

## BHCPR PEER GROUP DATA

Peer Group: 2  
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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	2.90	3.13	2.96	3.21	3.33
+ Non-interest income	0.98	0.89	0.98	0.90	0.90
- Overhead expense	2.32	2.60	2.48	2.59	2.58
- Provision for credit losses	0.00	0.58	0.38	0.12	0.12
+ Securities gains (losses)	0.01	0.02	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)	1.25	0.88	1.22	1.53	1.55
Net operating income	1.35	0.71	0.97	1.19	1.22
Net income	1.35	0.71	0.97	1.19	1.22
Net income (Subchapter S adjusted)	1.59	1.10	1.27	1.41	1.41
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	2.91	4.29	3.78	4.49	4.38
Interest expense	0.35	0.87	0.57	1.02	0.81
Net interest income (tax equivalent)	3.09	3.36	3.17	3.45	3.58
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.04	0.11	0.11	0.11	0.09
Earnings coverage of net loan and lease losses (X)	4.62	18.72	33.55	22.46	29.27
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	1.17	1.35	0.94	0.94
Allowance for loan and lease losses / Total loans and leases	1.33	1.15	1.33	0.93	0.93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.60	0.67	0.56	0.57
30-89 days past due loans and leases / Total loans and leases	0.23	0.45	0.26	0.31	0.32
<b>Liquidity and Funding</b>					
Net noncore funding dependence	-2.30	10.43	0.77	10.70	13.54
Net short-term noncore funding dependence	-5.85	5.47	-3.25	5.88	8.57
Net loans and leases / Total assets	67.03	71.80	69.27	72.36	73.30
<b>Capitalization</b>					
Tier 1 leverage ratio	9.68	10.30	9.65	10.39	10.37
Holding company equity capital / Total assets	10.24	11.10	10.51	11.37	11.21
Total equity capital (including minority interest) / Total assets	10.30	11.16	10.57	11.43	11.30
Common equity tier 1 capital / Total risk-weighted assets	12.68	12.03	12.48	12.54	12.41
Net loans and leases / Equity capital (X)	6.73	6.66	6.79	6.55	6.70
Cash dividends / Net income	19.89	53.69	29.42	25.65	24.05
Cash dividends / Net income (Subchapter S adjusted)	2.97	34.75	39.66	93.20	35.12
<b>Growth Rates</b>					
Assets	16.88	9.46	16.11	8.66	9.35
Equity capital	8.38	8.86	8.42	12.19	12.50
Net loans and leases	9.10	8.61	9.99	8.63	10.51
Noncore funding	-24.50	12.16	-12.78	4.16	6.76
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.09	0.01	0.01	0.03
Long-term debt / Equity capital	5.73	4.01	5.67	3.86	3.76
Equity investment in subsidiaries / Equity capital	104.91	104.84	104.46	104.21	104.10
Cash from ops + noncash items + op expense / Op expense + dividends	135.19	160.07	135.95	148.90	123.74

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	2.73	3.99	3.53	4.19	4.08
Less: Interest expense	0.33	0.81	0.54	0.95	0.75
Equals: Net interest income (tax equivalent)	2.90	3.13	2.96	3.21	3.33
Plus: Non-interest income	0.98	0.89	0.98	0.90	0.90
Equals: adjusted operating income (tax equivalent)	3.35	4.00	3.96	4.16	4.27
Less: Overhead expense	2.32	2.60	2.48	2.59	2.58
Less: Provision for credit losses	0.00	0.58	0.38	0.12	0.12
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	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)	1.25	0.88	1.22	1.53	1.55
Less: Applicable income taxes (tax equivalent)	-0.08	0.19	0.27	0.35	0.32
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.35	0.71	0.97	1.19	1.22
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.35	0.71	0.97	1.19	1.22
Memo: Net income (last four quarters)	1.14	1.06	0.97	1.19	1.22
Net income-BHC and noncontrolling (minority) interest	1.36	0.71	0.97	1.19	1.22
<b>Margin Analysis</b>					
Average earning assets / Average assets	94.02	93.22	93.47	93.22	93.23
Average interest-bearing funds / Average assets	66.68	71.00	68.25	70.66	70.70
Interest income (tax equivalent) / Average earning assets	2.91	4.29	3.78	4.49	4.38
Interest expense / Average earning assets	0.35	0.87	0.57	1.02	0.81
Net interest income (tax equivalent) / Average earning assets	3.09	3.36	3.17	3.45	3.58
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.03	4.75	4.28	4.98	4.85
Interest-bearing bank balances	0.12	1.24	0.32	2.26	1.88
Federal funds sold and reverse repos	0.13	0.85	0.43	2.02	1.50
Trading assets	0.18	0.48	0.80	0.49	0.70
Total earning assets	3.48	4.23	3.80	4.47	4.33
Investment securities (tax equivalent)	-0.36	2.64	2.32	2.74	2.69
US Treasury and agency securities (excluding mortgage-backed securities)	1.23	2.63	1.87	2.54	2.20
Mortgage-backed securities	2.85	3.85	3.55	2.78	2.44
All other securities	-2.17	3.38	3.24	3.80	3.74
Interest-bearing deposits	0.35	0.98	0.62	1.13	0.85
Time deposits of \$250K or more	0.98	2.02	1.60	2.13	1.57
Time deposits < \$250K	0.95	1.79	1.49	1.91	1.42
Other domestic deposits	0.19	0.69	0.36	0.86	0.64
Foreign deposits	0.88	1.79	1.24	2.53	1.85
Federal funds purchased and repos	0.12	0.72	0.37	1.23	1.03
Other borrowed funds and trading liabilities	0.56	0.78	0.55	1.03	2.10
All interest-bearing funds	0.49	1.14	0.79	1.34	1.06

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**Non-interest Income & Expenses**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.52	0.72	0.51	0.66	1.69
Overhead expenses / Net Interest Income + non-interest income	58.75	63.41	61.22	61.79	61.22
<b>Percent of Average Assets</b>					
Total overhead expense	2.32	2.60	2.48	2.59	2.58
Personnel expense	1.37	1.50	1.42	1.50	1.46
Net occupancy expense	0.28	0.32	0.30	0.32	0.31
Other operating expenses	0.65	0.76	0.73	0.76	0.79
Overhead less non-interest income	1.31	1.67	1.45	1.65	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	85.41	61.62	58.93	59.91	60.51
Personnel expense	50.55	35.22	33.88	34.17	34.42
Net occupancy expense	10.44	7.45	7.04	7.50	7.33
Other operating expenses	24.58	18.43	17.57	17.93	18.28
Total non-interest income	39.62	20.39	23.45	19.83	20.30
Fiduciary activities income	3.12	1.69	1.45	1.61	1.95
Service charges on domestic deposit accounts	4.47	3.19	2.67	3.21	3.58
Trading revenue	0.08	0.16	0.10	0.07	0.03
Investment banking fees and commissions	0.94	1.14	1.03	0.91	0.85
Insurance activities revenue	0.51	0.52	0.41	0.37	0.46
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	1.31	-0.34	0.00	0.22	0.52
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	6.75	3.28	5.55	2.27	1.98
Other non-interest income	12.84	7.77	7.76	7.41	7.05
Overhead less non-interest income	50.56	41.03	34.63	39.47	39.75
Applicable income taxes / Pretax net operating income (tax equivalent)	21.19	17.29	20.30	21.51	18.37
Applicable income tax + TE / Pretax net operating income + TE	22.79	21.44	22.51	23.31	21.35

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**Percent Composition of Assets**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Assets</b>					
Real estate loans	47.52	52.54	48.33	52.67	53.63
Commercial and industrial loans	12.96	11.25	13.47	11.45	11.42
Loans to individuals	2.00	2.65	2.29	2.71	2.65
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.39	0.50	0.43	0.53	0.47
Other loans and leases	1.35	1.37	1.39	1.08	2.64
Net loans and leases	67.03	71.80	69.27	72.36	73.30
Debt securities over 1 year	14.84	13.39	13.53	13.66	13.20
Mutual funds and equity securities	0.06	0.05	0.05	0.06	0.05
Subtotal	82.50	85.81	83.47	86.76	87.24
Interest-bearing bank balances	8.07	3.70	6.78	2.97	2.30
Federal funds sold and reverse repos	0.02	0.04	0.02	0.03	0.01
Debt securities 1 year or less	1.82	2.03	2.03	2.10	2.14
Trading assets	0.03	0.05	0.04	0.03	0.02
Total earning assets	90.78	89.90	90.47	90.03	92.24
Non-interest cash and due from depository institutions	0.99	1.13	1.07	1.14	1.25
Other real estate owned	0.03	0.04	0.03	0.04	0.04
All other assets	5.66	6.58	5.87	6.41	6.39
<b>Memoranda</b>					
Short-term investments	10.52	6.17	9.38	5.36	4.70
US Treasury securities	0.20	0.24	0.19	0.29	0.37
US agency securities (excluding mortgage-backed securities)	1.50	1.01	1.28	1.25	1.67
Municipal securities	3.10	2.69	2.96	2.58	2.66
Mortgage-backed securities	6.27	6.66	5.77	6.71	8.73
Asset-backed securities	0.41	0.28	0.35	0.30	0.26
Other debt securities	0.57	0.53	0.60	0.53	0.52
Loans held-for-sale	0.50	0.45	0.58	0.39	0.29
Loans held for investment	66.84	71.37	69.07	72.01	73.24
Real estate loans secured by 1-4 family	13.84	16.12	14.47	16.02	16.83
Revolving	1.72	2.22	1.79	2.24	2.43
Closed-end, secured by first liens	11.57	13.19	12.11	13.07	13.60
Closed-end, secured by junior liens	0.24	0.37	0.27	0.37	0.41
Commercial real estate loans	30.69	32.97	30.65	33.26	33.39
Construction and land development	4.24	4.95	4.32	5.00	4.78
Multifamily	5.14	4.89	5.03	4.76	5.12
Nonfarm nonresidential	19.94	21.52	19.97	21.85	21.85
Real estate loans secured by farmland	0.82	0.95	0.85	0.95	0.88

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	70.12	73.00	69.38	72.74	72.88
Real estate loans secured by 1-4 family	20.56	22.54	20.91	22.29	23.13
Revolving	2.58	3.11	2.61	3.13	3.34
Closed-end	17.65	19.00	17.94	18.71	19.33
Commercial real estate loans	45.50	46.09	44.23	46.16	45.57
Construction and land development	6.33	6.94	6.26	6.97	6.53
1-4 family	1.28	1.53	1.14	1.47	1.52
Other	5.00	5.29	4.94	5.34	4.90
Multifamily	7.45	6.63	7.01	6.42	6.76
Nonfarm nonresidential	29.78	30.32	29.04	30.59	30.16
Owner-occupied	10.21	10.67	10.00	10.68	10.31
Other	19.18	19.09	18.53	19.36	19.35
Real estate loans secured by farmland	1.30	1.39	1.30	1.38	1.27
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.00	0.00	0.00
Commercial and industrial loans	19.75	16.08	19.85	16.16	16.21
Loans to individuals	3.22	3.97	3.53	4.00	3.89
Credit card loans	0.03	0.03	0.03	0.04	0.04
Agricultural loans	0.63	0.74	0.69	0.78	0.69
Other loans and leases	2.07	1.96	2.07	1.48	3.74
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	470.51	495.64	473.75	493.53	505.61
Real estate loans secured by 1-4 family	137.40	152.35	142.34	151.03	161.34
Revolving	17.19	21.20	17.81	21.25	23.52
Closed-end	118.05	128.54	122.21	127.10	134.73
Commercial real estate loans	303.98	312.51	302.08	311.74	316.03
Construction and land development	42.34	46.61	42.85	46.63	44.92
1-4 family	8.34	10.01	7.52	9.52	10.21
Other	33.56	35.67	33.94	35.90	33.75
Multifamily	50.28	46.80	48.67	44.76	48.38
Nonfarm nonresidential	199.24	205.18	198.42	206.64	208.15
Owner-occupied	67.77	71.52	67.98	71.54	70.68
Other	127.58	129.31	125.78	130.65	134.17
Real estate loans secured by farmland	8.27	8.74	8.35	8.66	8.13
Loans to depository institutions and acceptances of other banks	0.04	0.03	0.03	0.01	0.01
Commercial and industrial loans	130.49	107.03	133.93	106.70	107.07
Loans to individuals	19.83	24.64	22.15	24.83	24.45
Credit card loans	0.16	0.20	0.20	0.24	0.24
Agricultural loans	3.79	4.59	4.17	4.86	4.49
Other loans and leases	13.48	13.34	13.62	10.25	25.58
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	35.09	35.25	34.00	35.38	35.09
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	234.14	239.50	232.08	239.13	243.62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	306.16	315.61	304.52	315.15	318.90

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**Liquidity and Funding**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Assets</b>					
Short-term investments	10.52	6.17	9.38	5.36	4.70
Liquid assets	18.68	14.07	16.49	13.76	15.56
Investment securities	17.30	16.02	16.07	16.41	16.02
Net loans and leases	67.03	71.80	69.27	72.36	73.30
Net loans, leases and standby letters of credit	67.42	72.18	69.67	72.78	73.71
Core deposits	78.48	71.07	76.49	71.61	69.97
Noncore funding	8.72	15.12	10.29	14.61	16.58
Time deposits of \$250K or more	3.16	4.27	3.37	4.33	4.28
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.55	0.91	0.62	0.77	0.96
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.53	0.86	0.59	0.75	0.97
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.62	2.71	1.06	2.75	3.63
Earning assets that reprice within 1 year	31.55	32.25	31.93	33.16	32.35
Interest-bearing liabilities that reprice within 1 year	13.74	18.02	14.04	18.54	18.20
Long-term debt that reprices within 1 year	0.05	0.12	0.10	0.15	0.16
Net assets that reprice within 1 year	16.94	13.56	17.03	13.71	12.98
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	-2.30	10.43	0.77	10.70	13.54
Net short-term noncore funding dependence	-5.85	5.47	-3.25	5.88	8.57
Short-term investment / Short-term noncore funding	312.26	85.19	230.45	78.10	62.28
Liquid assets - short-term noncore funding / Nonliquid assets	16.33	3.88	12.14	3.72	4.17
Net loans and leases / Total deposits	80.41	90.71	84.20	90.96	92.88
Net loans and leases / Core deposits	86.27	102.17	91.10	102.55	106.50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.35	0.81	0.88	0.36	-0.47
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.48	2.80	3.63	1.28	-1.95
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.05	0.03	-0.02	-0.04
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	5.59	6.21	5.36	7.25	10.76
Available-for-sale securities	93.13	92.49	93.39	91.33	88.32
US Treasury securities	1.24	1.66	1.22	2.07	2.08
US agency securities (excluding mortgage-backed securities)	10.18	6.85	8.39	8.16	11.00
Municipal securities	18.18	16.56	18.61	15.40	16.63
Mortgage-backed securities	37.75	41.97	37.26	41.08	54.50
Asset-backed securities	2.35	1.61	1.97	1.70	1.54
Other debt securities	3.84	3.74	4.34	3.73	3.75
Mutual funds and equity securities	0.45	0.46	0.44	0.49	0.41
Debt securities 1 year or less	11.82	13.45	13.69	13.55	13.91
Debt securities 1 to 5 years	19.62	22.24	20.49	23.43	23.42
Debt securities over 5 years	64.72	60.11	61.87	58.63	58.36
Pledged securities	40.96	46.13	44.55	43.76	42.20
Structured notes, fair value	0.14	0.05	0.03	0.09	0.15
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	146.35	42.20	136.94	32.84	16.28
Investment securities	23.84	4.97	16.36	4.80	8.02
Core deposits	27.86	9.29	23.17	9.96	10.40
Noncore funding	-24.50	12.16	-12.78	4.16	6.76

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			16.09	16.97	17.31
Standby letters of credit	0.30	0.34	0.31	0.36	0.35
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)	0.00	0.00	0.00	0.00	0.02
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.01
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.02	0.01	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	4.02	4.61	3.72	2.95	6.51
Interest rate contracts	3.92	4.45	3.62	2.87	6.40
Interest rate futures and forward contracts	0.24	0.37	0.20	0.08	0.25
Written options contracts (interest rate)	0.23	0.42	0.24	0.13	0.26
Purchased options contracts (interest rate)	0.01	0.03	0.03	0.02	0.07
Interest rate swaps	2.86	2.93	2.58	2.19	5.18
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)			24.20	24.81	25.18

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**Derivatives Analysis**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Notional Amount</b>					
Interest rate contracts	99.78	99.81	99.50	99.57	99.91
Foreign exchange contracts	0.18	0.02	0.19	0.14	0.00
Equity, commodity, and other contracts	0.00	0.01	0.00	0.07	0.00
<b>Futures and forwards</b>	<b>15.55</b>	<b>16.76</b>	<b>15.03</b>	<b>14.06</b>	<b>11.75</b>
Written options	9.28	14.03	10.24	11.73	11.14
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	9.28	13.57	10.24	10.84	10.65
Purchased options	0.97	1.84	2.13	2.45	1.29
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.97	1.82	2.13	2.28	1.22
Swaps	69.16	59.14	71.83	64.61	65.42
<b>Held for trading</b>	<b>18.94</b>	<b>10.82</b>	<b>16.03</b>	<b>15.01</b>	<b>13.60</b>
Interest rate contracts	11.06	12.35	16.37	16.17	12.87
Foreign exchange contracts	0.00	0.00	0.00	0.11	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Non-traded</b>	<b>81.06</b>	<b>89.18</b>	<b>83.97</b>	<b>84.99</b>	<b>86.40</b>
Interest rate contracts	80.77	88.61	83.02	84.69	85.51
Foreign exchange contracts	0.01	0.01	0.00	0.01	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.01	0.00
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>	<b>72.46</b>	<b>67.08</b>	<b>79.60</b>	<b>80.07</b>	<b>82.85</b>
One year or less	15.92	15.23	15.52	15.20	12.75
Over 1 year to 5 years	17.73	15.99	19.75	22.92	22.66
Over 5 years	33.98	28.82	32.47	34.12	36.28
Gross negative fair value (absolute value)	1.72	3.13	2.84	1.30	0.66
Gross positive fair value	1.69	2.44	2.25	1.14	1.10
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.01	0.02	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)	0.00	0.01	0.00	0.00	0.01
Current credit exposure (X)	0.00	0.01	0.02	0.01	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.08	0.11	0.27	0.10	0.06



**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.00	0.58	0.38	0.12	0.12
Provision for loan and lease losses / Average loans and leases	0.00	0.80	0.53	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	-82.10	717.14	672.96	142.73	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.35	1.17	1.35	0.94	0.94
Allowance for loan and lease losses / Total loans and leases	1.33	1.15	1.33	0.93	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	72.51	24.62	25.33	17.18	21.35
Allowance for loan and lease losses / Nonaccrual assets	373.63	334.63	336.78	315.75	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	338.15	291.99	293.46	283.41	259.30
Gross loan and lease losses / Average loans and leases	0.08	0.15	0.16	0.16	0.15
Recoveries / Average loans and leases	0.04	0.04	0.04	0.05	0.05
Net losses / Average loans and leases	0.04	0.11	0.11	0.11	0.09
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	9.47	9.45	42.12	41.80	51.25
Earnings coverage of net loan and lease losses (X)	4.62	18.72	33.55	22.46	29.27
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.00	0.02	0.04	0.02	0.01
Real estate loans secured by 1-4 family	0.00	0.01	0.01	0.02	0.01
Revolving	-0.01	0.00	0.00	0.02	0.02
Closed-end	0.00	0.02	0.01	0.02	0.01
Commercial real estate loans	0.01	0.02	0.05	0.02	0.01
Construction and land development	-0.01	-0.01	0.00	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.01	-0.02	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.01	0.02	0.07	0.03	0.02
Owner-occupied	0.00	0.01	0.01	0.01	0.01
Other	0.00	0.01	0.04	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.01	0.00
Commercial and industrial loans	0.07	0.23	0.20	0.27	0.18
Loans to individuals	0.54	0.87	0.66	0.74	0.71
Credit card loans	1.17	2.23	1.71	1.89	1.65
Agricultural loans	-0.01	0.01	0.01	0.02	0.03
Loans to foreign governments and institutions					
Other loans and leases	0.10	0.19	0.44	0.14	0.28

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2021

**Past Due and Nonaccrual Assets**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.23	0.45	0.26	0.31	0.32
90+ days past due loans and leases	0.03	0.04	0.04	0.03	0.03
Nonaccrual loans and leases	0.58	0.53	0.60	0.48	0.49
90+ days past due and nonaccrual loans and leases	0.63	0.59	0.67	0.54	0.54
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.23	0.46	0.26	0.31	0.32
90+ days past due assets	0.03	0.04	0.04	0.03	0.03
Nonaccrual assets	0.58	0.53	0.60	0.48	0.49
30+ days past due and nonaccrual assets	0.88	1.07	0.95	0.87	0.88
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.43	0.42	0.47	0.39	0.39
90+ past due and nonaccrual assets + other real estate owned	0.47	0.48	0.52	0.45	0.45
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.49	0.49	0.63	0.56	0.59
Allowance for loan and lease losses	56.71	63.13	72.10	92.08	95.97
Equity capital + allowance for loan and lease losses	4.51	4.23	5.64	4.77	5.09
Tier 1 capital + allowance for loan and lease losses	4.91	4.65	6.21	5.30	5.65
Loans and leases + other real estate owned	0.73	0.68	0.92	0.78	0.82

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.23	0.43	0.25	0.28	0.29
	90+ days past due	0.03	0.03	0.04	0.03	0.03
	Nonaccrual	0.61	0.52	0.63	0.45	0.48
Commercial and industrial	30-89 days past due	0.14	0.40	0.15	0.22	0.23
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.56	0.73	0.61	0.74	0.61
Individuals	30-89 days past due	0.29	0.59	0.52	0.60	0.68
	90+ days past due	0.02	0.03	0.02	0.02	0.03
	Nonaccrual	0.13	0.14	0.14	0.12	0.15
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.09	0.17	0.07	0.10	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.73	0.62	0.57	0.80	0.46
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.55	0.32	0.67	0.28	0.18
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.26	0.06	0.10	0.04	0.04

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2021

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

		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.36	0.67	0.46	0.53	0.52
	90+ days past due	0.05	0.05	0.06	0.05	0.04
	Nonaccrual	0.64	0.60	0.67	0.55	0.61
Revolving	30-89 days past due	0.21	0.45	0.25	0.36	0.36
	90+ days past due	0.01	0.02	0.01	0.01	0.02
	Nonaccrual	0.43	0.37	0.46	0.34	0.35
Closed-End	30-89 days past due	0.39	0.69	0.48	0.56	0.54
	90+ days past due	0.05	0.05	0.06	0.05	0.05
	Nonaccrual	0.66	0.62	0.69	0.57	0.64
Junior Lien	30-89 days past due	0.01	0.03	0.01	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.04	0.03	0.03	0.03
Commercial real estate	30-89 days past due	0.14	0.31	0.14	0.15	0.16
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.54	0.43	0.57	0.34	0.41
Construction and development	30-89 days past due	0.15	0.36	0.16	0.20	0.17
	90+ days past due	0.00	0.01	0.01	0.01	0.00
	Nonaccrual	0.21	0.21	0.21	0.18	0.18
1-4 family	30-89 days past due	0.03	0.09	0.03	0.05	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.02	0.01	0.01	0.04
Other	30-89 days past due	0.10	0.21	0.09	0.12	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.14	0.16	0.16	0.14	0.10
Multifamily	30-89 days past due	0.03	0.11	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.10	0.04	0.10	0.03	0.04
Nonfarm non-residential	30-89 days past due	0.15	0.28	0.14	0.13	0.17
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.68	0.55	0.73	0.36	0.52
Owner occupied	30-89 days past due	0.04	0.13	0.05	0.06	0.08
	90+ days past due	0.00	0.01	0.01	0.01	0.00
	Nonaccrual	0.24	0.23	0.27	0.19	0.20
Other	30-89 days past due	0.09	0.12	0.06	0.05	0.07
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.32	0.22	0.33	0.14	0.22
Farmland	30-89 days past due	0.11	0.25	0.08	0.21	0.09
	90+ days past due	0.01	0.02	0.00	0.01	0.00
	Nonaccrual	1.38	1.20	1.19	1.06	0.49
Credit card	30-89 days past due	0.64	0.92	1.02	0.87	1.03
	90+ days past due	0.14	0.27	0.22	0.18	0.26
	Nonaccrual	0.01	0.02	0.02	0.00	0.07

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

**BHCPR PEER GROUP DATA**Peer Group: 2  
Date: 03/31/2021**Regulatory Capital Components and Ratios**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	11.03			10.41			10.85			12.54			12.41		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.66			11.09			11.54			13.23			13.07		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	13.46			12.51			13.36			14.69			14.53		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.68			10.30			9.65			10.39			10.37		
Supplementary leverage ratio, advanced approaches HCs															

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2021

**Insurance and Broker-Dealer Activities**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<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	60.00	50.00	60.00	66.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	40.00	50.00	40.00	33.33
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.51	0.52	0.41	0.37	0.46
Premium income / Insurance activities revenue	0.04	0.00	0.01	0.03	0.00
Credit related premium income / Total premium income	100.00	100.00	100.00	100.00	50.00
Other premium income / Total premium income	0.00	0.00	0.00	0.00	50.00
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)	28.44	32.87	19.85	37.86	72.25
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	82.49	52.20	-40.91	132.57	116.87
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	11.20	11.40	11.01	11.53	13.70
<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: 03/31/2021

**Foreign Activities**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.04	0.00	0.05	0.00	0.00
Cost: Interest-bearing deposits	0.88	1.79	1.24	2.53	1.85
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans				2.35	3.83
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases	-40.26	-41.40	5,672.05	-47.91	-27.26
Total selected assets	-15.36	-24.74	6.04	-25.04	5.03
Deposits	-55.95	92.56	-44.89	2.53	-2.42

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Profitability</b>					
Net income / Average equity capital	12.87	6.30	9.11	10.58	11.03
Bank net income / Average equity investment in banks	13.25	7.10	9.38	10.85	11.56
Nonbank net income / Average equity investment in nonbanks	10.42	10.48	9.69	12.07	10.83
Subsidiary HCs net income / Average equity investment in sub HCs	11.13	4.73	8.82	15.16	9.40
Bank net income / Parent net income	103.17	110.40	104.93	103.77	104.73
Nonbank net income / Parent net income	0.58	1.40	1.04	1.08	0.99
Subsidiary holding companies' net income / Parent net income	102.20	119.15	101.16	92.33	90.39
<b>Leverage</b>					
Total liabilities / Equity capital	11.68	10.22	11.62	9.66	9.50
Total debt / Equity capital	5.76	4.27	5.79	3.93	3.94
Total debt + notes payable to subs that issued TPS / Equity capital	9.83	8.42	9.67	7.99	7.93
Total debt + Loans guaranteed for affiliate / Equity capital	5.76	4.31	5.79	3.97	3.98
Total debt / Equity capital - excess over fair value	5.76	4.27	5.79	3.93	3.94
Long-term debt / Equity capital	5.73	4.01	5.67	3.86	3.76
Short-term debt / Equity capital	0.00	0.09	0.01	0.01	0.03
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	21.69	15.79	20.97	14.37	15.49
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	104.91	104.84	104.46	104.21	104.10
Total investment in subs / Equity capital	105.26	105.17	104.80	104.48	104.38
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)	0.36	0.93	0.49	0.44	0.36
Equity investment in subs - equity cap / Net income-div (X)	1.11	2.76	1.44	1.47	1.18
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	114.62	155.57	117.60	149.98	113.37
Cash from ops + noncash items + op expense / Op expense + dividend	135.19	160.07	135.95	148.90	123.74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	91.63	75.34	142.04	105.99	108.88
Pretax operating income + interest expense / Interest expense	1,342.26	5,770.74	2,318.94	17,211.14	1,631.73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,234.81	1,663.81	1,400.61	2,475.76	1,015.91
Dividends + interest from subsidiaries / Interest expense + dividends	107.19	170.29	137.02	196.13	140.89
Fees + other income from subsidiaries / Salary + other expenses	3.13	5.48	4.45	3.91	3.76
Net income / Current part of long-term debt + preferred dividends (X)	216.97	16.34	52.16	71.69	106.04
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	2.39	1.37	2.19	1.59	1.59
<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	8.16	0.70
Total	0.00	0.00	0.00	8.16	0.70
<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	0.07	0.11	0.09	0.13	0.14
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: 03/31/2021

**Parent Company Analysis - Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	67.53	77.30	81.49	65.39	87.25
Dividends declared / Net income	19.89	53.69	29.39	25.65	24.10
Net income - dividends / Average equity	10.05	3.31	6.36	7.61	8.12
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	123.45	147.78	128.84	160.93	131.90
Dividends from nonbank subsidiaries	0.45	0.72	2.64	2.59	2.83
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	137.68	168.67	159.04	209.89	144.51
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	28.26	86.00	41.94	45.74	33.37
Interest income from bank subsidiaries	0.02	0.13	0.05	0.09	0.11
Management and service fees from bank subsidiaries	0.25	0.79	0.57	0.47	0.32
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	30.17	92.03	49.71	48.27	35.67
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	43.22	45.12	89.09	76.61	80.47
Interest income from nonbank subsidiaries	0.01	0.17	0.07	0.91	0.31
Management and serv fees from nonbank subsidiaries	0.00	0.18	0.02	0.02	0.17
Other income from nonbank subsidiaries	0.01	0.00	0.11	0.01	0.06
Operating income from nonbank subsidiaries	46.06	57.35	102.17	83.73	96.62
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	57.61	43.92	29.39	65.48	43.51
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	0.15
Operating income from subsidiary holding companies	57.61	43.92	29.39	65.48	43.66
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	63.66	65.31	75.33	76.91	72.95
Interest income from bank subsidiaries	1.11	2.06	0.19	0.24	0.55
Management and service fees from bank subsidiaries	0.86	1.90	1.36	0.75	0.59
Other income from bank subsidiaries	0.02	0.00	0.01	0.01	0.01
Operating income from bank subsidiaries	75.71	80.20	84.53	93.96	89.39
Dividends from nonbank subsidiaries	1.75	1.90	1.90	1.21	2.65
Interest income from nonbank subsidiaries	0.00	0.01	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	3.09	3.37	2.35	1.65	3.33
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	722.09	613.06	400.31	1,178.56	854.19
Loans and advances from subsidiaries / Total debt	48.93	70.56	59.71	70.71	81.26

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 2  
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									146
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.90	2.00	2.29	2.67	2.96	3.14	3.41	3.58	74
+ Non-interest income	0.98	0.19	0.25	0.50	0.85	1.32	2.00	2.96	146
- Overhead expense	2.32	1.43	1.59	1.95	2.27	2.57	3.24	3.86	146
- Provision for credit losses	0.00	-0.42	-0.31	-0.11	0.01	0.11	0.24	0.30	146
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.13	146
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	74
= Pretax net operating income (tax equivalent)	1.25	-1.37	-1.12	0.87	1.65	2.06	2.39	2.57	74
Net operating income	1.35	0.61	0.84	1.04	1.34	1.62	1.99	2.23	146
Net income	1.35	0.61	0.84	1.04	1.34	1.62	1.99	2.23	146
Net income (Subchapter S adjusted)	1.59	1.09	1.11	1.34	1.47	1.69	2.35	2.44	12
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	2.91	0.35	0.45	2.76	3.35	3.66	3.94	4.17	74
Interest expense	0.35	0.11	0.13	0.22	0.32	0.48	0.64	0.73	146
Net interest income (tax equivalent)	3.09	2.10	2.39	2.90	3.15	3.37	3.72	3.93	74
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.04	-0.06	-0.04	-0.01	0.01	0.07	0.20	0.30	146
Earnings coverage of net loan and lease losses (X)	4.62	-736.38	-421.76	-51.68	17.89	89.64	322.49	724.64	144
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	0.68	0.95	1.10	1.30	1.60	1.93	2.12	146
Allowance for loan and lease losses / Total loans and leases	1.33	0.68	0.94	1.10	1.30	1.58	1.91	2.11	146
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.05	0.13	0.31	0.57	0.96	1.38	1.57	146
30-89 days past due loans and leases / Total loans and leases	0.23	0.01	0.04	0.08	0.20	0.37	0.53	0.80	146
<b>Liquidity and Funding</b>									
Net noncore funding dependence	-2.30	-28.97	-18.50	-10.19	-1.92	5.02	14.01	17.57	146
Net short-term noncore funding dependence	-5.85	-32.12	-22.44	-13.26	-4.59	1.48	7.50	11.96	146
Net loans and leases / Total assets	67.03	44.31	53.19	60.72	68.30	73.41	78.28	80.23	146
<b>Capitalization</b>									
Tier 1 leverage ratio	9.68	7.58	7.99	8.61	9.52	10.53	12.07	13.34	146
Holding company equity capital / Total assets	10.24	6.84	7.65	8.84	10.21	11.74	12.86	13.56	146
Total equity capital (including minority interest) / Total assets	10.30	6.89	7.71	8.93	10.30	11.74	12.86	13.56	146
Common equity tier 1 capital / Total risk-weighted assets	12.68	9.76	10.16	11.16	12.34	13.90	16.49	17.75	130
Net loans and leases / Equity capital (X)	6.73	4.29	4.82	5.57	6.63	7.77	8.92	9.98	146
Cash dividends / Net income	19.89	0.00	0.00	1.01	20.75	33.82	49.40	67.41	146
Cash dividends / Net income (Subchapter S adjusted)	2.97	-13.14	-11.68	-7.30	0.00	11.75	18.80	21.15	3
<b>Growth Rates</b>									
Assets	16.88	1.11	2.44	9.09	16.88	23.41	29.77	43.42	140
Equity capital	8.38	-0.72	0.66	3.60	7.81	12.55	18.05	28.22	140
Net loans and leases	9.10	-3.15	-0.59	2.41	8.42	15.57	20.45	30.34	140
Noncore funding	-24.50	-68.34	-56.14	-39.90	-21.96	-7.70	12.15	22.57	139
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Long-term debt / Equity capital	5.73	0.00	0.00	0.00	0.65	12.13	20.10	23.77	146
Equity investment in subsidiaries / Equity capital	104.91	91.09	94.60	98.70	103.23	111.39	117.37	121.80	146
Cash from ops + noncash items + op expense / Op expense + dividends	135.19	-21.53	0.10	34.15	108.76	148.63	397.34	907.48	143

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2021

**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)	2.73	0.33	0.42	2.62	3.17	3.40	3.68	3.82	74
Less: Interest expense	0.33	0.10	0.13	0.21	0.30	0.45	0.59	0.68	146
Equals: Net interest income (tax equivalent)	2.90	2.00	2.29	2.67	2.96	3.14	3.41	3.58	74
Plus: Non-interest income	0.98	0.19	0.25	0.50	0.85	1.32	2.00	2.96	146
Equals: adjusted operating income (tax equivalent)	3.35	0.61	0.94	2.48	3.61	4.17	4.71	5.84	74
Less: Overhead expense	2.32	1.43	1.59	1.95	2.27	2.57	3.24	3.86	146
Less: Provision for credit losses	0.00	-0.42	-0.31	-0.11	0.01	0.11	0.24	0.30	146
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	146
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.13	146
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	74
Equals: Pretax net operating income (tax equivalent)	1.25	-1.37	-1.12	0.87	1.65	2.06	2.39	2.57	74
Less: Applicable income taxes (tax equivalent)	-0.08	-2.65	-2.56	0.07	0.35	0.45	0.57	0.66	74
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net operating income	1.35	0.61	0.84	1.04	1.34	1.62	1.99	2.23	146
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net income	1.35	0.61	0.84	1.04	1.34	1.62	1.99	2.23	146
Memo: Net income (last four quarters)	1.14	0.43	0.67	0.88	1.16	1.38	1.60	1.82	141
Net income-BHC and noncontrolling (minority) interest	1.36	0.64	0.84	1.04	1.34	1.62	1.99	2.25	146
<b>Margin Analysis</b>									
Average earning assets / Average assets	94.02	89.21	90.76	92.31	94.16	95.98	96.88	97.62	146
Average interest-bearing funds / Average assets	66.68	48.85	53.63	60.44	66.87	73.34	79.46	84.91	146
Interest income (tax equivalent) / Average earning assets	2.91	0.35	0.45	2.76	3.35	3.66	3.94	4.17	74
Interest expense / Average earning assets	0.35	0.11	0.13	0.22	0.32	0.48	0.64	0.73	146
Net interest income (tax equivalent) / Average earning assets	3.09	2.10	2.39	2.90	3.15	3.37	3.72	3.93	74
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.03	2.41	3.25	3.66	4.04	4.38	5.04	5.48	74
Interest-bearing bank balances	0.12	0.06	0.07	0.09	0.11	0.15	0.20	0.24	146
Federal funds sold and reverse repos	0.13	0.00	0.00	0.00	0.00	0.10	0.92	1.41	39
Trading assets	0.18	0.00	0.00	0.00	0.00	0.00	1.17	1.65	35
Total earning assets	3.48	2.79	2.96	3.23	3.45	3.72	4.11	4.27	146
Investment securities (tax equivalent)	-0.36	-22.79	-13.04	1.31	1.69	2.27	2.83	3.00	73
US Treasury and agency securities (excluding mortgage-backed securities)	1.23	0.11	0.36	0.71	1.13	1.65	2.36	2.89	138
Mortgage-backed securities	2.85	0.98	1.11	1.44	2.09	3.29	6.97	21.59	139
All other securities	-2.17	-48.33	-39.27	1.58	2.38	3.13	4.90	5.50	71
Interest-bearing deposits	0.35	0.10	0.13	0.21	0.32	0.45	0.63	0.84	146
Time deposits of \$250K or more	0.98	0.37	0.44	0.65	0.98	1.30	1.53	1.73	144
Time deposits < \$250K	0.95	0.38	0.50	0.64	0.92	1.22	1.51	1.67	144
Other domestic deposits	0.19	0.05	0.07	0.11	0.18	0.26	0.36	0.51	146
Foreign deposits	0.88	0.15	0.26	0.60	1.16	1.30	1.39	1.42	3
Federal funds purchased and repos	0.12	0.00	0.00	0.05	0.10	0.17	0.38	0.53	89
Other borrowed funds and trading liabilities	0.56	0.00	0.00	0.00	0.00	1.34	2.18	3.03	132
All interest-bearing funds	0.49	0.19	0.21	0.33	0.46	0.63	0.86	0.97	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2021

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	0.52	0.00	0.00	0.00	0.00	0.03	2.95	6.44	146
Overhead expenses / Net Interest Income + non-interest income	58.75	45.88	48.65	52.94	58.25	63.32	71.04	77.14	146
<b>Percent of Average Assets</b>									
Total overhead expense	2.32	1.43	1.59	1.95	2.27	2.57	3.24	3.86	146
Personnel expense	1.37	0.81	0.96	1.15	1.32	1.58	1.95	2.33	146
Net occupancy expense	0.28	0.16	0.19	0.22	0.27	0.34	0.39	0.48	146
Other operating expenses	0.65	0.34	0.38	0.54	0.63	0.78	0.96	1.16	146
Overhead less non-interest income	1.31	0.49	0.72	1.03	1.32	1.62	1.84	2.12	146
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	85.41	42.44	48.53	53.00	58.50	74.51	222.07	353.66	74
Personnel expense	50.55	23.80	26.12	30.32	35.09	44.70	119.19	211.43	74
Net occupancy expense	10.44	4.10	4.62	5.91	7.82	10.05	27.17	42.50	74
Other operating expenses	24.58	10.96	12.00	14.70	17.33	23.07	61.35	104.07	74
Total non-interest income	39.62	6.21	9.32	17.29	25.83	43.42	100.00	100.00	74
Fiduciary activities income	3.12	0.00	0.00	0.00	0.83	4.45	13.20	19.96	74
Service charges on domestic deposit accounts	4.47	0.09	0.58	1.35	2.65	5.24	15.59	24.38	74
Trading revenue	0.08	0.00	0.00	0.00	0.00	0.00	0.40	1.04	74
Investment banking fees and commissions	0.94	0.00	0.00	0.00	0.16	1.10	5.50	7.11	74
Insurance activities revenue	0.51	0.00	0.00	0.00	0.00	0.06	2.59	6.50	74
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Net servicing fees	1.31	-0.18	-0.02	0.00	0.16	0.97	5.83	12.67	74
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Net gain (loss) - sales of loans, OREO, and other assets	6.75	-0.04	0.00	0.49	3.34	9.30	24.05	36.76	74
Other non-interest income	12.84	1.47	3.16	4.86	7.85	14.42	38.40	54.59	74
Overhead less non-interest income	50.56	9.55	18.02	26.78	37.35	49.14	122.07	253.66	74
Applicable income taxes / Pretax net operating income (tax equivalent)	21.19	1.78	13.42	18.70	22.27	25.36	27.21	28.24	60
Applicable income tax + TE / Pretax net operating income + TE	22.79	2.43	17.04	19.93	23.32	26.29	28.16	29.58	60

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 2  
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	47.52	21.16	31.11	38.84	46.42	55.97	65.53	68.53	146
Commercial and industrial loans	12.96	3.63	5.55	8.08	12.36	17.33	23.13	27.42	146
Loans to individuals	2.00	0.02	0.04	0.25	0.80	2.56	8.46	14.24	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	146
Agricultural loans	0.39	0.00	0.00	0.00	0.03	0.52	1.99	3.65	146
Other loans and leases	1.35	0.00	0.00	0.00	0.23	2.01	5.84	11.96	146
Net loans and leases	67.03	44.31	53.19	60.72	68.30	73.41	78.28	80.23	146
Debt securities over 1 year	14.84	2.46	5.04	9.10	13.84	20.91	27.54	34.90	146
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.01	0.09	0.24	0.57	146
Subtotal	82.50	67.95	72.41	78.63	83.12	87.18	89.89	91.09	146
Interest-bearing bank balances	8.07	0.66	1.33	3.38	7.26	12.52	16.04	22.10	146
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.65	146
Debt securities 1 year or less	1.82	0.02	0.08	0.49	1.11	2.95	5.55	7.82	146
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.43	146
Total earning assets	90.78	81.97	83.36	88.38	91.71	93.59	95.44	96.13	146
Non-interest cash and due from depository institutions	0.99	0.18	0.28	0.60	0.96	1.33	1.77	2.30	146
Other real estate owned	0.03	0.00	0.00	0.00	0.01	0.05	0.12	0.22	146
All other assets	5.66	2.58	3.22	4.25	5.60	7.15	8.35	9.26	146
<b>Memoranda</b>									
Short-term investments	10.52	2.27	3.08	5.52	9.72	14.44	21.52	26.02	146
US Treasury securities	0.20	0.00	0.00	0.00	0.00	0.19	1.08	2.74	146
US agency securities (excluding mortgage-backed securities)	1.50	0.00	0.00	0.17	0.85	2.56	5.33	9.23	146
Municipal securities	3.10	0.00	0.01	0.27	2.16	5.10	8.38	11.71	146
Mortgage-backed securities	6.27	0.00	0.23	2.31	5.36	10.24	14.96	18.65	146
Asset-backed securities	0.41	0.00	0.00	0.00	0.00	0.28	2.13	5.28	146
Other debt securities	0.57	0.00	0.00	0.00	0.23	1.03	2.31	3.56	146
Loans held-for-sale	0.50	0.00	0.00	0.04	0.28	0.72	2.00	4.27	146
Loans held for investment	66.84	45.72	52.73	60.10	68.38	73.33	77.48	79.96	146
Real estate loans secured by 1-4 family	13.84	1.84	4.36	7.61	12.36	19.82	28.55	32.63	146
Revolving	1.72	0.00	0.13	0.58	1.47	2.85	3.89	5.17	146
Closed-end, secured by first liens	11.57	1.19	2.91	6.08	10.00	17.03	24.73	30.10	146
Closed-end, secured by junior liens	0.24	0.00	0.02	0.07	0.20	0.37	0.60	0.83	146
Commercial real estate loans	30.69	11.49	16.81	23.34	30.61	36.87	45.51	55.34	146
Construction and land development	4.24	0.42	0.94	2.30	3.93	6.13	7.87	9.63	146
Multifamily	5.14	0.39	1.15	1.85	3.63	6.86	14.82	22.54	146
Nonfarm nonresidential	19.94	5.02	9.18	15.50	19.64	25.87	29.63	33.74	146
Real estate loans secured by farmland	0.82	0.00	0.00	0.02	0.17	1.37	4.10	5.16	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2021

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	70.12	42.76	47.70	60.82	69.78	81.50	87.51	89.97	146
Real estate loans secured by 1-4 family	20.56	3.20	6.36	11.10	19.52	28.13	41.35	47.04	146
Revolving	2.58	0.00	0.17	0.86	2.20	4.12	6.13	7.56	146
Closed-end	17.65	1.83	4.25	9.13	16.10	24.18	35.63	41.79	146
Commercial real estate loans	45.50	20.41	26.76	38.07	45.45	52.69	65.41	71.60	146
Construction and land development	6.33	0.76	1.38	3.81	5.92	8.58	11.90	13.37	146
1-4 family	1.28	0.00	0.03	0.33	0.89	2.01	3.45	4.15	146
Other	5.00	0.59	1.09	2.69	4.63	7.20	9.60	11.91	146
Multifamily	7.45	0.67	1.70	3.02	5.50	9.78	22.67	28.88	146
Nonfarm nonresidential	29.78	11.14	14.17	24.02	30.64	36.60	42.36	47.39	146
Owner-occupied	10.21	1.12	3.26	6.77	10.22	13.72	17.57	20.37	146
Other	19.18	5.36	8.36	13.52	18.41	24.40	31.23	38.35	146
Real estate loans secured by farmland	1.30	0.00	0.00	0.03	0.26	2.06	6.36	8.75	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	146
Commercial and industrial loans	19.75	5.23	9.03	12.70	19.40	26.01	33.71	39.75	146
Loans to individuals	3.22	0.03	0.08	0.34	1.16	4.51	13.18	22.38	146
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.15	0.30	146
Agricultural loans	0.63	0.00	0.00	0.00	0.05	0.80	3.36	6.03	146
Other loans and leases	2.07	0.00	0.00	0.00	0.33	2.83	9.62	18.51	146
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	470.51	178.55	294.92	385.15	463.65	565.43	660.67	703.83	146
Real estate loans secured by 1-4 family	137.40	14.82	41.07	71.67	123.74	187.11	290.05	355.00	146
Revolving	17.19	0.03	1.18	5.54	13.76	27.59	38.47	51.41	146
Closed-end	118.05	10.49	28.91	58.96	103.20	161.29	262.75	298.83	146
Commercial real estate loans	303.98	106.72	155.48	241.83	305.02	372.63	443.72	529.84	146
Construction and land development	42.34	4.41	9.56	24.42	38.65	61.00	80.58	90.79	146
1-4 family	8.34	0.00	0.20	2.20	5.89	12.93	21.30	25.82	146
Other	33.56	3.21	7.98	17.69	31.76	49.75	66.87	74.88	146
Multifamily	50.28	4.14	11.31	18.22	36.85	63.18	154.68	218.20	146
Nonfarm nonresidential	199.24	51.79	80.79	141.10	200.18	257.23	303.97	337.92	146
Owner-occupied	67.77	7.49	17.63	43.54	68.03	93.70	121.97	132.18	146
Other	127.58	34.70	50.72	83.58	123.33	165.24	229.89	252.20	146
Real estate loans secured by farmland	8.27	0.00	0.00	0.17	1.68	14.00	41.00	56.08	146
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.63	146
Commercial and industrial loans	130.49	31.29	47.11	80.38	124.92	174.83	240.07	276.21	146
Loans to individuals	19.83	0.18	0.51	2.45	8.15	28.96	83.86	136.57	146
Credit card loans	0.16	0.00	0.00	0.00	0.00	0.07	1.01	1.80	146
Agricultural loans	3.79	0.00	0.00	0.00	0.32	5.08	19.68	37.12	146
Other loans and leases	13.48	0.00	0.00	0.00	2.42	18.28	62.54	110.94	146
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	35.09	14.08	17.96	27.31	33.65	43.19	55.28	64.91	146
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	234.14	81.82	112.99	161.02	231.37	292.17	378.73	457.71	146
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	306.16	106.72	155.48	244.09	307.16	378.14	450.54	529.94	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2021

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	10.52	2.27	3.08	5.52	9.72	14.44	21.52	26.02	146
Liquid assets	18.68	7.96	9.49	13.10	18.03	23.89	29.76	34.30	146
Investment securities	17.30	5.93	7.52	10.84	15.51	21.92	34.10	38.28	146
Net loans and leases	67.03	44.31	53.19	60.72	68.30	73.41	78.28	80.23	146
Net loans, leases and standby letters of credit	67.42	44.50	53.33	61.06	68.70	73.98	78.68	80.34	146
Core deposits	78.48	63.57	67.90	74.91	79.35	83.23	85.57	86.49	146
Noncore funding	8.72	1.29	2.07	4.05	7.94	12.60	17.83	20.58	146
Time deposits of \$250K or more	3.16	0.57	0.91	1.66	2.66	4.29	6.59	9.11	146
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Federal funds purchased and repos	0.55	0.00	0.00	0.00	0.05	0.95	2.84	3.64	146
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net federal funds purchased (sold)	0.53	-0.27	-0.01	0.00	0.00	0.77	2.79	3.62	146
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other borrowings w/remaining maturity of 1 year or less	0.62	0.00	0.00	0.00	0.07	0.75	3.10	6.80	146
Earning assets that reprice within 1 year	31.55	12.36	16.19	23.25	30.64	39.70	51.35	55.04	146
Interest-bearing liabilities that reprice within 1 year	13.74	2.47	3.53	5.62	9.70	16.44	45.45	55.28	146
Long-term debt that reprices within 1 year	0.05	0.00	0.00	0.00	0.00	0.00	0.45	0.83	146
Net assets that reprice within 1 year	16.94	-26.90	-14.05	5.84	19.08	29.45	38.27	44.92	146
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	-2.30	-28.97	-18.50	-10.19	-1.92	5.02	14.01	17.57	146
Net short-term noncore funding dependence	-5.85	-32.12	-22.44	-13.26	-4.59	1.48	7.50	11.96	146
Short-term investment / Short-term noncore funding	312.26	20.90	34.95	81.77	191.75	432.19	1002.99	1725.30	145
Liquid assets - short-term noncore funding / Nonliquid assets	16.33	-2.00	0.78	6.28	15.25	24.39	36.98	41.49	146
Net loans and leases / Total deposits	80.41	55.10	62.25	72.02	81.54	89.83	94.61	102.62	146
Net loans and leases / Core deposits	86.27	57.38	64.10	76.22	85.43	96.55	110.23	119.08	146
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.35	-1.07	-0.48	0.01	0.13	0.71	1.59	1.86	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.48	-1.42	-0.56	0.12	1.13	2.72	4.64	6.14	144
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.22	-0.13	-0.03	0.00	0.00	0.06	0.18	36
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	5.59	0.00	0.00	0.00	0.00	9.81	32.11	59.17	145
Available-for-sale securities	93.13	40.80	66.83	89.18	98.75	99.98	100.00	100.00	145
US Treasury securities	1.24	0.00	0.00	0.00	0.00	1.29	7.74	14.21	145
US agency securities (excluding mortgage-backed securities)	10.18	0.00	0.10	1.56	5.21	15.10	33.24	44.32	145
Municipal securities	18.18	0.00	0.14	2.47	13.77	30.08	45.99	62.49	145
Mortgage-backed securities	37.75	0.04	3.15	17.48	36.19	59.27	78.65	86.54	145
Asset-backed securities	2.35	0.00	0.00	0.00	0.00	1.19	15.61	25.23	145
Other debt securities	3.84	0.00	0.00	0.00	1.57	6.78	15.94	23.24	145
Mutual funds and equity securities	0.45	0.00	0.00	0.00	0.06	0.51	2.30	4.72	145
Debt securities 1 year or less	11.82	0.41	0.74	3.66	7.80	17.66	34.79	50.59	145
Debt securities 1 to 5 years	19.62	2.05	2.80	7.88	16.96	28.40	46.79	55.77	145
Debt securities over 5 years	64.72	8.65	26.46	47.17	70.40	80.94	90.81	94.45	145
Pledged securities	40.96	1.17	3.70	21.54	39.31	62.10	77.03	90.28	145
Structured notes, fair value	0.14	0.00	0.00	0.00	0.00	0.00	0.89	2.61	145
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	146.35	-31.88	-15.55	13.82	93.67	236.44	425.77	851.31	140
Investment securities	23.84	-22.49	-13.95	-0.89	21.77	45.78	69.76	101.87	139
Core deposits	27.86	10.90	14.04	20.35	26.58	33.11	46.81	60.10	140
Noncore funding	-24.50	-68.34	-56.14	-39.90	-21.96	-7.70	12.15	22.57	139





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 2  
Date:03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.78	96.01	99.89	100.00	100.00	100.00	100.00	100.00	55
Foreign exchange contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.06	2.98	55
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	55
<b>Futures and forwards</b>									
	15.55	0.00	0.00	0.00	8.91	26.35	55.79	62.88	55
<b>Written options</b>									
	9.28	0.00	0.00	0.00	6.30	13.20	35.28	43.11	55
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Over-the-counter	9.28	0.00	0.00	0.00	6.30	13.20	35.28	43.11	55
<b>Purchased options</b>									
	0.97	0.00	0.00	0.00	0.00	0.02	6.12	7.84	55
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Over-the-counter	0.97	0.00	0.00	0.00	0.00	0.02	6.12	7.84	55
<b>Swaps</b>									
	69.16	0.00	9.81	51.53	81.17	99.04	100.00	100.00	55
<b>Held for trading</b>									
	18.94	0.00	0.00	0.00	0.00	11.92	89.76	100.00	55
Interest rate contracts	11.06	0.00	0.00	0.00	0.00	4.08	89.76	100.00	55
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	55
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
<b>Non-traded</b>									
	81.06	0.00	10.24	88.08	100.00	100.00	100.00	100.00	55
Interest rate contracts	80.77	0.00	10.24	86.40	100.00	100.00	100.00	100.00	55
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	55
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	72.46	0.00	13.23	51.80	89.81	99.55	100.00	100.67	55
One year or less	15.92	0.00	0.00	0.17	5.50	26.15	58.97	67.22	55
Over 1 year to 5 years	17.73	0.00	0.00	0.00	13.20	34.44	46.36	54.37	55
Over 5 years	33.98	0.00	0.00	2.97	36.80	56.52	79.28	88.81	55
Gross negative fair value (absolute value)	1.72	0.00	0.14	0.73	1.57	2.60	3.46	4.19	55
Gross positive fair value	1.69	0.00	0.37	0.99	1.48	2.34	2.90	3.10	55
<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	0.04	0.08	146
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	146
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	146
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	146
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	146
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<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	146
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.08	0.00	0.00	0.00	0.00	0.08	0.47	0.90	130

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2021

**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	0.00	-0.41	-0.32	-0.11	0.01	0.10	0.24	0.30	146
Provision for loan and lease losses / Average loans and leases	0.00	-0.56	-0.48	-0.15	0.01	0.16	0.38	0.49	146
Provision for loan and lease losses / Net loan and lease losses	-82.10	-5762.17	-2577.91	-308.04	12.29	453.71	1925.48	3561.57	144
Allowance for loan and lease losses / Total loans and leases not held for sale	1.35	0.68	0.95	1.10	1.30	1.60	1.93	2.12	146
Allowance for loan and lease losses / Total loans and leases	1.33	0.68	0.94	1.10	1.30	1.58	1.91	2.11	146
Allowance for loan and lease losses / Net loans and leases losses (X)	72.51	2.84	5.39	11.88	27.48	102.43	207.46	653.44	93
Allowance for loan and lease losses / Nonaccrual assets	373.63	85.15	111.52	151.36	252.62	463.80	1119.17	1891.63	144
ALLL / 90+ days past due + nonaccrual loans and leases	338.15	73.69	91.65	136.39	232.27	422.78	855.43	1699.65	144
Gross loan and lease losses / Average loans and leases	0.08	0.00	0.00	0.01	0.04	0.12	0.29	0.36	146
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.03	0.06	0.12	0.18	146
Net losses / Average loans and leases	0.04	-0.06	-0.04	-0.01	0.01	0.07	0.20	0.30	146
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	146
Recoveries / Prior year-end losses	9.47	0.34	0.99	2.96	7.06	13.87	26.27	34.89	140
Earnings coverage of net loan and lease losses (X)	4.62	-736.38	-421.76	-51.68	17.89	89.64	322.49	724.64	144
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.00	-0.06	-0.03	-0.01	0.00	0.01	0.05	0.14	145
Real estate loans secured by 1-4 family	0.00	-0.09	-0.05	-0.02	0.00	0.01	0.04	0.06	145
Revolving	-0.01	-0.14	-0.05	-0.01	0.00	0.00	0.01	0.07	140
Closed-end	0.00	-0.06	-0.04	-0.02	0.00	0.00	0.04	0.07	145
Commercial real estate loans	0.01	-0.07	-0.03	-0.01	0.00	0.00	0.07	0.22	145
Construction and land development	-0.01	-0.17	-0.05	0.00	0.00	0.00	0.00	0.00	145
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Other	-0.01	-0.15	-0.03	0.00	0.00	0.00	0.00	0.00	145
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	144
Nonfarm nonresidential	0.01	-0.07	-0.02	0.00	0.00	0.00	0.07	0.20	145
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.07	145
Other	0.00	-0.02	0.00	0.00	0.00	0.00	0.02	0.13	145
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	115
Commercial and industrial loans	0.07	-0.18	-0.14	-0.03	0.00	0.11	0.59	1.00	146
Loans to individuals	0.54	0.03	0.09	0.14	0.35	0.80	1.62	2.49	87
Credit card loans	1.17	-0.29	0.00	0.00	0.75	1.97	3.86	5.26	45
Agricultural loans	-0.01	-0.26	-0.05	0.00	0.00	0.00	0.00	0.05	96
Loans to foreign governments and institutions									
Other loans and leases	0.10	-0.26	-0.02	0.00	0.00	0.06	0.51	1.43	88

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 2  
 Date: 03/31/2021

**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	0.23	0.01	0.04	0.08	0.20	0.37	0.53	0.80	146
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.32	146
Nonaccrual loans and leases	0.58	0.04	0.11	0.27	0.49	0.88	1.26	1.53	146
90+ days past due and nonaccrual loans and leases	0.63	0.06	0.12	0.31	0.55	0.98	1.34	1.62	146
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	146
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Nonaccrual restructured	0.04	0.00	0.00	0.00	0.00	0.06	0.21	0.31	146
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	146
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.23	0.01	0.04	0.08	0.20	0.37	0.53	0.80	146
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.32	146
Nonaccrual assets	0.58	0.04	0.11	0.27	0.49	0.88	1.26	1.53	146
30+ days past due and nonaccrual assets	0.88	0.10	0.25	0.44	0.79	1.26	1.76	2.37	146
Total assets	0.49	0.05	0.10	0.24	0.45	0.71	1.09	1.30	146
Allowance for loan and lease losses	56.71	7.57	14.37	26.02	51.04	79.29	120.98	165.27	145
Equity capital + allowance for loan and lease losses	4.51	0.53	0.78	2.02	3.99	6.64	9.74	12.15	146
Tier 1 capital + allowance for loan and lease losses	4.91	0.56	0.97	2.17	4.48	7.19	10.02	14.41	146
Loans and leases + other real estate owned	0.73	0.08	0.17	0.33	0.66	1.09	1.48	1.88	146

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2  
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	0.23	0.01	0.03	0.06	0.18	0.35	0.57	0.82	145
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.35	145
	Nonaccrual	0.61	0.04	0.10	0.24	0.52	0.90	1.48	1.79	145
Commercial and industrial	30-89 days past due	0.14	0.00	0.00	0.01	0.07	0.25	0.54	0.97	146
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.13	146
	Nonaccrual	0.56	0.00	0.01	0.09	0.35	0.93	1.64	2.28	146
Individuals	30-89 days past due	0.29	0.00	0.00	0.05	0.20	0.48	0.89	1.33	144
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.20	144
	Nonaccrual	0.13	0.00	0.00	0.00	0.07	0.24	0.48	0.82	144
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.05	0.43	1.03	96
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	96
	Nonaccrual	0.73	0.00	0.00	0.00	0.00	0.34	2.43	13.66	96
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.55	0.00	0.00	0.00	0.01	0.42	2.95	6.42	88
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	88
	Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.01	0.85	5.45	88

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2021

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.36	0.00	0.03	0.11	0.26	0.52	1.07	1.50	145
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.22	0.70	145
	Nonaccrual	0.64	0.02	0.09	0.29	0.55	0.92	1.50	2.30	145
Revolving	30-89 days past due	0.21	0.00	0.00	0.00	0.12	0.43	0.72	1.11	140
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.28	140
	Nonaccrual	0.43	0.00	0.00	0.09	0.29	0.77	1.37	1.99	140
Closed-End	30-89 days past due	0.39	0.00	0.02	0.11	0.29	0.60	1.13	1.47	145
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.26	0.76	145
	Nonaccrual	0.66	0.01	0.09	0.30	0.51	0.93	1.60	2.37	145
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	145
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.14	145
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.02	0.08	0.26	0.53	0.82	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.20	145
	Nonaccrual	0.54	0.00	0.02	0.09	0.43	0.82	1.54	1.88	145
Construction and development	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.23	0.71	1.38	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	145
	Nonaccrual	0.21	0.00	0.00	0.00	0.01	0.20	1.20	2.00	145
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.40	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.16	145
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.12	0.51	1.21	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	145
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.14	0.86	1.47	145
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.53	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	144
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.07	0.71	1.46	144
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.01	0.07	0.25	0.57	0.84	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.18	145
	Nonaccrual	0.68	0.00	0.01	0.12	0.50	1.01	1.82	2.48	145
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.19	0.38	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	145
	Nonaccrual	0.24	0.00	0.00	0.03	0.17	0.38	0.78	1.20	145
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.02	0.18	0.45	0.60	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	145
	Nonaccrual	0.32	0.00	0.00	0.00	0.10	0.54	1.37	1.76	145
Farmland	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.06	0.71	1.23	115
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.30	115
	Nonaccrual	1.38	0.00	0.00	0.00	0.00	1.37	8.30	11.35	115
Credit card	30-89 days past due	0.64	0.00	0.00	0.00	0.07	0.90	3.10	4.42	45
	90+ days past due	0.14	0.00	0.00	0.00	0.00	0.33	0.57	0.75	45
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	45

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: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.17	15
Cost: Interest-bearing deposits	0.88	0.15	0.26	0.60	1.16	1.30	1.39	1.42	3
<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	-40.26	-100.00	-100.00	-95.35	-28.14	-2.06	16.64	25.09	15
Total selected assets	-15.36	-100.00	-94.42	-42.99	0.00	4.76	49.47	57.49	37
Deposits	-55.95	-87.42	-83.70	-72.52	-53.89	-38.36	-29.04	-25.93	3





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	67.53	0.00	0.00	33.97	73.90	99.66	121.25	209.46	97
Dividends declared / Net income	19.89	0.00	0.00	1.01	20.75	33.82	49.40	67.41	146
Net income - dividends / Average equity	10.05	2.68	4.86	7.66	9.58	12.81	16.38	20.04	146
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	123.45	0.00	0.00	18.24	113.80	164.58	262.19	746.16	111
Dividends from nonbank subsidiaries	0.45	0.00	0.00	0.00	0.00	0.09	1.28	11.01	111
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Dividends from all subsidiaries	137.68	0.00	0.00	78.94	115.70	173.09	315.87	885.25	111
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	28.26	0.00	0.00	0.00	25.22	51.12	84.27	117.76	137
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.01	0.09	0.33	137
Management and service fees from bank subsidiaries	0.25	0.00	0.00	0.00	0.00	0.00	0.20	9.52	137
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	137
Operating income from bank subsidiaries	30.17	0.00	0.00	0.02	25.93	52.44	87.65	124.88	137
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	43.22	0.00	0.00	0.00	27.42	100.00	100.00	100.00	64
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.34	64
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.43	64
Operating income from nonbank subsidiaries	46.06	0.00	0.00	0.00	51.78	100.00	100.00	136.43	64
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	57.61	0.00	0.00	0.00	0.00	69.08	197.01	208.49	9
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating income from subsidiary holding companies	57.61	0.00	0.00	0.00	0.00	69.08	197.01	208.49	9
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	63.66	0.00	0.00	0.00	97.16	99.90	100.00	100.00	131
Interest income from bank subsidiaries	1.11	0.00	0.00	0.00	0.00	0.03	0.51	52.38	131
Management and service fees from bank subsidiaries	0.86	0.00	0.00	0.00	0.00	0.00	1.64	22.66	131
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.18	131
Operating income from bank subsidiaries	75.71	0.00	0.00	70.48	99.60	100.00	100.00	100.00	131
Dividends from nonbank subsidiaries	1.75	0.00	0.00	0.00	0.00	0.08	10.40	35.38	131
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	131
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Operating income from nonbank subsidiaries	3.09	0.00	0.00	0.00	0.00	0.34	16.64	90.63	131
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Loans and advances from subsidiaries / Short term debt	722.09	30.93	61.86	154.64	522.37	788.25	1602.41	1873.80	5
Loans and advances from subsidiaries / Total debt	48.93	0.00	0.00	3.90	20.82	69.74	140.33	316.88	75

# BHCPR Reporters for Quarter Ending 03/31/2021

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 12/31/2020 and Other Notes</u>
1399765	4,214,472	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	7,515,654	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	6,431,306	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	5,642,910	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	6,390,966	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	New Y-9C/BHCPR reporter
1107205	7,418,322	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,751,098	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,073,432	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,623,475	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	4,465,815	ANB CORPORATION, THE	TERRELL, TX	
1048812	3,903,711	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	7,933,459	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
2858951	7,755,581	BANCORP, INC., THE	WILMINGTON, DE	
1097306	4,951,264	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	6,203,503	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	8,235,736	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
3590388	3,058,133	BANK OF MARIN BANCORP	NOVATO, CA	Moved from Peer 3
1115385	3,730,230	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	4,083,141	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3378764	3,072,359	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	Moved from Peer 3
1106879	4,916,103	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,570,972	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,914,508	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	5,840,121	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	4,450,640	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	6,750,125	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	4,253,173	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	5,197,592	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,089,279	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	3,890,467	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	4,465,785	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	3,929,462	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,717,837	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,142,130	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
3594872	4,029,386	CBTX, INC.	BEAUMONT, TX	
2158156	3,456,712	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	6,979,265	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	7,289,324	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	5,893,778	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,057,368	CIVISTA BANCSHARES, INC	SANDUSKY, OH	Moved from Peer 3
1118340	4,901,092	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	9,037,625	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	4,258,068	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,360,119	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	7,449,639	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,998,074	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,969,228	CTBC CAPITAL CORP.	LOS ANGELES, CA	
1121229	3,263,781	DACOTAH BANKS, INC.	ABERDEEN, SD	

2107707	3,580,231	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2461016	4,257,761	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	4,199,544	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	4,735,163	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	5,933,891	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,766,337	FB CORPORATION	CREVE COEUR, MO	
1032464	5,329,056	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	5,719,882	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	7,739,478	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	5,768,264	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	5,445,729	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1071306	9,416,989	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1478017	3,140,067	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1208595	4,676,216	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	7,051,888	FIRST FOUNDATION INC.	DALLAS, TX	
3393178	4,188,570	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	5,837,270	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1048894	4,254,998	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1099917	3,565,385	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	5,321,103	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	3,752,464	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	New Y-9C/BHCPR reporter
2393274	8,159,184	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1026801	5,410,910	FREMONT BANCORPORATION	FREMONT, CA	
1098620	5,222,091	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,608,633	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2900261	6,438,401	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	6,331,575	HAPPY BANCSHARES, INC.	CANYON, TX	
4973353	4,610,921	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	3,865,614	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,001,390	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	7,028,392	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,003,272	HILLS BANCORPORATION	HILLS, IA	
3843507	7,265,191	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,824,972	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	3,484,138	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	3,648,612	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	6,055,528	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1201925	4,427,140	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	5,204,026	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	6,980,454	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	3,674,388	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,087,876	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,357,994	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	7,773,812	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	6,019,620	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3884863	8,416,412	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	7,078,974	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	4,710,354	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	9,705,260	MERCHANTS BANCORP	CARMEL, IN	
1902651	6,504,062	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	9,790,144	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2820211	4,922,801	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	New Y-9C/BHCPR reporter
3932072	5,880,936	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	6,884,786	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	5,737,312	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	

3973888	6,949,501	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,106,066	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
3212091	6,216,528	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	9,089,059	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	4,543,804	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,579,103	NORTHFIELD BANCORP, INC.	WOODBRIIDGE, NJ	
1136661	4,709,246	OCEAN BANKSHARES, INC.	MIAMI, FL	
2233950	3,664,633	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	7,564,491	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,910,678	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	5,969,627	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	5,143,052	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,473,722	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	7,534,829	PREMIER FINANCIAL CORP	DEFIANCE, OH	
3325740	3,332,731	PRIMIS FINANCIAL CORP.	MC LEAN, VA	New Y-9C/BHCPR reporter: Name change from SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.
2125813	5,645,147	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,664,299	RBB BANCORP	LOS ANGELES, CA	
1130584	3,793,602	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	6,476,540	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	5,395,958	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,328,979	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,778,668	SALEM FIVE BANCORP	SALEM, MA	
1085013	8,811,820	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
2368106	9,416,313	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,732,894	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,097,613	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
1245068	6,998,886	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1417333	9,924,946	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,699,465	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	4,801,935	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	5,038,231	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	8,095,342	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	8,031,612	TRICO BANCSHARES	CHICO, CA	
3233126	6,099,630	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	6,047,785	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1116609	6,416,665	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,621,687	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1917600	3,199,428	VERABANK, INC.	HENDERSON, TX	Moved from Peer 3
4105266	9,237,510	VERITEX HOLDINGS, INC.	DALLAS, TX	
1115349	5,720,897	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	4,322,742	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1025541	6,912,548	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	3,537,943	WILSON BANK HOLDING COMPANY	LEBANON, TN	

Note: Peer Group 2 has 146 bank holding companies.