

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2022

**Summary Ratios**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	2.55	2.67	2.60	2.77	3.01
+ Non-interest income	0.97	1.13	1.04	1.21	1.32
- Overhead expense	2.18	2.28	2.17	2.57	2.69
- Provision for credit losses	0.04	-0.12	-0.09	0.51	0.15
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.35	1.78	1.66	1.04	1.56
Net operating income	1.03	1.36	1.26	0.81	1.19
Net income	1.02	1.35	1.26	0.82	1.19
Net income (Subchapter S adjusted)	1.74	1.78	1.97	1.18	1.17
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	2.96	3.18	3.06	3.55	4.41
Interest expense	0.20	0.29	0.25	0.52	1.08
Net interest income (tax equivalent)	2.75	2.88	2.80	3.01	3.33
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.09	0.16	0.11	0.27	0.21
Earnings coverage of net loan and lease losses (X)	38.54	25.70	39.72	22.91	24.40
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.49	1.23	1.58	0.83
Allowance for loan and lease losses / Total loans and leases	1.17	1.47	1.20	1.55	0.81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.47	0.70	0.49	0.71	0.57
30-89 days past due loans and leases / Total loans and leases	0.32	0.33	0.32	0.39	0.43
<b>Liquidity and Funding</b>					
Net noncore funding dependence	-1.97	-0.51	-2.33	3.20	14.45
Net short-term noncore funding dependence	-6.65	-6.88	-7.71	-4.76	3.38
Net loans and leases / Total assets	59.31	60.99	58.67	61.58	63.77
<b>Capitalization</b>					
Tier 1 leverage ratio	9.06	9.15	8.98	9.13	9.76
Holding company equity capital / Total assets	10.29	10.72	10.71	11.16	12.43
Total equity capital (including minority interest) / Total assets	10.40	10.85	10.82	11.29	12.57
Common equity tier 1 capital / Total risk-weighted assets	12.23	12.57	12.42	12.38	12.17
Net loans and leases / Equity capital (X)	5.82	5.73	5.53	5.58	5.21
Cash dividends / Net income	33.45	23.13	28.27	42.30	33.12
Cash dividends / Net income (Subchapter S adjusted)	28.47	14.81	3.14	-0.65	-12.02
<b>Growth Rates</b>					
Assets	9.35	16.49	10.50	16.68	9.26
Equity capital	4.01	9.13	7.46	6.99	10.49
Net loans and leases	6.29	7.22	3.36	9.07	9.10
Noncore funding	-10.62	-25.09	-14.79	-12.18	6.59
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.49	0.52	0.57	0.77	1.02
Long-term debt / Equity capital	11.08	11.33	10.95	13.56	13.04
Equity investment in subsidiaries / Equity capital	103.47	102.85	103.22	102.81	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	124.16	98.58	154.48	147.26	190.27

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**Relative Income Statement and Margin Analysis**

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	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	2.75	2.96	2.85	3.27	4.00
Less: Interest expense	0.19	0.27	0.23	0.48	0.98
Equals: Net interest income (tax equivalent)	2.55	2.67	2.60	2.77	3.01
Plus: Non-interest income	0.97	1.13	1.04	1.21	1.32
Equals: adjusted operating income (tax equivalent)	3.56	3.87	3.70	4.04	4.41
Less: Overhead expense	2.18	2.28	2.17	2.57	2.69
Less: Provision for credit losses	0.04	-0.12	-0.09	0.51	0.15
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	0.00	0.01	0.01	0.02	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.35	1.78	1.66	1.04	1.56
Less: Applicable income taxes (tax equivalent)	0.31	0.40	0.38	0.23	0.36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.03	1.36	1.26	0.81	1.19
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.02	1.35	1.26	0.82	1.19
Memo: Net income (last four quarters)	1.17	1.07	1.26	0.82	1.19
Net income-BHC and noncontrolling (minority) interest	1.04	1.37	1.27	0.83	1.20
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.16	93.08	93.08	92.32	91.05
Average interest-bearing funds / Average assets	60.44	62.97	61.99	64.06	65.57
Interest income (tax equivalent) / Average earning assets	2.96	3.18	3.06	3.55	4.41
Interest expense / Average earning assets	0.20	0.29	0.25	0.52	1.08
Net interest income (tax equivalent) / Average earning assets	2.75	2.88	2.80	3.01	3.33
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	3.88	4.05	4.01	4.27	5.09
Interest-bearing bank balances	0.18	0.10	0.14	0.27	2.04
Federal funds sold and reverse repos	0.28	0.26	0.25	0.68	2.44
Trading assets	0.43	0.39	0.45	0.60	0.99
Total earning assets	2.93	3.15	3.04	3.51	4.36
Investment securities (tax equivalent)	1.78	1.84	1.77	2.25	2.76
US Treasury and agency securities (excluding mortgage-backed securities)	1.09	1.30	1.14	1.75	2.32
Mortgage-backed securities	1.67	1.60	1.57	2.05	2.61
All other securities	2.75	2.93	2.81	3.24	4.06
Interest-bearing deposits	0.16	0.26	0.21	0.53	1.10
Time deposits of \$250K or more	0.48	0.82	0.66	1.42	1.96
Time deposits < \$250K	0.44	0.78	0.62	1.36	1.82
Other domestic deposits	0.13	0.17	0.15	0.36	0.93
Foreign deposits	0.14	0.13	0.14	0.42	1.19
Federal funds purchased and repos	0.16	0.18	0.17	0.62	1.86
Other borrowed funds and trading liabilities	1.13	1.38	1.27	1.50	2.38
All interest-bearing funds	0.31	0.42	0.37	0.74	1.49

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**Non-interest Income & Expenses**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.26	2.10	2.17	2.02	2.72
Overhead expenses / Net Interest Income + non-interest income	61.09	59.31	59.28	62.28	61.29
<b>Percent of Average Assets</b>					
Total overhead expense	2.18	2.28	2.17	2.57	2.69
Personnel expense	1.21	1.28	1.21	1.30	1.41
Net occupancy expense	0.23	0.24	0.23	0.26	0.28
Other operating expenses	0.71	0.73	0.72	0.94	0.97
Overhead less non-interest income	1.18	1.10	1.10	1.25	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	60.59	58.69	58.83	61.82	60.64
Personnel expense	33.96	33.28	32.93	32.36	32.39
Net occupancy expense	6.43	6.42	6.23	6.58	6.52
Other operating expenses	19.35	18.45	19.18	22.28	21.20
Total non-interest income	26.21	28.42	27.67	28.83	29.23
Fiduciary activities income	2.31	2.15	2.20	2.09	1.97
Service charges on domestic deposit accounts	3.51	3.21	3.27	3.27	3.88
Trading revenue	0.51	0.97	0.62	1.24	1.18
Investment banking fees and commissions	2.33	2.51	2.58	2.46	3.54
Insurance activities revenue	0.38	0.38	0.36	0.41	0.47
Venture capital revenue	0.02	0.02	0.04	0.01	0.02
Net servicing fees	1.40	0.99	0.60	0.01	0.28
Net securitization income	0.00	0.01	0.01	0.00	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.74	3.74	3.30	3.92	1.86
Other non-interest income	8.93	8.65	9.27	9.67	10.04
Overhead less non-interest income	33.42	29.66	30.52	31.93	31.06
Applicable income taxes / Pretax net operating income (tax equivalent)	20.83	21.04	21.18	18.63	20.56
Applicable income tax + TE / Pretax net operating income + TE	22.92	22.74	22.67	21.18	23.23

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**Percent Composition of Assets**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Assets</b>					
Real estate loans	37.12	36.10	36.25	36.22	37.78
Commercial and industrial loans	10.79	13.88	10.78	13.52	12.02
Loans to individuals	3.61	3.42	3.36	3.40	4.20
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.02	0.03	0.04
Agricultural loans	0.17	0.19	0.18	0.19	0.24
Other loans and leases	4.17	4.29	4.46	4.63	5.01
Net loans and leases	59.31	60.99	58.67	61.58	63.77
Debt securities over 1 year	19.47	16.70	19.46	15.55	14.60
Mutual funds and equity securities	0.06	0.06	0.06	0.05	0.06
Subtotal	80.05	78.43	79.22	78.16	79.65
Interest-bearing bank balances	7.18	9.08	8.50	7.51	3.06
Federal funds sold and reverse repos	0.55	0.50	0.54	0.82	1.57
Debt securities 1 year or less	1.65	1.59	1.56	1.68	1.91
Trading assets	0.52	0.56	0.49	1.01	1.19
Total earning assets	91.28	91.48	91.77	91.05	89.53
Non-interest cash and due from depository institutions	0.96	1.00	0.82	1.07	1.14
Other real estate owned	0.01	0.02	0.01	0.02	0.03
All other assets	7.70	7.44	7.35	7.82	9.27
<b>Memoranda</b>					
Short-term investments	10.28	11.92	11.48	11.17	7.63
US Treasury securities	1.80	0.98	1.47	0.84	1.03
US agency securities (excluding mortgage-backed securities)	0.79	0.73	0.82	0.63	0.54
Municipal securities	1.72	1.77	1.73	1.69	1.34
Mortgage-backed securities	14.04	12.38	14.14	11.75	11.44
Asset-backed securities	0.56	0.35	0.50	0.32	0.28
Other debt securities	0.55	0.46	0.53	0.42	0.39
Loans held-for-sale	0.40	0.46	0.55	0.52	0.39
Loans held for investment	59.15	61.15	58.06	61.72	63.50
Real estate loans secured by 1-4 family	11.67	11.69	11.46	11.91	13.29
Revolving	1.40	1.51	1.42	1.66	2.07
Closed-end, secured by first liens	9.94	9.76	9.67	9.81	10.69
Closed-end, secured by junior liens	0.17	0.21	0.17	0.22	0.28
Commercial real estate loans	23.42	22.27	22.69	22.22	22.23
Construction and land development	3.49	3.32	3.34	3.40	3.44
Multifamily	3.52	3.21	3.57	3.12	3.01
Nonfarm nonresidential	15.11	14.77	14.57	14.72	14.69
Real estate loans secured by farmland	0.33	0.33	0.30	0.33	0.36

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

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	61.88	57.91	61.05	57.15	57.46
Real estate loans secured by 1-4 family	20.07	19.43	19.86	19.43	20.75
Revolving	2.35	2.45	2.43	2.64	3.15
Closed-end	17.49	16.76	17.24	16.59	17.39
Commercial real estate loans	38.40	35.36	37.86	34.63	33.52
Construction and land development	5.82	5.29	5.65	5.26	5.09
1-4 family	1.29	1.05	1.18	0.93	0.94
Other	4.49	4.21	4.40	4.19	4.02
Multifamily	5.66	5.08	5.78	4.96	4.69
Nonfarm nonresidential	25.00	23.47	24.56	22.93	22.15
Owner-occupied	8.45	7.93	8.29	7.68	7.72
Other	16.33	15.25	15.94	14.95	14.34
Real estate loans secured by farmland	0.59	0.56	0.54	0.54	0.55
Loans to depository institutions and acceptances of other banks	0.03	0.03	0.04	0.06	0.11
Commercial and industrial loans	18.82	23.16	18.89	22.17	19.53
Loans to individuals	6.52	6.02	6.24	6.13	7.13
Credit card loans	0.51	0.50	0.53	0.65	0.81
Agricultural loans	0.31	0.33	0.34	0.32	0.37
Other loans and leases	8.00	8.05	8.72	9.09	9.85
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	395.47	382.51	391.81	381.27	391.26
Real estate loans secured by 1-4 family	125.04	124.29	126.06	125.03	138.18
Revolving	14.84	16.14	15.44	17.42	21.26
Closed-end	108.85	106.79	108.85	106.14	115.20
Commercial real estate loans	249.39	237.40	245.88	234.65	229.44
Construction and land development	36.95	35.26	35.94	35.62	34.95
1-4 family	8.02	6.84	7.42	6.34	6.61
Other	28.49	28.01	28.11	28.16	27.32
Multifamily	38.00	34.02	38.66	32.74	31.04
Nonfarm nonresidential	160.90	157.71	158.05	155.06	152.10
Owner-occupied	53.98	52.99	52.99	52.37	53.07
Other	105.40	102.29	102.54	100.54	97.41
Real estate loans secured by farmland	3.46	3.50	3.22	3.44	3.60
Loans to depository institutions and acceptances of other banks	0.18	0.18	0.21	0.28	0.44
Commercial and industrial loans	113.58	145.22	114.64	139.91	122.02
Loans to individuals	36.67	35.91	34.55	37.47	43.51
Credit card loans	2.64	2.59	2.77	3.30	4.34
Agricultural loans	1.66	1.94	1.86	1.88	2.18
Other loans and leases	47.66	47.52	50.88	49.54	52.44
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	30.57	27.81	30.07	27.32	26.45
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	198.69	185.94	195.32	183.76	178.57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	256.23	243.39	252.85	240.85	236.10

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**Liquidity and Funding**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Assets</b>					
Short-term investments	10.28	11.92	11.48	11.17	7.63
Liquid assets	28.10	27.16	29.03	26.22	22.44
Investment securities	21.67	18.78	21.63	17.85	16.99
Net loans and leases	59.31	60.99	58.67	61.58	63.77
Net loans, leases and standby letters of credit	60.12	61.79	59.49	62.48	64.84
Core deposits	76.85	73.69	75.71	70.67	63.09
Noncore funding	9.46	11.95	10.30	14.13	19.36
Time deposits of \$250K or more	1.46	1.96	1.58	2.11	2.94
Foreign deposits	0.32	0.34	0.34	0.36	0.43
Federal funds purchased and repos	1.11	1.22	1.23	1.47	1.94
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.44	0.60	0.54	0.54	0.48
Commercial paper	0.02	0.01	0.01	0.01	0.02
Other borrowings w/remaining maturity of 1 year or less	1.03	1.11	1.00	1.24	3.01
Earning assets that reprice within 1 year	36.68	38.67	37.37	39.38	39.29
Interest-bearing liabilities that reprice within 1 year	6.33	7.73	6.39	8.20	10.19
Long-term debt that reprices within 1 year	0.22	0.28	0.26	0.47	0.96
Net assets that reprice within 1 year	28.88	29.49	29.65	29.11	26.63
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	-1.97	-0.51	-2.33	3.20	14.45
Net short-term noncore funding dependence	-6.65	-6.88	-7.71	-4.76	3.38
Short-term investment / Short-term noncore funding	265.83	246.74	273.46	184.19	77.77
Liquid assets - short-term noncore funding / Nonliquid assets	35.38	30.67	36.68	28.18	16.97
Net loans and leases / Total deposits	73.06	76.22	72.79	79.43	90.31
Net loans and leases / Core deposits	78.05	83.77	78.25	88.34	103.93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.53	0.62	0.12	1.57	0.72
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.82	1.31	-0.25	4.31	1.36
Structured notes appreciation (depreciation) / Tier 1 capital	-0.15	0.00	-0.02	0.02	0.00
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	20.27	12.84	14.28	11.38	12.67
Available-for-sale securities	77.97	85.49	83.77	87.23	85.40
US Treasury securities	8.39	5.10	6.70	4.72	6.15
US agency securities (excluding mortgage-backed securities)	3.73	4.35	4.12	4.01	3.49
Municipal securities	7.89	9.71	8.22	9.83	7.75
Mortgage-backed securities	65.55	66.67	66.54	66.64	67.43
Asset-backed securities	2.78	1.97	2.50	1.91	1.66
Other debt securities	3.16	3.05	3.08	3.01	2.94
Mutual funds and equity securities	0.30	0.36	0.29	0.35	0.40
Debt securities 1 year or less	8.71	9.29	7.91	10.55	11.86
Debt securities 1 to 5 years	18.96	16.09	18.71	17.03	17.94
Debt securities over 5 years	69.85	72.48	70.46	69.86	66.02
Pledged securities	29.79	33.48	32.26	35.67	30.57
Structured notes, fair value	0.08	0.05	0.11	0.02	0.03
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	-1.25	156.41	28.07	183.32	26.69
Investment securities	28.40	31.91	31.36	23.62	11.75
Core deposits	14.47	29.18	16.94	26.88	11.23
Noncore funding	-10.62	-25.09	-14.79	-12.18	6.59

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

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			22.80	22.01	23.52
Standby letters of credit	0.64	0.67	0.65	0.71	0.84
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.08	0.11	0.10	0.18	0.40
Credit derivatives - notional amount (holding company as guarantor)	0.26	0.28	0.24	0.35	0.42
Credit derivatives - notional amount (holding company as beneficiary)	0.18	0.18	0.18	0.30	0.52
Credit derivative contracts w/ purchased credit protection-investment grade	0.19	0.17	0.18	0.25	0.30
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.17	0.16	0.13	0.30	0.45
Derivative contracts	45.51	42.67	46.30	48.61	68.47
Interest rate contracts	33.09	30.32	32.46	34.36	47.31
Interest rate futures and forward contracts	4.02	4.59	3.25	6.21	10.67
Written options contracts (interest rate)	1.59	2.00	1.41	2.18	2.47
Purchased options contracts (interest rate)	1.35	1.45	1.31	1.46	2.65
Interest rate swaps	19.54	20.33	20.49	20.83	28.86
Foreign exchange contracts	6.48	6.19	6.30	6.01	10.12
Futures and forward foreign exchange contracts	3.96	3.83	3.78	3.47	5.23
Written options contracts (foreign exchange)	0.05	0.03	0.04	0.03	0.05
Purchased options contracts (foreign exchange)	0.05	0.04	0.04	0.04	0.08
Foreign exchange rate swaps	0.74	0.71	0.76	0.77	2.03
Equity, commodity, and other derivative contracts	1.07	0.80	0.92	1.85	3.32
Commodity and other futures and forward contracts	0.08	0.06	0.07	0.14	0.19
Written options contracts (commodity and other)	0.36	0.27	0.32	0.52	0.98
Purchased options contracts (commodity and other)	0.26	0.18	0.21	0.36	0.94
Commodity and other swaps	0.32	0.27	0.31	0.32	0.38
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			45.01	42.82	45.53

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**Derivatives Analysis**

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	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Notional Amount</b>					
Interest rate contracts	93.91	94.52	94.17	94.10	93.44
Foreign exchange contracts	3.18	3.16	3.47	3.49	3.20
Equity, commodity, and other contracts	1.19	1.04	1.14	1.17	1.64
Futures and forwards	10.22	12.82	11.16	14.05	13.49
Written options	6.03	8.11	6.28	8.18	5.91
Exchange-traded	0.13	0.10	0.12	0.14	0.15
Over-the-counter	5.74	7.80	5.96	7.73	5.10
Purchased options	3.59	3.58	3.27	3.42	4.42
Exchange-traded	0.13	0.11	0.12	0.15	0.28
Over-the-counter	3.11	3.15	2.87	2.86	3.35
Swaps	74.58	69.64	74.26	68.76	69.75
Held for trading	38.74	42.14	40.42	43.53	44.16
Interest rate contracts	32.48	36.29	34.15	36.62	37.24
Foreign exchange contracts	1.60	1.47	1.68	1.60	1.60
Equity, commodity, and other contracts	0.58	0.51	0.60	0.68	0.83
Non-traded	61.26	57.86	59.58	56.47	55.84
Interest rate contracts	57.41	54.11	56.71	53.82	52.22
Foreign exchange contracts	0.37	0.45	0.40	0.46	0.34
Equity, commodity, and other contracts	0.11	0.12	0.09	0.10	0.13
Derivative contracts (excluding futures and forex 14 days or less)	92.63	90.92	92.53	91.48	93.86
One year or less	26.44	26.80	26.76	32.05	32.17
Over 1 year to 5 years	26.96	28.69	27.36	27.06	30.45
Over 5 years	30.28	30.03	30.30	29.56	28.09
Gross negative fair value (absolute value)	1.21	1.21	0.98	1.55	0.83
Gross positive fair value	1.52	1.70	1.34	2.23	1.19
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.06	0.05	0.04	0.07	0.06
Gross positive fair value (X)	0.06	0.07	0.05	0.09	0.07
Held for trading (X)	0.04	0.05	0.04	0.07	0.06
Non-traded (X)	0.01	0.01	0.01	0.02	0.01
Current credit exposure (X)	0.04	0.05	0.04	0.06	0.05
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	0.47	0.61	0.46	0.85	0.73



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2022

**Allowance and Net Loan and Lease Losses**

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	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.04	-0.11	-0.09	0.51	0.15
Provision for loan and lease losses / Average loans and leases	0.06	-0.20	-0.16	0.82	0.24
Provision for loan and lease losses / Net loan and lease losses	49.50	-168.35	-105.48	487.86	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.49	1.23	1.58	0.83
Allowance for loan and lease losses / Total loans and leases	1.17	1.47	1.20	1.55	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	38.27	18.09	21.39	11.58	8.03
Allowance for loan and lease losses / Nonaccrual assets	356.12	291.29	364.53	299.17	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	284.49	246.27	287.16	244.34	151.73
Gross loan and lease losses / Average loans and leases	0.17	0.24	0.19	0.34	0.28
Recoveries / Average loans and leases	0.07	0.08	0.08	0.07	0.08
Net losses / Average loans and leases	0.09	0.16	0.11	0.27	0.21
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	10.98	7.39	34.67	33.98	36.22
Earnings coverage of net loan and lease losses (X)	38.54	25.70	39.72	22.91	24.40
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	-0.01	0.03	0.02	0.04	0.01
Real estate loans secured by 1-4 family	-0.02	-0.01	-0.02	0.01	0.01
Revolving	-0.08	-0.03	-0.07	0.01	0.02
Closed-end	-0.02	-0.01	-0.01	0.00	0.00
Commercial real estate loans	0.00	0.05	0.04	0.07	0.01
Construction and land development	-0.02	0.00	0.00	0.00	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	0.00	0.00	0.00	-0.01
Multifamily	0.00	0.00	0.01	0.00	0.00
Nonfarm nonresidential	0.01	0.07	0.05	0.11	0.02
Owner-occupied	0.00	0.01	0.01	0.02	0.01
Other	0.00	0.06	0.04	0.08	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.02	0.01
Commercial and industrial loans	0.11	0.20	0.17	0.47	0.37
Loans to individuals	0.70	1.06	0.71	1.13	1.17
Credit card loans	1.88	2.41	1.84	2.92	3.11
Agricultural loans	0.00	0.02	0.02	0.19	0.08
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.16	0.09	0.10	0.15	0.15

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2022

**Past Due and Nonaccrual Assets**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.32	0.33	0.32	0.39	0.43
90+ days past due loans and leases	0.10	0.11	0.10	0.12	0.15
Nonaccrual loans and leases	0.44	0.65	0.46	0.66	0.51
90+ days past due and nonaccrual loans and leases	0.59	0.82	0.62	0.85	0.71
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.32	0.33	0.33	0.40	0.43
90+ days past due assets	0.10	0.11	0.10	0.12	0.15
Nonaccrual assets	0.45	0.66	0.47	0.67	0.53
30+ days past due and nonaccrual assets	0.94	1.18	0.97	1.29	1.19
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.35	0.50	0.36	0.52	0.44
90+ past due and nonaccrual assets + other real estate owned	0.36	0.53	0.37	0.55	0.48
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.41	0.58	0.41	0.60	0.53
Allowance for loan and lease losses	62.72	69.27	62.59	66.66	115.41
Equity capital + allowance for loan and lease losses	3.66	5.03	3.60	4.97	4.28
Tier 1 capital + allowance for loan and lease losses	4.23	5.96	4.29	6.05	5.65
Loans and leases + other real estate owned	0.69	0.97	0.71	0.97	0.85

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2022

**Past Due and Nonaccrual Loans and Leases**

		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.26	0.32	0.27	0.39	0.38
	90+ days past due	0.13	0.13	0.12	0.16	0.16
	Nonaccrual	0.51	0.76	0.52	0.76	0.46
Commercial and industrial	30-89 days past due	0.26	0.22	0.24	0.23	0.31
	90+ days past due	0.03	0.02	0.03	0.03	0.05
	Nonaccrual	0.53	0.69	0.57	0.75	0.83
Individuals	30-89 days past due	0.67	0.53	0.63	0.83	0.83
	90+ days past due	0.08	0.11	0.09	0.14	0.17
	Nonaccrual	0.16	0.22	0.17	0.28	0.17
Depository institution loans	30-89 days past due	0.00	0.01	0.01	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.16	0.17	0.07	0.17	0.24
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.71	0.44	0.70	0.49	0.67
Foreign governments	30-89 days past due	0.00	0.03	0.50	0.00	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.04	0.15	0.09	0.03
Other loans and leases	30-89 days past due	0.13	0.13	0.12	0.18	0.20
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.08	0.15	0.10	0.15	0.13

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 1  
Date: 03/31/2022

		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.44	0.47	0.47	0.65	0.67
	90+ days past due	0.25	0.28	0.24	0.33	0.31
	Nonaccrual	0.68	0.88	0.71	0.89	0.73
Revolving	30-89 days past due	0.27	0.31	0.28	0.48	0.45
	90+ days past due	0.03	0.03	0.02	0.03	0.05
	Nonaccrual	1.03	1.31	1.20	1.13	1.00
Closed-End	30-89 days past due	0.46	0.48	0.49	0.65	0.70
	90+ days past due	0.28	0.31	0.26	0.38	0.35
	Nonaccrual	0.66	0.85	0.67	0.87	0.70
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.05	0.03	0.04	0.04
Commercial real estate	30-89 days past due	0.16	0.22	0.15	0.26	0.18
	90+ days past due	0.01	0.02	0.01	0.02	0.03
	Nonaccrual	0.37	0.62	0.38	0.62	0.23
Construction and development	30-89 days past due	0.19	0.22	0.16	0.28	0.28
	90+ days past due	0.00	0.01	0.01	0.01	0.02
	Nonaccrual	0.17	0.50	0.20	0.41	0.20
1-4 family	30-89 days past due	0.03	0.03	0.02	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.01	0.03	0.02
Other	30-89 days past due	0.14	0.16	0.12	0.22	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.14	0.43	0.16	0.35	0.17
Multifamily	30-89 days past due	0.06	0.08	0.07	0.09	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.13	0.17	0.11	0.05
Nonfarm non-residential	30-89 days past due	0.13	0.20	0.12	0.23	0.14
	90+ days past due	0.01	0.02	0.01	0.02	0.03
	Nonaccrual	0.45	0.78	0.45	0.80	0.28
Owner occupied	30-89 days past due	0.04	0.06	0.04	0.07	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.17	0.32	0.17	0.27	0.16
Other	30-89 days past due	0.08	0.12	0.07	0.14	0.07
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	0.24	0.40	0.23	0.44	0.10
Farmland	30-89 days past due	0.17	0.13	0.10	0.11	0.23
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.67	1.14	0.69	1.13	0.84
Credit card	30-89 days past due	0.87	0.75	0.81	0.95	1.19
	90+ days past due	0.45	0.56	0.45	0.63	0.78
	Nonaccrual	0.12	0.10	0.10	0.05	0.11

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2022

**Regulatory Capital Components and Ratios**

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.20			12.54			12.37			12.35			12.11		
Common equity tier 1 capital, column B	0.26			0.28			0.29			0.30			0.29		
Tier 1 capital, column A	12.89			13.31			13.11			13.08			12.78		
Tier 1 capital, column B	0.31			0.32			0.34			0.34			0.34		
Total capital, column A	14.74			15.37			14.91			15.23			14.36		
Total capital, column B	0.34			0.36			0.37			0.39			0.38		
Tier 1 leverage	9.06			9.15			8.98			9.13			9.76		
Supplementary leverage ratio, advanced approaches HCs	6.62			7.94			6.71			8.71			7.41		

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2022

**Insurance and Broker-Dealer Activities**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48	54.39	53.11	53.67	51.47
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52	45.61	46.89	46.33	48.53
Separate account assets (L/H) / Total life assets	11.64	12.21	13.40	11.24	7.26
Insurance activities revenue / Adjusted operating income	0.38	0.38	0.36	0.41	0.47
Premium income / Insurance activities revenue	3.33	2.23	2.76	2.84	7.32
Credit related premium income / Total premium income	37.50	33.33	32.99	38.23	34.91
Other premium income / Total premium income	62.50	66.67	67.01	61.77	65.09
Insurance underwriting net income / Consolidated net income	0.02	0.02	0.02	0.03	0.08
Insurance net income (P/C) / Equity (P/C)	25.60	22.15	23.22	15.59	19.86
Insurance net income (L/H) / Equity (L/H)	150.40	3.56	4.49	3.62	5.13
Insurance benefits, losses, expenses / Insurance premiums	2,703.20	1,367.96	99.73	447.82	233.61
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.07	0.07	0.07	0.15
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.15
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	12.22	11.00	12.00	11.03	11.51
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.46	0.50	0.46	0.75	1.39

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2022

**Foreign Activities**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.70	0.69	0.66	0.87	1.25
Cost: Interest-bearing deposits	0.14	0.13	0.14	0.42	1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	0.72	0.37	0.20	5.18	27.03
Commercial and industrial loans	1.62	1.94	0.79	0.64	0.29
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	10.46	-6.17	7.10	-2.40	22.48
Total selected assets	17.34	-2.56	9.71	2.04	12.40
Deposits	-5.48	2.95	0.73	3.46	10.36

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 03/31/2022

**Parent Company Analysis - Part 1**

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	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Profitability</b>					
Net income / Average equity capital	9.94	12.54	11.94	7.29	9.68
Bank net income / Average equity investment in banks	10.44	12.55	11.80	7.45	10.51
Nonbank net income / Average equity investment in nonbanks	11.36	12.53	13.12	9.75	7.89
Subsidiary HCs net income / Average equity investment in sub HCs	8.34	11.69	10.11	7.01	8.55
Bank net income / Parent net income	97.54	95.97	96.79	88.16	82.22
Nonbank net income / Parent net income	3.43	2.83	3.40	3.59	5.93
Subsidiary holding companies' net income / Parent net income	80.23	65.70	65.35	68.34	74.00
<b>Leverage</b>					
Total liabilities / Equity capital	16.87	17.74	16.81	20.06	20.43
Total debt / Equity capital	11.65	11.90	11.71	14.41	14.31
Total debt + notes payable to subs that issued TPS / Equity capital	13.71	14.30	13.63	16.67	16.36
Total debt + Loans guaranteed for affiliate / Equity capital	11.72	12.02	11.77	14.68	14.56
Total debt / Equity capital - excess over fair value	11.75	12.00	11.81	14.52	14.51
Long-term debt / Equity capital	11.08	11.33	10.95	13.56	13.04
Short-term debt / Equity capital	0.49	0.52	0.57	0.77	1.02
Current portion of long-term debt / Equity capital	0.08	0.04	0.06	0.06	0.05
Excess cost over fair value / Equity capital	0.07	0.10	0.05	0.08	0.12
Long-term debt / Consolidated long-term debt	40.81	35.48	39.86	34.67	28.44
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	103.47	102.85	103.22	102.81	103.22
Total investment in subs / Equity capital	108.44	108.21	108.40	110.16	111.07
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)	0.38	0.22	0.29	0.47	0.36
Equity investment in subs - equity cap / Net income-div (X)	1.31	0.74	1.05	1.82	1.22
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	129.67	111.23	152.85	136.61	177.68
Cash from ops + noncash items + op expense / Op expense + dividend	124.16	98.58	154.48	147.26	190.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.42	85.36	98.55	134.09	116.34
Pretax operating income + interest expense / Interest expense	2,251.18	1,142.88	1,835.33	2,016.32	1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,728.15	1,357.31	1,770.77	1,539.23	1,632.83
Dividends + interest from subsidiaries / Interest expense + dividends	145.40	117.86	174.12	150.43	210.80
Fees + other income from subsidiaries / Salary + other expenses	9.52	13.36	11.92	13.95	16.52
Net income / Current part of long-term debt + preferred dividends (X)	20.52	33.13	47.61	35.64	57.11
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	3.42	3.97	3.44	3.85	2.64
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.24	0.05	0.17	0.10	0.04
Nonaccrual	0.75	1.22	0.92	1.03	0.54
Total	1.00	1.27	1.09	1.13	0.58
<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	0.02	0.03	0.02	0.05	0.10
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.03	0.02	0.05	0.10
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	1.70	1.80	1.76	2.66	5.62
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.05	0.07	0.06	0.08	0.19



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 03/31/2022

**Parent Company Analysis - Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	64.91	74.87	66.37	81.10	57.84
Dividends declared / Net income	33.46	23.13	28.27	42.29	33.08
Net income - dividends / Average equity	6.76	9.52	8.62	4.14	6.46
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	124.34	101.14	155.92	132.17	178.13
Dividends from nonbank subsidiaries	1.65	3.28	4.90	3.41	7.53
Dividends from subsidiary holding companies	3.24	4.75	5.91	4.85	21.40
Dividends from all subsidiaries	153.16	128.99	203.53	174.85	260.40
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	43.39	30.63	45.96	60.28	66.55
Interest income from bank subsidiaries	0.15	0.12	0.11	0.36	0.54
Management and service fees from bank subsidiaries	0.75	1.08	0.88	1.47	1.55
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	49.34	33.49	51.33	62.88	69.36
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	31.46	47.24	62.63	56.39	82.95
Interest income from nonbank subsidiaries	2.20	2.80	2.44	7.38	20.25
Management and serv fees from nonbank subsidiaries	0.46	0.53	0.37	0.86	1.92
Other income from nonbank subsidiaries	0.06	0.09	0.07	0.16	1.06
Operating income from nonbank subsidiaries	39.06	69.48	87.22	79.84	150.41
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	117.80	28.44	38.10	43.51	61.23
Interest income from subsidiary holding companies	11.88	6.44	5.26	8.40	6.54
Management and service fees from subsidiary holding companies	0.52	0.37	0.73	0.44	0.36
Other income from subsidiary holding companies	-3.33	-1.46	-0.40	0.01	0.29
Operating income from subsidiary holding companies	126.86	34.47	58.37	55.20	76.49
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	60.28	58.57	74.16	69.76	67.32
Interest income from bank subsidiaries	1.04	0.72	0.23	0.63	0.80
Management and service fees from bank subsidiaries	1.48	4.11	1.44	1.87	1.81
Other income from bank subsidiaries	0.01	0.02	0.02	0.04	0.03
Operating income from bank subsidiaries	73.91	71.70	83.13	82.20	78.80
Dividends from nonbank subsidiaries	4.30	5.32	3.07	1.95	2.65
Interest income from nonbank subsidiaries	0.21	0.82	0.18	0.73	1.19
Management and service fees from nonbank subsidiaries	0.01	0.05	0.01	0.02	0.06
Other income from nonbank subsidiaries	0.00	0.01	0.01	0.01	0.04
Operating income from nonbank subsidiaries	6.88	10.59	4.67	4.70	7.29
Dividends from subsidiary holding companies	1.52	1.03	2.10	2.53	4.52
Interest income from subsidiary holding companies	0.01	0.13	0.01	0.11	0.20
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	3.73	2.35	3.91	4.56	6.08
Loans and advances from subsidiaries / Short term debt	225.56	142.34	158.10	135.13	83.37
Loans and advances from subsidiaries / Total debt	28.43	29.59	26.38	27.08	28.33

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 1  
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									134
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.55	1.12	1.76	2.22	2.57	2.91	3.14	3.79	134
+ Non-interest income	0.97	0.24	0.28	0.49	0.78	1.36	1.85	3.05	134
- Overhead expense	2.18	1.25	1.50	1.81	2.06	2.41	3.31	3.78	134
- Provision for credit losses	0.04	-0.17	-0.14	-0.05	0.01	0.08	0.31	0.59	134
+ Securities gains (losses)	0.00	-0.03	0.00	0.00	0.00	0.00	0.01	0.02	134
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	134
= Pretax net operating income (tax equivalent)	1.35	0.38	0.66	1.03	1.34	1.67	1.99	2.27	134
Net operating income	1.03	0.32	0.47	0.80	1.03	1.28	1.53	1.71	134
Net income	1.02	0.23	0.47	0.80	1.03	1.28	1.53	1.71	134
Net income (Subchapter S adjusted)	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	2.96	1.24	2.20	2.61	2.97	3.33	3.59	4.44	134
Interest expense	0.20	0.04	0.06	0.11	0.17	0.25	0.43	0.65	134
Net interest income (tax equivalent)	2.75	1.17	1.85	2.40	2.80	3.15	3.42	3.95	134
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.09	-0.03	-0.02	0.00	0.05	0.15	0.31	0.60	134
Earnings coverage of net loan and lease losses (X)	38.54	-305.82	-95.15	4.02	19.37	61.53	243.95	445.33	131
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	0.44	0.62	0.94	1.17	1.45	1.77	2.37	134
Allowance for loan and lease losses / Total loans and leases	1.17	0.34	0.56	0.93	1.16	1.43	1.74	2.35	134
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.47	0.09	0.16	0.27	0.44	0.62	0.90	1.27	134
30-89 days past due loans and leases / Total loans and leases	0.32	0.05	0.07	0.13	0.27	0.44	0.82	1.19	134
<b>Liquidity and Funding</b>									
Net noncore funding dependence	-1.97	-19.51	-15.69	-8.54	-2.13	4.81	13.74	21.33	134
Net short-term noncore funding dependence	-6.65	-40.71	-21.09	-13.21	-4.98	0.05	5.16	12.25	134
Net loans and leases / Total assets	59.31	26.92	41.41	51.30	59.25	69.08	77.28	81.11	134
<b>Capitalization</b>									
Tier 1 leverage ratio	9.06	6.68	7.16	8.28	8.96	9.85	10.84	12.27	134
Holding company equity capital / Total assets	10.29	6.68	7.39	8.63	10.34	11.85	13.27	14.12	134
Total equity capital (including minority interest) / Total assets	10.40	7.04	7.52	8.87	10.41	11.93	13.30	14.12	134
Common equity tier 1 capital / Total risk-weighted assets	12.23	9.28	9.58	10.36	11.89	13.56	16.17	18.51	133
Net loans and leases / Equity capital (X)	5.82	3.21	3.79	4.55	5.91	6.89	8.16	8.98	134
Cash dividends / Net income	33.45	0.00	3.00	18.81	33.55	45.70	55.16	57.86	128
Cash dividends / Net income (Subchapter S adjusted)	28.47	28.47	28.47	28.47	28.47	28.47	28.47	28.47	1
<b>Growth Rates</b>									
Assets	9.35	-3.19	-0.57	1.90	5.48	13.54	32.19	43.92	133
Equity capital	4.01	-12.19	-8.62	-4.93	0.95	8.25	33.81	46.02	133
Net loans and leases	6.29	-8.50	-6.82	-1.68	4.29	11.40	24.48	42.71	133
Noncore funding	-10.62	-57.88	-45.48	-29.18	-12.59	5.22	23.62	56.04	133
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.49	0.00	0.00	0.00	0.00	0.00	4.34	6.11	134
Long-term debt / Equity capital	11.08	0.00	0.00	0.19	7.27	16.27	39.33	62.80	134
Equity investment in subsidiaries / Equity capital	103.47	92.41	95.69	98.47	101.89	107.38	115.40	122.50	134
Cash from ops + noncash items + op expense / Op expense + dividends	124.16	-162.11	-11.54	39.15	110.86	194.82	288.88	408.33	131

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2022

**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)	2.75	1.19	2.07	2.42	2.75	3.08	3.37	4.26	134
Less: Interest expense	0.19	0.04	0.06	0.10	0.16	0.24	0.41	0.60	134
Equals: Net interest income (tax equivalent)	2.55	1.12	1.76	2.22	2.57	2.91	3.14	3.79	134
Plus: Non-interest income	0.97	0.24	0.28	0.49	0.78	1.36	1.85	3.05	134
Equals: adjusted operating income (tax equivalent)	3.56	2.33	2.82	3.10	3.43	3.84	4.90	6.33	134
Less: Overhead expense	2.18	1.25	1.50	1.81	2.06	2.41	3.31	3.78	134
Less: Provision for credit losses	0.04	-0.17	-0.14	-0.05	0.01	0.08	0.31	0.59	134
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	134
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.03	0.00	0.00	0.00	0.00	0.01	0.02	134
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	134
Equals: Pretax net operating income (tax equivalent)	1.35	0.38	0.66	1.03	1.34	1.67	1.99	2.27	134
Less: Applicable income taxes (tax equivalent)	0.31	0.10	0.12	0.22	0.30	0.41	0.48	0.53	134
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
Equals: Net operating income	1.03	0.32	0.47	0.80	1.03	1.28	1.53	1.71	134
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Equals: Net income	1.02	0.23	0.47	0.80	1.03	1.28	1.53	1.71	134
Memo: Net income (last four quarters)	1.17	0.49	0.72	0.96	1.17	1.42	1.63	1.83	133
Net income-BHC and noncontrolling (minority) interest	1.04	0.23	0.52	0.83	1.04	1.28	1.53	1.71	134
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.16	88.60	89.82	91.38	92.99	95.22	96.96	97.55	134
Average interest-bearing funds / Average assets	60.44	45.06	49.03	55.02	59.06	65.62	75.70	82.51	134
Interest income (tax equivalent) / Average earning assets	2.96	1.24	2.20	2.61	2.97	3.33	3.59	4.44	134
Interest expense / Average earning assets	0.20	0.04	0.06	0.11	0.17	0.25	0.43	0.65	134
Net interest income (tax equivalent) / Average earning assets	2.75	1.17	1.85	2.40	2.80	3.15	3.42	3.95	134
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	3.88	2.65	3.17	3.43	3.81	4.22	4.66	6.20	134
Interest-bearing bank balances	0.18	0.04	0.11	0.15	0.18	0.20	0.29	0.37	134
Federal funds sold and reverse repos	0.28	-0.01	0.00	0.00	0.21	0.40	1.08	1.23	78
Trading assets	0.43	0.00	0.00	0.00	0.00	0.84	2.19	3.02	81
Total earning assets	2.93	1.24	2.18	2.57	2.94	3.31	3.57	4.44	134
Investment securities (tax equivalent)	1.78	1.10	1.29	1.54	1.74	2.03	2.27	2.77	134
US Treasury and agency securities (excluding mortgage-backed securities)	1.09	0.35	0.45	0.77	1.05	1.41	1.79	2.42	125
Mortgage-backed securities	1.67	1.14	1.23	1.45	1.67	1.88	2.14	2.24	133
All other securities	2.75	1.00	1.50	1.98	2.59	3.40	4.48	5.70	131
Interest-bearing deposits	0.16	0.04	0.05	0.08	0.14	0.24	0.34	0.40	134
Time deposits of \$250K or more	0.48	0.16	0.21	0.31	0.43	0.62	0.89	1.00	130
Time deposits < \$250K	0.44	0.11	0.18	0.29	0.40	0.55	0.84	1.00	132
Other domestic deposits	0.13	0.03	0.04	0.06	0.10	0.19	0.28	0.40	134
Foreign deposits	0.14	-0.12	-0.08	0.00	0.07	0.22	0.53	0.63	27
Federal funds purchased and repos	0.16	0.00	0.01	0.07	0.13	0.19	0.46	0.85	109
Other borrowed funds and trading liabilities	1.13	0.00	0.05	0.63	1.07	1.74	2.43	3.15	128
All interest-bearing funds	0.31	0.08	0.11	0.18	0.27	0.38	0.62	0.86	134

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2022

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.26	0.00	0.00	0.03	1.66	3.66	7.32	9.53	134
Overhead expenses / Net Interest Income + non-interest income	61.09	39.02	46.38	54.19	60.40	68.01	77.90	82.86	134
<b>Percent of Average Assets</b>									
Total overhead expense	2.18	1.25	1.50	1.81	2.06	2.41	3.31	3.78	134
Personnel expense	1.21	0.60	0.75	1.02	1.19	1.39	1.68	2.07	134
Net occupancy expense	0.23	0.08	0.10	0.18	0.22	0.29	0.34	0.36	134
Other operating expenses	0.71	0.36	0.44	0.51	0.66	0.78	1.20	1.73	134
Overhead less non-interest income	1.18	0.01	0.49	0.89	1.22	1.49	1.71	2.11	134
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	60.59	38.98	46.34	53.66	59.81	67.38	77.09	82.38	134
Personnel expense	33.96	19.74	23.17	28.96	35.07	38.75	43.11	45.66	134
Net occupancy expense	6.43	1.97	2.89	4.61	6.29	8.06	10.19	10.98	134
Other operating expenses	19.35	11.85	13.58	16.11	18.72	21.69	27.37	31.92	134
Total non-interest income	26.21	8.01	9.49	15.17	23.08	34.85	50.27	71.34	134
Fiduciary activities income	2.31	0.00	0.00	0.00	1.67	3.96	7.21	13.24	134
Service charges on domestic deposit accounts	3.51	0.03	0.67	1.78	3.59	5.11	6.34	7.33	134
Trading revenue	0.51	-1.42	-0.29	0.00	0.00	0.79	2.51	6.06	134
Investment banking fees and commissions	2.33	0.00	0.00	0.31	1.34	3.29	8.66	13.30	134
Insurance activities revenue	0.38	0.00	0.00	0.00	0.04	0.48	2.03	3.00	134
Venture capital revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.51	134
Net servicing fees	1.40	0.00	0.00	0.01	0.34	1.36	6.81	14.53	134
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	134
Net gain (loss) - sales of loans, OREO, and other assets	1.74	-0.36	0.00	0.26	1.19	2.78	5.38	6.87	134
Other non-interest income	8.93	1.86	2.55	4.40	7.99	12.62	19.79	30.57	134
Overhead less non-interest income	33.42	0.85	15.62	23.72	34.78	42.39	50.91	59.10	134
Applicable income taxes / Pretax net operating income (tax equivalent)	20.83	12.15	15.73	18.40	20.64	23.51	25.38	28.24	129
Applicable income tax + TE / Pretax net operating income + TE	22.92	16.30	18.40	20.55	22.57	25.12	28.46	29.70	129

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 1  
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	37.12	5.42	10.22	23.66	37.93	47.52	62.09	68.97	134
Commercial and industrial loans	10.79	1.60	3.35	6.27	9.83	15.31	20.55	25.07	134
Loans to individuals	3.61	0.02	0.09	0.40	1.49	5.44	12.70	23.02	134
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.36	134
Agricultural loans	0.17	0.00	0.00	0.00	0.03	0.26	0.67	1.79	134
Other loans and leases	4.17	0.14	0.34	1.47	3.05	6.55	10.28	12.61	134
Net loans and leases	59.31	26.92	41.41	51.30	59.25	69.08	77.28	81.11	134
Debt securities over 1 year	19.47	3.90	8.28	12.15	18.44	26.68	33.46	37.22	134
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.03	0.11	0.21	0.28	134
Subtotal	80.05	44.46	65.26	75.42	81.66	86.76	88.98	90.14	134
Interest-bearing bank balances	7.18	0.84	1.40	3.09	7.01	9.69	15.73	20.43	134
Federal funds sold and reverse repos	0.55	0.00	0.00	0.00	0.00	0.25	3.34	9.11	134
Debt securities 1 year or less	1.65	0.07	0.13	0.39	1.10	2.61	4.54	7.25	134
Trading assets	0.52	0.00	0.00	0.00	0.06	0.44	2.17	9.06	134
Total earning assets	91.28	86.69	88.01	89.30	91.07	93.31	95.08	95.81	134
Non-interest cash and due from depository institutions	0.96	0.26	0.44	0.66	0.94	1.27	1.52	1.88	134
Other real estate owned	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.07	134
All other assets	7.70	3.41	4.15	5.71	7.64	9.59	10.88	12.63	134
<b>Memoranda</b>									
Short-term investments	10.28	1.68	2.62	4.88	8.57	14.51	22.28	31.69	134
US Treasury securities	1.80	0.00	0.00	0.07	0.84	2.38	7.95	9.50	134
US agency securities (excluding mortgage-backed securities)	0.79	0.00	0.00	0.01	0.32	1.29	3.21	5.68	134
Municipal securities	1.72	0.00	0.00	0.07	0.74	3.00	5.89	8.30	134
Mortgage-backed securities	14.04	1.88	4.31	8.56	13.06	19.09	26.20	29.39	134
Asset-backed securities	0.56	0.00	0.00	0.00	0.01	0.84	2.90	4.04	134
Other debt securities	0.55	0.00	0.00	0.01	0.25	1.04	2.00	2.75	134
Loans held-for-sale	0.40	0.00	0.00	0.01	0.13	0.51	1.44	4.44	134
Loans held for investment	59.15	23.49	35.13	51.45	59.89	68.45	77.17	82.43	134
Real estate loans secured by 1-4 family	11.67	0.59	2.84	5.91	11.25	15.93	24.50	28.06	134
Revolving	1.40	0.00	0.02	0.39	1.08	2.33	3.33	3.92	134
Closed-end, secured by first liens	9.94	0.58	2.11	4.88	9.36	13.68	23.19	26.06	134
Closed-end, secured by junior liens	0.17	0.00	0.00	0.03	0.11	0.21	0.53	1.03	134
Commercial real estate loans	23.42	1.07	3.06	14.01	23.09	33.53	42.10	51.32	134
Construction and land development	3.49	0.09	0.29	1.08	2.99	5.45	7.96	10.25	134
Multifamily	3.52	0.12	0.37	1.09	2.52	4.87	10.19	14.51	134
Nonfarm nonresidential	15.11	0.60	1.90	7.84	15.06	22.04	27.69	32.66	134
Real estate loans secured by farmland	0.33	0.00	0.00	0.00	0.07	0.53	1.54	2.47	134

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2022

**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	61.88	18.20	25.85	45.44	66.22	77.97	86.51	89.42	134
Real estate loans secured by 1-4 family	20.07	0.88	4.90	12.19	19.68	26.73	35.97	46.38	134
Revolving	2.35	0.00	0.04	0.85	2.12	3.76	5.45	6.12	134
Closed-end	17.49	0.86	4.00	10.81	17.04	23.53	33.32	40.96	134
Commercial real estate loans	38.40	5.72	11.27	21.67	40.28	53.59	65.37	70.38	134
Construction and land development	5.82	0.16	0.65	1.99	5.04	8.90	13.26	16.35	134
1-4 family	1.29	0.00	0.00	0.12	0.74	2.22	4.16	4.65	134
Other	4.49	0.10	0.61	1.66	4.04	7.00	9.48	11.86	134
Multifamily	5.66	0.52	0.94	2.23	4.39	7.96	15.54	18.80	134
Nonfarm nonresidential	25.00	3.77	5.84	12.20	25.86	35.99	43.59	47.88	134
Owner-occupied	8.45	0.02	0.55	3.90	7.86	12.77	17.07	19.67	134
Other	16.33	2.29	4.60	8.04	16.42	23.55	29.52	32.76	134
Real estate loans secured by farmland	0.59	0.00	0.00	0.01	0.13	0.90	2.82	4.26	134
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.10	0.72	134
Commercial and industrial loans	18.82	4.69	7.01	11.93	16.97	25.54	36.59	39.69	134
Loans to individuals	6.52	0.03	0.13	0.68	2.50	9.93	22.01	34.96	134
Credit card loans	0.51	0.00	0.00	0.00	0.01	0.45	2.38	7.58	134
Agricultural loans	0.31	0.00	0.00	0.00	0.05	0.46	1.23	3.64	134
Other loans and leases	8.00	0.20	0.55	2.56	5.13	13.08	20.78	32.82	134
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	395.47	69.20	124.05	268.36	405.31	514.09	652.30	697.99	133
Real estate loans secured by 1-4 family	125.04	8.86	31.97	63.11	123.98	166.20	267.28	316.98	133
Revolving	14.84	0.02	0.20	5.12	12.61	24.78	34.18	39.90	133
Closed-end	108.85	8.79	24.28	55.46	101.74	141.95	254.48	296.72	133
Commercial real estate loans	249.39	16.31	50.38	136.79	244.67	344.63	467.38	535.72	133
Construction and land development	36.95	1.68	4.09	12.43	33.80	55.26	87.66	101.74	133
1-4 family	8.02	0.00	0.01	0.73	4.42	13.64	23.29	28.63	133
Other	28.49	0.84	3.96	10.16	27.37	43.42	62.03	71.08	133
Multifamily	38.00	2.44	4.79	12.06	29.10	48.45	114.92	157.64	133
Nonfarm nonresidential	160.90	10.50	25.25	85.71	156.70	238.81	281.35	354.20	133
Owner-occupied	53.98	0.21	3.04	24.75	50.07	84.48	112.41	127.94	133
Other	105.40	9.46	17.66	49.00	100.53	149.14	195.89	256.61	133
Real estate loans secured by farmland	3.46	0.00	0.00	0.06	0.88	5.54	16.38	25.22	133
Loans to depository institutions and acceptances of other banks	0.18	0.00	0.00	0.00	0.00	0.03	0.52	4.12	133
Commercial and industrial loans	113.58	24.97	41.97	63.84	103.66	161.23	224.48	254.37	133
Loans to individuals	36.67	0.23	0.92	3.67	14.74	59.34	133.12	230.53	133
Credit card loans	2.64	0.00	0.00	0.00	0.05	2.75	11.25	40.71	133
Agricultural loans	1.66	0.00	0.00	0.00	0.30	2.54	6.73	17.97	133
Other loans and leases	47.66	1.34	3.58	14.50	34.53	73.08	123.27	170.04	133
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	30.57	6.21	10.03	18.84	30.41	42.26	51.78	58.52	134
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	198.69	17.00	45.66	111.10	198.01	269.99	383.63	448.01	133
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	256.23	21.09	54.45	142.81	258.66	348.20	468.08	539.26	133

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Liquidity and Funding**

Peer Group: 1  
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	10.28	1.68	2.62	4.88	8.57	14.51	22.28	31.69	134
Liquid assets	28.10	9.14	11.10	17.73	27.50	36.75	47.02	59.11	134
Investment securities	21.67	5.93	9.46	13.81	21.06	29.48	36.73	38.69	134
Net loans and leases	59.31	26.92	41.41	51.30	59.25	69.08	77.28	81.11	134
Net loans, leases and standby letters of credit	60.12	30.73	41.52	52.61	60.28	69.62	77.75	81.39	134
Core deposits	76.85	47.28	56.07	73.08	80.39	83.03	85.22	85.57	134
Noncore funding	9.46	1.42	2.39	3.74	6.73	12.87	26.89	34.61	134
Time deposits of \$250K or more	1.46	0.14	0.28	0.60	1.23	2.08	3.39	5.16	134
Foreign deposits	0.32	0.00	0.00	0.00	0.00	0.00	1.94	5.82	134
Federal funds purchased and repos	1.11	0.00	0.00	0.01	0.60	1.57	4.90	7.02	134
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Net federal funds purchased (sold)	0.44	-2.74	-0.79	0.00	0.15	1.01	2.01	3.16	134
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.60	134
Other borrowings w/remaining maturity of 1 year or less	1.03	0.00	0.00	0.00	0.41	1.67	4.32	5.97	134
Earning assets that reprice within 1 year	36.68	14.65	18.50	26.03	36.41	46.04	56.60	63.74	134
Interest-bearing liabilities that reprice within 1 year	6.33	1.29	1.59	2.73	4.49	6.84	17.15	26.51	134
Long-term debt that reprices within 1 year	0.22	0.00	0.00	0.00	0.00	0.16	1.28	2.18	134
Net assets that reprice within 1 year	28.88	2.73	9.48	18.29	29.68	39.08	47.22	54.52	134
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	-1.97	-19.51	-15.69	-8.54	-2.13	4.81	13.74	21.33	134
Net short-term noncore funding dependence	-6.65	-40.71	-21.09	-13.21	-4.98	0.05	5.16	12.25	134
Short-term investment / Short-term noncore funding	265.83	19.69	40.12	97.50	182.82	410.58	722.78	912.26	134
Liquid assets - short-term noncore funding / Nonliquid assets	35.38	-3.01	2.41	14.45	31.37	52.31	80.39	118.85	134
Net loans and leases / Total deposits	73.06	43.30	51.38	62.59	72.14	83.61	96.72	109.56	134
Net loans and leases / Core deposits	78.05	50.27	53.96	65.18	75.77	89.94	107.48	117.89	134
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.53	-13.55	-10.74	-6.11	-2.67	-0.27	0.00	0.03	111
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.82	-22.67	-19.30	-12.14	-8.20	-4.15	-1.68	-0.62	133
Structured notes appreciation (depreciation) / Tier 1 capital	-0.15	-1.05	-0.64	-0.20	-0.03	0.00	0.00	0.03	22
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	20.27	0.00	0.00	1.21	18.73	36.99	52.18	62.55	134
Available-for-sale securities	77.97	35.23	47.28	62.12	80.87	97.64	99.88	99.97	134
US Treasury securities	8.39	0.00	0.00	0.45	3.92	12.47	32.44	50.86	134
US agency securities (excluding mortgage-backed securities)	3.73	0.00	0.00	0.08	1.57	6.53	12.78	20.91	134
Municipal securities	7.89	0.00	0.00	0.69	4.99	15.50	26.72	36.18	134
Mortgage-backed securities	65.55	17.80	33.17	49.96	66.95	82.95	92.10	94.36	134
Asset-backed securities	2.78	0.00	0.00	0.00	0.05	4.97	12.61	18.10	134
Other debt securities	3.16	0.00	0.00	0.04	1.39	5.09	13.05	20.62	134
Mutual funds and equity securities	0.30	0.00	0.00	0.00	0.11	0.52	1.09	1.94	134
Debt securities 1 year or less	8.71	0.37	0.75	2.84	5.21	12.61	25.91	31.89	134
Debt securities 1 to 5 years	18.96	1.25	2.74	7.40	15.44	29.94	43.98	60.60	134
Debt securities over 5 years	69.85	20.94	33.01	58.49	75.22	84.97	90.60	94.18	134
Pledged securities	29.79	1.13	4.49	12.52	27.25	44.99	66.56	73.58	134
Structured notes, fair value	0.08	0.00	0.00	0.00	0.00	0.00	0.40	2.03	134
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	-1.25	-59.35	-53.31	-31.70	-2.37	21.55	69.76	113.76	133
Investment securities	28.40	-9.92	-3.09	8.47	20.82	46.50	78.70	101.73	133
Core deposits	14.47	0.30	1.86	5.97	10.92	19.97	41.78	49.13	133
Noncore funding	-10.62	-57.88	-45.48	-29.18	-12.59	5.22	23.62	56.04	133





# BHCPR PERCENTILE DISTRIBUTION REPORT

# Derivatives Analysis

Peer Group: 1  
Date:03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	93.91	37.39	68.55	90.18	99.97	100.00	100.00	100.00	131
Foreign exchange contracts	3.18	0.00	0.00	0.00	0.00	3.64	17.01	34.85	131
Equity, commodity, and other contracts	1.19	0.00	0.00	0.00	0.00	0.29	7.15	13.74	131
<b>Futures and forwards</b>									
	10.22	0.00	0.00	0.43	3.71	17.09	36.90	61.23	131
<b>Written options</b>									
	6.03	0.00	0.00	0.51	2.95	10.45	20.20	32.14	131
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	1.22	2.90	131
Over-the-counter	5.74	0.00	0.00	0.51	2.77	9.52	20.20	32.14	131
<b>Purchased options</b>									
	3.59	0.00	0.00	0.00	0.77	7.40	14.29	20.98	131
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	1.01	2.43	131
Over-the-counter	3.11	0.00	0.00	0.00	0.58	5.57	12.89	19.21	131
Swaps	74.58	0.00	7.17	59.71	84.18	96.63	99.99	100.00	131
<b>Held for trading</b>									
	38.74	0.00	0.00	0.00	36.02	87.88	99.01	99.97	131
Interest rate contracts	32.48	0.00	0.00	0.00	14.32	74.12	92.34	99.25	131
Foreign exchange contracts	1.60	0.00	0.00	0.00	0.00	0.42	10.87	21.72	131
Equity, commodity, and other contracts	0.58	0.00	0.00	0.00	0.00	0.00	5.11	8.73	131
<b>Non-traded</b>									
	61.26	0.03	0.99	12.12	63.98	100.00	100.00	100.00	131
Interest rate contracts	57.41	0.03	0.86	11.94	49.28	100.00	100.00	100.00	131
Foreign exchange contracts	0.37	0.00	0.00	0.00	0.00	0.11	1.37	8.29	131
Equity, commodity, and other contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.73	1.96	131
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	92.63	42.65	60.68	89.33	98.60	100.00	104.92	115.64	131
One year or less	26.44	0.00	0.52	4.20	16.49	41.07	86.84	100.00	131
Over 1 year to 5 years	26.96	0.00	0.00	14.00	26.70	46.75	59.59	64.34	131
Over 5 years	30.28	0.00	0.00	8.87	28.80	52.02	73.06	80.99	131
Gross negative fair value (absolute value)	1.21	0.01	0.30	0.74	1.14	1.73	2.37	2.87	131
Gross positive fair value	1.52	0.04	0.43	0.78	1.19	2.15	3.72	4.39	131
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.01	0.02	0.05	0.21	0.93	133
Gross positive fair value (X)	0.06	0.00	0.00	0.01	0.02	0.06	0.19	0.96	133
Held for trading (X)	0.04	0.00	0.00	0.00	0.00	0.03	0.18	0.94	133
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.04	0.07	133
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.01	0.04	0.16	0.40	133
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
<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	133
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.47	0.00	0.00	0.05	0.17	0.59	1.75	5.24	133

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 03/31/2022

## 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	0.04	-0.17	-0.13	-0.05	0.01	0.07	0.30	0.64	134
Provision for loan and lease losses / Average loans and leases	0.06	-0.30	-0.25	-0.08	0.02	0.13	0.52	1.04	134
Provision for loan and lease losses / Net loan and lease losses	49.50	-2559.83	-766.12	-139.09	43.70	210.42	986.10	2306.50	131
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	0.44	0.62	0.94	1.17	1.45	1.77	2.37	134
Allowance for loan and lease losses / Total loans and leases	1.17	0.34	0.56	0.93	1.16	1.43	1.74	2.35	134
Allowance for loan and lease losses / Net loans and leases losses (X)	38.27	2.09	3.76	6.31	13.65	48.90	158.55	273.69	105
Allowance for loan and lease losses / Nonaccrual assets	356.12	81.61	112.33	167.33	295.33	452.01	804.41	1471.69	132
ALLL / 90+ days past due + nonaccrual loans and leases	284.49	50.59	77.41	143.07	241.45	347.48	679.90	842.50	132
Gross loan and lease losses / Average loans and leases	0.17	0.00	0.01	0.03	0.11	0.26	0.49	0.91	134
Recoveries / Average loans and leases	0.07	0.00	0.01	0.03	0.05	0.10	0.19	0.45	134
Net losses / Average loans and leases	0.09	-0.03	-0.02	0.00	0.05	0.15	0.31	0.60	134
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	134
Recoveries / Prior year-end losses	10.98	0.78	2.69	6.09	9.56	15.23	22.60	34.54	133
Earnings coverage of net loan and lease losses (X)	38.54	-305.82	-95.15	4.02	19.37	61.53	243.95	445.33	131
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	-0.01	-0.07	-0.04	-0.03	0.00	0.00	0.03	0.12	134
Real estate loans secured by 1-4 family	-0.02	-0.11	-0.08	-0.04	-0.01	0.00	0.01	0.04	131
Revolving	-0.08	-0.57	-0.32	-0.12	-0.01	0.00	0.02	0.05	128
Closed-end	-0.02	-0.09	-0.07	-0.04	-0.01	0.00	0.02	0.07	131
Commercial real estate loans	0.00	-0.07	-0.04	-0.01	0.00	0.00	0.04	0.11	132
Construction and land development	-0.02	-0.20	-0.09	-0.02	0.00	0.00	0.00	0.02	130
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	130
Other	-0.01	-0.16	-0.06	-0.02	0.00	0.00	0.00	0.00	130
Multifamily	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.00	131
Nonfarm nonresidential	0.01	-0.08	-0.03	-0.01	0.00	0.00	0.07	0.17	130
Owner-occupied	0.00	-0.03	-0.02	0.00	0.00	0.00	0.01	0.03	130
Other	0.00	-0.04	-0.02	0.00	0.00	0.00	0.05	0.16	130
Real estate loans secured by farmland	0.00	-0.09	-0.02	0.00	0.00	0.00	0.00	0.00	112
Commercial and industrial loans	0.11	-0.20	-0.13	-0.02	0.03	0.17	0.47	0.86	133
Loans to individuals	0.70	0.03	0.05	0.24	0.63	1.05	1.61	2.05	106
Credit card loans	1.88	0.00	0.00	1.12	1.83	2.72	3.94	4.83	76
Agricultural loans	0.00	-0.21	-0.10	0.00	0.00	0.00	0.01	0.42	102
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.16	-0.03	0.00	0.00	0.00	0.24	0.91	1.35	134

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2022

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.32	0.05	0.07	0.13	0.27	0.44	0.82	1.19	134
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.02	0.10	0.54	0.87	134
Nonaccrual loans and leases	0.44	0.07	0.14	0.24	0.41	0.60	0.89	1.15	134
90+ days past due and nonaccrual loans and leases	0.59	0.12	0.17	0.30	0.50	0.77	1.23	2.13	134
<b>Percent of Loans and Leases and Other Assets</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.10	134
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	134
Nonaccrual restructured	0.10	0.00	0.00	0.02	0.06	0.15	0.27	0.39	134
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	134
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	134
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	134
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.32	0.05	0.07	0.13	0.27	0.44	0.82	1.21	134
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.10	0.54	0.88	134
Nonaccrual assets	0.45	0.07	0.14	0.24	0.41	0.60	0.96	1.17	134
30+ days past due and nonaccrual assets	0.94	0.23	0.32	0.48	0.75	1.22	1.85	3.32	134
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.35	0.05	0.09	0.19	0.28	0.46	0.79	1.11	134
90+ past due and nonaccrual assets + other real estate owned	0.36	0.06	0.11	0.21	0.29	0.47	0.79	1.19	134
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	0.41	0.08	0.11	0.21	0.33	0.55	0.82	1.56	134
Allowance for loan and lease losses	62.72	15.47	19.02	35.52	51.07	82.33	140.53	208.65	134
Equity capital + allowance for loan and lease losses	3.66	0.79	1.27	1.85	3.31	5.11	7.26	10.85	134
Tier 1 capital + allowance for loan and lease losses	4.23	0.94	1.36	2.25	3.61	5.78	8.47	14.53	134
Loans and leases + other real estate owned	0.69	0.16	0.22	0.34	0.58	0.92	1.35	2.38	134

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2022

**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	0.26	0.02	0.04	0.10	0.22	0.40	0.57	0.78	134
	90+ days past due	0.13	0.00	0.00	0.00	0.01	0.10	0.89	1.45	134
	Nonaccrual	0.51	0.03	0.09	0.22	0.40	0.71	1.42	1.68	134
Commercial and industrial	30-89 days past due	0.26	0.00	0.02	0.08	0.18	0.40	0.67	0.97	133
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.33	133
	Nonaccrual	0.53	0.00	0.04	0.19	0.40	0.73	1.32	2.00	133
Individuals	30-89 days past due	0.67	0.00	0.01	0.28	0.61	0.86	1.54	1.92	133
	90+ days past due	0.08	0.00	0.00	0.00	0.01	0.11	0.37	0.69	133
	Nonaccrual	0.16	0.00	0.00	0.00	0.09	0.24	0.62	0.76	133
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	41
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	41
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.25	0.87	1.37	102
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.17	102
	Nonaccrual	0.71	0.00	0.00	0.00	0.00	0.67	5.11	9.10	102
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.30	0.63	0.93	15
Other loans and leases	30-89 days past due	0.13	0.00	0.00	0.00	0.03	0.21	0.58	0.85	134
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.09	134
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.10	0.41	0.75	134

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 1  
Date: 03/31/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.44	0.05	0.09	0.17	0.35	0.68	0.97	1.48	131
	90+ days past due	0.25	0.00	0.00	0.00	0.01	0.16	1.61	3.08	131
	Nonaccrual	0.68	0.03	0.14	0.25	0.54	0.90	1.88	2.48	131
Revolving	30-89 days past due	0.27	0.00	0.00	0.07	0.26	0.43	0.77	1.04	128
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.34	128
	Nonaccrual	1.03	0.00	0.00	0.22	0.57	1.27	3.77	7.67	128
Closed-End	30-89 days past due	0.46	0.04	0.07	0.16	0.37	0.69	1.06	1.60	131
	90+ days past due	0.28	0.00	0.00	0.00	0.00	0.15	1.75	3.29	131
	Nonaccrual	0.66	0.04	0.14	0.24	0.48	0.87	1.86	2.53	131
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.01	0.03	0.05	131
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	131
	Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.05	0.10	0.11	131
Commercial real estate	30-89 days past due	0.16	0.00	0.01	0.04	0.10	0.23	0.45	0.63	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.12	132
	Nonaccrual	0.37	0.01	0.04	0.12	0.28	0.54	1.04	1.40	132
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.04	0.35	0.88	1.52	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	130
	Nonaccrual	0.17	0.00	0.00	0.00	0.06	0.24	0.72	1.40	130
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.29	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.01	0.09	0.21	130
Other	30-89 days past due	0.14	0.00	0.00	0.00	0.01	0.18	0.69	1.27	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	130
	Nonaccrual	0.14	0.00	0.00	0.00	0.03	0.18	0.68	1.09	130
Multifamily	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.07	0.35	0.63	131
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.10	0.71	1.03	131
Nonfarm non-residential	30-89 days past due	0.13	0.00	0.00	0.03	0.08	0.19	0.42	0.69	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.15	130
	Nonaccrual	0.45	0.00	0.02	0.14	0.35	0.65	1.39	1.84	130
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.04	0.09	0.13	0.15	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	130
	Nonaccrual	0.17	0.00	0.00	0.04	0.15	0.28	0.50	0.55	130
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.03	0.09	0.39	0.48	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.10	130
	Nonaccrual	0.24	0.00	0.00	0.03	0.16	0.40	0.84	1.60	130
Farmland	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.13	0.97	2.21	112
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	112
	Nonaccrual	0.67	0.00	0.00	0.00	0.11	0.83	2.93	7.78	112
Credit card	30-89 days past due	0.87	0.00	0.00	0.63	0.85	1.18	1.59	2.22	76
	90+ days past due	0.45	0.00	0.00	0.00	0.37	0.85	1.12	1.40	76
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.01	0.73	1.28	76

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

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 03/31/2022

## Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.20	9.14	9.51	10.26	11.89	13.55	16.13	18.52	134
Common equity tier 1 capital, column B	0.26	0.00	0.00	0.00	0.00	0.00	0.00	11.55	134
Tier 1 capital, column A	12.89	10.05	10.57	11.32	12.54	13.83	16.66	18.63	134
Tier 1 capital, column B	0.31	0.00	0.00	0.00	0.00	0.00	0.00	13.19	134
Total capital, column A	14.74	12.23	12.44	13.29	14.35	15.93	18.30	20.48	134
Total capital, column B	0.34	0.00	0.00	0.00	0.00	0.00	0.00	14.41	134
Tier 1 leverage	9.06	6.68	7.16	8.28	8.96	9.85	10.84	12.27	134
Supplementary leverage ratio, advanced approaches HCs	6.62	5.33	5.40	5.59	6.63	7.13	7.71	8.50	14

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 03/31/2022

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	134
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48	0.00	0.00	0.00	36.86	100.00	100.00	100.00	26
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52	0.00	0.00	0.00	63.14	100.00	100.00	100.00	26
Separate account assets (L/H) / Total life assets	11.64	0.00	0.00	0.00	0.00	0.00	45.24	82.56	15
Insurance activities revenue / Adjusted operating income	0.38	0.00	0.00	0.00	0.04	0.48	2.03	3.00	134
Premium income / Insurance activities revenue	3.33	0.00	0.00	0.00	0.00	0.00	25.82	54.43	93
Credit related premium income / Total premium income	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	16
Other premium income / Total premium income	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	16
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.67	134
Insurance net income (P/C) / Equity (P/C)	25.60	-5.00	-1.70	0.00	3.54	37.59	93.72	113.83	17
Insurance net income (L/H) / Equity (L/H)	150.40	-4.08	-1.20	0.61	3.48	6.58	56.74	748.85	14
Insurance benefits, losses, expenses / Insurance premiums	2703.20	-500.00	0.03	22.14	60.10	126.23	149.31	11192.80	16
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.23	17
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	134
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.22	0.00	0.96	5.23	12.59	18.19	22.40	23.96	134
<b>Broker-Dealer Activities</b>									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.04	14.04	134

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Foreign Activities

Peer Group: 1  
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.70	0.00	0.00	0.00	0.00	1.06	3.83	5.74	83
Cost: Interest-bearing deposits	0.14	-0.12	-0.08	0.00	0.07	0.22	0.53	0.63	27
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	0.72	0.06	0.07	0.09	0.14	1.05	1.60	1.78	3
Commercial and industrial loans	1.62	0.04	0.05	0.07	0.09	1.34	4.71	6.19	6
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
<b>Growth Rates</b>									
Net loans and leases	10.46	-75.89	-32.90	-16.56	3.26	23.93	65.01	344.93	81
Total selected assets	17.34	-32.48	-28.74	-11.71	0.00	26.69	120.86	261.88	93
Deposits	-5.48	-96.04	-57.88	-17.27	2.64	8.37	25.00	55.25	28



**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 03/31/2022

**Parent Company Analysis - Part 1**

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	9.94	2.19	4.79	7.35	9.40	12.47	15.82	18.93	134
Bank net income / Average equity investment in banks	10.44	1.66	5.73	7.80	10.06	12.96	17.45	21.89	124
Nonbank net income / Average equity investment in nonbanks	11.36	-5.19	-1.40	0.11	6.45	19.75	40.67	51.84	104
Subsidiary HCs net income / Average equity investment in sub HCs	8.34	-0.50	3.31	5.84	7.69	10.53	18.49	23.34	18
Bank net income / Parent net income	97.54	0.00	11.53	97.11	102.17	106.92	110.73	112.51	128
Nonbank net income / Parent net income	3.43	0.00	0.00	0.00	0.58	4.34	15.56	41.85	112
Subsidiary holding companies' net income / Parent net income	80.23	11.00	14.49	60.11	88.66	100.00	122.51	148.61	17
<b>Leverage</b>									
Total liabilities / Equity capital	16.87	0.01	0.83	5.31	13.05	22.34	45.98	93.66	134
Total debt / Equity capital	11.65	0.00	0.00	0.19	7.42	16.88	42.05	66.45	134
Total debt + notes payable to subs that issued TPS / Equity capital	13.71	0.00	0.00	4.78	11.67	20.15	42.05	66.45	134
Total debt + Loans guaranteed for affiliate / Equity capital	11.72	0.00	0.00	0.19	7.62	16.88	42.05	66.64	134
Total debt / Equity capital - excess over fair value	11.75	0.00	0.00	0.19	7.44	16.88	42.29	67.92	134
Long-term debt / Equity capital	11.08	0.00	0.00	0.19	7.27	16.27	39.33	62.80	134
Short-term debt / Equity capital	0.49	0.00	0.00	0.00	0.00	0.00	4.34	6.11	134
Current portion of long-term debt / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.06	3.09	134
Excess cost over fair value / Equity capital	0.07	0.00	0.00	0.00	0.00	0.00	0.48	1.37	134
Long-term debt / Consolidated long-term debt	40.81	0.00	0.00	10.91	45.01	70.64	93.82	100.00	127
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	103.47	92.41	95.69	98.47	101.89	107.38	115.40	122.50	134
Total investment in subs / Equity capital	108.44	94.58	97.06	99.53	105.02	111.92	128.07	182.97	134
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)	0.38	-0.72	-0.41	-0.16	0.18	0.83	1.64	2.23	128
Equity investment in subs - equity cap / Net income-div (X)	1.31	0.02	0.09	0.32	0.81	2.14	3.93	6.38	79
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	129.67	6.88	11.27	57.56	114.73	187.73	288.38	377.21	133
Cash from ops + noncash items + op expense / Op expense + dividend	124.16	-162.11	-11.54	39.15	110.86	194.82	288.88	408.33	131
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.42	-122.81	-38.21	38.07	95.96	142.84	268.33	372.09	131
Pretax operating income + interest expense / Interest expense	2251.18	-206.17	-140.50	51.33	969.85	2094.62	9935.00	23354.15	102
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1728.15	-161.20	-82.15	65.54	1023.13	2569.29	6818.58	8875.38	115
Dividends + interest from subsidiaries / Interest expense + dividends	145.40	0.00	0.05	46.97	117.48	211.80	328.61	415.09	129
Fees + other income from subsidiaries / Salary + other expenses	9.52	0.00	0.00	0.00	0.00	9.21	60.00	87.84	131
Net income / Current part of long-term debt + preferred dividends (X)	20.52	0.17	0.94	9.35	19.68	27.91	41.47	61.03	58
<b>Other Ratios</b>									
Net assets that reprice within 1 year / Total assets	3.42	-6.42	-1.41	0.00	2.53	6.76	12.20	15.18	134
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	0.24	0.00	0.00	0.00	0.00	0.00	0.00	1.19	14
Nonaccrual	0.75	0.00	0.00	0.00	0.00	0.00	0.72	4.00	14
Total	1.00	0.00	0.00	0.00	0.00	0.00	2.70	5.56	14
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
To nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.24	134
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Total	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.24	134
<b>As a Percent of Consolidated Holding Company Assets</b>									
Nonbank assets of nonbank subsidiaries	1.70	0.00	0.00	0.00	0.08	0.54	13.79	23.29	134
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Combined foreign nonbank subsidiary assets	0.05	0.00	0.00	0.00	0.00	0.00	0.07	1.93	134

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	64.91	15.44	19.08	35.40	59.19	97.47	118.87	159.72	98
Dividends declared / Net income	33.46	0.00	3.00	18.81	33.55	45.70	55.16	57.86	128
Net income - dividends / Average equity	6.76	0.15	2.79	4.09	6.06	8.80	12.42	15.66	134
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	124.34	0.00	0.00	0.00	110.87	205.23	323.79	556.56	122
Dividends from nonbank subsidiaries	1.65	0.00	0.00	0.00	0.00	0.07	11.28	43.19	122
Dividends from subsidiary holding companies	3.24	0.00	0.00	0.00	0.00	0.00	0.00	185.08	122
Dividends from all subsidiaries	153.16	0.00	0.00	33.25	137.41	234.50	464.31	559.86	122
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	43.39	0.00	0.00	0.00	44.99	80.94	106.97	141.49	120
Interest income from bank subsidiaries	0.15	0.00	0.00	0.00	0.00	0.08	1.01	1.79	120
Management and service fees from bank subsidiaries	0.75	0.00	0.00	0.00	0.00	0.00	5.16	12.68	120
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	120
Operating income from bank subsidiaries	49.34	0.00	0.00	6.13	47.43	83.87	109.59	225.33	120
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	31.46	0.00	0.00	0.00	0.32	57.78	102.66	256.50	78
Interest income from nonbank subsidiaries	2.20	0.00	0.00	0.00	0.00	0.01	10.25	29.29	78
Management and serv fees from nonbank subsidiaries	0.46	0.00	0.00	0.00	0.00	0.00	1.33	8.03	78
Other income from nonbank subsidiaries	0.06	-0.31	0.00	0.00	0.00	0.00	0.00	2.86	78
Operating income from nonbank subsidiaries	39.06	0.00	0.00	0.00	9.31	77.14	119.07	256.50	78
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	117.80	0.00	0.00	0.00	61.03	110.87	221.60	450.74	17
Interest income from subsidiary holding companies	11.88	0.00	0.00	0.00	0.00	13.79	29.51	47.97	17
Management and service fees from subsidiary holding companies	0.52	0.00	0.00	0.00	0.00	0.00	0.00	1.75	17
Other income from subsidiary holding companies	-3.33	-11.32	0.00	0.00	0.00	0.00	0.00	0.00	17
Operating income from subsidiary holding companies	126.86	-6.48	0.00	0.01	70.27	124.66	229.64	461.29	17
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	60.28	0.00	0.00	0.00	95.60	99.87	100.00	100.00	127
Interest income from bank subsidiaries	1.04	0.00	0.00	0.00	0.00	0.24	4.24	27.70	127
Management and service fees from bank subsidiaries	1.48	0.00	0.00	0.00	0.00	0.00	10.38	36.92	127
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.75	127
Operating income from bank subsidiaries	73.91	0.00	0.00	46.44	99.16	99.98	100.00	100.39	127
Dividends from nonbank subsidiaries	4.30	0.00	0.00	0.00	0.00	0.11	35.87	87.69	127
Interest income from nonbank subsidiaries	0.21	0.00	0.00	0.00	0.00	0.00	1.33	4.48	127
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.55	127
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	127
Operating income from nonbank subsidiaries	6.88	0.00	0.00	0.00	0.01	2.84	47.44	98.42	127
Dividends from subsidiary holding companies	1.52	0.00	0.00	0.00	0.00	0.00	0.00	73.30	127
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.54	127
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Operating income from subsidiary holding companies	3.73	0.00	0.00	0.00	0.00	0.00	7.71	91.51	127
Loans and advances from subsidiaries / Short term debt	225.56	0.00	0.00	0.86	71.05	250.91	770.26	1630.88	26
Loans and advances from subsidiaries / Total debt	28.43	0.00	0.00	0.00	16.20	48.81	105.00	124.00	101

# BHCPR Reporters for Quarter Ending 03/31/2022

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2021 and Other Notes</u>
1562859	184,297,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	23,560,292	AMERIS BANCORP	ATLANTA, GA	
3446412	16,144,860	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,630,625	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	34,955,900	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,783,147	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	16,080,950	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	12,624,478	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	Moved from Peer 2
1073757	3,238,223,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,000,317	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	473,811,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	36,336,896	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,776,171	BANNER CORPORATION	WALLA WALLA, WA	
3762457	22,107,904	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,100,708	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	195,077,264	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	46,890,259	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,093,642	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	434,195,249	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	20,866,570	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,948,505	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	66,733,208	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,394,105,000	CITIGROUP INC.	NEW YORK, NY	
1132449	192,471,585	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	20,965,562	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	89,318,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	35,044,801	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,625,883	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	51,332,733	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	19,178,118	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	17,539,137	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	12,078,250	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,979,545	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	107,412,248	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,250,330	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,224,374	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	62,241,456	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	22,837,569	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	18,900,207	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	18,900,207	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	13,706,769	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3005332	42,054,781	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	12,674,191	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	211,458,822	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	10,658,089	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	19,929,037	FIRST BANCORP	SAN JUAN, PR	
1203602	12,567,509	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075612	108,596,694	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	

1071276	16,009,150	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	13,314,200	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	10,476,172	FIRST FOUNDATION INC.	DALLAS, TX	
1025608	25,042,720	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	88,661,691	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	33,163,459	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	15,465,258	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1020902	27,305,115	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	28,915,250	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	23,243,975	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	25,544,150	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	26,100,324	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,589,443,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	36,330,468	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	19,230,879	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	18,356,956	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	18,617,995	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	17,804,047	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	231,038,682	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	176,855,518	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	20,161,270	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	17,963,253	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	16,136,688	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	27,988,623	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	43,433,500	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	3,954,687,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	181,472,726	KEYCORP	CLEVELAND, OH	
1404799	10,279,965	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	Moved from Peer 2
1037003	149,863,552	M&T BANK CORPORATION	BUFFALO, NY	Moved from Peer 9
2568278	32,273,320	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,222,233,000	MORGAN STANLEY	NEW YORK, NY	
1378434	159,222,509	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	12,147,833	NBT BANCORP INC.	NORWICH, NY	
2132932	61,005,398	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY	
3823844	11,731,150	NEXBANK CAPITAL, INC.	DALLAS, TX	
1199611	172,564,967	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,488,373	NORTHWEST BANCSHARES INC	COLUMBUS, OH	
2609975	12,173,262	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	10,190,120	OFG BANCORP	SAN JUAN, PR	Moved from Peer 2
1098303	45,834,648	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	21,622,296	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	39,249,639	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	62,994,792	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	17,832,777	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	39,400,378	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	541,469,014	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	69,525,000	POPULAR, INC.	SAN JUAN, PR	
1109599	38,285,059	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	13,617,014	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
3242838	164,366,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	16,863,757	RENASANT CORPORATION	TUPELO, MS	
1248304	12,967,417	SANDY SPRING BANCORP, INC.	OLNEY, MD	
3981856	153,786,178	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1085013	10,904,817	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	Moved from Peer 2
3635319	15,339,419	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	

3695667	15,798,013	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	New Y-9C/BHCPR reporter
1094828	24,488,056	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
1133437	46,201,541	SOUTHSTATE CORPORATION	WINTER HAVEN, FL	
1058398	13,027,023	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	10,329,244	STATE BANKSHARES, INC.	FARGO, ND	Moved from Peer 2
1111435	322,350,000	STATE STREET CORPORATION	BOSTON, MA	
1031449	220,359,000	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	95,267,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	56,419,549	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
3606542	524,292,372	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	31,085,377	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	14,580,835	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1030170	10,118,328	TRICO BANCSHARES	CHICO, CA	Moved from Peer 2
3475074	13,677,667	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1074156	543,979,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	17,441,551	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	586,517,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	40,605,742	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	30,637,126	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	29,365,511	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	24,376,955	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	43,551,457	VALLEY NATIONAL BANCORP	NEW YORK, NY	
4105266	10,453,680	VERITEX HOLDINGS, INC.	DALLAS, TX	Moved from Peer 2
1029464	11,084,210	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	20,560,279	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	65,131,485	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,939,709,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	17,105,612	WESBANCO, INC.	WHEELING, WV	
2349815	60,576,061	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	50,250,661	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	20,964,674	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 134 bank holding companies.