

BHCPR PEER GROUP DATA

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Date: 03/31/2021

Summary Ratios

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	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.66	2.94	2.77	3.01	3.08
+ Non-interest income	1.13	1.12	1.21	1.32	1.31
- Overhead expense	2.28	2.68	2.57	2.69	2.71
- Provision for credit losses	-0.12	0.88	0.51	0.15	0.14
+ Securities gains (losses)	0.01	0.03	0.02	0.01	0.00
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.77	0.64	1.04	1.56	1.57
Net operating income	1.36	0.48	0.81	1.19	1.24
Net income	1.35	0.48	0.82	1.19	1.24
Net income (Subchapter S adjusted)	1.78	0.78	1.18	1.17	1.42
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.15	4.09	3.55	4.41	4.24
Interest expense	0.29	0.85	0.52	1.08	0.86
Net interest income (tax equivalent)	2.87	3.24	3.01	3.33	3.38
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.16	0.27	0.27	0.21	0.22
Earnings coverage of net loan and lease losses (X)	25.70	17.23	22.89	24.40	21.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.49	1.32	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.47	1.30	1.55	0.81	0.89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.71	0.63	0.72	0.57	0.61
30-89 days past due loans and leases / Total loans and leases	0.33	0.51	0.39	0.43	0.44
Liquidity and Funding					
Net noncore funding dependence	-0.50	14.37	3.20	14.45	16.62
Net short-term noncore funding dependence	-6.87	4.94	-4.76	3.38	4.66
Net loans and leases / Total assets	60.99	64.23	61.58	63.77	63.98
Capitalization					
Tier 1 leverage ratio	9.15	9.43	9.13	9.76	9.71
Holding company equity capital / Total assets	10.72	11.64	11.16	12.43	12.22
Total equity capital (including minority interest) / Total assets	10.85	11.80	11.28	12.57	12.27
Common equity tier 1 capital / Total risk-weighted assets	12.57	11.64	12.40	12.17	12.12
Net loans and leases / Equity capital (X)	5.73	5.59	5.59	5.21	5.29
Cash dividends / Net income	23.13	81.34	42.30	33.12	27.31
Cash dividends / Net income (Subchapter S adjusted)	14.81	139.66	-0.65	-12.02	17.36
Growth Rates					
Assets	16.48	11.31	16.68	9.26	7.00
Equity capital	9.13	5.70	6.99	10.49	7.89
Net loans and leases	7.22	9.91	9.07	9.10	7.89
Noncore funding	-25.09	16.35	-12.18	6.59	10.67
Parent Company Ratios					
Short-term debt / Equity capital	0.52	0.84	0.77	0.98	1.14
Long-term debt / Equity capital	11.33	12.51	13.57	13.08	13.37
Equity investment in subsidiaries / Equity capital	102.85	103.91	102.81	103.22	103.10
Cash from ops + noncash items + op expense / Op expense + dividends	96.07	176.81	146.73	190.27	174.91

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Relative Income Statement and Margin Analysis

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	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Average Assets					
Interest income (tax equivalent)	2.93	3.72	3.27	4.00	3.87
Less: Interest expense	0.27	0.78	0.48	0.98	0.79
Equals: Net interest income (tax equivalent)	2.66	2.94	2.77	3.01	3.08
Plus: Non-interest income	1.13	1.12	1.21	1.32	1.31
Equals: adjusted operating income (tax equivalent)	3.84	4.12	4.04	4.41	4.46
Less: Overhead expense	2.28	2.68	2.57	2.69	2.71
Less: Provision for credit losses	-0.12	0.88	0.51	0.15	0.14
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	0.03	0.02	0.01	0.00
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.77	0.64	1.04	1.56	1.57
Less: Applicable income taxes (tax equivalent)	0.40	0.16	0.23	0.36	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.36	0.48	0.81	1.19	1.24
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.35	0.48	0.82	1.19	1.24
Memo: Net income (last four quarters)	1.07	0.98	0.82	1.19	1.24
Net income-BHC and noncontrolling (minority) interest	1.37	0.49	0.83	1.20	1.25
Margin Analysis					
Average earning assets / Average assets	93.05	91.24	92.29	91.05	91.48
Average interest-bearing funds / Average assets	63.02	66.92	64.09	65.57	65.56
Interest income (tax equivalent) / Average earning assets	3.15	4.09	3.55	4.41	4.24
Interest expense / Average earning assets	0.29	0.85	0.52	1.08	0.86
Net interest income (tax equivalent) / Average earning assets	2.87	3.24	3.01	3.33	3.38
Yield or Cost					
Total loans and leases (tax equivalent)	4.03	4.74	4.27	5.09	4.95
Interest-bearing bank balances	0.10	1.16	0.27	2.04	1.64
Federal funds sold and reverse repos	0.26	1.34	0.68	2.44	2.17
Trading assets	0.39	0.75	0.60	0.99	1.11
Total earning assets	3.15	4.05	3.52	4.36	4.20
Investment securities (tax equivalent)	1.83	2.60	2.25	2.76	2.68
US Treasury and agency securities (excluding mortgage-backed securities)	1.30	2.31	1.75	2.32	2.05
Mortgage-backed securities	1.61	2.49	2.05	2.61	2.50
All other securities	2.89	3.62	3.24	4.06	4.20
Interest-bearing deposits	0.26	0.90	0.53	1.10	0.81
Time deposits of \$250K or more	0.82	1.83	1.42	1.96	1.44
Time deposits < \$250K	0.77	1.69	1.36	1.82	1.29
Other domestic deposits	0.17	0.71	0.36	0.93	0.67
Foreign deposits	0.13	0.79	0.42	1.19	0.97
Federal funds purchased and repos	0.18	1.14	0.62	1.86	1.51
Other borrowed funds and trading liabilities	1.38	1.90	1.50	2.38	2.28
All interest-bearing funds	0.42	1.15	0.74	1.49	1.19

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Non-interest Income & Expenses

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.10	2.64	2.02	2.72	3.08
Overhead expenses / Net Interest Income + non-interest income	59.30	63.90	62.31	61.29	60.88
Percent of Average Assets					
Total overhead expense	2.28	2.68	2.57	2.69	2.71
Personnel expense	1.28	1.36	1.30	1.41	1.44
Net occupancy expense	0.24	0.27	0.26	0.28	0.28
Other operating expenses	0.73	0.98	0.94	0.97	0.97
Overhead less non-interest income	1.10	1.47	1.26	1.32	1.38
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	58.68	63.38	61.85	60.64	60.37
Personnel expense	33.21	33.17	32.40	32.39	32.51
Net occupancy expense	6.41	6.75	6.58	6.52	6.48
Other operating expenses	18.54	22.88	22.28	21.20	20.90
Total non-interest income	29.18	26.40	28.83	29.23	28.50
Fiduciary activities income	2.18	2.00	2.09	1.97	2.14
Service charges on domestic deposit accounts	3.23	3.92	3.27	3.88	4.15
Trading revenue	0.97	1.50	1.24	1.18	0.85
Investment banking fees and commissions	2.54	2.84	2.46	3.54	3.42
Insurance activities revenue	0.38	0.40	0.41	0.47	0.47
Venture capital revenue	0.02	-0.01	0.01	0.02	0.02
Net servicing fees	1.00	-0.41	0.01	0.28	0.65
Net securitization income	0.01	0.01	0.00	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	3.74	1.88	3.92	1.86	1.61
Other non-interest income	8.73	9.85	9.67	10.04	9.86
Overhead less non-interest income	29.59	36.23	31.96	31.06	31.46
Applicable income taxes / Pretax net operating income (tax equivalent)	21.04	17.54	18.62	20.56	19.04
Applicable income tax + TE / Pretax net operating income + TE	22.75	22.86	21.20	23.23	21.56

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Percent Composition of Assets

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Real estate loans	36.11	38.37	36.21	37.78	37.19
Commercial and industrial loans	13.88	12.73	13.51	12.02	12.85
Loans to individuals	3.42	3.84	3.40	4.20	4.31
Loans to depository institutions and acceptances of other banks	0.02	0.03	0.03	0.04	0.05
Agricultural loans	0.19	0.20	0.19	0.24	0.30
Other loans and leases	4.30	4.95	4.63	5.01	5.00
Net loans and leases	60.99	64.23	61.58	63.77	63.98
Debt securities over 1 year	16.70	14.63	15.55	14.60	14.63
Mutual funds and equity securities	0.06	0.05	0.05	0.06	0.06
Subtotal	78.43	80.12	78.16	79.65	79.97
Interest-bearing bank balances	9.08	4.14	7.51	3.06	3.04
Federal funds sold and reverse repos	0.50	0.78	0.82	1.57	1.66
Debt securities 1 year or less	1.59	1.72	1.68	1.91	1.96
Trading assets	0.57	1.27	1.01	1.19	1.33
Total earning assets	91.47	89.78	91.05	89.45	89.74
Non-interest cash and due from depository institutions	1.00	1.12	1.07	1.14	1.21
Other real estate owned	0.02	0.03	0.02	0.03	0.04
All other assets	7.44	9.05	7.82	9.27	8.98
Memoranda					
Short-term investments	11.92	7.73	11.17	7.63	7.80
US Treasury securities	0.97	0.86	0.84	1.03	1.04
US agency securities (excluding mortgage-backed securities)	0.73	0.51	0.63	0.54	0.69
Municipal securities	1.77	1.44	1.69	1.34	1.62
Mortgage-backed securities	12.36	11.43	11.75	11.36	11.13
Asset-backed securities	0.35	0.27	0.32	0.28	0.33
Other debt securities	0.46	0.39	0.42	0.39	0.41
Loans held-for-sale	0.46	0.40	0.52	0.39	0.30
Loans held for investment	61.15	64.43	61.72	63.50	63.93
Real estate loans secured by 1-4 family	11.69	13.18	11.91	13.29	13.46
Revolving	1.51	2.02	1.66	2.07	2.27
Closed-end, secured by first liens	9.76	10.62	9.81	10.69	10.57
Closed-end, secured by junior liens	0.21	0.28	0.22	0.28	0.31
Commercial real estate loans	22.28	23.11	22.22	22.23	21.58
Construction and land development	3.32	3.46	3.40	3.44	3.51
Multifamily	3.21	3.23	3.12	3.01	2.72
Nonfarm nonresidential	14.77	15.32	14.72	14.69	14.44
Real estate loans secured by farmland	0.33	0.35	0.33	0.36	0.41

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Loan Mix and Analysis of Concentrations of Credit

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	57.91	57.83	57.15	57.46	56.49
Real estate loans secured by 1-4 family	19.43	20.44	19.43	20.75	21.10
Revolving	2.45	3.09	2.64	3.15	3.50
Closed-end	16.76	17.13	16.59	17.39	17.39
Commercial real estate loans	35.36	34.31	34.63	33.52	32.14
Construction and land development	5.29	5.12	5.26	5.09	5.20
1-4 family	1.05	0.98	0.93	0.94	1.02
Other	4.21	4.00	4.19	4.02	4.05
Multifamily	5.08	4.89	4.96	4.69	4.10
Nonfarm nonresidential	23.47	22.69	22.93	22.15	21.40
Owner-occupied	7.93	7.76	7.74	7.72	8.03
Other	15.25	14.78	14.96	14.34	13.38
Real estate loans secured by farmland	0.56	0.53	0.54	0.55	0.63
Loans to depository institutions and acceptances of other banks	0.03	0.08	0.06	0.11	0.12
Commercial and industrial loans	23.15	20.31	22.16	19.53	20.32
Loans to individuals	6.02	6.48	6.13	7.13	7.36
Credit card loans	0.50	0.71	0.65	0.81	1.02
Agricultural loans	0.33	0.31	0.32	0.37	0.46
Other loans and leases	8.06	9.38	9.09	9.85	9.66
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	382.50	401.07	381.26	391.26	379.80
Real estate loans secured by 1-4 family	124.29	138.65	125.02	138.18	137.84
Revolving	16.14	21.22	17.42	21.26	23.33
Closed-end	106.79	115.78	106.14	115.20	112.79
Commercial real estate loans	237.40	240.54	234.65	229.44	219.72
Construction and land development	35.26	35.93	35.62	34.95	35.36
1-4 family	6.84	6.92	6.34	6.61	7.04
Other	28.01	27.85	28.16	27.32	27.26
Multifamily	34.01	33.54	32.74	31.04	27.85
Nonfarm nonresidential	157.71	159.79	155.06	152.10	147.22
Owner-occupied	52.99	54.65	52.37	53.07	54.89
Other	102.29	103.50	100.54	97.41	91.80
Real estate loans secured by farmland	3.50	3.48	3.44	3.60	4.02
Loans to depository institutions and acceptances of other banks	0.18	0.38	0.28	0.44	0.54
Commercial and industrial loans	145.20	132.10	139.89	122.02	128.82
Loans to individuals	35.91	40.80	37.47	43.51	42.67
Credit card loans	2.59	3.94	3.30	4.34	5.31
Agricultural loans	1.94	1.90	1.88	2.18	2.72
Other loans and leases	47.62	54.69	49.56	52.44	51.79
Supplemental					
Non-owner occupied CRE loans / Gross loans	27.81	27.17	27.32	26.45	24.79
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	185.93	188.68	183.76	178.57	167.93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	243.39	248.20	240.85	236.10	225.98

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Liquidity and Funding

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Short-term investments	11.92	7.73	11.17	7.63	7.80
Liquid assets	27.39	22.97	26.47	22.62	22.72
Investment securities	18.78	16.91	17.84	16.99	17.27
Net loans and leases	60.99	64.23	61.58	63.77	63.98
Net loans, leases and standby letters of credit	61.79	65.22	62.48	64.84	65.07
Core deposits	73.69	64.18	70.67	63.09	62.13
Noncore funding	11.95	19.78	14.13	19.36	21.34
Time deposits of \$250K or more	1.96	2.95	2.11	2.94	2.89
Foreign deposits	0.34	0.43	0.36	0.43	0.47
Federal funds purchased and repos	1.22	1.77	1.47	1.94	1.97
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.60	0.97	0.54	0.48	0.54
Commercial paper	0.01	0.01	0.01	0.02	0.02
Other borrowings w/remaining maturity of 1 year or less	1.11	3.69	1.24	3.01	3.67
Earning assets that reprice within 1 year	38.75	39.59	39.46	39.29	40.29
Interest-bearing liabilities that reprice within 1 year	7.73	10.30	8.20	10.19	10.01
Long-term debt that reprices within 1 year	0.28	0.79	0.47	0.96	1.34
Net assets that reprice within 1 year	29.57	27.26	29.19	26.63	27.38
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-0.50	14.37	3.20	14.45	16.62
Net short-term noncore funding dependence	-6.87	4.94	-4.76	3.38	4.66
Short-term investment / Short-term noncore funding	246.72	77.70	184.17	77.77	66.46
Liquid assets - short-term noncore funding / Nonliquid assets	31.05	16.82	28.54	17.18	16.04
Net loans and leases / Total deposits	76.22	88.34	79.43	90.31	90.08
Net loans and leases / Core deposits	83.77	101.46	88.34	103.93	105.00
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62	1.57	1.57	0.72	-0.82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.31	3.85	4.31	1.36	-1.98
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.04	0.02	0.00	-0.05
Percent of Investment Securities					
Held-to-maturity securities	12.85	12.92	11.38	12.67	16.19
Available-for-sale securities	85.48	85.17	87.23	85.40	81.88
US Treasury securities	5.10	5.04	4.72	6.15	6.99
US agency securities (excluding mortgage-backed securities)	4.35	3.36	4.01	3.49	4.02
Municipal securities	9.71	8.69	9.83	7.75	9.16
Mortgage-backed securities	66.50	68.40	66.64	67.13	65.45
Asset-backed securities	1.97	1.67	1.91	1.66	2.05
Other debt securities	3.05	2.67	3.01	2.94	2.79
Mutual funds and equity securities	0.36	0.35	0.35	0.40	0.42
Debt securities 1 year or less	9.28	10.98	10.55	11.86	11.91
Debt securities 1 to 5 years	16.10	17.72	17.03	17.94	19.18
Debt securities over 5 years	72.49	67.50	69.86	66.02	64.73
Pledged securities	33.48	36.65	35.67	30.57	33.30
Structured notes, fair value	0.05	0.04	0.02	0.03	0.04
Percent Change from Prior Like Quarter					
Short-term investments	156.38	53.90	183.31	26.69	6.77
Investment securities	31.88	9.51	23.62	11.75	9.42
Core deposits	29.17	12.00	26.88	11.23	7.29
Noncore funding	-25.09	16.35	-12.18	6.59	10.67

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Derivatives and Off-Balance-Sheet Transactions

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			22.01	23.52	24.05
Standby letters of credit	0.67	0.78	0.71	0.84	0.92
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.11	0.16	0.18	0.40	0.62
Credit derivatives - notional amount (holding company as guarantor)	0.28	0.41	0.35	0.42	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0.18	0.48	0.41	0.52	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0.17	0.23	0.25	0.30	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.16	0.38	0.30	0.45	0.69
Derivative contracts	42.63	54.25	48.41	68.47	65.81
Interest rate contracts	30.32	40.11	34.16	47.31	43.84
Interest rate futures and forward contracts	4.59	11.14	6.21	10.67	11.40
Written options contracts (interest rate)	2.00	2.54	2.18	2.47	2.16
Purchased options contracts (interest rate)	1.45	1.56	1.46	2.65	2.32
Interest rate swaps	20.33	23.48	20.62	28.86	26.74
Foreign exchange contracts	6.15	6.58	6.01	10.12	10.92
Futures and forward foreign exchange contracts	3.83	4.16	3.47	5.23	5.22
Written options contracts (foreign exchange)	0.03	0.05	0.03	0.05	0.14
Purchased options contracts (foreign exchange)	0.04	0.05	0.04	0.08	0.13
Foreign exchange rate swaps	0.66	0.85	0.77	2.03	2.17
Equity, commodity, and other derivative contracts	0.80	1.75	1.85	3.32	4.08
Commodity and other futures and forward contracts	0.06	0.13	0.14	0.19	0.25
Written options contracts (commodity and other)	0.27	0.51	0.52	0.98	1.48
Purchased options contracts (commodity and other)	0.18	0.42	0.36	0.94	1.29
Commodity and other swaps	0.27	0.30	0.32	0.38	0.40
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			42.81	45.53	44.93

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	94.53	94.83	94.07	93.44	92.91
Foreign exchange contracts	3.14	3.08	3.49	3.20	3.39
Equity, commodity, and other contracts	1.05	1.10	1.17	1.64	1.93
Futures and forwards	12.87	13.55	14.08	13.49	12.78
Written options	8.12	7.87	8.20	5.91	6.60
Exchange-traded	0.11	0.11	0.14	0.15	0.23
Over-the-counter	7.80	7.35	7.73	5.10	5.49
Purchased options	3.59	3.47	3.42	4.42	4.19
Exchange-traded	0.11	0.19	0.15	0.28	0.32
Over-the-counter	3.15	2.77	2.86	3.35	3.20
Swaps	69.56	69.00	68.70	69.75	70.34
Held for trading	42.19	45.54	43.59	44.16	46.31
Interest rate contracts	36.33	38.87	36.65	37.24	38.40
Foreign exchange contracts	1.47	1.52	1.60	1.60	1.85
Equity, commodity, and other contracts	0.52	0.72	0.68	0.83	1.14
Non-traded	57.81	54.46	56.41	55.84	53.69
Interest rate contracts	54.15	52.08	53.76	52.22	50.60
Foreign exchange contracts	0.45	0.31	0.46	0.34	0.57
Equity, commodity, and other contracts	0.12	0.08	0.10	0.13	0.16
Derivative contracts (excluding futures and forex 14 days or less)	90.61	91.11	91.48	93.86	94.47
One year or less	26.91	31.34	32.05	32.17	32.51
Over 1 year to 5 years	28.56	27.94	27.06	30.45	31.16
Over 5 years	29.74	31.18	29.56	28.09	28.71
Gross negative fair value (absolute value)	1.21	1.98	1.55	0.83	0.72
Gross positive fair value	1.70	2.70	2.23	1.19	0.85
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.05	0.11	0.07	0.06	0.06
Gross positive fair value (X)	0.07	0.13	0.09	0.07	0.06
Held for trading (X)	0.05	0.10	0.07	0.06	0.05
Non-traded (X)	0.01	0.02	0.02	0.01	0.01
Current credit exposure (X)	0.05	0.09	0.07	0.05	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.61	1.16	0.89	0.73	0.53

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2021

Allowance and Net Loan and Lease Losses

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Provision for loan and lease losses / Average assets	-0.11	0.87	0.51	0.15	0.14
Provision for loan and lease losses / Average loans and leases	-0.20	1.41	0.82	0.24	0.24
Provision for loan and lease losses / Net loan and lease losses	-168.35	730.69	487.86	130.58	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.49	1.32	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.47	1.30	1.55	0.81	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	18.09	10.10	11.58	8.03	7.54
Allowance for loan and lease losses / Nonaccrual assets	289.97	310.68	298.30	218.72	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	245.46	221.88	243.95	151.73	160.51
Gross loan and lease losses / Average loans and leases	0.24	0.34	0.34	0.28	0.30
Recoveries / Average loans and leases	0.08	0.07	0.07	0.08	0.09
Net losses / Average loans and leases	0.16	0.27	0.27	0.21	0.22
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	7.39	8.09	33.98	36.22	41.30
Earnings coverage of net loan and lease losses (X)	25.70	17.23	22.89	24.40	21.75
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.01	0.04	0.01	0.02
Real estate loans secured by 1-4 family	-0.01	0.01	0.01	0.01	0.01
Revolving	-0.03	0.00	0.01	0.02	0.03
Closed-end	-0.01	0.01	0.00	0.00	0.01
Commercial real estate loans	0.05	0.01	0.07	0.01	0.01
Construction and land development	0.00	-0.01	0.00	-0.01	-0.03
1-4 family	0.00	0.00	0.00	0.00	-0.01
Other	0.00	-0.01	0.00	-0.01	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.07	0.02	0.11	0.02	0.02
Owner-occupied	0.01	0.01	0.02	0.01	0.01
Other	0.06	0.01	0.08	0.01	0.01
Real estate loans secured by farmland	0.00	0.01	0.02	0.01	0.00
Commercial and industrial loans	0.21	0.48	0.47	0.37	0.31
Loans to individuals	1.06	1.43	1.13	1.17	1.16
Credit card loans	2.41	3.52	2.92	3.11	2.92
Agricultural loans	0.02	0.11	0.19	0.08	0.15
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.09	0.15	0.15	0.15	0.14

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2021

Past Due and Nonaccrual Assets

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Loans and Leases					
30-89 days past due loans and leases	0.33	0.51	0.39	0.43	0.44
90+ days past due loans and leases	0.10	0.12	0.12	0.15	0.17
Nonaccrual loans and leases	0.67	0.57	0.67	0.51	0.54
90+ days past due and nonaccrual loans and leases	0.83	0.75	0.86	0.71	0.75
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.33	0.51	0.40	0.43	0.44
90+ days past due assets	0.10	0.12	0.12	0.15	0.18
Nonaccrual assets	0.67	0.58	0.68	0.53	0.57
30+ days past due and nonaccrual assets	1.19	1.30	1.30	1.19	1.26
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.51	0.48	0.53	0.44	0.48
90+ past due and nonaccrual assets + other real estate owned	0.53	0.51	0.55	0.48	0.52
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.59	0.57	0.60	0.53	0.60
Allowance for loan and lease losses	70.28	74.58	67.70	115.41	118.28
Equity capital + allowance for loan and lease losses	5.12	4.68	5.04	4.28	4.79
Tier 1 capital + allowance for loan and lease losses	6.07	5.89	6.16	5.65	6.16
Loans and leases + other real estate owned	0.98	0.91	0.98	0.85	0.96

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2021

Past Due and Nonaccrual Loans and Leases

		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.32	0.47	0.39	0.38	0.42
	90+ days past due	0.13	0.12	0.16	0.16	0.22
	Nonaccrual	0.77	0.54	0.77	0.46	0.57
Commercial and industrial	30-89 days past due	0.22	0.36	0.23	0.31	0.30
	90+ days past due	0.02	0.03	0.03	0.05	0.05
	Nonaccrual	0.69	0.90	0.75	0.83	0.76
Individuals	30-89 days past due	0.53	0.84	0.83	0.83	0.84
	90+ days past due	0.11	0.15	0.14	0.17	0.16
	Nonaccrual	0.22	0.19	0.28	0.17	0.23
Depository institution loans	30-89 days past due	0.01	0.01	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.17	0.35	0.17	0.24	0.17
	90+ days past due	0.00	0.02	0.00	0.00	0.00
	Nonaccrual	0.44	0.76	0.49	0.67	0.75
Foreign governments	30-89 days past due	0.03	10.34	0.00	0.07	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.09	0.03	0.06
Other loans and leases	30-89 days past due	0.13	0.26	0.18	0.20	0.17
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.16	0.13	0.15	0.13	0.14

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: 03/31/2021

		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Memoranda						
1-4 Family	30-89 days past due	0.47	0.72	0.65	0.67	0.71
	90+ days past due	0.27	0.23	0.33	0.31	0.46
	Nonaccrual	0.91	0.79	0.91	0.73	0.86
Revolving	30-89 days past due	0.31	0.50	0.48	0.45	0.50
	90+ days past due	0.03	0.03	0.03	0.05	0.05
	Nonaccrual	1.31	1.07	1.13	1.00	1.17
Closed-End	30-89 days past due	0.48	0.75	0.65	0.70	0.75
	90+ days past due	0.31	0.26	0.38	0.35	0.53
	Nonaccrual	0.88	0.77	0.89	0.70	0.84
Junior Lien	30-89 days past due	0.01	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.04	0.04	0.06
Commercial real estate	30-89 days past due	0.22	0.28	0.26	0.18	0.17
	90+ days past due	0.02	0.01	0.02	0.03	0.03
	Nonaccrual	0.62	0.32	0.62	0.23	0.28
Construction and development	30-89 days past due	0.22	0.32	0.28	0.28	0.21
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.50	0.24	0.41	0.20	0.19
1-4 family	30-89 days past due	0.03	0.06	0.03	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.03	0.02	0.02
Other	30-89 days past due	0.16	0.24	0.22	0.20	0.13
	90+ days past due	0.00	0.01	0.00	0.01	0.02
	Nonaccrual	0.43	0.18	0.35	0.17	0.15
Multifamily	30-89 days past due	0.08	0.10	0.09	0.08	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.13	0.06	0.11	0.05	0.08
Nonfarm non-residential	30-89 days past due	0.20	0.27	0.23	0.14	0.17
	90+ days past due	0.02	0.02	0.02	0.03	0.03
	Nonaccrual	0.78	0.37	0.79	0.28	0.30
Owner occupied	30-89 days past due	0.06	0.11	0.07	0.07	0.09
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.32	0.20	0.27	0.16	0.17
Other	30-89 days past due	0.12	0.14	0.14	0.07	0.07
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.40	0.16	0.44	0.10	0.13
Farmland	30-89 days past due	0.13	0.32	0.11	0.23	0.25
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	1.14	1.10	1.13	0.84	1.23
Credit card	30-89 days past due	0.75	1.31	0.95	1.19	1.22
	90+ days past due	0.56	0.83	0.63	0.78	0.73
	Nonaccrual	0.10	0.09	0.05	0.11	0.09

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

BHCPR PEER GROUP DATAPeer Group: 1
Date: 03/31/2021**Regulatory Capital Components and Ratios**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Capital Ratios															
Common equity tier 1 capital, column A		12.55			11.59			12.38			12.11			12.09	
Common equity tier 1 capital, column B		0.29			0.28			0.30			0.29			0.52	
Tier 1 capital, column A		13.32			12.25			13.11			12.78			12.85	
Tier 1 capital, column B		0.32			0.33			0.34			0.34			0.60	
Total capital, column A		15.39			14.01			15.26			14.36			14.45	
Total capital, column B		0.36			0.37			0.39			0.38			0.67	
Tier 1 leverage		9.15			9.43			9.13			9.76			9.71	
Supplementary leverage ratio, advanced approaches HCs		7.95			7.28			8.71			7.41			7.31	

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2021

Insurance and Broker-Dealer Activities

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.01	0.00	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39	56.62	53.67	51.47	56.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61	43.38	46.33	48.53	43.88
Separate account assets (L/H) / Total life assets	12.21	10.89	11.24	7.26	8.53
Insurance activities revenue / Adjusted operating income	0.38	0.40	0.41	0.47	0.47
Premium income / Insurance activities revenue	2.23	2.84	2.84	7.32	4.86
Credit related premium income / Total premium income	33.33	45.10	38.23	34.91	44.54
Other premium income / Total premium income	66.67	54.90	61.77	65.09	55.46
Insurance underwriting net income / Consolidated net income	0.02	0.05	0.03	0.08	0.08
Insurance net income (P/C) / Equity (P/C)	22.15	9.66	15.59	19.86	15.64
Insurance net income (L/H) / Equity (L/H)	3.56	-116.81	3.62	5.13	1.99
Insurance benefits, losses, expenses / Insurance premiums	1,367.96	1,046.57	447.82	233.61	160.49
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.07	0.15	0.17
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.15	2.31
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	11.00	11.59	11.03	11.51	10.22
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.50	0.78	0.75	1.39	1.79

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2021

Foreign Activities

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Yield: Foreign loans	0.69	0.99	0.87	1.25	1.17
Cost: Interest-bearing deposits	0.13	0.79	0.42	1.19	0.97
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.37	4.10	5.18	27.03	27.29
Commercial and industrial loans	1.94	0.37	0.64	0.29	1.53
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	-6.17	12.26	-2.41	22.48	7.24
Total selected assets	-2.60	7.32	2.02	12.40	3.24
Deposits	2.95	13.75	3.46	10.36	5.00

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2021

Parent Company Analysis - Part 1

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	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Profitability					
Net income / Average equity capital	12.54	3.93	7.28	9.68	10.40
Bank net income / Average equity investment in banks	12.55	4.73	7.44	10.51	11.19
Nonbank net income / Average equity investment in nonbanks	12.54	5.73	9.76	7.89	7.10
Subsidiary HCs net income / Average equity investment in sub HCs	11.69	3.62	7.01	8.55	8.78
Bank net income / Parent net income	95.97	95.67	88.16	82.22	82.56
Nonbank net income / Parent net income	2.83	5.47	3.59	5.93	3.78
Subsidiary holding companies' net income / Parent net income	65.70	89.02	68.34	74.00	72.48
Leverage					
Total liabilities / Equity capital	17.74	19.50	20.06	20.43	20.88
Total debt / Equity capital	11.90	13.55	14.42	14.31	14.69
Total debt + notes payable to subs that issued TPS / Equity capital	14.30	15.87	16.68	16.36	17.10
Total debt + Loans guaranteed for affiliate / Equity capital	12.02	13.94	14.69	14.57	15.14
Total debt / Equity capital - excess over fair value	12.00	13.69	14.53	14.52	14.81
Long-term debt / Equity capital	11.33	12.51	13.57	13.08	13.37
Short-term debt / Equity capital	0.52	0.84	0.77	0.98	1.14
Current portion of long-term debt / Equity capital	0.04	0.05	0.06	0.05	0.14
Excess cost over fair value / Equity capital	0.10	0.10	0.08	0.12	0.12
Long-term debt / Consolidated long-term debt	35.48	27.80	34.70	28.55	28.63
Double Leverage					
Equity investment in subs / Equity capital	102.85	103.91	102.81	103.22	103.10
Total investment in subs / Equity capital	108.21	111.18	110.16	111.07	112.48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.22	1.22	0.47	0.36	0.35
Equity investment in subs - equity cap / Net income-div (X)	0.74	2.81	1.82	1.22	1.22
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	108.93	154.20	136.07	177.69	162.34
Cash from ops + noncash items + op expense / Op expense + dividend	96.07	176.81	146.73	190.27	174.91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	85.48	90.08	134.09	116.34	103.19
Pretax operating income + interest expense / Interest expense	1,147.64	2,356.57	2,018.20	1,967.91	2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,239.13	1,689.47	1,540.86	1,632.36	1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends	115.39	186.59	149.85	210.78	188.90
Fees + other income from subsidiaries / Salary + other expenses	13.19	14.22	13.95	16.52	16.08
Net income / Current part of long-term debt + preferred dividends (X)	33.13	20.55	35.64	57.11	33.93
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.87	2.63	3.73	2.67	2.61
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.05	0.15	0.10	0.04	0.24
Nonaccrual	1.22	1.57	1.03	0.54	6.54
Total	1.27	1.72	1.13	0.58	6.78
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.03	0.10	0.05	0.10	0.24
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.03	0.13	0.05	0.10	0.25
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	1.80	3.20	2.66	5.62	5.50
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.07	0.08	0.08	0.19	0.21

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2021

Parent Company Analysis - Part 2

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	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	75.69	61.08	80.91	57.84	57.26
Dividends declared / Net income	23.13	81.32	42.29	33.08	27.33
Net income - dividends / Average equity	9.52	0.55	4.13	6.46	7.33
Percent of Dividends Paid					
Dividends from bank subsidiaries	96.52	182.33	131.28	178.13	157.73
Dividends from nonbank subsidiaries	2.73	2.35	3.41	7.53	7.13
Dividends from subsidiary holding companies	4.75	3.48	4.85	21.40	16.86
Dividends from all subsidiaries	124.26	229.19	175.56	260.40	215.26
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	29.15	123.04	60.65	66.55	60.71
Interest income from bank subsidiaries	0.12	0.70	0.36	0.54	0.52
Management and service fees from bank subsidiaries	1.08	2.97	1.47	1.55	1.88
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	32.66	148.03	63.27	69.36	63.43
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	44.30	39.60	56.38	82.93	51.40
Interest income from nonbank subsidiaries	2.80	14.44	7.38	20.25	18.56
Management and serv fees from nonbank subsidiaries	0.53	1.68	0.86	1.92	2.96
Other income from nonbank subsidiaries	0.09	0.19	0.16	1.06	0.15
Operating income from nonbank subsidiaries	66.46	76.30	79.83	150.40	99.33
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	28.44	119.72	43.51	61.23	48.56
Interest income from subsidiary holding companies	6.44	12.80	8.40	6.54	3.95
Management and service fees from subsidiary holding companies	0.37	1.00	0.44	0.36	0.43
Other income from subsidiary holding companies	-1.46	1.63	0.01	0.29	0.01
Operating income from subsidiary holding companies	34.47	135.14	55.20	76.49	61.19
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	57.78	62.43	69.76	67.31	65.18
Interest income from bank subsidiaries	0.72	2.52	0.64	0.80	0.92
Management and service fees from bank subsidiaries	4.78	1.69	1.88	1.81	2.01
Other income from bank subsidiaries	0.02	0.07	0.04	0.03	0.02
Operating income from bank subsidiaries	71.58	76.26	82.05	78.80	74.20
Dividends from nonbank subsidiaries	5.27	2.51	1.97	2.65	2.57
Interest income from nonbank subsidiaries	0.82	1.82	0.73	1.19	2.32
Management and service fees from nonbank subsidiaries	0.09	0.08	0.02	0.06	0.03
Other income from nonbank subsidiaries	0.01	0.04	0.01	0.04	0.02
Operating income from nonbank subsidiaries	10.66	9.13	4.74	7.29	7.64
Dividends from subsidiary holding companies	1.03	1.54	2.55	4.52	5.15
Interest income from subsidiary holding companies	0.13	0.40	0.11	0.20	0.37
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	2.35	5.35	4.60	6.08	6.79
Loans and advances from subsidiaries / Short term debt	142.34	460.04	135.13	84.24	87.87
Loans and advances from subsidiaries / Total debt	29.59	30.30	27.08	28.33	26.53

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									133
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.66	1.23	1.69	2.35	2.67	3.03	3.34	3.87	133
+ Non-interest income	1.13	0.23	0.35	0.56	0.98	1.57	2.28	3.32	133
- Overhead expense	2.28	1.36	1.54	1.87	2.20	2.59	3.15	3.80	133
- Provision for credit losses	-0.12	-0.68	-0.52	-0.30	-0.07	0.03	0.14	0.25	133
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.08	133
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
= Pretax net operating income (tax equivalent)	1.77	0.77	1.08	1.45	1.77	2.09	2.57	3.01	133
Net operating income	1.36	0.42	0.77	1.12	1.36	1.64	1.98	2.30	133
Net income	1.35	0.42	0.76	1.11	1.36	1.64	1.98	2.30	133
Net income (Subchapter S adjusted)	1.78	1.60	1.62	1.68	1.78	1.88	1.95	1.97	2
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.15	1.22	2.27	2.75	3.20	3.61	3.85	4.63	133
Interest expense	0.29	0.06	0.10	0.16	0.24	0.41	0.58	0.85	133
Net interest income (tax equivalent)	2.87	1.31	1.80	2.52	2.94	3.33	3.57	4.14	133
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.16	-0.02	0.00	0.02	0.11	0.27	0.41	0.64	133
Earnings coverage of net loan and lease losses (X)	25.70	-148.59	-18.68	6.81	13.99	43.85	105.62	187.75	131
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.49	0.54	0.80	1.11	1.42	1.80	2.39	3.05	133
Allowance for loan and lease losses / Total loans and leases	1.47	0.54	0.80	1.10	1.41	1.72	2.38	3.04	133
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.71	0.15	0.28	0.39	0.63	0.98	1.38	2.20	133
30-89 days past due loans and leases / Total loans and leases	0.33	0.03	0.07	0.15	0.27	0.46	0.79	1.20	133
Liquidity and Funding									
Net noncore funding dependence	-0.50	-18.81	-15.58	-8.38	-1.13	6.42	16.25	33.31	133
Net short-term noncore funding dependence	-6.87	-36.92	-23.40	-13.27	-5.99	-0.03	6.99	14.36	133
Net loans and leases / Total assets	60.99	28.61	44.03	54.57	62.04	69.31	76.82	80.60	133
Capitalization									
Tier 1 leverage ratio	9.15	7.10	7.78	8.23	9.09	9.83	11.13	11.92	133
Holding company equity capital / Total assets	10.72	7.19	7.89	9.08	10.81	12.34	13.88	14.95	133
Total equity capital (including minority interest) / Total assets	10.85	7.55	7.95	9.23	10.91	12.51	13.90	15.12	133
Common equity tier 1 capital / Total risk-weighted assets	12.57	9.76	10.06	10.98	12.14	14.02	16.72	18.69	132
Net loans and leases / Equity capital (X)	5.73	3.01	3.61	4.62	5.75	6.88	8.05	9.35	133
Cash dividends / Net income	23.13	0.00	0.00	11.98	24.86	37.25	45.04	49.08	132
Cash dividends / Net income (Subchapter S adjusted)	14.81	1.48	2.96	7.41	14.81	22.22	26.66	28.15	2
Growth Rates									
Assets	16.48	-2.44	0.74	6.50	13.21	25.22	37.13	51.93	133
Equity capital	9.13	-1.12	0.76	3.30	6.77	12.70	25.97	37.51	133
Net loans and leases	7.22	-11.07	-8.20	-2.53	5.95	12.72	30.70	50.70	133
Noncore funding	-25.09	-62.39	-57.46	-45.48	-29.88	-5.25	16.37	35.07	133
Parent Company Ratios									
Short-term debt / Equity capital	0.52	0.00	0.00	0.00	0.00	0.00	4.02	7.51	133
Long-term debt / Equity capital	11.33	0.00	0.00	0.49	7.69	15.83	42.86	69.28	133
Equity investment in subsidiaries / Equity capital	102.85	91.52	93.56	98.64	102.03	107.36	112.81	118.00	133
Cash from ops + noncash items + op expense / Op expense + dividends	96.07	-117.78	-14.32	33.35	102.55	152.85	231.91	292.80	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2021

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	2.93	1.15	2.11	2.60	2.95	3.32	3.59	4.32	133
Less: Interest expense	0.27	0.06	0.09	0.15	0.22	0.39	0.56	0.83	133
Equals: Net interest income (tax equivalent)	2.66	1.23	1.69	2.35	2.67	3.03	3.34	3.87	133
Plus: Non-interest income	1.13	0.23	0.35	0.56	0.98	1.57	2.28	3.32	133
Equals: adjusted operating income (tax equivalent)	3.84	2.31	3.03	3.33	3.67	4.24	5.33	6.71	133
Less: Overhead expense	2.28	1.36	1.54	1.87	2.20	2.59	3.15	3.80	133
Less: Provision for credit losses	-0.12	-0.68	-0.52	-0.30	-0.07	0.03	0.14	0.25	133
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	133
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.08	133
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
Equals: Pretax net operating income (tax equivalent)	1.77	0.77	1.08	1.45	1.77	2.09	2.57	3.01	133
Less: Applicable income taxes (tax equivalent)	0.40	0.14	0.19	0.33	0.38	0.47	0.66	0.76	133
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
Equals: Net operating income	1.36	0.42	0.77	1.12	1.36	1.64	1.98	2.30	133
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Equals: Net income	1.35	0.42	0.76	1.11	1.36	1.64	1.98	2.30	133
Memo: Net income (last four quarters)	1.07	0.33	0.50	0.84	1.06	1.29	1.64	1.85	133
Net income-BHC and noncontrolling (minority) interest	1.37	0.59	0.82	1.11	1.36	1.65	1.98	2.38	133
Margin Analysis									
Average earning assets / Average assets	93.05	88.05	89.02	91.15	92.91	95.22	96.97	97.80	133
Average interest-bearing funds / Average assets	63.02	48.70	52.54	57.44	61.85	68.90	75.50	82.56	133
Interest income (tax equivalent) / Average earning assets	3.15	1.22	2.27	2.75	3.20	3.61	3.85	4.63	133
Interest expense / Average earning assets	0.29	0.06	0.10	0.16	0.24	0.41	0.58	0.85	133
Net interest income (tax equivalent) / Average earning assets	2.87	1.31	1.80	2.52	2.94	3.33	3.57	4.14	133
Yield or Cost									
Total loans and leases (tax equivalent)	4.03	2.75	3.19	3.57	3.99	4.41	5.05	6.19	133
Interest-bearing bank balances	0.10	0.02	0.06	0.09	0.10	0.12	0.15	0.18	133
Federal funds sold and reverse repos	0.26	0.00	0.00	0.00	0.09	0.38	1.18	1.49	73
Trading assets	0.39	0.00	0.00	0.00	0.00	0.71	1.87	2.54	83
Total earning assets	3.15	1.72	2.28	2.75	3.18	3.57	3.79	4.59	133
Investment securities (tax equivalent)	1.83	0.96	1.21	1.44	1.84	2.14	2.48	2.83	133
US Treasury and agency securities (excluding mortgage-backed securities)	1.30	0.11	0.36	0.78	1.26	1.74	2.31	3.02	124
Mortgage-backed securities	1.61	0.93	1.07	1.31	1.55	1.90	2.20	2.43	132
All other securities	2.89	0.93	1.52	2.15	2.78	3.51	4.58	5.93	129
Interest-bearing deposits	0.26	0.06	0.08	0.13	0.22	0.38	0.51	0.63	133
Time deposits of \$250K or more	0.82	0.27	0.37	0.57	0.77	1.10	1.33	1.48	131
Time deposits < \$250K	0.77	0.30	0.38	0.52	0.71	0.99	1.28	1.49	131
Other domestic deposits	0.17	0.04	0.05	0.08	0.15	0.24	0.37	0.45	133
Foreign deposits	0.13	-0.11	-0.11	0.00	0.05	0.25	0.52	0.71	26
Federal funds purchased and repos	0.18	0.00	0.00	0.06	0.11	0.21	0.45	1.86	115
Other borrowed funds and trading liabilities	1.38	0.00	0.05	0.68	1.31	1.90	2.60	3.83	129
All interest-bearing funds	0.42	0.11	0.17	0.24	0.38	0.57	0.82	1.13	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.10	0.00	0.00	0.12	1.85	3.69	6.66	7.64	131
Overhead expenses / Net Interest Income + non-interest income	59.30	39.89	47.56	53.71	59.22	64.65	71.82	78.87	133
Percent of Average Assets									
Total overhead expense	2.28	1.36	1.54	1.87	2.20	2.59	3.15	3.80	133
Personnel expense	1.28	0.72	0.83	1.05	1.24	1.51	1.79	2.09	133
Net occupancy expense	0.24	0.09	0.12	0.20	0.25	0.30	0.35	0.39	133
Other operating expenses	0.73	0.39	0.43	0.53	0.66	0.85	1.25	1.64	133
Overhead less non-interest income	1.10	-0.05	0.43	0.85	1.13	1.36	1.70	1.96	133
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	58.68	39.64	46.43	53.17	58.84	63.85	71.76	78.54	133
Personnel expense	33.21	19.16	23.69	28.30	33.72	38.13	40.93	43.33	133
Net occupancy expense	6.41	1.96	3.07	4.69	6.32	7.99	9.97	10.99	133
Other operating expenses	18.54	11.20	12.42	14.41	17.54	20.96	27.97	34.05	133
Total non-interest income	29.18	8.36	10.91	17.28	26.01	39.58	54.93	78.88	133
Fiduciary activities income	2.18	0.00	0.00	0.02	1.70	3.81	6.68	11.69	132
Service charges on domestic deposit accounts	3.23	0.09	0.70	1.75	3.30	4.40	6.11	7.28	132
Trading revenue	0.97	0.00	0.00	0.00	0.05	1.37	4.91	9.57	132
Investment banking fees and commissions	2.54	0.00	0.00	0.36	1.42	3.49	10.34	15.53	132
Insurance activities revenue	0.38	0.00	0.00	0.00	0.07	0.51	2.01	2.75	132
Venture capital revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.72	132
Net servicing fees	1.00	-0.02	0.00	0.00	0.26	1.35	4.79	7.55	132
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	132
Net gain (loss) - sales of loans, OREO, and other assets	3.74	0.00	0.08	0.53	2.74	5.54	11.20	18.35	132
Other non-interest income	8.73	1.87	2.85	4.57	7.16	12.11	19.29	28.61	132
Overhead less non-interest income	29.59	-3.22	9.85	20.40	31.44	38.70	46.32	49.30	133
Applicable income taxes / Pretax net operating income (tax equivalent)	21.04	13.10	15.60	18.83	21.40	23.74	25.40	27.87	132
Applicable income tax + TE / Pretax net operating income + TE	22.75	15.84	18.79	20.85	22.54	24.56	27.32	29.47	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	36.11	4.15	10.80	24.27	38.05	45.49	55.63	64.52	133
Commercial and industrial loans	13.88	2.42	5.39	9.36	13.10	18.49	22.93	28.25	133
Loans to individuals	3.42	0.02	0.11	0.45	1.23	5.27	11.70	20.92	133
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.36	133
Agricultural loans	0.19	0.00	0.00	0.00	0.04	0.29	0.80	1.91	133
Other loans and leases	4.30	0.17	0.43	1.44	3.08	7.37	10.34	12.46	133
Net loans and leases	60.99	28.61	44.03	54.57	62.04	69.31	76.82	80.60	133
Debt securities over 1 year	16.70	3.72	7.01	10.47	15.75	22.57	27.55	31.23	133
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.11	0.26	0.38	133
Subtotal	78.43	44.78	63.43	73.73	80.43	84.58	87.61	89.59	133
Interest-bearing bank balances	9.08	1.26	2.69	4.60	8.58	13.19	16.89	22.77	133
Federal funds sold and reverse repos	0.50	0.00	0.00	0.00	0.00	0.16	2.50	8.87	133
Debt securities 1 year or less	1.59	0.06	0.12	0.47	1.20	2.40	4.15	7.39	133
Trading assets	0.57	0.00	0.00	0.00	0.13	0.58	1.75	9.49	133
Total earning assets	91.47	86.28	88.09	89.60	91.28	93.62	95.03	95.56	133
Non-interest cash and due from depository institutions	1.00	0.27	0.43	0.66	1.03	1.27	1.58	1.89	133
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	133
All other assets	7.44	3.80	4.25	5.21	7.30	9.38	11.05	13.11	133
Memoranda									
Short-term investments	11.92	2.04	3.67	6.29	10.40	16.22	24.18	31.98	133
US Treasury securities	0.97	0.00	0.00	0.00	0.14	1.49	4.75	7.22	133
US agency securities (excluding mortgage-backed securities)	0.73	0.00	0.00	0.03	0.32	1.16	2.74	5.25	133
Municipal securities	1.77	0.00	0.00	0.10	0.91	2.98	6.24	8.41	133
Mortgage-backed securities	12.36	3.04	4.29	7.19	11.77	17.28	21.31	24.65	133
Asset-backed securities	0.35	0.00	0.00	0.00	0.00	0.46	1.59	3.59	133
Other debt securities	0.46	0.00	0.00	0.00	0.21	0.76	1.79	2.38	133
Loans held-for-sale	0.46	0.00	0.00	0.04	0.25	0.68	1.68	2.81	133
Loans held for investment	61.15	28.87	43.99	55.14	62.17	68.48	75.72	80.79	133
Real estate loans secured by 1-4 family	11.69	0.53	2.08	5.55	11.14	17.02	22.90	27.80	133
Revolving	1.51	0.00	0.02	0.34	1.06	2.70	3.49	4.04	133
Closed-end, secured by first liens	9.76	0.48	1.70	4.48	8.97	13.93	21.03	25.73	133
Closed-end, secured by junior liens	0.21	0.00	0.00	0.05	0.15	0.25	0.75	1.16	133
Commercial real estate loans	22.28	0.92	3.49	13.67	22.99	31.12	37.63	48.33	133
Construction and land development	3.32	0.09	0.33	1.25	2.96	5.21	7.25	9.21	133
Multifamily	3.21	0.10	0.43	1.12	2.44	4.76	7.40	13.17	133
Nonfarm nonresidential	14.77	0.46	2.15	8.14	15.30	21.26	26.52	29.17	133
Real estate loans secured by farmland	0.33	0.00	0.00	0.00	0.08	0.52	1.41	2.25	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	57.91	15.28	25.49	45.05	61.08	71.45	78.19	85.93	133
Real estate loans secured by 1-4 family	19.43	0.82	4.25	10.84	19.46	27.05	34.25	44.75	133
Revolving	2.45	0.00	0.07	0.75	2.14	4.04	5.56	6.35	133
Closed-end	16.76	0.77	3.59	8.70	16.10	22.61	32.42	39.36	133
Commercial real estate loans	35.36	4.88	11.95	22.95	37.28	47.90	57.94	65.02	133
Construction and land development	5.29	0.16	0.84	2.11	4.87	7.86	11.29	12.85	133
1-4 family	1.05	0.00	0.00	0.16	0.58	1.64	2.96	4.02	133
Other	4.21	0.15	0.68	1.82	4.05	6.53	8.55	9.58	133
Multifamily	5.08	0.42	0.90	2.03	4.05	7.30	12.04	19.37	133
Nonfarm nonresidential	23.47	3.30	6.08	14.18	25.24	33.30	39.50	42.39	133
Owner-occupied	7.93	0.11	0.87	3.61	7.27	11.87	15.97	18.47	133
Other	15.25	1.85	4.35	7.89	15.16	21.42	25.63	28.25	133
Real estate loans secured by farmland	0.56	0.00	0.00	0.01	0.13	1.01	2.40	3.93	133
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.63	133
Commercial and industrial loans	23.15	5.93	11.40	16.36	21.89	30.85	38.99	42.96	133
Loans to individuals	6.02	0.03	0.20	0.72	2.47	9.64	21.17	30.12	133
Credit card loans	0.50	0.00	0.00	0.00	0.00	0.48	2.30	7.20	133
Agricultural loans	0.33	0.00	0.00	0.00	0.08	0.51	1.52	3.37	133
Other loans and leases	8.06	0.26	0.57	2.56	5.01	13.44	22.41	35.25	133
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	382.50	58.68	143.56	265.63	404.26	487.91	588.63	676.73	132
Real estate loans secured by 1-4 family	124.29	8.73	30.80	59.84	117.90	176.54	234.66	316.27	132
Revolving	16.14	0.04	0.22	4.13	12.77	28.61	37.13	47.14	132
Closed-end	106.79	8.38	24.72	51.56	99.11	149.63	227.34	296.79	132
Commercial real estate loans	237.40	14.68	49.99	130.59	247.39	327.33	420.66	478.91	132
Construction and land development	35.26	1.11	4.53	13.38	32.66	54.31	78.04	89.08	132
1-4 family	6.84	0.00	0.05	0.83	4.01	10.58	19.71	25.15	132
Other	28.01	0.92	3.86	10.86	26.84	44.58	59.67	65.21	132
Multifamily	34.01	2.01	4.86	11.58	26.15	46.51	84.65	139.87	132
Nonfarm nonresidential	157.71	9.45	27.34	80.13	161.98	224.96	282.96	330.35	132
Owner-occupied	52.99	0.48	5.68	23.82	48.75	78.25	111.70	130.47	132
Other	102.29	7.08	20.56	44.04	99.17	152.72	177.48	209.79	132
Real estate loans secured by farmland	3.50	0.00	0.00	0.04	0.90	5.75	14.55	24.74	132
Loans to depository institutions and acceptances of other banks	0.18	0.00	0.00	0.00	0.00	0.03	0.89	4.18	132
Commercial and industrial loans	145.20	32.94	59.85	91.99	140.37	198.68	244.72	284.52	132
Loans to individuals	35.91	0.19	1.15	4.53	14.44	61.49	132.44	188.86	132
Credit card loans	2.59	0.00	0.00	0.00	0.02	3.02	10.21	37.41	132
Agricultural loans	1.94	0.00	0.00	0.01	0.45	3.10	8.33	18.21	132
Other loans and leases	47.62	1.50	4.09	13.75	33.15	80.86	123.86	168.45	132
Supplemental									
Non-owner occupied CRE loans / Gross loans	27.81	5.05	10.02	18.85	27.38	37.42	45.93	54.85	133
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	185.93	14.99	48.85	101.99	183.83	249.82	341.74	419.17	132
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	243.39	16.90	55.88	134.96	252.55	331.82	433.90	479.69	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2021

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	11.92	2.04	3.67	6.29	10.40	16.22	24.18	31.98	133
Liquid assets	27.39	10.21	12.56	18.06	27.23	34.24	43.21	58.60	133
Investment securities	18.78	5.58	8.48	12.30	17.88	25.94	31.36	34.30	133
Net loans and leases	60.99	28.61	44.03	54.57	62.04	69.31	76.82	80.60	133
Net loans, leases and standby letters of credit	61.79	32.64	44.66	55.09	62.58	69.38	77.22	81.22	133
Core deposits	73.69	44.20	51.62	69.49	76.84	80.87	83.62	85.24	133
Noncore funding	11.95	1.80	3.18	5.21	9.19	15.01	32.11	39.64	133
Time deposits of \$250K or more	1.96	0.23	0.39	0.88	1.65	3.00	4.45	5.72	133
Foreign deposits	0.34	0.00	0.00	0.00	0.00	0.00	2.68	6.15	133
Federal funds purchased and repos	1.22	0.00	0.00	0.03	0.67	1.60	5.36	7.86	133
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Net federal funds purchased (sold)	0.60	-1.87	-0.62	0.00	0.29	1.26	2.23	3.73	133
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.64	133
Other borrowings w/remaining maturity of 1 year or less	1.11	0.00	0.00	0.00	0.30	2.18	4.41	6.48	133
Earning assets that reprice within 1 year	38.75	17.17	19.59	29.30	38.75	47.78	56.58	60.45	133
Interest-bearing liabilities that reprice within 1 year	7.73	1.67	2.56	3.62	6.07	9.65	20.38	31.36	133
Long-term debt that reprices within 1 year	0.28	0.00	0.00	0.00	0.00	0.32	1.41	2.93	133
Net assets that reprice within 1 year	29.57	3.35	8.09	18.22	31.54	41.06	47.03	52.49	133
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-0.50	-18.81	-15.58	-8.38	-1.13	6.42	16.25	33.31	133
Net short-term noncore funding dependence	-6.87	-36.92	-23.40	-13.27	-5.99	-0.03	6.99	14.36	133
Short-term investment / Short-term noncore funding	246.72	21.11	40.22	100.58	185.46	352.74	567.34	1036.12	133
Liquid assets - short-term noncore funding / Nonliquid assets	31.05	-3.59	1.49	13.44	29.37	45.09	64.10	111.87	133
Net loans and leases / Total deposits	76.22	46.98	57.23	67.11	75.46	85.54	96.34	109.93	133
Net loans and leases / Core deposits	83.77	54.39	61.99	71.09	80.09	92.78	116.41	133.68	133
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62	-1.11	-0.61	0.00	0.28	1.34	2.42	3.34	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.31	-1.96	-1.05	0.12	0.97	2.30	4.05	6.17	132
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.13	-0.10	0.00	0.00	0.02	0.08	0.14	21
Percent of Investment Securities									
Held-to-maturity securities	12.85	0.00	0.00	0.00	3.42	27.46	45.87	61.77	133
Available-for-sale securities	85.48	38.09	54.11	72.20	93.73	99.66	99.99	100.00	133
US Treasury securities	5.10	0.00	0.00	0.00	0.87	8.01	23.59	43.74	133
US agency securities (excluding mortgage-backed securities)	4.35	0.00	0.00	0.20	1.95	7.02	19.71	22.11	133
Municipal securities	9.71	0.00	0.00	1.20	5.80	16.75	34.94	44.91	133
Mortgage-backed securities	66.50	18.41	37.48	50.50	69.82	84.95	93.53	96.07	133
Asset-backed securities	1.97	0.00	0.00	0.00	0.00	2.95	9.16	16.89	133
Other debt securities	3.05	0.00	0.00	0.05	1.40	5.13	12.38	18.98	133
Mutual funds and equity securities	0.36	0.00	0.00	0.00	0.14	0.53	1.57	2.60	133
Debt securities 1 year or less	9.28	0.39	0.77	2.76	7.05	13.06	27.15	33.06	133
Debt securities 1 to 5 years	16.10	0.84	1.62	3.70	13.95	25.20	42.48	54.73	133
Debt securities over 5 years	72.49	22.04	36.47	61.95	78.15	88.52	93.86	96.32	133
Pledged securities	33.48	1.80	5.61	14.88	32.93	49.77	66.77	79.37	133
Structured notes, fair value	0.05	0.00	0.00	0.00	0.00	0.00	0.17	1.83	133
Percent Change from Prior Like Quarter									
Short-term investments	156.38	-31.38	-7.09	36.99	121.21	218.82	453.55	806.43	133
Investment securities	31.88	-15.78	-3.99	11.34	22.23	54.70	85.71	156.74	133
Core deposits	29.17	11.47	14.45	21.20	27.14	35.27	49.92	68.56	133
Noncore funding	-25.09	-62.39	-57.46	-45.48	-29.88	-5.25	16.37	35.07	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	94.53	57.62	72.32	92.63	99.86	100.00	100.00	100.00	131
Foreign exchange contracts	3.14	0.00	0.00	0.00	0.01	3.80	19.14	35.96	131
Equity, commodity, and other contracts	1.05	0.00	0.00	0.00	0.00	0.54	6.55	11.22	131
Futures and forwards									
Futures and forwards	12.87	0.00	0.00	0.56	6.03	22.66	47.29	59.56	131
Written options									
Written options	8.12	0.00	0.00	1.01	4.60	12.41	30.41	35.39	131
Exchange-traded	0.11	0.00	0.00	0.00	0.00	0.00	0.37	2.58	131
Over-the-counter	7.80	0.00	0.00	1.01	4.42	12.17	30.41	35.39	131
Purchased options									
Purchased options	3.59	0.00	0.00	0.00	0.91	6.56	15.89	18.71	131
Exchange-traded	0.11	0.00	0.00	0.00	0.00	0.00	0.91	2.22	131
Over-the-counter	3.15	0.00	0.00	0.00	0.19	5.28	14.44	18.71	131
Swaps	69.56	0.15	14.88	49.45	78.74	94.50	99.68	100.00	131
Held for trading									
Held for trading	42.19	0.00	0.00	0.00	52.99	88.43	99.02	99.95	131
Interest rate contracts	36.33	0.00	0.00	0.00	33.57	77.43	91.96	99.65	131
Foreign exchange contracts	1.47	0.00	0.00	0.00	0.00	0.48	8.75	22.39	131
Equity, commodity, and other contracts	0.52	0.00	0.00	0.00	0.00	0.00	4.90	6.83	131
Non-traded									
Non-traded	57.81	0.05	0.98	11.57	47.01	100.00	100.00	100.00	131
Interest rate contracts	54.15	0.02	0.69	11.04	45.28	99.93	100.00	100.00	131
Foreign exchange contracts	0.45	0.00	0.00	0.00	0.00	0.16	2.54	10.03	131
Equity, commodity, and other contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.82	2.86	131
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	90.61	49.89	60.93	82.63	96.37	100.00	104.23	112.21	131
One year or less	26.91	0.02	1.01	4.86	16.83	45.44	73.57	95.87	131
Over 1 year to 5 years	28.56	0.00	0.74	11.99	26.07	44.46	54.69	60.24	131
Over 5 years	29.74	0.00	0.00	8.65	27.16	54.56	70.44	75.95	131
Gross negative fair value (absolute value)	1.21	0.03	0.23	0.49	1.04	1.92	2.59	2.84	131
Gross positive fair value	1.70	0.43	0.70	1.14	1.72	2.23	2.78	3.04	131
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.01	0.02	0.05	0.13	0.85	132
Gross positive fair value (X)	0.07	0.00	0.00	0.01	0.04	0.08	0.15	0.86	132
Held for trading (X)	0.05	0.00	0.00	0.00	0.02	0.06	0.11	0.86	132
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.03	0.05	0.08	132
Current credit exposure (X)	0.05	0.00	0.00	0.01	0.03	0.07	0.14	0.36	132
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Other Ratios									
Current credit exposure / Risk-weighted assets	0.61	0.00	0.00	0.07	0.35	0.86	1.72	5.83	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2021

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	-0.11	-0.64	-0.46	-0.26	-0.07	0.02	0.14	0.25	133
Provision for loan and lease losses / Average loans and leases	-0.20	-1.15	-0.92	-0.43	-0.12	0.03	0.24	0.39	133
Provision for loan and lease losses / Net loan and lease losses	-168.35	-1996.98	-943.72	-339.73	-43.08	64.05	286.84	1029.24	131
Allowance for loan and lease losses / Total loans and leases not held for sale	1.49	0.54	0.80	1.11	1.42	1.80	2.39	3.05	133
Allowance for loan and lease losses / Total loans and leases	1.47	0.54	0.80	1.10	1.41	1.72	2.38	3.04	133
Allowance for loan and lease losses / Net loans and leases losses (X)	18.09	3.19	4.51	5.95	9.59	23.07	59.12	87.35	116
Allowance for loan and lease losses / Nonaccrual assets	289.97	61.75	102.06	155.60	241.80	394.99	591.42	1159.95	132
ALLL / 90+ days past due + nonaccrual loans and leases	245.46	49.69	66.50	127.48	212.46	343.91	521.24	696.41	132
Gross loan and lease losses / Average loans and leases	0.24	0.01	0.02	0.07	0.19	0.36	0.60	1.06	133
Recoveries / Average loans and leases	0.08	0.00	0.01	0.03	0.06	0.13	0.20	0.38	133
Net losses / Average loans and leases	0.16	-0.02	0.00	0.02	0.11	0.27	0.41	0.64	133
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	133
Recoveries / Prior year-end losses	7.39	0.55	1.60	3.24	6.18	10.85	15.61	22.58	132
Earnings coverage of net loan and lease losses (X)	25.70	-148.59	-18.68	6.81	13.99	43.85	105.62	187.75	131
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.05	-0.04	-0.01	0.00	0.05	0.20	0.31	132
Real estate loans secured by 1-4 family	-0.01	-0.09	-0.07	-0.03	0.00	0.01	0.05	0.11	130
Revolving	-0.03	-0.51	-0.23	-0.06	0.00	0.02	0.11	0.31	127
Closed-end	-0.01	-0.09	-0.06	-0.03	0.00	0.00	0.03	0.10	130
Commercial real estate loans	0.05	-0.06	-0.02	0.00	0.00	0.07	0.33	0.42	130
Construction and land development	0.00	-0.09	-0.06	-0.01	0.00	0.00	0.07	0.23	128
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	128
Other	0.00	-0.09	-0.05	-0.01	0.00	0.00	0.05	0.17	128
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.05	130
Nonfarm nonresidential	0.07	-0.05	-0.02	0.00	0.01	0.08	0.39	0.58	129
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.05	0.10	129
Other	0.06	-0.03	-0.01	0.00	0.00	0.07	0.32	0.56	129
Real estate loans secured by farmland	0.00	-0.10	-0.03	0.00	0.00	0.00	0.00	0.16	110
Commercial and industrial loans	0.21	-0.14	-0.04	0.01	0.12	0.38	0.67	0.93	132
Loans to individuals	1.06	0.10	0.19	0.38	0.74	1.64	2.69	3.67	101
Credit card loans	2.41	0.00	0.00	1.19	2.60	3.48	4.66	6.46	73
Agricultural loans	0.02	-0.17	-0.07	0.00	0.00	0.00	0.23	0.62	105
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.09	-0.07	-0.03	0.00	0.00	0.15	0.49	0.92	132

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 03/31/2021

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.33	0.03	0.07	0.15	0.27	0.46	0.79	1.20	133
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.03	0.11	0.55	1.16	133
Nonaccrual loans and leases	0.67	0.13	0.23	0.36	0.58	0.91	1.38	2.08	133
90+ days past due and nonaccrual loans and leases	0.83	0.19	0.27	0.43	0.65	1.08	1.87	3.10	133
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.12	133
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	133
Nonaccrual restructured	0.13	0.00	0.01	0.03	0.09	0.21	0.38	0.44	133
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	133
Nonaccrual loans held for sale	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.09	133
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.33	0.03	0.07	0.15	0.27	0.46	0.79	1.20	133
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.11	0.55	1.16	133
Nonaccrual assets	0.67	0.13	0.23	0.36	0.59	0.91	1.38	2.09	133
30+ days past due and nonaccrual assets	1.19	0.33	0.46	0.63	0.95	1.63	2.55	3.59	133
Total assets	0.59	0.12	0.20	0.32	0.54	0.78	1.28	1.78	133
Allowance for loan and lease losses	70.28	17.16	24.51	37.79	63.15	89.84	148.92	203.21	133
Equity capital + allowance for loan and lease losses	5.12	1.11	1.40	2.69	4.45	6.51	10.88	17.26	133
Tier 1 capital + allowance for loan and lease losses	6.07	1.37	2.09	3.25	5.46	8.42	10.65	19.58	133
Loans and leases + other real estate owned	0.98	0.22	0.34	0.47	0.91	1.31	2.05	3.00	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2021

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	0.32	0.02	0.05	0.15	0.26	0.41	0.79	1.35	132
	90+ days past due	0.13	0.00	0.00	0.00	0.02	0.09	0.65	1.76	132
	Nonaccrual	0.77	0.06	0.17	0.40	0.63	1.02	1.96	2.66	132
Commercial and industrial	30-89 days past due	0.22	0.00	0.01	0.06	0.16	0.35	0.60	0.82	132
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.17	132
	Nonaccrual	0.69	0.04	0.11	0.29	0.58	1.02	1.66	2.10	132
Individuals	30-89 days past due	0.53	0.00	0.00	0.18	0.49	0.85	1.37	1.73	133
	90+ days past due	0.11	0.00	0.00	0.00	0.04	0.16	0.51	0.87	133
	Nonaccrual	0.22	0.00	0.00	0.01	0.13	0.37	0.70	1.53	133
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.28	46
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Agricultural	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.28	0.86	1.93	105
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	105
	Nonaccrual	0.44	0.00	0.00	0.00	0.00	0.50	1.96	5.57	105
Foreign governments	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.15	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.17	15
Other loans and leases	30-89 days past due	0.13	0.00	0.00	0.00	0.03	0.23	0.55	0.88	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.12	132
	Nonaccrual	0.16	0.00	0.00	0.00	0.02	0.26	0.64	1.29	132

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 03/31/2021

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.47	0.04	0.09	0.20	0.37	0.70	1.11	1.71	130
	90+ days past due	0.27	0.00	0.00	0.00	0.02	0.14	1.78	3.92	130
	Nonaccrual	0.91	0.04	0.16	0.40	0.71	1.30	1.91	3.78	130
Revolving	30-89 days past due	0.31	0.00	0.00	0.08	0.28	0.42	1.00	1.48	127
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.22	0.37	127
	Nonaccrual	1.31	0.00	0.01	0.39	0.75	1.53	4.27	7.14	127
Closed-End	30-89 days past due	0.48	0.05	0.09	0.17	0.41	0.71	1.16	1.66	130
	90+ days past due	0.31	0.00	0.00	0.00	0.02	0.15	2.13	4.37	130
	Nonaccrual	0.88	0.04	0.17	0.37	0.70	1.18	1.85	3.75	130
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.02	0.04	0.08	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	130
	Nonaccrual	0.05	0.00	0.00	0.01	0.04	0.08	0.15	0.23	130
Commercial real estate	30-89 days past due	0.22	0.00	0.01	0.06	0.13	0.33	0.58	1.03	130
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.16	130
	Nonaccrual	0.62	0.04	0.12	0.26	0.54	0.93	1.31	2.01	130
Construction and development	30-89 days past due	0.22	0.00	0.00	0.00	0.08	0.29	1.05	1.52	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.18	128
	Nonaccrual	0.50	0.00	0.00	0.01	0.12	0.52	2.78	5.21	128
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.18	0.26	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	128
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.28	128
Other	30-89 days past due	0.16	0.00	0.00	0.00	0.05	0.16	0.87	1.41	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.14	128
	Nonaccrual	0.43	0.00	0.00	0.01	0.08	0.49	2.36	4.22	128
Multifamily	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.12	0.37	0.63	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	130
	Nonaccrual	0.13	0.00	0.00	0.00	0.03	0.18	0.80	1.19	130
Nonfarm non-residential	30-89 days past due	0.20	0.00	0.00	0.04	0.14	0.32	0.61	0.90	129
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.17	129
	Nonaccrual	0.78	0.05	0.17	0.29	0.56	1.19	1.85	2.70	129
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.01	0.04	0.09	0.24	0.30	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	129
	Nonaccrual	0.32	0.00	0.02	0.12	0.26	0.43	0.82	1.02	129
Other	30-89 days past due	0.12	0.00	0.00	0.01	0.05	0.23	0.47	0.64	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.13	129
	Nonaccrual	0.40	0.00	0.00	0.08	0.27	0.67	1.25	1.82	129
Farmland	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.17	0.68	1.18	110
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.31	110
	Nonaccrual	1.14	0.00	0.00	0.00	0.30	1.67	4.34	9.37	110
Credit card	30-89 days past due	0.75	0.00	0.00	0.47	0.83	1.06	1.54	1.83	73
	90+ days past due	0.56	0.00	0.00	0.00	0.52	1.07	1.45	1.71	73
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.47	1.26	73

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 03/31/2021**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.55	9.73	10.00	10.94	12.13	14.02	16.69	18.69	133
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.17	133
Tier 1 capital, column A	13.32	10.67	10.99	11.92	12.82	14.51	17.11	18.69	133
Tier 1 capital, column B	0.32	0.00	0.00	0.00	0.00	0.00	0.00	13.77	133
Total capital, column A	15.39	12.61	13.11	14.04	14.92	16.54	19.32	20.74	133
Total capital, column B	0.36	0.00	0.00	0.00	0.00	0.00	0.00	15.41	133
Tier 1 leverage	9.15	7.10	7.78	8.23	9.09	9.83	11.13	11.92	133
Supplementary leverage ratio, advanced approaches HCs	7.95	6.61	6.69	6.99	7.56	8.23	9.79	10.47	15

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2021

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	133
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39	0.00	0.00	0.00	99.13	100.00	100.00	100.00	25
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61	0.00	0.00	0.00	0.87	100.00	100.00	100.00	25
Separate account assets (L/H) / Total life assets	12.21	0.00	0.00	0.00	0.00	0.00	49.77	81.14	14
Insurance activities revenue / Adjusted operating income	0.38	0.00	0.00	0.00	0.06	0.51	1.99	2.74	133
Premium income / Insurance activities revenue	2.23	0.00	0.00	0.00	0.00	0.00	10.97	55.02	102
Credit related premium income / Total premium income	33.33	0.00	0.00	0.00	0.00	100.00	100.00	100.00	15
Other premium income / Total premium income	66.67	0.00	0.00	0.00	100.00	100.00	100.00	100.00	15
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.52	133
Insurance net income (P/C) / Equity (P/C)	22.15	-10.61	-2.73	2.19	6.45	32.89	80.90	101.34	17
Insurance net income (L/H) / Equity (L/H)	3.56	-12.48	-4.79	-0.85	2.02	5.70	22.61	25.10	11
Insurance benefits, losses, expenses / Insurance premiums	1367.96	14.86	22.74	31.42	101.19	222.81	1629.41	6737.50	15
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.25	17
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.00	0.01	0.68	4.71	11.58	16.68	20.39	23.23	133
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.00	16.33	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.69	0.00	0.00	0.00	0.00	1.26	3.82	5.91	82
Cost: Interest-bearing deposits	0.13	-0.11	-0.11	0.00	0.05	0.25	0.52	0.71	26
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.37	0.11	0.11	0.12	0.16	0.41	0.80	0.93	4
Commercial and industrial loans	1.94	0.03	0.04	0.07	0.25	0.49	2.52	9.67	10
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	-6.17	-92.66	-55.59	-23.20	-6.90	7.71	48.11	105.21	84
Total selected assets	-2.60	-94.76	-60.78	-24.03	-3.73	11.93	48.43	119.18	96
Deposits	2.95	-63.53	-39.13	-15.92	8.27	19.19	33.84	72.01	28

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2021

Parent Company Analysis - Part 1

FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	12.54	5.29	7.52	9.31	11.81	15.68	20.42	22.00	133
Bank net income / Average equity investment in banks	12.55	6.70	7.66	9.32	11.72	15.16	19.40	23.46	123
Nonbank net income / Average equity investment in nonbanks	12.54	-3.62	-0.58	1.40	7.52	22.33	37.85	48.09	105
Subsidiary HCs net income / Average equity investment in sub HCs	11.69	5.11	5.98	7.01	11.08	16.25	21.22	23.37	19
Bank net income / Parent net income	95.97	0.00	16.32	94.31	101.47	104.10	107.45	111.13	132
Nonbank net income / Parent net income	2.83	0.00	0.00	0.00	0.66	3.93	15.88	20.96	119
Subsidiary holding companies' net income / Parent net income	65.70	14.84	19.34	29.30	86.26	96.49	106.61	108.03	19
Leverage									
Total liabilities / Equity capital	17.74	0.01	0.80	6.04	13.22	21.19	54.17	91.59	133
Total debt / Equity capital	11.90	0.00	0.00	0.49	8.01	16.52	47.10	70.68	133
Total debt + notes payable to subs that issued TPS / Equity capital	14.30	0.00	0.00	5.44	11.75	17.61	47.10	77.65	133
Total debt + Loans guaranteed for affiliate / Equity capital	12.02	0.00	0.00	0.49	8.06	16.52	47.10	72.84	133
Total debt / Equity capital - excess over fair value	12.00	0.00	0.00	0.49	8.01	16.69	48.87	70.74	133
Long-term debt / Equity capital	11.33	0.00	0.00	0.49	7.69	15.83	42.86	69.28	133
Short-term debt / Equity capital	0.52	0.00	0.00	0.00	0.00	0.00	4.02	7.51	133
Current portion of long-term debt / Equity capital	0.04	0.00	0.00	0.00	0.00	0.00	0.23	1.17	133
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.43	2.94	133
Long-term debt / Consolidated long-term debt	35.48	0.00	0.00	4.60	37.40	62.44	81.29	93.18	130
Double Leverage									
Equity investment in subs / Equity capital	102.85	91.52	93.56	98.64	102.03	107.36	112.81	118.00	133
Total investment in subs / Equity capital	108.21	93.44	96.14	99.91	103.88	110.43	132.77	182.36	133
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.22	-0.77	-0.50	-0.11	0.16	0.57	1.02	1.57	132
Equity investment in subs - equity cap / Net income-div (X)	0.74	0.03	0.09	0.25	0.52	1.04	1.81	3.29	86
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	108.93	7.39	17.43	48.61	102.45	154.36	231.35	290.98	130
Cash from ops + noncash items + op expense / Op expense + dividend	96.07	-117.78	-14.32	33.35	102.55	152.85	231.91	292.80	130
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	85.48	-117.60	-56.49	23.25	94.91	133.57	234.43	280.29	130
Pretax operating income + interest expense / Interest expense	1147.64	-136.66	-78.92	41.78	690.38	1671.26	3465.44	6681.32	103
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1239.13	-73.99	-51.16	67.73	760.56	1863.09	3723.08	6424.22	115
Dividends + interest from subsidiaries / Interest expense + dividends	115.39	0.00	0.19	39.23	105.58	161.59	283.87	374.27	127
Fees + other income from subsidiaries / Salary + other expenses	13.19	0.00	0.00	0.00	0.00	19.12	71.45	88.42	130
Net income / Current part of long-term debt + preferred dividends (X)	33.13	0.54	3.17	10.98	23.16	41.99	97.60	179.30	63
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.87	-4.28	-2.13	0.00	2.79	7.36	13.10	17.25	133
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.23	15
Nonaccrual	1.22	0.00	0.00	0.00	0.00	0.00	0.78	5.86	15
Total	1.27	0.00	0.00	0.00	0.00	0.13	0.98	5.86	15
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
To nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.77	133
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Total	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.77	133
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	1.80	0.00	0.00	0.00	0.06	0.59	14.23	22.20	133
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	133
Combined foreign nonbank subsidiary assets	0.07	0.00	0.00	0.00	0.00	0.00	0.19	2.34	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	75.69	5.41	17.33	38.20	70.79	101.26	138.82	223.39	94
Dividends declared / Net income	23.13	0.00	0.00	11.98	24.86	37.25	45.04	49.08	132
Net income - dividends / Average equity	9.52	3.38	4.33	5.87	8.70	12.34	17.18	19.59	133
Percent of Dividends Paid									
Dividends from bank subsidiaries	96.52	0.00	0.00	0.00	100.43	156.76	279.20	389.31	118
Dividends from nonbank subsidiaries	2.73	0.00	0.00	0.00	0.00	0.12	17.22	51.87	118
Dividends from subsidiary holding companies	4.75	0.00	0.00	0.00	0.00	0.00	0.00	176.07	118
Dividends from all subsidiaries	124.26	0.00	0.00	14.25	112.62	191.61	322.19	489.75	118
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	29.15	0.00	0.00	0.00	31.20	54.28	75.53	98.30	121
Interest income from bank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.09	0.84	1.44	121
Management and service fees from bank subsidiaries	1.08	0.00	0.00	0.00	0.00	0.04	7.59	14.50	121
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	121
Operating income from bank subsidiaries	32.66	0.00	0.00	4.67	32.20	58.11	87.89	98.30	121
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	44.30	0.00	0.00	0.00	1.31	81.25	196.09	368.72	84
Interest income from nonbank subsidiaries	2.80	0.00	0.00	0.00	0.00	1.64	18.84	40.87	84
Management and serv fees from nonbank subsidiaries	0.53	0.00	0.00	0.00	0.00	0.00	4.14	8.73	84
Other income from nonbank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.00	0.25	2.82	84
Operating income from nonbank subsidiaries	66.46	0.00	0.00	1.05	22.90	100.00	318.93	462.75	84
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	28.44	0.00	0.00	0.00	0.00	64.69	85.38	100.08	19
Interest income from subsidiary holding companies	6.44	0.00	0.00	0.00	0.01	6.67	32.28	64.29	19
Management and service fees from subsidiary holding companies	0.37	0.00	0.00	0.00	0.00	0.00	1.32	7.34	19
Other income from subsidiary holding companies	-1.46	-2.77	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating income from subsidiary holding companies	34.47	-1.55	0.00	0.01	34.46	72.65	91.89	115.83	19
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	57.78	0.00	0.00	0.00	85.48	99.47	99.97	100.00	125
Interest income from bank subsidiaries	0.72	0.00	0.00	0.00	0.01	0.24	3.06	21.41	125
Management and service fees from bank subsidiaries	4.78	0.00	0.00	0.00	0.00	0.31	26.56	80.16	125
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.10	125
Operating income from bank subsidiaries	71.58	0.00	0.00	47.73	97.37	99.82	100.00	100.00	125
Dividends from nonbank subsidiaries	5.27	0.00	0.00	0.00	0.00	0.26	33.94	71.81	125
Interest income from nonbank subsidiaries	0.82	0.00	0.00	0.00	0.00	0.00	2.15	21.43	125
Management and service fees from nonbank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.00	0.10	4.31	125
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.73	125
Operating income from nonbank subsidiaries	10.66	0.00	0.00	0.00	0.04	12.53	63.82	84.13	125
Dividends from subsidiary holding companies	1.03	0.00	0.00	0.00	0.00	0.00	0.00	47.97	125
Interest income from subsidiary holding companies	0.13	0.00	0.00	0.00	0.00	0.00	0.00	6.89	125
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Operating income from subsidiary holding companies	2.35	0.00	0.00	0.00	0.00	0.00	4.94	72.86	125
Loans and advances from subsidiaries / Short term debt	142.34	0.00	0.00	15.78	66.58	192.59	463.22	664.60	24
Loans and advances from subsidiaries / Total debt	29.59	0.00	0.00	0.24	15.94	52.97	104.39	137.00	102

BHCPR Reporters for Quarter Ending 03/31/2021

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 12/31/2020 and Other Notes</u>
1562859	181,879,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	21,429,118	AMERIS BANCORP	ATLANTA, GA	
3446412	16,213,371	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,281,127	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	34,575,255	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,855,522	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	14,827,874	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	10,549,315	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	Moved from Peer 2
1073757	2,969,992,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	21,947,271	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	464,984,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,185,011	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,119,792	BANNER CORPORATION	WALLA WALLA, WA	
1078529	103,983,398	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
3762457	19,749,088	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,768,303	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	194,191,120	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	47,495,253	BOK FINANCIAL CORPORATION	TULSA, OK	
1248078	10,538,549	BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	BOSTON, MA	Moved from Peer 9
1020180	15,590,300	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	18,800,692	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	425,175,122	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	19,230,188	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	18,967,427	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	57,336,743	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	56,049,092	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	2,314,266,000	CITIGROUP INC.	NEW YORK, NY	
1132449	187,601,900	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	17,336,303	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	86,475,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	33,290,745	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	14,620,181	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	44,092,659	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	18,817,660	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	14,840,438	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,018,628	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	Moved from Peer 2; Name change from BRIDGE BANCORP, INC.
2894230	11,666,778	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	113,870,558	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	10,337,637	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	Moved from Peer 2
2652104	11,127,864	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	56,874,146	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	16,727,852	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	18,944,668	EB ACQUISITION COMPANY II LLC	DALLAS, TX	
4759669	18,944,668	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	10,190,699	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	Moved from Peer 2
3005332	38,624,853	F.N.B. CORPORATION	PITTSBURGH, PA	

1132104	11,935,826	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	206,899,448	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	19,413,734	FIRST BANCORP	SAN JUAN, PR	
1203602	10,759,563	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075612	53,908,606	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071276	16,175,071	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	12,102,887	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1025608	23,497,596	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	87,514,273	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	18,444,783	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	14,629,066	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	21,208,591	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	25,538,755	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	25,948,259	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	29,448,901	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	25,861,385	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	19,770,552	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,301,553,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	13,013,739	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	35,081,311	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	18,244,427	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	17,682,837	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	17,240,241	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	17,198,922	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	248,214,775	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	125,767,695	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	13,780,101	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	18,115,336	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	14,921,535	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	25,835,958	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	41,432,554	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	3,689,336,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	176,336,182	KEYCORP	CLEVELAND, OH	
2568278	31,514,917	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,158,772,000	MORGAN STANLEY	NEW YORK, NY	
1378434	169,968,604	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	11,537,253	NBT BANCORP INC.	NORWICH, NY	
2132932	57,656,892	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	163,924,120	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,416,627	NORTHWEST BANCSHARES INC	WARREN, PA	
2609975	11,592,326	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	10,153,342	OFG BANCORP	SAN JUAN, PR	Moved from Peer 2
1098303	23,744,475	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	20,173,298	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	32,856,533	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	64,165,561	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	15,706,751	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	35,299,705	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	474,509,295	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	66,870,000	POPULAR, INC.	SAN JUAN, PR	
1109599	35,576,842	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	13,130,445	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
3242838	153,506,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	15,622,571	RENASANT CORPORATION	TUPELO, MS	
1248304	12,873,366	SANDY SPRING BANCORP, INC.	OLNEY, MD	

3981856	146,590,340	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
3635319	12,647,374	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
1094828	23,348,318	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
1133437	39,730,332	SOUTH STATE CORPORATION	WINTER HAVEN, FL	
1058398	11,218,286	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1111435	316,885,000	STATE STREET CORPORATION	BOSTON, MA	
3083291	29,914,282	STERLING BANCORP	PEARL RIVER, NY	
1031449	142,376,241	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	95,854,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	55,159,011	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
1201934	49,481,947	TCF FINANCIAL CORPORATION	DETROIT, MI	
3606542	517,841,282	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	40,054,433	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	14,464,729	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
3475074	10,565,150	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	Moved from Peer 2
1074156	517,537,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	16,878,313	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	553,375,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	34,669,389	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	30,036,680	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	27,030,755	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	18,559,176	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	41,178,011	VALLEY NATIONAL BANCORP	NEW YORK, NY	
1029464	10,108,189	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	Moved from Peer 2
3065617	19,533,581	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	33,313,918	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,959,543,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	17,057,822	WESBANCO, INC.	WHEELING, WV	
2349815	43,397,016	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	45,682,202	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1137770	10,286,211	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	Moved from Peer 2
3844269	14,730,452	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 133 bank holding companies.