivalent) / Average earning assets	4.98	3.80	3.96	4.36	4.95	5.41	6.26	7.04	85
Interest expense / Average earning assets	1.53	0.54	0.73	1.11	1.52	1.95	2.41	2.71	176
Net interest income (tax equivalent) / Average earning assets	3.44	2.14	2.47	2.87	3.42	3.94	4.64	5.46	85
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.63	4.29	4.56	5.01	5.50	6.01	6.93	8.19	85
Interest-bearing bank balances	4.02	1.61	2.12	2.93	4.00	4.80	5.74	7.85	176
Federal funds sold and reverse repos	4.11	0.00	0.59	3.42	4.63	4.99	6.70	11.07	54
Trading assets	0.55	0.00	0.00	0.00	0.00	0.00	2.61	4.79	38
Total earning assets	4.76	3.63	3.80	4.24	4.68	5.28	5.83	6.71	176
Investment securities (tax equivalent)	2.80	1.64	1.83	2.11	2.45	3.23	4.73	5.68	85
US Treasury and agency securities (excluding mortgage-backed securities)	2.24	0.85	1.07	1.46	2.02	2.76	4.01	5.27	165
Mortgage-backed securities	2.48	1.63	1.69	1.94	2.31	2.83	3.98	4.18	172
All other securities	3.79	1.97	2.08	2.80	3.55	4.84	6.12	7.20	85
Interest-bearing deposits	1.81	0.61	0.84	1.23	1.75	2.25	3.04	3.56	176
Time deposits of \$250K or more	2.81	1.31	1.70	2.22	2.88	3.42	3.78	4.09	174
Time deposits < \$250K	2.48	1.14	1.33	1.86	2.48	3.14	3.57	3.88	175
Other domestic deposits	1.61	0.43	0.55	1.02	1.49	2.17	3.04	3.48	176
Foreign deposits	1.72	0.17	0.34	0.86	1.72	2.57	3.09	3.26	2
Federal funds purchased and repos	2.08	0.00	0.00	0.28	1.66	4.31	5.40	6.35	124
Other borrowed funds and trading liabilities	1.86	0.00	0.00	0.00	0.21	4.38	4.91	5.15	170
All interest-bearing funds	2.13	0.99	1.17	1.58	2.10	2.59	3.14	3.49	176

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Non-interest Income & Expenses**

Peer Group: 2  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	0.63	0.00	0.00	0.00	0.00	0.48	4.15	7.12	176
Overhead expenses / Net Interest Income + non-interest income	62.76	46.83	50.07	54.83	62.19	68.26	78.05	85.38	176
<b>Percent of Average Assets</b>									
Total overhead expense	2.37	1.43	1.77	2.06	2.29	2.64	3.22	3.70	176
Personnel expense	1.36	0.81	0.95	1.15	1.32	1.58	1.91	2.18	176
Net occupancy expense	0.26	0.12	0.16	0.20	0.26	0.31	0.39	0.47	176
Other operating expenses	0.73	0.39	0.47	0.58	0.69	0.87	1.08	1.34	176
Overhead less non-interest income	1.58	0.87	1.08	1.30	1.59	1.83	2.12	2.27	176
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	60.22	44.59	48.89	52.50	59.79	67.24	72.81	84.78	85
Personnel expense	34.53	24.04	25.89	30.29	33.09	39.25	43.02	49.71	85
Net occupancy expense	6.64	3.83	4.18	4.91	6.41	8.28	10.04	10.98	85
Other operating expenses	19.02	11.77	13.30	15.48	18.04	21.67	27.02	31.22	85
Total non-interest income	19.24	6.31	8.11	13.12	18.16	24.14	32.54	41.08	85
Fiduciary activities income	2.13	0.00	0.00	0.00	1.59	3.70	7.50	11.52	85
Service charges on domestic deposit accounts	3.17	0.30	1.07	1.69	2.82	4.15	6.04	8.85	85
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.33	0.97	85
Investment banking fees and commissions	0.80	0.00	0.00	0.00	0.48	1.22	2.70	5.33	85
Insurance activities revenue	0.53	0.00	0.00	0.00	0.00	0.16	3.78	5.19	85
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	85
Net servicing fees	0.46	0.00	0.00	0.06	0.27	0.71	1.33	3.67	85
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Net gain (loss) - sales of loans, OREO, and other assets	0.94	-0.38	0.00	0.12	0.50	1.33	3.40	5.65	85
Other non-interest income	7.99	1.75	3.06	4.83	7.47	10.18	16.86	22.38	85
Overhead less non-interest income	40.77	13.57	20.07	33.23	40.83	47.70	60.65	67.43	85
Applicable income taxes / Pretax net operating income (tax equivalent)	19.74	0.07	3.77	16.23	20.92	24.89	26.34	28.03	83
Applicable income tax + TE / Pretax net operating income + TE	21.69	1.03	7.10	19.72	22.83	25.76	28.00	29.58	83

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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	53.83	21.52	34.60	44.97	54.45	63.97	72.40	75.11	176
Commercial and industrial loans	9.97	1.58	2.73	5.39	8.94	14.31	19.47	29.20	176
Loans to individuals	2.37	0.03	0.09	0.27	0.99	2.97	9.11	16.48	176
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	176
Agricultural loans	0.49	0.00	0.00	0.00	0.04	0.63	2.42	4.11	176
Other loans and leases	1.21	0.00	0.00	0.00	0.15	1.94	5.20	9.35	176
Net loans and leases	70.58	48.67	53.62	62.84	72.66	78.46	82.02	83.88	176
Debt securities over 1 year	15.36	2.10	4.11	8.41	13.70	21.99	30.66	37.93	176
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.00	0.05	0.22	0.54	176
Subtotal	86.70	73.14	79.37	84.76	87.13	89.94	91.88	92.57	176
Interest-bearing bank balances	2.92	0.10	0.20	1.05	1.96	4.37	8.45	10.30	176
Federal funds sold and reverse repos	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.32	176
Debt securities 1 year or less	2.27	0.06	0.17	0.46	1.34	3.72	7.28	10.08	176
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.49	176
Total earning assets	92.56	88.01	89.34	91.19	92.66	93.95	95.46	96.03	176
Non-interest cash and due from depository institutions	0.98	0.23	0.36	0.62	1.00	1.30	1.60	1.90	176
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.14	176
All other assets	6.38	3.07	3.98	5.05	6.15	7.82	9.33	10.44	176
<b>Memoranda</b>									
Short-term investments	5.69	0.90	1.25	2.44	4.49	8.41	12.54	19.27	176
US Treasury securities	1.26	0.00	0.00	0.00	0.42	2.51	5.21	7.89	176
US agency securities (excluding mortgage-backed securities)	1.77	0.00	0.00	0.21	0.92	2.89	6.77	10.71	176
Municipal securities	3.23	0.00	0.00	0.58	1.81	4.83	9.20	14.29	176
Mortgage-backed securities	8.17	0.39	1.17	4.26	7.02	11.70	17.75	22.29	176
Asset-backed securities	0.69	0.00	0.00	0.00	0.06	0.86	3.47	5.43	176
Other debt securities	0.59	0.00	0.00	0.03	0.31	1.09	2.09	2.65	176
Loans held-for-sale	0.15	0.00	0.00	0.00	0.05	0.19	0.54	1.51	176
Loans held for investment	70.96	48.82	53.88	62.87	73.45	78.88	82.52	84.37	176
Real estate loans secured by 1-4 family	15.89	1.75	4.34	8.65	14.74	21.45	32.03	40.24	176
Revolving	1.73	0.00	0.14	0.54	1.59	2.65	4.17	5.10	176
Closed-end, secured by first liens	13.62	1.42	2.90	7.16	12.08	18.71	28.60	34.74	176
Closed-end, secured by junior liens	0.27	0.00	0.02	0.07	0.22	0.43	0.74	1.12	176
Commercial real estate loans	34.45	11.08	17.86	25.67	34.75	42.79	50.32	55.91	176
Construction and land development	5.45	0.39	1.14	2.83	5.25	8.10	10.23	11.51	176
Multifamily	5.04	0.37	1.03	1.92	3.74	6.72	12.70	24.29	176
Nonfarm nonresidential	22.54	7.25	9.73	17.23	22.40	29.44	32.73	34.95	176
Real estate loans secured by farmland	1.09	0.00	0.00	0.01	0.33	1.87	5.14	5.99	176

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 2  
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	76.32	45.13	53.73	68.70	78.05	86.88	92.30	96.51	176
Real estate loans secured by 1-4 family	22.63	2.50	5.70	13.06	20.34	31.82	41.75	52.87	176
Revolving	2.50	0.01	0.20	0.82	2.27	3.76	5.66	8.40	176
Closed-end	19.81	2.07	4.53	10.41	17.97	28.63	37.60	47.38	176
Commercial real estate loans	49.10	19.83	32.28	40.52	49.24	58.11	68.31	76.14	176
Construction and land development	7.83	0.61	1.50	4.25	7.43	11.83	14.52	16.20	176
1-4 family	1.69	0.00	0.05	0.52	1.18	2.72	4.41	5.49	176
Other	6.02	0.43	1.46	3.15	5.78	8.73	11.29	12.69	176
Multifamily	6.96	0.57	1.50	3.05	5.74	9.47	16.43	30.07	176
Nonfarm nonresidential	32.24	11.53	14.56	25.39	32.05	39.30	46.99	53.87	176
Owner-occupied	11.18	0.99	3.49	7.19	11.41	14.94	18.93	22.35	176
Other	20.52	5.52	8.71	14.89	19.92	25.96	32.99	40.05	176
Real estate loans secured by farmland	1.63	0.00	0.00	0.02	0.50	2.32	7.66	8.99	176
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	176
Commercial and industrial loans	14.20	2.13	4.21	7.81	12.46	21.11	26.99	37.23	176
Loans to individuals	3.63	0.05	0.11	0.39	1.41	4.40	14.74	22.46	176
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.32	176
Agricultural loans	0.74	0.00	0.00	0.00	0.06	0.95	3.95	6.05	176
Other loans and leases	1.81	0.00	0.00	0.00	0.23	3.30	7.81	12.65	176
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	525.51	194.13	314.13	420.19	531.46	638.03	726.36	835.38	176
Real estate loans secured by 1-4 family	156.08	14.85	37.81	83.48	145.64	222.47	326.25	426.97	176
Revolving	17.00	0.02	1.47	5.17	15.61	26.03	40.26	50.86	176
Closed-end	137.12	12.17	28.78	68.41	125.82	195.21	298.15	360.27	176
Commercial real estate loans	335.79	104.73	169.29	248.34	333.82	423.37	506.56	558.38	176
Construction and land development	53.59	3.86	11.00	28.43	52.67	78.78	100.78	119.03	176
1-4 family	11.60	0.00	0.28	3.38	8.02	17.90	28.60	38.20	176
Other	41.12	2.35	9.45	20.73	41.63	61.04	76.83	94.51	176
Multifamily	48.85	2.90	9.58	18.42	36.21	70.48	129.42	238.95	176
Nonfarm nonresidential	220.42	54.39	85.48	162.36	218.55	288.15	346.35	363.82	176
Owner-occupied	76.49	6.92	21.99	46.41	74.99	102.64	137.14	159.11	176
Other	140.48	32.13	52.70	92.13	137.08	184.92	235.23	268.25	176
Real estate loans secured by farmland	10.59	0.00	0.00	0.14	3.46	15.04	47.12	60.82	176
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	176
Commercial and industrial loans	96.65	12.84	25.86	49.16	85.81	139.91	195.71	276.49	176
Loans to individuals	23.09	0.41	0.84	2.44	9.09	30.79	95.43	150.34	176
Credit card loans	0.19	0.00	0.00	0.00	0.00	0.19	0.99	1.82	176
Agricultural loans	4.75	0.00	0.00	0.00	0.36	5.77	22.17	44.61	176
Other loans and leases	11.53	0.00	0.00	0.00	1.67	19.61	51.39	84.29	176
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	37.64	15.38	20.88	29.57	36.96	45.34	54.42	65.02	176
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	257.80	88.97	122.12	176.35	253.72	317.89	413.77	478.35	176
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.27	106.63	169.43	250.62	336.94	427.06	507.56	559.96	176

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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	5.69	0.90	1.25	2.44	4.49	8.41	12.54	19.27	176
Liquid assets	16.35	7.17	7.50	10.47	15.35	20.86	28.98	34.80	176
Investment securities	18.61	5.01	6.66	11.07	16.90	25.78	36.21	41.36	176
Net loans and leases	70.58	48.67	53.62	62.84	72.66	78.46	82.02	83.88	176
Net loans, leases and standby letters of credit	71.03	48.74	54.06	62.91	73.47	78.81	82.43	84.56	176
Core deposits	73.21	53.80	60.70	67.92	73.35	79.99	83.08	84.54	176
Noncore funding	15.24	3.62	5.18	8.69	14.67	20.97	28.94	33.67	176
Time deposits of \$250K or more	3.98	0.36	1.10	2.18	3.62	5.47	8.74	10.88	176
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Federal funds purchased and repos	0.66	0.00	0.00	0.00	0.00	1.26	3.47	4.46	176
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Net federal funds purchased (sold)	0.67	-0.10	-0.02	0.00	0.00	1.20	3.47	4.46	176
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Other borrowings w/remaining maturity of 1 year or less	3.50	0.00	0.00	0.47	3.34	6.14	9.04	12.08	176
Earning assets that reprice within 1 year	27.55	10.65	13.86	18.75	25.78	34.83	47.37	54.62	176
Interest-bearing liabilities that reprice within 1 year	16.96	3.96	5.40	8.11	12.86	20.39	45.65	57.12	176
Long-term debt that reprices within 1 year	0.06	0.00	0.00	0.00	0.00	0.00	0.49	1.00	176
Net assets that reprice within 1 year	10.04	-31.62	-12.14	1.41	10.08	20.86	32.31	38.97	176
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	11.06	-9.12	-4.61	3.73	10.47	18.75	27.24	30.81	176
Net short-term noncore funding dependence	7.18	-10.27	-5.76	1.24	7.10	14.04	19.35	22.59	176
Short-term investment / Short-term noncore funding	64.86	6.35	8.53	19.26	40.92	84.02	199.31	412.89	175
Liquid assets - short-term noncore funding / Nonliquid assets	6.10	-17.07	-10.97	-2.90	4.41	14.20	29.74	38.66	176
Net loans and leases / Total deposits	86.82	57.68	64.65	76.36	88.46	97.21	104.84	108.53	176
Net loans and leases / Core deposits	97.69	63.52	68.32	82.32	97.81	112.64	129.87	144.65	176
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.29	-36.34	-28.66	-11.62	-3.75	-0.13	0.00	0.00	103
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.11	-53.44	-41.43	-21.58	-15.18	-7.20	-3.69	-1.47	174
Structured notes appreciation (depreciation) / Tier 1 capital	-0.52	-2.32	-1.74	-0.86	-0.26	-0.06	-0.02	-0.01	57
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	14.64	0.00	0.00	0.00	1.27	30.61	62.66	69.78	175
Available-for-sale securities	84.04	26.92	36.50	67.83	95.65	99.91	100.00	100.00	175
US Treasury securities	7.51	0.00	0.00	0.00	2.49	12.51	32.84	48.08	175
US agency securities (excluding mortgage-backed securities)	9.14	0.00	0.00	1.48	6.03	13.92	34.44	45.00	175
Municipal securities	16.31	0.00	0.05	3.89	11.88	26.14	39.78	50.77	175
Mortgage-backed securities	46.30	5.37	11.28	28.86	46.14	66.75	78.44	84.13	175
Asset-backed securities	4.20	0.00	0.00	0.00	0.44	5.83	20.99	35.86	175
Other debt securities	3.98	0.00	0.00	0.19	1.96	6.98	15.45	24.47	175
Mutual funds and equity securities	0.41	0.00	0.00	0.00	0.01	0.34	2.28	4.49	175
Debt securities 1 year or less	14.33	0.55	0.97	2.84	9.72	20.40	42.48	58.85	175
Debt securities 1 to 5 years	21.69	2.34	4.02	10.07	19.04	30.92	48.73	55.28	175
Debt securities over 5 years	60.37	11.34	24.13	43.99	66.08	78.09	87.86	93.13	175
Pledged securities	52.66	1.88	11.53	28.72	56.25	76.94	90.31	94.99	175
Structured notes, fair value	0.33	0.00	0.00	0.00	0.00	0.32	1.64	4.62	175
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	9.85	-81.80	-67.81	-42.18	-4.57	49.28	131.51	236.07	160
Investment securities	-5.38	-19.41	-16.60	-12.01	-7.52	0.97	10.72	19.45	159
Core deposits	-3.67	-16.84	-14.16	-8.45	-4.84	0.76	9.28	17.34	160
Noncore funding	156.43	-5.24	12.65	47.61	118.46	237.92	426.40	693.17	159

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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)	18.13	5.37	7.04	13.35	17.64	22.86	29.59	32.33	176
Standby letters of credit	0.30	0.00	0.02	0.11	0.25	0.46	0.79	1.03	176
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.18	176
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.22	176
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	176
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	176
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.25	176
Derivative contracts	3.88	0.00	0.00	0.00	0.00	6.11	21.35	27.24	176
Interest rate contracts	3.87	0.00	0.00	0.00	0.00	6.11	21.35	27.24	176
Interest rate futures and forward contracts	0.04	0.00	0.00	0.00	0.00	0.01	0.31	0.57	176
Written options contracts (interest rate)	0.09	0.00	0.00	0.00	0.00	0.08	0.45	1.06	176
Purchased options contracts (interest rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.15	1.38	176
Interest rate swaps	3.48	0.00	0.00	0.00	0.00	4.68	20.17	24.26	176
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	26.81	7.01	13.77	19.45	26.35	34.57	42.20	47.21	176



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 2  
Date:06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.98	99.78	100.00	100.00	100.00	100.00	100.00	100.00	78
Foreign exchange contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.22	78
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
<b>Futures and forwards</b>									
	5.62	0.00	0.00	0.00	0.71	3.46	29.12	56.35	78
<b>Written options</b>									
	5.35	0.00	0.00	0.00	1.42	7.25	23.71	39.10	78
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Over-the-counter	5.35	0.00	0.00	0.00	1.42	7.25	23.71	39.10	78
<b>Purchased options</b>									
	1.85	0.00	0.00	0.00	0.00	0.59	11.20	16.13	78
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Over-the-counter	1.51	0.00	0.00	0.00	0.00	0.00	10.59	14.52	78
Swaps	80.56	0.00	27.62	76.85	94.77	99.23	100.00	100.00	78
<b>Held for trading</b>									
	14.35	0.00	0.00	0.00	0.00	17.08	90.15	99.59	78
Interest rate contracts	13.93	0.00	0.00	0.00	0.00	6.84	90.15	99.59	78
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
<b>Non-traded</b>									
	85.65	0.41	9.85	82.92	100.00	100.00	100.00	100.00	78
Interest rate contracts	85.38	0.00	9.21	69.00	100.00	100.00	100.00	100.00	78
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	78
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	88.93	0.00	37.15	87.76	97.74	100.00	103.73	106.94	78
One year or less	7.77	0.00	0.00	0.13	3.46	10.52	26.55	44.89	78
Over 1 year to 5 years	35.95	0.00	0.00	11.70	39.87	56.87	82.18	90.12	78
Over 5 years	34.50	0.00	0.00	9.53	36.22	58.87	70.54	83.15	78
Gross negative fair value (absolute value)	2.12	0.00	0.00	0.65	2.47	3.51	4.19	4.87	78
Gross positive fair value	3.59	0.56	1.06	2.16	3.45	4.71	6.52	7.22	78
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	176
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.12	176
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	176
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.12	176
Current credit exposure (X)	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.12	176
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.23	0.00	0.00	0.00	0.06	0.46	0.99	1.37	160

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2023

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.12	-0.03	0.00	0.03	0.09	0.18	0.31	0.45	176
Provision for loan and lease losses / Average loans and leases	0.17	-0.04	0.00	0.05	0.12	0.24	0.47	0.60	176
Provision for loan and lease losses / Net loan and lease losses	111.50	-4510.68	-1753.66	0.00	155.45	481.87	1793.17	3213.24	172
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	0.58	0.84	0.99	1.16	1.36	1.54	1.85	176
Allowance for loan and lease losses / Total loans and leases	1.18	0.58	0.84	0.99	1.16	1.35	1.53	1.79	176
Allowance for loan and lease losses / Net loans and leases losses (X)	61.37	2.54	4.38	7.46	24.98	82.05	253.33	473.24	131
Allowance for loan and lease losses / Nonaccrual assets	722.80	95.67	128.53	220.22	408.56	886.73	2101.54	6756.45	173
ALLL / 90+ days past due + nonaccrual loans and leases	565.51	84.57	114.58	202.73	380.83	737.59	1561.31	3442.44	174
Gross loan and lease losses / Average loans and leases	0.11	0.00	0.00	0.01	0.04	0.15	0.36	0.59	176
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.02	0.04	0.13	0.20	176
Net losses / Average loans and leases	0.06	-0.02	-0.01	0.00	0.03	0.11	0.24	0.43	176
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Recoveries / Prior year-end losses	32.55	1.58	4.63	10.68	24.59	44.80	87.40	150.13	158
Earnings coverage of net loan and lease losses (X)	21.00	-859.30	-290.11	2.12	19.95	77.23	349.05	622.40	172
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.00	-0.03	-0.02	-0.01	0.00	0.00	0.03	0.07	175
Real estate loans secured by 1-4 family	-0.01	-0.06	-0.03	-0.01	0.00	0.00	0.01	0.03	175
Revolving	-0.01	-0.10	-0.07	-0.01	0.00	0.00	0.03	0.08	169
Closed-end	-0.01	-0.07	-0.03	-0.01	0.00	0.00	0.01	0.02	175
Commercial real estate loans	0.00	-0.04	-0.02	0.00	0.00	0.00	0.03	0.10	175
Construction and land development	0.00	-0.10	-0.01	0.00	0.00	0.00	0.00	0.02	174
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174
Other	0.00	-0.09	-0.01	0.00	0.00	0.00	0.00	0.00	174
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	173
Nonfarm nonresidential	0.00	-0.05	-0.02	0.00	0.00	0.00	0.03	0.15	175
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.03	175
Other	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.04	175
Real estate loans secured by farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	142
Commercial and industrial loans	0.12	-0.12	-0.05	-0.01	0.01	0.21	0.59	1.11	175
Loans to individuals	0.86	0.04	0.06	0.15	0.42	1.33	3.05	5.71	140
Credit card loans	1.66	0.00	0.00	0.00	1.02	2.23	5.71	12.91	59
Agricultural loans	0.00	-0.10	-0.01	0.00	0.00	0.00	0.00	0.03	115
Loans to foreign governments and institutions									
Other loans and leases	0.35	-0.01	0.00	0.00	0.00	0.31	1.49	5.67	103

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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	0.21	0.01	0.03	0.07	0.17	0.31	0.54	0.71	176
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.15	176
Nonaccrual loans and leases	0.33	0.01	0.05	0.13	0.27	0.49	0.78	1.06	176
90+ days past due and nonaccrual loans and leases	0.39	0.02	0.07	0.16	0.32	0.58	0.86	1.35	176
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.21	0.01	0.03	0.07	0.17	0.31	0.54	0.71	176
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.15	176
Nonaccrual assets	0.34	0.01	0.05	0.13	0.29	0.52	0.78	1.06	176
30+ days past due and nonaccrual assets	0.62	0.07	0.14	0.33	0.51	0.84	1.42	1.77	176
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.28	0.01	0.04	0.11	0.21	0.42	0.68	1.03	176
90+ past due and nonaccrual assets + other real estate owned	0.30	0.02	0.05	0.12	0.25	0.44	0.72	1.04	176
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	0.33	0.02	0.05	0.13	0.28	0.45	0.79	1.04	176
Allowance for loan and lease losses	39.89	3.75	8.27	16.78	33.28	56.62	90.80	123.83	175
Equity capital + allowance for loan and lease losses	3.36	0.20	0.58	1.47	2.89	4.64	7.93	11.22	175
Tier 1 capital + allowance for loan and lease losses	3.17	0.20	0.52	1.41	2.69	4.51	7.77	10.63	176
Loans and leases + other real estate owned	0.46	0.03	0.08	0.19	0.39	0.67	1.04	1.48	176

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2023

**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	0.15	0.00	0.01	0.04	0.11	0.21	0.42	0.58	175
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.10	175
	Nonaccrual	0.33	0.01	0.04	0.11	0.24	0.48	0.82	1.25	175
Commercial and industrial	30-89 days past due	0.19	0.00	0.00	0.02	0.10	0.26	0.68	1.36	175
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.25	175
	Nonaccrual	0.39	0.00	0.00	0.05	0.23	0.66	1.36	2.27	175
Individuals	30-89 days past due	0.59	0.00	0.00	0.07	0.41	1.01	1.96	3.33	174
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.22	174
	Nonaccrual	0.14	0.00	0.00	0.00	0.04	0.26	0.56	0.92	174
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.05	12
Agricultural	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.04	0.29	0.93	115
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
	Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.20	1.01	1.28	115
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.23	0.00	0.00	0.00	0.00	0.23	1.24	2.36	103
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.23	103
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.52	1.11	103

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 2  
Date: 06/30/2023

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.26	0.00	0.02	0.08	0.19	0.38	0.64	0.99	175
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.14	0.27	175
	Nonaccrual	0.36	0.00	0.03	0.13	0.29	0.53	0.96	1.25	175
Revolving	30-89 days past due	0.29	0.00	0.00	0.04	0.20	0.51	0.92	1.25	169
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.25	169
	Nonaccrual	0.27	0.00	0.00	0.00	0.16	0.45	0.88	1.49	169
Closed-End	30-89 days past due	0.23	0.00	0.00	0.06	0.17	0.39	0.60	1.08	175
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.24	175
	Nonaccrual	0.38	0.00	0.03	0.10	0.29	0.53	1.01	1.30	175
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.12	175
Commercial real estate	30-89 days past due	0.07	0.00	0.00	0.00	0.03	0.11	0.26	0.63	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	175
	Nonaccrual	0.28	0.00	0.00	0.04	0.17	0.42	0.93	1.42	175
Construction and development	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.11	0.45	0.63	174
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	174
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.08	0.68	1.13	174
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.44	174
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	174
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.44	174
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.05	0.47	0.94	174
Multifamily	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.42	173
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	173
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.39	1.09	173
Nonfarm non-residential	30-89 days past due	0.06	0.00	0.00	0.00	0.02	0.07	0.27	0.64	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	175
	Nonaccrual	0.33	0.00	0.00	0.04	0.19	0.55	1.27	1.76	175
Owner occupied	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.22	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	175
	Nonaccrual	0.15	0.00	0.00	0.01	0.05	0.22	0.60	1.05	175
Other	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.27	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
	Nonaccrual	0.13	0.00	0.00	0.00	0.02	0.22	0.62	1.12	175
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.12	0.51	1.20	142
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	142
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.37	1.40	3.04	142
Credit card	30-89 days past due	1.12	0.00	0.00	0.00	0.54	1.89	4.58	6.86	59
	90+ days past due	0.15	0.00	0.00	0.00	0.00	0.29	0.64	1.13	59
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	59

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





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 06/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Cost: Interest-bearing deposits	1.72	0.17	0.34	0.86	1.72	2.57	3.09	3.26	2
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions									
<b>Growth Rates</b>									
Net loans and leases	266.66	-100.00	-100.00	-46.42	-8.97	59.68	754.94	1580.48	18
Total selected assets	-15.69	-100.00	-100.00	-77.00	-10.01	1.06	72.63	445.75	45
Deposits	-70.47	-83.96	-82.46	-77.96	-70.47	-62.97	-58.48	-56.98	2





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
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	82.37	0.00	11.22	44.85	85.53	105.96	137.74	199.60	137
Dividends declared / Net income	29.24	0.00	0.00	11.35	29.68	45.44	71.47	86.92	173
Net income - dividends / Average equity	7.94	0.28	2.07	4.74	7.75	11.19	13.88	20.06	176
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	139.35	0.00	0.00	82.13	121.52	174.11	368.13	710.77	146
Dividends from nonbank subsidiaries	0.72	0.00	0.00	0.00	0.00	0.12	3.07	18.61	146
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Dividends from all subsidiaries	146.46	0.00	0.45	99.88	123.80	180.30	379.07	710.77	146
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	38.44	0.00	0.00	9.26	39.68	64.64	91.63	139.26	165
Interest income from bank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.02	0.41	1.68	165
Management and service fees from bank subsidiaries	0.43	0.00	0.00	0.00	0.00	0.00	1.98	12.90	165
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	165
Operating income from bank subsidiaries	41.47	0.00	0.00	13.47	41.96	66.38	94.35	143.16	165
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	66.67	0.00	0.00	0.00	42.75	100.00	139.13	734.89	68
Interest income from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.99	68
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating income from nonbank subsidiaries	70.11	0.00	0.00	0.00	75.69	100.00	139.13	734.89	68
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	44.26	0.00	0.00	0.00	10.26	56.28	119.64	161.01	8
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	8
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	44.26	0.00	0.00	0.00	10.28	56.28	119.64	161.01	8
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	72.51	0.00	0.00	61.44	98.37	99.88	100.00	100.00	169
Interest income from bank subsidiaries	0.37	0.00	0.00	0.00	0.00	0.04	1.92	8.90	169
Management and service fees from bank subsidiaries	1.04	0.00	0.00	0.00	0.00	0.00	3.38	35.72	169
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	169
Operating income from bank subsidiaries	82.77	0.00	0.00	94.49	99.57	100.00	100.00	100.00	169
Dividends from nonbank subsidiaries	0.70	0.00	0.00	0.00	0.00	0.08	4.51	16.29	169
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	169
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Operating income from nonbank subsidiaries	1.45	0.00	0.00	0.00	0.00	0.34	9.84	32.46	169
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Loans and advances from subsidiaries / Short term debt	1000.02	0.00	0.00	15.04	153.36	828.97	2006.91	4252.34	10
Loans and advances from subsidiaries / Total debt	30.73	0.00	0.00	0.00	20.18	57.74	98.40	138.58	106

# BHCPR Reporters for Quarter Ending 06/30/2023

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2023 and Other Notes</u>
1399765	4,442,737	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,415,227	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	3,832,978	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,505,048	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	7,808,601	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	8,582,870	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	9,519,526	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,113,163	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	5,068,267	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,516,576	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,091,275	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,103,653	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	9,370,264	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	Moved from Peer 1
2858951	7,542,906	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,543,681	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,471,297	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,093,492	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	4,092,868	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	4,028,548	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,872,853	BCB BANCORP, INC.	BAYONNE, NJ	
1246159	3,929,476	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	5,683,284	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
3378764	4,603,185	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,375,661	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	6,328,597	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	3,569,226	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	6,480,861	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	7,575,690	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,489,622	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	6,735,185	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,743,931	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,917,460	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	4,399,563	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,080,655	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4933272	3,179,283	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5530258	4,383,990	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
1860863	3,241,096	CBX CORPORATION	CARROLLTON, IL	
2158156	3,601,890	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,567,592	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1125030	5,078,755	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,145,615	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,615,981	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,663,600	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1080595	4,637,883	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	5,520,798	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	9,723,963	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4389329	8,444,298	CRB GROUP, INC.	FORT LEE, NJ	
3903661	7,120,178	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	

1486517	5,140,538	CTBC CAPITAL CORP.	LOS ANGELES, CA
2242523	3,071,966	D.L. EVANS BANCORP	BURLEY, ID
1121229	3,718,339	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	3,778,752	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
2461016	4,502,344	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	5,098,879	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,252,374	FARMERS & MERCHANTS BANCORP	LODI, CA
1134630	3,147,443	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1053580	8,141,953	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1071191	5,073,454	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1118797	6,679,717	FB CORPORATION	CREVE COEUR, MO
1249002	3,885,279	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC
1032464	6,141,298	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
3547159	3,802,330	FINEMARK HOLDINGS, INC.	FORT MYERS, FL
1199974	6,290,489	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1988646	3,162,648	FIRST BANCORP, INC.	LEBANON, VA
1204560	7,788,177	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	7,861,357	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1247428	3,265,741	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI
1108097	4,235,563	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
1478017	3,391,437	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
3839201	3,853,560	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1208595	4,918,967	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3393178	4,947,049	FIRST INTERNET BANCORP	FISHERS, IN
1206760	6,702,293	FIRST MID BANCSHARES, INC.	MATTOON, IL
1206313	4,968,928	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI
1048894	4,240,695	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY
1099917	3,907,529	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	7,797,344	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	4,418,153	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
2393274	8,473,883	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3391129	6,676,536	FORBRIGHT, INC.	CHEVY CHASE, MD
1128358	3,298,476	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN
1026801	5,421,364	FREMONT BANCORPORATION	FREMONT, CA
1098620	6,054,083	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,724,916	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
1862036	3,206,196	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX
2900261	7,344,924	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
4973353	5,663,883	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	4,975,810	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,311,837	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,115,410	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	4,134,966	HILLS BANCORPORATION	HILLS, IA
3851191	3,290,153	HOME BANCORP, INC.	LAFAYETTE, LA
3843507	9,501,475	HOMESTREET, INC.	SEATTLE, WA
2592714	5,644,339	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	4,591,881	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	4,607,488	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	7,963,353	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
5806739	4,886,386	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA
1118854	3,618,019	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY
1201925	5,135,564	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
2112439	5,013,083	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,121,919	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	4,331,642	INWOOD BANCSHARES, INC.	DALLAS, TX

1490701	6,359,870	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	8,064,815	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ
1208906	6,508,866	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3439236	4,237,190	LEADER BANCORP, INC	ARLINGTON, MA
1103766	4,315,041	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX
3814208	8,360,070	LUTHER BURBANK CORPORATION	SANTA ROSA, CA
2608763	5,137,587	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI
2820211	6,522,150	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY
1944204	5,088,813	MID PENN BANCORP, INC.	HARRISBURG, PA
3932072	6,215,363	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	8,034,721	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	6,521,489	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
4369808	5,509,883	MUTUAL BANCORP	HYANNIS, MA
3211601	3,361,850	MVB FINANCIAL CORP.	FAIRMONT, WV
3973888	9,871,957	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO
2398082	3,383,999	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA
5425653	4,028,702	NB FINANCIAL MHC	NEEDHAM, MA
4436559	3,720,068	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH
3212091	6,562,132	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY
3103603	8,482,628	NICOLET BANKSHARES, INC.	GREEN BAY, WI
3132863	5,540,813	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ
2737814	4,758,707	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI
1136661	6,073,404	OCEAN BANKSHARES, INC.	MIAMI, FL
1206911	5,883,942	OLD SECOND BANCORP, INC.	AURORA, IL
2233950	4,268,750	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX
1248153	3,008,197	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA
1142336	9,899,551	PARK NATIONAL CORPORATION	NEWARK, OH
2390013	7,458,632	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD
2651590	6,479,700	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ
1070578	8,786,636	PEOPLES BANCORP INC.	MARIETTA, OH
1139541	3,681,775	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA
3186585	4,001,664	PEOPLESBANCORP, MHC	HOLYOKE, MA
3316917	8,618,030	PREMIER FINANCIAL CORP.	DEFIANCE, OH
3325740	3,849,905	PRIMIS FINANCIAL CORP.	MC LEAN, VA
2125813	8,226,672	QCR HOLDINGS, INC.	MOLINE, IL
4176855	4,075,618	RBB BANCORP	LOS ANGELES, CA
1130584	3,955,180	RCB HOLDING COMPANY, INC.	CLAREMORE, OK
2743235	3,027,454	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA
1097025	6,373,385	REPUBLIC BANCORP, INC.	LOUISVILLE, KY
1398807	6,021,849	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA
1071397	9,252,922	S&T BANCORP, INC.	INDIANA, PA
3365858	6,963,590	SALEM FIVE BANCORP	SALEM, MA
2429838	3,641,631	SHORE BANCSHARES, INC.	EASTON, MD
2976396	3,762,461	SIERRA BANCORP	PORTERVILLE, CA
1131497	4,745,800	SMARTFINANCIAL, INC.	KNOXVILLE, TN
2368106	8,827,372	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
2033226	4,150,129	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
1075694	4,858,491	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	4,004,258	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	4,360,258	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
1245068	7,807,252	SOUTHSIDE BANCSHARES, INC.	TYLER, TX
1249730	7,750,865	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY
1126046	6,064,784	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT
2942702	3,167,360	STURM FINANCIAL GROUP, INC.	DENVER, CO
1247679	4,552,270	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV

1246467	3,059,364	TAMPA BAY BANKING COMPANY	TAMPA, FL
4475473	3,963,482	THIRD COAST BANCSHARES, INC.	HUMBLE, TX
2367921	7,626,238	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY
1030170	9,853,421	TRICO BANCSHARES	CHICO, CA
3233126	5,652,721	TRIUMPH FINANCIAL, INC.	DALLAS, TX
1048513	6,075,716	TRUSTCO BANK CORP NY	GLENVILLE, NY
1097182	3,339,153	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL
1116609	7,600,150	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA
5301421	3,021,272	USB BANCORP, INC.	DANBURY, CT
1050712	3,568,690	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
5278381	3,687,356	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX
1917600	4,486,157	VERABANK, INC.	HENDERSON, TX
1115349	7,013,852	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1135048	4,999,597	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	3,678,555	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1025541	6,590,969	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
2004141	4,600,087	WILSON BANK HOLDING COMPANY	LEBANON, TN
1137770	9,639,129	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX

Note: Peer Group 2 has 176 bank holding companies.