

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 03/31/2021

Summary Ratios

 FR BHCPR
 Page 1

	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)				3.92	3.67
+ Non-interest income	2.97	1.00	1.38	1.19	1.47
- Overhead expense	5.30	3.24	3.62	3.56	3.50
- Provision for credit losses	-0.20	0.23	0.35	0.12	0.12
+ Securities gains (losses)	0.04	0.13	0.05	0.03	0.00
+ Other tax equivalent adjustments				0.00	-0.07
= Pretax net operating income (tax equivalent)				1.68	1.46
Net operating income	1.08	0.91	0.40	0.86	1.15
Net income	1.08	0.91	0.40	0.86	1.15
Net income (Subchapter S adjusted)	1.07	0.87	0.66	1.30	1.48
Percent of Average Earning Assets					
Interest income (tax equivalent)				5.18	4.60
Interest expense	0.55	0.83	0.67	0.96	0.68
Net interest income (tax equivalent)				4.22	3.92
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.29	0.08	0.13	0.16	0.08
Earnings coverage of net loan and lease losses (X)	256.69	81.65	-60.41	-78.55	-8.84
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.45	1.42	1.59	1.36	1.36
Allowance for loan and lease losses / Total loans and leases	2.43	1.41	1.54	1.35	1.36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.56	1.56	1.42	1.43	1.48
30-89 days past due loans and leases / Total loans and leases	1.22	0.92	1.20	0.66	0.55
Liquidity and Funding					
Net noncore funding dependence	-4.02	5.56	-2.32	5.30	5.78
Net short-term noncore funding dependence	-16.02	0.36	-6.79	0.10	0.69
Net loans and leases / Total assets	60.61	67.29	68.86	67.64	67.01
Capitalization					
Tier 1 leverage ratio	14.32	11.32	11.02	11.39	11.39
Holding company equity capital / Total assets	11.85	11.20	10.60	11.29	10.97
Total equity capital (including minority interest) / Total assets	11.91	11.20	10.60	11.29	10.97
Common equity tier 1 capital / Total risk-weighted assets	15.59	11.10	10.32	11.84	12.12
Net loans and leases / Equity capital (X)	5.34	6.13	7.03	6.06	6.17
Cash dividends / Net income	35.55	37.46	38.65	32.87	20.34
Cash dividends / Net income (Subchapter S adjusted)					28.81
Growth Rates					
Assets	50.20	3.53	17.15	4.16	3.91
Equity capital	5.83	7.62	2.20	10.03	5.58
Net loans and leases	3.41	4.58	7.33	5.37	3.48
Noncore funding	1,554.02	1.43	-0.15	-7.00	13.43
Parent Company Ratios					
Short-term debt / Equity capital	0.44	0.33	0.72	0.65	0.00
Long-term debt / Equity capital	0.00	1.73	0.00	1.44	0.77
Equity investment in subsidiaries / Equity capital	102.02	108.23	111.04	108.03	107.45
Cash from ops + noncash items + op expense / Op expense + dividends	168.80	190.84	113.03	142.73	192.06

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 03/31/2021

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Average Assets					
Interest income (tax equivalent)				4.80	4.31
Less: Interest expense	0.53	0.78	0.63	0.90	0.64
Equals: Net interest income (tax equivalent)				3.92	3.67
Plus: Non-interest income	2.97	1.00	1.38	1.19	1.47
Equals: adjusted operating income (tax equivalent)				6.97	5.14
Less: Overhead expense	5.30	3.24	3.62	3.56	3.50
Less: Provision for credit losses	-0.20	0.23	0.35	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	0.04	0.13	0.05	0.03	0.00
Plus: other tax equivalent adjustments				0.00	-0.07
Equals: Pretax net operating income (tax equivalent)				1.68	1.46
Less: Applicable income taxes (tax equivalent)				0.43	0.31
Less: Minority interest	0.01	0.00	0.00	0.00	0.00
Equals: Net operating income	1.08	0.91	0.40	0.86	1.15
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.08	0.91	0.40	0.86	1.15
Memo: Net income (last four quarters)	0.86	0.91	0.40	0.85	1.15
Net income-BHC and noncontrolling (minority) interest	1.09	0.91	0.40	0.86	1.15
Margin Analysis					
Average earning assets / Average assets	95.55	93.35	94.59	93.69	93.78
Average interest-bearing funds / Average assets	80.06	73.87	74.38	73.85	73.85
Interest income (tax equivalent) / Average earning assets				5.18	4.60
Interest expense / Average earning assets	0.55	0.83	0.67	0.96	0.68
Net interest income (tax equivalent) / Average earning assets				4.22	3.92
Yield or Cost					
Total loans and leases (tax equivalent)				5.82	5.19
Interest-bearing bank balances	0.14	1.63	0.33	2.23	1.79
Federal funds sold and reverse repos	0.11	1.38	0.77	1.69	1.57
Trading assets					
Total earning assets	4.22	4.59	3.90	4.76	4.43
Investment securities (tax equivalent)				4.06	3.11
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	2.16	1.79	2.85	2.30
Mortgage-backed securities	2.24	15.91	2.63	3.02	2.36
All other securities				4.31	5.54
Interest-bearing deposits	1.07	0.98	0.83	1.13	0.74
Time deposits of \$250K or more	2.21	2.16	1.93	2.10	1.52
Time deposits < \$250K	1.52	1.79	1.46	1.95	1.33
Other domestic deposits	0.18	0.56	0.36	0.72	0.40
Foreign deposits					
Federal funds purchased and repos	0.27	0.73	0.70	1.29	1.28
Other borrowed funds and trading liabilities	0.00	0.86	0.00	0.61	2.13
All interest-bearing funds	0.71	1.06	0.84	1.24	0.86

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 03/31/2021

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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	83.48	73.62	86.50	76.25	70.04
Percent of Average Assets					
Total overhead expense	5.30	3.24	3.62	3.56	3.50
Personnel expense	2.98	1.83	2.24	2.03	1.95
Net occupancy expense	0.40	0.44	0.53	0.43	0.42
Other operating expenses	1.93	0.96	0.84	1.11	1.13
Overhead less non-interest income	2.34	2.24	2.24	2.38	2.02
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense				77.91	67.69
Personnel expense				33.20	38.16
Net occupancy expense				5.87	8.20
Other operating expenses				38.84	21.32
Total non-interest income				43.82	28.03
Fiduciary activities income				2.11	2.72
Service charges on domestic deposit accounts				1.69	4.98
Trading revenue				0.00	0.00
Investment banking fees and commissions				0.00	1.46
Insurance activities revenue				0.00	0.40
Venture capital revenue				0.00	0.00
Net servicing fees				2.16	0.98
Net securitization income				0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets				-0.42	8.11
Other non-interest income				34.08	9.36
Overhead less non-interest income				34.09	39.67
Applicable income taxes / Pretax net operating income (tax equivalent)				12.40	14.90
Applicable income tax + TE / Pretax net operating income + TE				25.83	20.30

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 03/31/2021

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	33.79	50.50	55.36	50.97	52.44
Commercial and industrial loans	15.93	12.24	8.98	11.85	9.44
Loans to individuals	0.38	1.50	0.67	1.53	1.92
Loans to depository institutions and acceptances of other banks	0.00	0.05	0.00	0.05	0.03
Agricultural loans	2.74	2.99	4.08	3.24	3.24
Other loans and leases	2.29	0.09	0.02	0.04	0.85
Net loans and leases	60.61	67.29	68.86	67.64	67.01
Debt securities over 1 year	8.26	17.83	10.45	17.55	17.97
Mutual funds and equity securities	1.08	0.07	0.11	0.07	0.07
Subtotal	69.95	85.19	79.41	85.25	85.05
Interest-bearing bank balances	23.07	5.25	12.31	4.97	3.51
Federal funds sold and reverse repos	0.16	0.33	0.04	0.40	1.08
Debt securities 1 year or less	1.86	2.61	3.12	2.66	3.01
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	93.95	88.37	93.45	88.36	92.66
Non-interest cash and due from depository institutions	0.81	1.51	1.03	1.39	1.73
Other real estate owned	0.05	0.15	0.09	0.14	0.22
All other assets	4.15	5.28	4.08	5.31	5.62
Memoranda					
Short-term investments	25.08	8.20	15.48	8.03	7.60
US Treasury securities	0.80	0.02	0.00	0.02	0.47
US agency securities (excluding mortgage-backed securities)	3.24	4.06	4.08	4.15	4.76
Municipal securities	1.45	6.19	2.03	6.05	6.65
Mortgage-backed securities	2.91	4.47	5.01	4.34	8.59
Asset-backed securities	0.20	0.58	0.68	0.62	0.42
Other debt securities	0.44	0.10	0.33	0.10	0.11
Loans held-for-sale	0.54	0.61	2.11	0.48	0.22
Loans held for investment	61.61	67.62	67.82	68.07	67.69
Real estate loans secured by 1-4 family	9.19	15.75	17.19	15.87	16.95
Revolving	0.76	2.54	1.42	2.53	2.87
Closed-end, secured by first liens	8.14	12.62	15.26	12.75	13.35
Closed-end, secured by junior liens	0.30	0.59	0.51	0.59	0.73
Commercial real estate loans	21.42	30.02	32.83	30.20	30.21
Construction and land development	0.81	4.00	1.40	3.86	4.59
Multifamily	4.23	3.96	6.76	3.94	4.00
Nonfarm nonresidential	16.38	22.06	24.68	22.40	21.62
Real estate loans secured by farmland	3.17	4.74	5.34	4.90	5.28

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 03/31/2021

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	52.13	73.80	78.31	74.11	76.75
Real estate loans secured by 1-4 family	13.08	23.31	23.92	23.45	25.03
Revolving	1.13	3.86	2.07	3.80	4.20
Closed-end	11.94	19.44	21.85	19.64	20.83
Commercial real estate loans	33.64	43.60	46.05	43.58	44.00
Construction and land development	1.18	5.72	1.90	5.47	6.43
1-4 family	0.12	1.77	0.35	1.67	1.82
Other	1.06	3.95	1.55	3.80	4.61
Multifamily	6.70	5.54	9.63	5.52	5.73
Nonfarm nonresidential	25.75	32.34	34.53	32.58	31.84
Owner-occupied	9.63	13.57	12.48	13.82	14.12
Other	16.12	18.77	22.04	18.76	17.72
Real estate loans secured by farmland	5.41	6.89	8.33	7.09	7.72
Loans to depository institutions and acceptances of other banks	0.00	0.07	0.00	0.07	0.05
Commercial and industrial loans	20.56	17.89	13.02	17.31	14.04
Loans to individuals	0.59	2.44	1.03	2.43	2.96
Credit card loans	0.00	0.00	0.00	0.00	0.03
Agricultural loans	4.59	4.32	6.38	4.66	4.89
Other loans and leases	13.50	0.13	0.03	0.06	1.32
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	288.12	425.58	491.75	423.00	434.49
Real estate loans secured by 1-4 family	75.84	132.55	149.67	133.03	141.93
Revolving	5.89	20.74	11.08	20.70	23.44
Closed-end	69.96	111.81	138.59	112.32	118.50
Commercial real estate loans	186.92	257.32	300.96	253.12	251.56
Construction and land development	6.39	33.74	11.04	31.44	37.02
1-4 family	0.61	10.55	1.83	9.61	10.51
Other	5.78	23.19	9.22	21.83	26.51
Multifamily	37.75	32.84	64.89	32.21	33.24
Nonfarm nonresidential	142.78	190.74	225.03	189.47	181.30
Owner-occupied	53.33	78.75	80.16	79.63	80.11
Other	89.44	111.99	144.87	109.84	101.19
Real estate loans secured by farmland	25.36	35.70	41.12	36.85	41.00
Loans to depository institutions and acceptances of other banks	0.00	0.52	0.00	0.50	0.30
Commercial and industrial loans	88.34	108.75	75.96	101.04	78.74
Loans to individuals	3.04	12.37	5.56	12.55	15.84
Credit card loans	0.00	0.00	0.00	0.00	0.17
Agricultural loans	21.43	22.18	31.46	23.92	24.98
Other loans and leases	37.23	0.78	0.18	0.32	6.98
Supplemental					
Non-owner occupied CRE loans / Gross loans	24.22	30.47	33.93	30.19	29.99
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	134.93	181.16	223.39	176.01	172.07
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	188.27	259.91	303.54	255.64	252.18

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 03/31/2021

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	25.08	8.20	15.48	8.03	7.60
Liquid assets	30.99	14.77	22.47	14.56	19.47
Investment securities	11.20	20.33	13.68	20.29	21.06
Net loans and leases	60.61	67.29	68.86	67.64	67.01
Net loans, leases and standby letters of credit	60.70	67.77	69.00	68.14	67.50
Core deposits	55.24	73.66	72.34	73.87	74.65
Noncore funding	29.45	13.05	14.41	12.65	12.59
Time deposits of \$250K or more	2.22	5.90	5.46	5.61	4.59
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	13.99	1.32	1.15	1.39	1.56
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.15
Net federal funds purchased (sold)	13.84	0.98	1.11	0.99	0.48
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.28	0.89	1.59	1.26	1.86
Earning assets that reprice within 1 year	41.54	35.33	41.75	35.56	33.33
Interest-bearing liabilities that reprice within 1 year	29.33	25.44	39.97	27.11	24.27
Long-term debt that reprices within 1 year	0.00	0.02	0.00	0.07	0.14
Net assets that reprice within 1 year	12.21	9.87	1.77	8.38	8.92
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-4.02	5.56	-2.32	5.30	5.78
Net short-term noncore funding dependence	-16.02	0.36	-6.79	0.10	0.69
Short-term investment / Short-term noncore funding	152.95	147.56	197.05	158.98	204.35
Liquid assets - short-term noncore funding / Nonliquid assets	21.54	7.45	17.27	7.75	14.90
Net loans and leases / Total deposits	85.73	81.50	83.97	82.44	81.58
Net loans and leases / Core deposits	132.43	92.37	95.99	92.34	89.91
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.24	0.25	0.32	0.14	-0.05
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.43	4.40	1.57	3.61	-1.92
Structured notes appreciation (depreciation) / Tier 1 capital	-0.04	-0.07		-0.08	-0.03
Percent of Investment Securities					
Held-to-maturity securities	1.71	1.65	2.98	1.61	1.07
Available-for-sale securities	80.83	98.02	96.26	98.05	98.62
US Treasury securities	4.37	0.07	0.00	0.07	2.25
US agency securities (excluding mortgage-backed securities)	18.76	25.53	36.49	25.66	28.67
Municipal securities	16.77	24.21	13.71	23.73	24.36
Mortgage-backed securities	20.72	22.78	33.08	22.85	40.67
Asset-backed securities	1.31	3.75	4.44	3.94	2.74
Other debt securities	11.23	0.79	2.15	0.76	0.96
Mutual funds and equity securities	17.45	0.35	0.76	0.36	0.35
Debt securities 1 year or less	19.37	16.17	21.83	16.44	16.01
Debt securities 1 to 5 years	36.01	29.33	45.97	28.66	36.37
Debt securities over 5 years	27.17	54.67	31.44	54.48	47.24
Pledged securities	21.52	50.76	42.86	52.42	54.45
Structured notes, fair value	1.98	0.03	0.00	0.03	2.80
Percent Change from Prior Like Quarter					
Short-term investments	147.44	0.72	96.00	3.09	39.53
Investment securities	38.30	0.17	19.34	2.50	4.41
Core deposits	12.42	2.45	23.93	4.18	3.67
Noncore funding	1,554.0	1.43	-0.15	-7.00	13.43
	2				

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 03/31/2021

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)			8.72	13.87	13.26
Standby letters of credit	0.09	0.48	0.14	0.50	0.49
Commercial and similar letters of credit	0.00	0.22	0.00	0.22	0.30
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.04	1.48
Interest rate contracts	0.00	0.00	0.00	0.04	1.48
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.29
Written options contracts (interest rate)	0.00	0.00	0.00	0.04	0.38
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.21
Interest rate swaps	0.00	0.00	0.00	0.00	0.60
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
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			12.67	21.03	20.08

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date:03/31/2021

Derivatives Analysis

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Notional Amount					
Interest rate contracts				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Futures and forwards				0.00	28.01
Written options				100.00	39.38
Exchange-traded				0.00	0.00
Over-the-counter				100.00	39.38
Purchased options				0.00	3.70
Exchange-traded				0.00	0.00
Over-the-counter				0.00	3.70
Swaps				0.00	28.91
Held for trading				0.00	14.29
Interest rate contracts				0.00	14.29
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Non-traded				100.00	85.71
Interest rate contracts				100.00	85.71
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)				0.00	54.50
One year or less				0.00	34.79
Over 1 year to 5 years				0.00	3.81
Over 5 years				0.00	15.90
Gross negative fair value (absolute value)				0.00	0.55
Gross positive fair value				0.00	0.96
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.01	0.00	0.00
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	0.00	0.00	0.13	0.01	0.01

BHCPR PEER GROUP DATA

Peer Group: 4
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	-0.20	0.23	0.35	0.12	0.12
Provision for loan and lease losses / Average loans and leases	-0.23	0.36	0.47	0.19	0.21
Provision for loan and lease losses / Net loan and lease losses	707.50	549.26	-485.00	219.04	670.99
Allowance for loan and lease losses / Total loans and leases not held for sale	2.45	1.42	1.59	1.36	1.36
Allowance for loan and lease losses / Total loans and leases	2.43	1.41	1.54	1.35	1.36
Allowance for loan and lease losses / Net loans and leases losses (X)	157.54	101.21	3.49	24.54	34.74
Allowance for loan and lease losses / Nonaccrual assets	283.69	315.84	297.46	317.08	160.10
ALLL / 90+ days past due + nonaccrual loans and leases	281.93	300.76	292.95	302.61	148.12
Gross loan and lease losses / Average loans and leases	0.48	0.14	0.22	0.20	0.19
Recoveries / Average loans and leases	0.18	0.06	0.09	0.05	0.11
Net losses / Average loans and leases	0.29	0.08	0.13	0.16	0.08
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	9.37	22.17	81.91	39.48	93.01
Earnings coverage of net loan and lease losses (X)	256.69	81.65	-60.41	-78.55	-8.84
Net Loan and Lease Losses By Type					
Real estate loans	-0.08	0.05	0.14	0.09	0.05
Real estate loans secured by 1-4 family	-0.07	-0.05	-0.14	-0.01	0.08
Revolving	0.00	0.09	-0.04	0.02	0.17
Closed-end	-0.07	-0.05	-0.14	-0.02	0.09
Commercial real estate loans	-0.06	0.07	0.01	0.14	0.04
Construction and land development	0.00	0.23	0.05	0.00	1.50
1-4 family	0.00	0.18	0.00	0.02	0.00
Other	0.00	0.05	0.05	-0.01	1.50
Multifamily	0.00	0.00	0.00	-0.36	-0.27
Nonfarm nonresidential	-0.10	0.04	0.01	0.18	0.00
Owner-occupied	0.00	0.04	0.01	-0.01	0.00
Other	-0.11	0.00	0.00	0.19	0.01
Real estate loans secured by farmland	0.00	0.06	0.59	-0.01	0.00
Commercial and industrial loans	0.35	-0.03	-0.25	0.41	0.26
Loans to individuals	0.18	0.81	1.04	1.01	0.73
Credit card loans					1.50
Agricultural loans	0.00	0.02	1.42	0.08	-0.16
Loans to foreign governments and institutions					
Other loans and leases	-0.02	1.89	0.00	1.03	0.26

BHCPR PEER GROUP DATA

Peer Group: 4
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	1.22	0.92	1.20	0.66	0.55
90+ days past due loans and leases	0.10	0.06	0.14	0.07	0.09
Nonaccrual loans and leases	1.49	1.35	1.30	1.23	1.19
90+ days past due and nonaccrual loans and leases	1.59	1.40	1.45	1.30	1.28
30-89 days past due restructured	0.00	0.00	0.00	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.00	0.31	0.25	0.29
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	1.22	0.92	1.20	0.66	0.55
90+ days past due assets	0.10	0.06	0.14	0.07	0.09
Nonaccrual assets	1.49	1.36	1.30	1.25	1.21
30+ days past due and nonaccrual assets	2.81	2.34	2.65	1.98	1.85
Percent of Total Assets					
90+ days past due and nonaccrual assets	1.13	0.97	0.96	0.91	0.86
90+ past due and nonaccrual assets + other real estate owned	1.18	1.11	1.05	1.05	1.08
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	1.11	1.07	1.55	1.28	1.40
Allowance for loan and lease losses	91.69	111.32	158.85	142.20	154.94
Equity capital + allowance for loan and lease losses	9.10	8.56	15.62	10.40	12.06
Tier 1 capital + allowance for loan and lease losses	8.06	8.61	13.90	10.38	11.42
Loans and leases + other real estate owned	1.56	1.56	2.32	1.85	2.08

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

BHCPR PEER GROUP DATA

Peer Group: 4
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	1.23	0.81	1.28	0.68	0.54
	90+ days past due	0.11	0.05	0.15	0.06	0.06
	Nonaccrual	0.92	1.47	1.35	1.27	1.37
Commercial and industrial	30-89 days past due	0.51	2.14	0.44	0.39	0.51
	90+ days past due	0.00	0.02	0.00	0.00	0.02
	Nonaccrual	1.33	0.85	0.70	0.87	1.11
Individuals	30-89 days past due	0.39	2.27	1.35	1.01	1.14
	90+ days past due	0.95	0.38	0.00	0.30	0.65
	Nonaccrual	0.00	0.22	0.00	0.18	0.25
Depository institution loans	30-89 days past due		0.00		0.00	0.00
	90+ days past due		0.00		0.00	0.00
	Nonaccrual		0.00		0.00	0.00
Agricultural	30-89 days past due	0.29	0.77	0.00	0.23	0.55
	90+ days past due	0.00	0.00	0.00	0.38	0.06
	Nonaccrual	1.97	0.88	2.58	0.83	0.42
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	6.00
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.00	0.00	0.00	0.00	0.05

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

BHCPR PEER GROUP DATA

Peer Group: 4
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
Memoranda						
1-4 Family	30-89 days past due	0.64	0.82	0.62	0.77	0.96
	90+ days past due	0.54	0.03	0.00	0.05	0.08
	Nonaccrual	1.21	1.11	1.56	1.12	1.08
Revolving	30-89 days past due	0.04	0.40	0.34	0.82	0.82
	90+ days past due	0.00	0.00	0.00	0.02	0.05
	Nonaccrual	0.95	0.20	0.85	0.15	0.26
Closed-End	30-89 days past due	0.65	0.91	0.62	0.81	1.03
	90+ days past due	0.54	0.03	0.00	0.06	0.09
	Nonaccrual	1.19	1.26	1.54	1.27	1.20
Junior Lien	30-89 days past due	0.02	0.05	0.02	0.03	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.07	0.06	0.09	0.06	0.07
Commercial real estate	30-89 days past due	1.13	0.69	1.47	0.65	0.19
	90+ days past due	0.01	0.04	0.20	0.03	0.00
	Nonaccrual	0.44	1.11	0.51	0.95	1.33
Construction and development	30-89 days past due	0.00	0.42	0.00	2.72	0.26
	90+ days past due	0.00	0.43	0.00	0.00	0.02
	Nonaccrual	0.00	3.66	0.00	1.21	1.34
1-4 family	30-89 days past due	0.00	0.39	0.00	0.03	0.20
	90+ days past due	0.00	0.43	0.00	0.00	0.02
	Nonaccrual	0.00	0.72	0.00	0.79	0.21
Other	30-89 days past due	0.00	0.04	0.00	2.69	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	2.94	0.00	0.43	1.12
Multifamily	30-89 days past due	0.31	0.07	3.45	0.68	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.79	0.00	0.20	0.62
Nonfarm non-residential	30-89 days past due	1.77	0.84	0.71	0.66	0.19
	90+ days past due	0.02	0.02	0.27	0.05	0.00
	Nonaccrual	0.74	1.12	0.70	1.09	1.39
Owner occupied	30-89 days past due	0.75	0.13	0.08	0.21	0.15
	90+ days past due	0.00	0.00	0.14	0.03	0.00
	Nonaccrual	0.58	0.77	0.52	0.75	0.47
Other	30-89 days past due	1.01	0.71	0.64	0.45	0.03
	90+ days past due	0.02	0.02	0.14	0.02	0.00
	Nonaccrual	0.16	0.35	0.18	0.34	0.92
Farmland	30-89 days past due	1.05	3.28	0.00	0.22	1.01
	90+ days past due	0.00	0.29	0.00	0.41	0.07
	Nonaccrual	1.40	2.44	2.11	2.12	1.08
Credit card	30-89 days past due					1.67
	90+ days past due					0.52
	Nonaccrual					0.00

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

BHCPR PEER GROUP DATAPeer Group: 4
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	15.59			8.88			10.32			11.84			12.12		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	19.01			11.67			15.45			15.01			15.14		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	20.25			12.61			16.69			16.13			16.27		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	14.32			11.32			11.02			11.39			11.39		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 4
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	0.06	0.02	0.00	0.02	0.04
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00		100.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00		0.00	50.00
Separate account assets (L/H) / Total life assets					0.00
Insurance activities revenue / Adjusted operating income				0.00	0.40
Premium income / Insurance activities revenue					0.22
Credit related premium income / Total premium income					77.78
Other premium income / Total premium income					22.22
Insurance underwriting net income / Consolidated net income	3.71	0.18	0.00	0.32	0.66
Insurance net income (P/C) / Equity (P/C)	186.58	12.83		18.07	48.30
Insurance net income (L/H) / Equity (L/H)					1.07
Insurance benefits, losses, expenses / Insurance premiums					125.00
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00		0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)					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	3.51	9.08	2.16	9.15	10.78
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 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				0.00	0.00
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases		-100.00		-100.00	-15.64
Total selected assets	135.04	-57.02	0.00	-57.75	-9.67
Deposits					

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 03/31/2021

Parent Company Analysis - Part 1

FR BHCPR
Page 16

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Profitability					
Net income / Average equity capital	5.52	7.64	1.26	7.21	10.24
Bank net income / Average equity investment in banks	8.62	8.10	3.39	7.51	10.28
Nonbank net income / Average equity investment in nonbanks	3.01	6.07	-2.53	9.03	11.65
Subsidiary HCs net income / Average equity investment in sub HCs					
Bank net income / Parent net income	113.24	106.33	109.63	103.89	105.39
Nonbank net income / Parent net income	9.11	2.52	0.00	4.97	6.10
Subsidiary holding companies' net income / Parent net income					
Leverage					
Total liabilities / Equity capital	12.57	13.09	16.48	12.99	11.97
Total debt / Equity capital	0.44	2.06	0.72	2.09	0.77
Total debt + notes payable to subs that issued TPS / Equity capital	7.14	11.61	12.97	11.69	10.32
Total debt + Loans guaranteed for affiliate / Equity capital	0.44	2.06	0.72	2.09	0.77
Total debt / Equity capital - excess over fair value	0.44	2.06	0.72	2.10	0.78
Long-term debt / Equity capital	0.00	1.73	0.00	1.44	0.77
Short-term debt / Equity capital	0.44	0.33	0.72	0.65	0.00
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	0.22	0.00	0.23	0.23
Long-term debt / Consolidated long-term debt	0.00	6.83	0.00	6.00	2.46
Double Leverage					
Equity investment in subs / Equity capital	102.02	108.23	111.04	108.03	107.45
Total investment in subs / Equity capital	102.02	108.37	111.04	108.05	107.47
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)	-0.82	0.42	0.11	0.20	0.80
Equity investment in subs - equity cap / Net income-div (X)	0.70	2.48	6.46	1.46	1.84
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	58.37	181.21	58.00	168.90	131.65
Cash from ops + noncash items + op expense / Op expense + dividend	168.80	190.84	113.03	142.73	192.06
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	528.15	96.58	258.48	122.08	114.07
Pretax operating income + interest expense / Interest expense	18,312.50	3,266.72	8,676.81	2,502.96	3,303.43
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,027.67	1,148.16	860.41	999.70	1,746.43
Dividends + interest from subsidiaries / Interest expense + dividends	102.43	251.79	119.91	189.85	197.14
Fees + other income from subsidiaries / Salary + other expenses	24.30	10.30	37.89	396.68	17.76
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets that reprice within 1 year / Total assets	-2.50	-2.41	-6.22	-3.17	-4.02
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	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
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	3.44	0.10	0.11	0.10	0.25
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 03/31/2021

Parent Company Analysis - Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	93.08	56.29	91.82	63.38	71.91
Dividends declared / Net income	35.47	37.46	38.65	32.87	20.34
Net income - dividends / Average equity	3.68	4.61	0.02	4.48	7.97
Percent of Dividends Paid					
Dividends from bank subsidiaries	35.67	267.99	121.41	183.09	172.30
Dividends from nonbank subsidiaries	66.38	0.20	0.00	26.49	26.02
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	102.06	268.19	121.41	209.58	198.32
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	11.44	55.44	42.79	52.09	31.81
Interest income from bank subsidiaries	0.03	0.05	0.01	0.06	0.11
Management and service fees from bank subsidiaries	2.75	1.74	9.15	1.43	6.73
Other income from bank subsidiaries	0.49	0.22	0.00	0.43	0.15
Operating income from bank subsidiaries	14.71	57.45	51.95	54.01	38.79
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	161.83	22.06		452.90	5,044.22
Interest income from nonbank subsidiaries	1.82	0.00		0.00	0.00
Management and serv fees from nonbank subsidiaries	21.21	0.00		0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00		0.00	0.00
Operating income from nonbank subsidiaries	184.86	22.06		452.90	5,044.22
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies					
Interest income from subsidiary holding companies					
Management and service fees from subsidiary holding companies					
Other income from subsidiary holding companies					
Operating income from subsidiary holding companies					
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	20.08	82.29	41.03	69.42	65.04
Interest income from bank subsidiaries	5.06	0.08	0.29	0.47	0.60
Management and service fees from bank subsidiaries	4.83	2.00	8.78	1.96	8.11
Other income from bank subsidiaries	0.96	0.56	0.00	0.86	0.61
Operating income from bank subsidiaries	30.92	84.93	50.11	72.70	74.37
Dividends from nonbank subsidiaries	44.58	0.10	0.00	16.39	16.08
Interest income from nonbank subsidiaries	20.34	12.50	1.82	9.62	8.71
Management and service fees from nonbank subsidiaries	3.95	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	47.89	0.00	0.00
Operating income from nonbank subsidiaries	68.87	12.60	49.71	26.01	24.79
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	372.89	4,463.86	372.89	130.79	
Loans and advances from subsidiaries / Total debt	372.89	2,241.14	372.89	99.47	120.50

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 4
Date: 03/31/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									5
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	2.97	0.52	0.56	0.69	2.75	3.47	5.86	6.65	5
- Overhead expense	5.30	2.45	2.83	3.98	4.22	7.90	8.17	8.26	5
- Provision for credit losses	-0.20	-0.95	-0.71	0.00	0.00	0.01	0.10	0.13	5
+ Securities gains (losses)	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.15	5
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	1.08	-0.30	-0.04	0.73	1.13	1.34	2.19	2.47	5
Net income	1.08	-0.30	-0.04	0.73	1.13	1.34	2.19	2.47	5
Net income (Subchapter S adjusted)	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	0.55	0.28	0.29	0.32	0.32	0.53	1.00	1.15	5
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.29	-0.10	-0.09	-0.08	0.00	0.01	0.99	1.31	5
Earnings coverage of net loan and lease losses (X)	256.69	-25.41	-24.37	-21.26	1.85	364.30	724.72	844.86	5
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.45	1.19	1.32	1.71	2.03	2.78	3.90	4.28	5
Allowance for loan and lease losses / Total loans and leases	2.43	1.18	1.30	1.66	2.02	2.78	3.90	4.28	5
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.56	0.11	0.22	0.56	1.68	2.52	2.84	2.95	5
30-89 days past due loans and leases / Total loans and leases	1.22	0.03	0.06	0.16	0.74	1.07	2.91	3.53	5
Liquidity and Funding									
Net noncore funding dependence	-4.02	-46.97	-38.59	-13.45	-0.96	4.00	28.99	37.31	5
Net short-term noncore funding dependence	-16.02	-53.72	-44.19	-15.61	-4.78	-2.50	2.62	4.32	5
Net loans and leases / Total assets	60.61	25.41	34.43	61.47	70.69	72.95	78.11	79.83	5
Capitalization									
Tier 1 leverage ratio	14.32	10.65	10.94	11.83	11.88	16.87	19.16	19.92	5
Holding company equity capital / Total assets	11.85	6.32	6.67	7.73	10.93	14.03	17.99	19.31	5
Total equity capital (including minority interest) / Total assets	11.91	6.53	6.83	7.73	10.93	14.03	17.99	19.31	5
Common equity tier 1 capital / Total risk-weighted assets	15.59	7.15	7.78	9.66	15.85	22.15	23.13	23.46	5
Net loans and leases / Equity capital (X)	5.34	2.99	3.23	3.95	5.20	5.63	7.74	8.44	5
Cash dividends / Net income	35.55	3.70	7.40	18.49	34.16	51.22	64.80	69.33	4
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	50.20	-16.94	-11.03	6.70	16.93	26.00	144.94	184.58	5
Equity capital	5.83	1.43	2.14	4.25	6.97	7.01	8.91	9.54	5
Net loans and leases	3.41	-13.87	-9.94	1.87	3.43	12.89	15.16	15.92	5
Noncore funding	1554.02	-47.19	-42.14	-26.97	-9.05	-3.47	4715.71	6288.76	5
Parent Company Ratios									
Short-term debt / Equity capital	0.44	0.00	0.00	0.00	0.00	0.00	1.31	1.74	5
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equity investment in subsidiaries / Equity capital	102.02	88.49	88.97	90.42	100.00	109.53	117.10	119.62	5
Cash from ops + noncash items + op expense / Op expense + dividends	168.80	49.38	61.98	99.79	100.86	114.14	341.11	416.77	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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)									
Less: Interest expense	0.53	0.27	0.27	0.29	0.31	0.51	0.99	1.15	5
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	2.97	0.52	0.56	0.69	2.75	3.47	5.86	6.65	5
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	5.30	2.45	2.83	3.98	4.22	7.90	8.17	8.26	5
Less: Provision for credit losses	-0.20	-0.95	-0.71	0.00	0.00	0.01	0.10	0.13	5
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	5
Plus: Realized gains (losses) on available-for-sale securities	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.15	5
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.05	5
Equals: Net operating income	1.08	-0.30	-0.04	0.73	1.13	1.34	2.19	2.47	5
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equals: Net income	1.08	-0.30	-0.04	0.73	1.13	1.34	2.19	2.47	5
Memo: Net income (last four quarters)	0.86	-0.29	0.01	0.91	0.99	1.26	1.53	1.62	5
Net income-BHC and noncontrolling (minority) interest	1.09	-0.28	-0.02	0.79	1.13	1.34	2.19	2.47	5
Margin Analysis									
Average earning assets / Average assets	95.55	90.86	91.85	94.82	95.76	96.94	98.99	99.67	5
Average interest-bearing funds / Average assets	80.06	71.40	71.41	71.45	73.25	74.43	95.63	102.70	5
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.55	0.28	0.29	0.32	0.32	0.53	1.00	1.15	5
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	0.14	0.05	0.07	0.12	0.14	0.15	0.22	0.24	5
Federal funds sold and reverse repos	0.11	0.01	0.02	0.06	0.11	0.17	0.20	0.21	2
Trading assets									
Total earning assets	4.22	2.53	2.69	3.19	3.50	3.72	6.48	7.41	5
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	0.10	0.20	0.51	0.82	2.40	2.59	2.65	5
Mortgage-backed securities	2.24	1.68	1.74	1.91	2.20	2.55	2.76	2.83	3
All other securities									
Interest-bearing deposits	1.07	0.37	0.38	0.42	0.60	1.69	2.04	2.16	5
Time deposits of \$250K or more	2.21	0.90	0.93	1.04	1.39	3.77	3.89	3.93	5
Time deposits < \$250K	1.52	0.73	0.85	1.21	1.50	1.77	2.22	2.37	5
Other domestic deposits	0.18	0.03	0.06	0.16	0.19	0.28	0.28	0.29	5
Foreign deposits									
Federal funds purchased and repos	0.27	0.08	0.10	0.13	0.20	0.37	0.47	0.50	3
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
All interest-bearing funds	0.71	0.27	0.30	0.40	0.42	0.71	1.34	1.55	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 03/31/2021

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	33.79	1.01	1.91	4.59	34.96	64.01	64.75	65.00	5
Commercial and industrial loans	15.93	1.54	2.74	6.34	8.80	11.87	36.12	44.20	5
Loans to individuals	0.38	0.00	0.00	0.00	0.04	0.35	1.04	1.26	5
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural loans	2.74	0.00	0.00	0.00	0.32	0.53	7.92	10.38	5
Other loans and leases	2.29	0.00	0.00	0.00	0.00	0.07	6.85	9.11	5
Net loans and leases	60.61	25.41	34.43	61.47	70.69	72.95	78.11	79.83	5
Debt securities over 1 year	8.26	0.97	1.14	1.65	10.66	11.12	14.70	15.89	5
Mutual funds and equity securities	1.08	0.00	0.00	0.00	0.00	0.32	3.17	4.12	5
Subtotal	69.95	30.14	42.25	78.56	81.81	83.93	86.02	86.72	5
Interest-bearing bank balances	23.07	6.04	6.40	7.51	10.68	16.42	51.60	63.32	5
Federal funds sold and reverse repos	0.16	0.00	0.00	0.00	0.00	0.15	0.44	0.54	5
Debt securities 1 year or less	1.86	0.30	0.52	1.19	1.28	2.82	3.50	3.72	5
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Total earning assets	93.95	91.53	91.80	92.61	94.65	94.82	95.77	96.09	5
Non-interest cash and due from depository institutions	0.81	0.24	0.30	0.49	0.54	1.20	1.48	1.58	5
Other real estate owned	0.05	0.00	0.00	0.00	0.00	0.01	0.15	0.20	5
All other assets	4.15	2.38	2.84	4.20	4.45	4.91	5.12	5.18	5
Memoranda									
Short-term investments	25.08	8.00	8.40	9.62	13.50	17.85	53.26	65.06	5
US Treasury securities	0.80	0.00	0.00	0.00	0.00	0.00	2.41	3.21	5
US agency securities (excluding mortgage-backed securities)	3.24	0.06	0.07	0.08	0.95	1.03	8.86	11.47	5
Municipal securities	1.45	0.25	0.28	0.36	1.07	2.45	2.88	3.02	5
Mortgage-backed securities	2.91	0.00	0.00	0.00	0.27	7.13	7.15	7.15	5
Asset-backed securities	0.20	0.00	0.00	0.00	0.00	0.00	0.59	0.78	5
Other debt securities	0.44	0.00	0.01	0.02	0.05	0.66	1.13	1.29	5
Loans held-for-sale	0.54	0.00	0.00	0.00	0.00	0.31	1.57	1.99	5
Loans held for investment	61.61	25.98	35.09	62.43	71.45	71.77	80.02	82.78	5
Real estate loans secured by 1-4 family	9.19	0.02	0.05	0.12	8.56	15.07	19.35	20.78	5
Revolving	0.76	0.00	0.00	0.00	0.00	1.47	1.98	2.15	5
Closed-end, secured by first liens	8.14	0.02	0.05	0.12	5.72	14.96	17.92	18.90	5
Closed-end, secured by junior liens	0.30	0.00	0.00	0.00	0.11	0.52	0.72	0.79	5
Commercial real estate loans	21.42	0.91	1.69	4.06	11.04	42.95	46.54	47.74	5
Construction and land development	0.81	0.00	0.00	0.00	0.05	0.92	2.21	2.64	5
Multifamily	4.23	0.26	0.41	0.85	1.95	5.62	9.83	11.23	5
Nonfarm nonresidential	16.38	0.63	1.26	3.16	8.17	34.27	35.49	35.90	5
Real estate loans secured by farmland	3.17	0.00	0.00	0.00	0.09	0.41	9.38	12.37	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 4
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	52.13	5.56	10.98	27.24	55.72	87.97	88.93	89.26	5
Real estate loans secured by 1-4 family	13.08	0.14	0.29	0.72	13.64	21.09	26.40	28.17	5
Revolving	1.13	0.00	0.00	0.00	0.00	1.98	3.01	3.35	5
Closed-end	11.94	0.14	0.29	0.72	9.94	21.09	25.21	26.59	5
Commercial real estate loans	33.64	3.63	7.12	17.60	24.06	57.90	64.26	66.37	5
Construction and land development	1.18	0.00	0.00	0.00	0.32	1.47	3.07	3.60	5
1-4 family	0.12	0.00	0.00	0.00	0.00	0.07	0.35	0.45	5
Other	1.06	0.00	0.00	0.00	0.32	0.93	2.81	3.43	5
Multifamily	6.70	0.73	1.33	3.12	5.02	7.57	13.64	15.66	5
Nonfarm nonresidential	25.75	2.60	5.21	13.02	18.72	46.20	48.96	49.89	5
Owner-occupied	9.63	1.37	2.75	6.87	7.03	13.67	17.82	19.21	5
Other	16.12	1.20	2.39	5.99	11.86	30.22	31.61	32.07	5
Real estate loans secured by farmland	5.41	0.00	0.00	0.00	0.13	2.45	15.67	20.07	5
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commercial and industrial loans	20.56	3.38	4.75	8.88	11.86	18.92	44.25	52.69	5
Loans to individuals	0.59	0.00	0.01	0.02	0.06	0.50	1.63	2.00	5
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural loans	4.59	0.00	0.00	0.00	0.62	1.87	13.03	16.75	5
Other loans and leases	13.50	0.00	0.00	0.00	0.00	0.09	40.50	53.96	5
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	288.12	15.39	30.29	74.98	271.60	508.34	554.45	569.82	5
Real estate loans secured by 1-4 family	75.84	0.40	0.79	1.98	66.49	137.75	158.90	165.95	5
Revolving	5.89	0.00	0.00	0.00	0.00	11.41	15.38	16.70	5
Closed-end	69.96	0.40	0.79	1.98	48.46	137.75	152.06	156.82	5
Commercial real estate loans	186.92	13.64	26.79	66.25	85.80	334.60	402.30	424.87	5
Construction and land development	6.39	0.00	0.00	0.00	0.89	7.16	17.20	20.54	5
1-4 family	0.61	0.00	0.00	0.00	0.00	0.43	1.74	2.18	5
Other	5.78	0.00	0.00	0.00	0.89	4.53	15.89	19.68	5
Multifamily	37.75	3.16	5.82	13.81	15.19	43.75	86.81	101.16	5
Nonfarm nonresidential	142.78	10.31	20.62	51.55	63.45	266.96	305.94	318.93	5
Owner-occupied	53.33	3.78	7.56	18.90	34.28	78.98	112.30	123.41	5
Other	89.44	5.84	11.67	29.18	32.64	187.98	193.64	195.53	5
Real estate loans secured by farmland	25.36	0.00	0.00	0.00	0.74	6.75	74.29	96.80	5
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commercial and industrial loans	88.34	16.01	26.51	58.01	68.56	92.24	167.32	192.34	5
Loans to individuals	3.04	0.01	0.02	0.04	0.33	3.24	8.25	9.92	5
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural loans	21.43	0.00	0.00	0.00	2.22	5.16	61.92	80.84	5
Other loans and leases	37.23	0.00	0.00	0.00	0.00	0.52	111.59	148.61	5
Supplemental									
Non-owner occupied CRE loans / Gross loans	24.22	2.22	4.31	10.57	17.20	44.23	47.06	48.00	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	134.93	9.86	19.23	47.34	51.52	255.62	294.06	306.87	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	188.27	13.64	26.79	66.25	85.80	334.60	406.36	430.28	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	25.08	8.00	8.40	9.62	13.50	17.85	53.26	65.06	5
Liquid assets	30.99	9.72	11.05	15.03	19.27	36.33	60.08	68.00	5
Investment securities	11.20	3.46	4.08	5.95	13.94	14.93	16.99	17.68	5
Net loans and leases	60.61	25.41	34.43	61.47	70.69	72.95	78.11	79.83	5
Net loans, leases and standby letters of credit	60.70	25.49	34.58	61.84	70.69	73.00	78.13	79.84	5
Core deposits	55.24	24.20	24.51	25.43	70.18	76.11	78.80	79.70	5
Noncore funding	29.45	7.59	7.89	8.81	16.77	47.49	59.13	63.00	5
Time deposits of \$250K or more	2.22	0.12	0.21	0.49	1.72	3.90	4.53	4.74	5
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Federal funds purchased and repos	13.99	0.00	0.00	0.00	0.99	3.55	40.68	53.05	5
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net federal funds purchased (sold)	13.84	0.00	0.00	0.00	0.84	3.55	40.30	52.55	5
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other borrowings w/remaining maturity of 1 year or less	0.28	0.00	0.00	0.00	0.08	0.53	0.68	0.73	5
Earning assets that reprice within 1 year	41.54	20.04	21.13	24.42	39.62	42.19	66.40	74.46	5
Interest-bearing liabilities that reprice within 1 year	29.33	2.12	3.70	8.42	32.43	45.38	54.09	56.99	5
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net assets that reprice within 1 year	12.21	-20.82	-20.69	-20.28	-13.49	33.77	62.70	72.34	5
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-4.02	-46.97	-38.59	-13.45	-0.96	4.00	28.99	37.31	5
Net short-term noncore funding dependence	-16.02	-53.72	-44.19	-15.61	-4.78	-2.50	2.62	4.32	5
Short-term investment / Short-term noncore funding	152.95	70.71	82.39	117.43	127.98	140.83	248.01	283.74	5
Liquid assets - short-term noncore funding / Nonliquid assets	21.54	-2.13	0.61	8.85	12.00	43.44	46.35	47.32	5
Net loans and leases / Total deposits	85.73	66.12	67.55	71.85	84.73	90.25	106.37	111.75	5
Net loans and leases / Core deposits	132.43	70.15	71.68	76.27	95.85	100.73	232.71	276.71	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.24	0.02	0.05	0.12	0.24	0.36	0.43	0.46	2
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.43	-3.88	-3.16	-0.97	-0.06	0.86	1.92	2.27	5
Structured notes appreciation (depreciation) / Tier 1 capital	-0.04	-0.04	-0.04	-0.04	-0.04	-0.04	-0.04	-0.04	1
Percent of Investment Securities									
Held-to-maturity securities	1.71	0.00	0.00	0.00	0.00	0.28	5.08	6.68	5
Available-for-sale securities	80.83	30.26	45.62	91.72	97.83	99.72	99.89	99.94	5
US Treasury securities	4.37	0.00	0.00	0.00	0.00	0.00	13.12	17.49	5
US agency securities (excluding mortgage-backed securities)	18.76	1.48	1.62	2.06	6.85	6.92	48.76	62.70	5
Municipal securities	16.77	2.16	3.12	5.97	17.61	21.19	31.21	34.55	5
Mortgage-backed securities	20.72	0.00	0.00	0.00	4.45	47.77	49.93	50.65	5
Asset-backed securities	1.31	0.00	0.00	0.00	0.00	0.00	3.93	5.24	5
Other debt securities	11.23	0.03	0.05	0.13	0.28	4.75	32.49	41.74	5
Mutual funds and equity securities	17.45	0.00	0.00	0.00	0.00	2.17	51.93	68.52	5
Debt securities 1 year or less	19.37	2.46	3.59	6.96	20.20	26.44	35.72	38.81	5
Debt securities 1 to 5 years	36.01	11.58	18.32	38.54	40.56	46.59	48.35	48.93	5
Debt securities over 5 years	27.17	10.48	12.25	17.54	21.87	41.26	44.37	45.41	5
Pledged securities	21.52	1.71	3.42	8.55	9.62	43.52	44.96	45.44	5
Structured notes, fair value	1.98	0.00	0.00	0.00	0.00	0.00	5.95	7.93	5
Percent Change from Prior Like Quarter									
Short-term investments	147.44	-41.94	-23.06	33.61	84.51	87.73	390.39	491.28	5
Investment securities	38.30	-4.06	-1.71	5.36	11.96	24.13	103.53	130.00	5
Core deposits	12.42	-26.18	-17.33	9.22	23.96	28.90	32.58	33.81	5
Noncore funding	1554.02	-47.19	-42.14	-26.97	-9.05	-3.47	4715.71	6288.76	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	-0.20	-0.95	-0.71	0.00	0.00	0.01	0.10	0.13	5
Provision for loan and lease losses / Average loans and leases	-0.23	-1.11	-0.83	0.00	0.00	0.01	0.15	0.20	5
Provision for loan and lease losses / Net loan and lease losses	707.50	-96.90	-93.80	-84.49	-18.02	0.00	2244.00	2992.00	5
Allowance for loan and lease losses / Total loans and leases not held for sale	2.45	1.19	1.32	1.71	2.03	2.78	3.90	4.28	5
Allowance for loan and lease losses / Total loans and leases	2.43	1.18	1.30	1.66	2.02	2.78	3.90	4.28	5
Allowance for loan and lease losses / Net loans and leases losses (X)	157.54	18.27	33.75	80.17	157.54	234.91	281.33	296.80	2
Allowance for loan and lease losses / Nonaccrual assets	283.69	45.92	49.48	60.14	171.88	395.42	607.34	677.98	4
ALLL / 90+ days past due + nonaccrual loans and leases	281.93	40.12	44.66	58.28	171.76	395.42	607.34	677.98	4
Gross loan and lease losses / Average loans and leases	0.48	0.00	0.00	0.00	0.00	0.01	1.42	1.89	5
Recoveries / Average loans and leases	0.18	0.00	0.00	0.00	0.08	0.10	0.48	0.60	5
Net losses / Average loans and leases	0.29	-0.10	-0.09	-0.08	0.00	0.01	0.99	1.31	5
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	5
Recoveries / Prior year-end losses	9.37	0.69	1.23	2.87	4.00	10.50	21.82	25.59	4
Earnings coverage of net loan and lease losses (X)	256.69	-25.41	-24.37	-21.26	1.85	364.30	724.72	844.86	5
Net Loan and Lease Losses By Type									
Real estate loans	-0.08	-0.25	-0.21	-0.09	0.00	0.00	0.00	0.00	5
Real estate loans secured by 1-4 family	-0.07	-0.23	-0.19	-0.07	0.00	0.00	0.00	0.00	4
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	-0.07	-0.24	-0.20	-0.08	0.00	0.00	0.00	0.00	4
Commercial real estate loans	-0.06	-0.27	-0.20	0.00	0.00	0.00	0.01	0.01	5
Construction and land development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonfarm nonresidential	-0.10	-0.37	-0.30	-0.11	0.00	0.00	0.01	0.02	4
Owner-occupied	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	4
Other	-0.11	-0.37	-0.30	-0.11	0.00	0.00	0.00	0.00	4
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	0.35	-0.02	-0.02	0.00	0.00	0.00	1.08	1.44	5
Loans to individuals	0.18	0.04	0.06	0.10	0.18	0.26	0.30	0.32	2
Credit card loans									
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	3
Loans to foreign governments and institutions									
Other loans and leases	-0.02	-0.03	-0.03	-0.02	-0.02	-0.01	0.00	0.00	2

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 4
 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	1.22	0.03	0.06	0.16	0.74	1.07	2.91	3.53	5
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.00	0.01	0.29	0.38	5
Nonaccrual loans and leases	1.49	0.04	0.09	0.22	1.68	2.51	2.83	2.94	5
90+ days past due and nonaccrual loans and leases	1.59	0.04	0.09	0.22	1.68	2.99	3.03	3.05	5
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
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	5
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Percent of Total Assets									
90+ days past due and nonaccrual assets	1.13	0.03	0.07	0.16	1.43	1.92	2.05	2.09	5
90+ past due and nonaccrual assets + other real estate owned	1.18	0.08	0.17	0.41	1.43	1.92	2.06	2.10	5
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	1.11	0.08	0.17	0.41	1.43	1.80	1.87	1.89	5
Allowance for loan and lease losses	91.69	6.72	13.45	33.62	36.01	151.64	202.97	220.09	5
Equity capital + allowance for loan and lease losses	9.10	0.54	1.08	2.71	5.82	15.73	19.03	20.13	5
Tier 1 capital + allowance for loan and lease losses	8.06	0.64	1.29	3.22	5.71	14.90	15.84	16.16	5
Loans and leases + other real estate owned	1.56	0.11	0.22	0.56	1.68	2.52	2.84	2.95	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	1.23	0.00	0.00	0.00	0.16	1.54	3.28	3.86	5
	90+ days past due	0.11	0.00	0.00	0.00	0.00	0.02	0.32	0.41	5
	Nonaccrual	0.92	0.00	0.00	0.00	0.25	1.93	2.22	2.32	5
Commercial and industrial	30-89 days past due	0.51	0.02	0.05	0.11	0.14	0.64	1.25	1.45	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	1.33	0.00	0.00	0.00	1.14	1.60	2.99	3.45	5
Individuals	30-89 days past due	0.39	0.00	0.00	0.00	0.10	0.49	1.02	1.20	4
	90+ days past due	0.95	0.00	0.00	0.00	0.00	0.95	2.66	3.23	4
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	4
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.29	0.00	0.00	0.00	0.00	0.43	0.69	0.77	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.97	0.00	0.00	0.00	0.00	2.96	4.73	5.32	3
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 4
Date: 03/31/2021

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.64	0.00	0.01	0.02	0.25	0.88	1.60	1.84	4
	90+ days past due	0.54	0.00	0.00	0.00	0.00	0.54	1.52	1.85	4
	Nonaccrual	1.21	0.00	0.00	0.00	0.30	1.51	3.14	3.69	4
Revolving	30-89 days past due	0.04	0.00	0.01	0.02	0.04	0.07	0.08	0.08	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.95	0.09	0.19	0.47	0.95	1.42	1.71	1.80	2
Closed-End	30-89 days past due	0.65	0.00	0.00	0.00	0.26	0.90	1.61	1.84	4
	90+ days past due	0.54	0.00	0.00	0.00	0.00	0.54	1.52	1.85	4
	Nonaccrual	1.19	0.00	0.00	0.00	0.25	1.44	3.11	3.67	4
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.02	0.04	0.05	0.05	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.07	0.20	0.24	4
Commercial real estate	30-89 days past due	1.13	0.00	0.00	0.00	0.00	0.47	3.29	4.23	5
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.05	5
	Nonaccrual	0.44	0.00	0.00	0.00	0.07	0.28	1.23	1.54	5
Construction and development	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Multifamily	30-89 days past due	0.31	0.00	0.00	0.00	0.00	0.00	0.93	1.23	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonfarm non-residential	30-89 days past due	1.77	0.00	0.00	0.00	0.32	2.08	4.69	5.56	4
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.06	0.07	4
	Nonaccrual	0.74	0.01	0.03	0.07	0.24	0.91	1.86	2.18	4
Owner occupied	30-89 days past due	0.75	0.00	0.00	0.00	0.00	0.75	2.11	2.56	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.58	0.01	0.03	0.07	0.24	0.75	1.41	1.63	4
Other	30-89 days past due	1.01	0.00	0.00	0.00	0.32	1.33	2.58	3.00	4
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.06	0.07	4
	Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.16	0.45	0.55	4
Farmland	30-89 days past due	1.05	0.00	0.00	0.00	0.00	1.58	2.53	2.85	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.40	0.00	0.00	0.00	0.00	2.10	3.36	3.78	3
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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

BHCPR Reporters for Quarter Ending 03/31/2021

Peer Group 4 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2020 and Other Notes</u>
1247576	987,685	215 HOLDING CO.	MINNEAPOLIS, MN	
2531245	676,748	CARVER BANCORP, INC.	NEW YORK, NY	
1139532	752,715	CIB MARINE BANCSHARES, INC.	BROOKFIELD, WI	
3832583	977,910	MARLIN BUSINESS SERVICES CORP DBA MARLIN CAPITAL SOLUTIONS	MOUNT LAUREL, NJ	Moved from Peer 3
1142309	883,995	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	Moved from Peer 5

Note: Peer Group 4 has 5 bank holding companies.