

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2022

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.84	2.88	2.85	2.96	3.21
+ Non-interest income	0.85	0.98	0.94	0.98	0.90
- Overhead expense	2.32	2.32	2.37	2.48	2.59
- Provision for credit losses	0.03	0.00	-0.01	0.38	0.12
+ 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)	1.43	1.77	1.64	1.22	1.53
Net operating income	1.11	1.35	1.25	0.97	1.19
Net income	1.11	1.35	1.25	0.97	1.19
Net income (Subchapter S adjusted)	1.33	1.59	1.37	1.27	1.41
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.26	3.43	3.34	3.78	4.49
Interest expense	0.24	0.35	0.28	0.57	1.02
Net interest income (tax equivalent)	3.02	3.06	3.05	3.17	3.45
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.03	0.04	0.06	0.11	0.11
Earnings coverage of net loan and lease losses (X)	-15.92	4.62	-14.44	33.55	22.46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.35	1.26	1.35	0.94
Allowance for loan and lease losses / Total loans and leases	1.22	1.33	1.25	1.33	0.93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.64	0.49	0.67	0.56
30-89 days past due loans and leases / Total loans and leases	0.22	0.23	0.21	0.26	0.31
Liquidity and Funding					
Net noncore funding dependence	-3.65	-2.34	-5.48	0.77	10.70
Net short-term noncore funding dependence	-6.03	-5.85	-7.85	-3.25	5.88
Net loans and leases / Total assets	64.11	67.03	64.16	69.27	72.36
Capitalization					
Tier 1 leverage ratio	9.43	9.68	9.54	9.65	10.39
Holding company equity capital / Total assets	9.41	10.24	10.31	10.51	11.37
Total equity capital (including minority interest) / Total assets	9.46	10.30	10.36	10.57	11.43
Common equity tier 1 capital / Total risk-weighted assets	12.34	12.70	12.48	12.48	12.54
Net loans and leases / Equity capital (X)	6.94	6.73	6.35	6.79	6.55
Cash dividends / Net income	24.92	19.89	22.04	29.42	25.65
Cash dividends / Net income (Subchapter S adjusted)	59.44	2.97	53.82	39.66	93.20
Growth Rates					
Assets	7.31	16.88	9.64	16.11	8.66
Equity capital	1.30	8.37	7.16	8.42	12.19
Net loans and leases	4.41	9.10	2.51	9.99	8.63
Noncore funding	-13.11	-24.64	-21.51	-12.78	4.16
Parent Company Ratios					
Short-term debt / Equity capital	0.01	0.00	0.00	0.01	0.01
Long-term debt / Equity capital	7.10	5.73	6.32	5.67	3.86
Equity investment in subsidiaries / Equity capital	106.03	104.94	105.13	104.49	104.21
Cash from ops + noncash items + op expense / Op expense + dividends	143.09	140.97	167.98	138.81	152.31

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2022

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Average Assets					
Interest income (tax equivalent)	3.07	3.22	3.12	3.53	4.19
Less: Interest expense	0.22	0.33	0.26	0.54	0.95
Equals: Net interest income (tax equivalent)	2.84	2.88	2.85	2.96	3.21
Plus: Non-interest income	0.85	0.98	0.94	0.98	0.90
Equals: adjusted operating income (tax equivalent)	3.68	3.86	3.89	3.96	4.16
Less: Overhead expense	2.32	2.32	2.37	2.48	2.59
Less: Provision for credit losses	0.03	0.00	-0.01	0.38	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	0.00	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)	1.43	1.77	1.64	1.22	1.53
Less: Applicable income taxes (tax equivalent)	0.29	0.39	0.35	0.27	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.11	1.35	1.25	0.97	1.19
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.11	1.35	1.25	0.97	1.19
Memo: Net income (last four quarters)	1.19	1.14	1.26	0.97	1.19
Net income-BHC and noncontrolling (minority) interest	1.12	1.36	1.25	0.97	1.19
Margin Analysis					
Average earning assets / Average assets	94.14	94.02	93.81	93.47	93.22
Average interest-bearing funds / Average assets	64.91	66.69	65.02	68.25	70.66
Interest income (tax equivalent) / Average earning assets	3.26	3.43	3.34	3.78	4.49
Interest expense / Average earning assets	0.24	0.35	0.28	0.57	1.02
Net interest income (tax equivalent) / Average earning assets	3.02	3.06	3.05	3.17	3.45
Yield or Cost					
Total loans and leases (tax equivalent)	4.07	4.06	4.16	4.28	4.98
Interest-bearing bank balances	0.19	0.12	0.15	0.32	2.26
Federal funds sold and reverse repos	0.13	0.13	0.17	0.43	2.02
Trading assets	0.18	0.18	0.32	0.80	0.49
Total earning assets	3.24	3.48	3.40	3.80	4.47
Investment securities (tax equivalent)	1.84	1.92	1.75	2.32	2.74
US Treasury and agency securities (excluding mortgage-backed securities)	1.07	1.23	1.22	1.87	2.54
Mortgage-backed securities	1.56	1.52	1.44	2.05	2.54
All other securities	2.61	2.93	2.49	3.24	3.80
Interest-bearing deposits	0.23	0.35	0.27	0.62	1.13
Time deposits of \$250K or more	0.62	0.98	0.79	1.60	2.13
Time deposits < \$250K	0.56	0.95	0.75	1.49	1.91
Other domestic deposits	0.16	0.19	0.17	0.36	0.86
Foreign deposits	0.10	0.88	0.42	1.24	2.53
Federal funds purchased and repos	0.11	0.12	0.11	0.37	1.23
Other borrowed funds and trading liabilities	0.54	0.55	0.52	0.55	1.03
All interest-bearing funds	0.35	0.49	0.41	0.79	1.34

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2022

Non-interest Income & Expenses

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.73	0.51	0.54	0.51	0.66
Overhead expenses / Net Interest Income + non-interest income	62.29	58.74	60.88	61.22	61.79
Percent of Average Assets					
Total overhead expense	2.32	2.32	2.37	2.48	2.59
Personnel expense	1.35	1.37	1.37	1.42	1.50
Net occupancy expense	0.26	0.28	0.28	0.30	0.32
Other operating expenses	0.69	0.65	0.71	0.73	0.76
Overhead less non-interest income	1.42	1.31	1.39	1.44	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.06	56.76	60.00	58.93	59.91
Personnel expense	35.23	33.37	34.64	33.88	34.17
Net occupancy expense	7.19	7.02	7.36	7.04	7.50
Other operating expenses	17.93	16.18	17.56	17.57	17.93
Total non-interest income	21.95	23.02	24.76	23.45	19.83
Fiduciary activities income	2.44	1.92	2.32	1.45	1.61
Service charges on domestic deposit accounts	3.46	2.52	3.11	2.67	3.21
Trading revenue	0.04	0.07	0.07	0.10	0.07
Investment banking fees and commissions	1.02	0.91	0.92	1.03	0.91
Insurance activities revenue	0.80	0.60	0.64	0.41	0.37
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	1.12	0.81	0.47	0.00	0.22
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.66	4.38	4.52	5.55	2.27
Other non-interest income	7.56	7.50	8.76	7.76	7.41
Overhead less non-interest income	39.12	33.65	34.71	34.63	39.47
Applicable income taxes / Pretax net operating income (tax equivalent)	19.62	21.42	21.61	20.30	21.51
Applicable income tax + TE / Pretax net operating income + TE	21.50	23.03	21.64	22.51	23.31

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2022

Percent Composition of Assets

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Real estate loans	47.70	47.52	47.29	48.33	52.67
Commercial and industrial loans	9.52	12.96	10.08	13.47	11.45
Loans to individuals	2.06	2.00	2.29	2.29	2.71
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.41	0.39	0.46	0.43	0.53
Other loans and leases	1.36	1.35	1.08	1.39	1.08
Net loans and leases	64.11	67.03	64.16	69.27	72.36
Debt securities over 1 year	18.19	14.84	17.60	13.53	13.66
Mutual funds and equity securities	0.06	0.06	0.07	0.05	0.06
Subtotal	83.37	82.50	82.59	83.47	86.76
Interest-bearing bank balances	6.87	8.07	7.80	6.78	2.97
Federal funds sold and reverse repos	0.05	0.02	0.05	0.02	0.03
Debt securities 1 year or less	1.77	1.82	1.75	2.03	2.10
Trading assets	0.02	0.03	0.02	0.04	0.03
Total earning assets	93.11	93.23	93.39	92.98	92.39
Non-interest cash and due from depository institutions	1.04	0.99	0.87	1.07	1.14
Other real estate owned	0.02	0.03	0.02	0.03	0.04
All other assets	5.74	5.66	5.67	5.87	6.41
Memoranda					
Short-term investments	9.52	10.52	10.52	9.38	5.36
US Treasury securities	1.10	0.20	0.69	0.19	0.29
US agency securities (excluding mortgage-backed securities)	1.70	1.50	1.83	1.28	1.25
Municipal securities	3.71	3.10	3.67	2.96	2.58
Mortgage-backed securities	10.22	9.07	10.07	8.52	9.38
Asset-backed securities	0.36	0.41	0.43	0.35	0.30
Other debt securities	0.71	0.57	0.67	0.60	0.53
Loans held-for-sale	0.20	0.50	0.28	0.58	0.39
Loans held for investment	64.12	66.84	64.47	69.07	72.01
Real estate loans secured by 1-4 family	13.36	13.84	13.45	14.47	16.02
Revolving	1.58	1.72	1.60	1.79	2.24
Closed-end, secured by first liens	11.36	11.57	11.44	12.11	13.07
Closed-end, secured by junior liens	0.22	0.24	0.22	0.27	0.37
Commercial real estate loans	31.08	30.69	30.90	30.65	33.26
Construction and land development	4.62	4.24	4.37	4.32	5.00
Multifamily	4.53	5.14	4.79	5.03	4.76
Nonfarm nonresidential	20.63	19.94	20.52	19.97	21.85
Real estate loans secured by farmland	0.98	0.82	0.95	0.85	0.95

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2022

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	74.44	70.12	73.64	69.38	72.74
Real estate loans secured by 1-4 family	21.03	20.56	20.95	20.91	22.29
Revolving	2.52	2.58	2.54	2.61	3.13
Closed-end	18.22	17.65	18.13	17.94	18.71
Commercial real estate loans	48.76	45.50	48.47	44.23	46.16
Construction and land development	7.30	6.33	6.90	6.26	6.97
1-4 family	1.71	1.28	1.50	1.14	1.47
Other	5.56	5.00	5.34	4.94	5.34
Multifamily	6.77	7.45	7.23	7.01	6.42
Nonfarm nonresidential	32.40	29.78	32.22	29.04	30.59
Owner-occupied	11.64	10.21	11.23	10.00	10.68
Other	20.30	19.18	20.58	18.53	19.36
Real estate loans secured by farmland	1.65	1.30	1.57	1.30	1.38
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	15.07	19.75	15.94	19.85	16.16
Loans to individuals	3.59	3.22	3.85	3.53	4.00
Credit card loans	0.03	0.03	0.03	0.03	0.04
Agricultural loans	0.71	0.63	0.79	0.69	0.78
Other loans and leases	2.20	2.07	1.70	2.07	1.48
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	482.81	470.51	473.67	473.75	493.53
Real estate loans secured by 1-4 family	136.17	137.40	134.51	142.34	151.03
Revolving	16.22	17.19	16.12	17.81	21.25
Closed-end	118.31	118.05	116.85	122.21	127.10
Commercial real estate loans	315.28	303.98	311.38	302.08	311.74
Construction and land development	46.52	42.34	44.02	42.85	46.63
1-4 family	10.83	8.34	9.60	7.52	9.52
Other	35.62	33.56	34.06	33.94	35.90
Multifamily	44.17	50.28	46.60	48.67	44.76
Nonfarm nonresidential	210.02	199.24	207.28	198.42	206.64
Owner-occupied	75.39	67.77	71.93	67.98	71.54
Other	130.88	127.58	131.36	125.78	130.65
Real estate loans secured by farmland	10.33	8.27	9.66	8.35	8.66
Loans to depository institutions and acceptances of other banks	0.02	0.04	0.01	0.03	0.01
Commercial and industrial loans	96.46	130.49	100.58	133.93	106.70
Loans to individuals	21.04	19.83	23.11	22.15	24.83
Credit card loans	0.20	0.16	0.19	0.20	0.24
Agricultural loans	4.19	3.79	4.60	4.17	4.86
Other loans and leases	13.49	13.48	10.71	13.62	10.25
Supplemental					
Non-owner occupied CRE loans / Gross loans	36.70	35.09	36.98	34.00	35.38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	236.92	234.14	236.77	232.08	239.13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	317.90	306.16	313.58	304.52	315.15

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2022

Liquidity and Funding

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Short-term investments	9.52	10.52	10.52	9.38	5.36
Liquid assets	22.82	21.43	23.21	19.32	16.28
Investment securities	21.14	17.30	20.27	16.07	16.41
Net loans and leases	64.11	67.03	64.16	69.27	72.36
Net loans, leases and standby letters of credit	64.56	67.42	64.54	69.67	72.78
Core deposits	81.32	78.51	80.59	76.49	71.61
Noncore funding	6.86	8.68	6.59	10.29	14.61
Time deposits of \$250K or more	2.51	3.16	2.59	3.37	4.33
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.60	0.55	0.55	0.62	0.77
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.55	0.53	0.50	0.59	0.75
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.47	0.62	0.41	1.06	2.75
Earning assets that reprice within 1 year	30.32	31.55	30.92	31.93	33.16
Interest-bearing liabilities that reprice within 1 year	12.99	13.74	13.61	14.04	18.54
Long-term debt that reprices within 1 year	0.03	0.05	0.02	0.10	0.15
Net assets that reprice within 1 year	16.58	16.94	16.72	17.03	13.71
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-3.65	-2.34	-5.48	0.77	10.70
Net short-term noncore funding dependence	-6.03	-5.85	-7.85	-3.25	5.88
Short-term investment / Short-term noncore funding	370.17	312.26	421.15	230.45	78.10
Liquid assets - short-term noncore funding / Nonliquid assets	24.96	20.60	25.43	16.27	6.90
Net loans and leases / Total deposits	75.05	80.41	75.87	84.20	90.96
Net loans and leases / Core deposits	79.49	86.22	80.11	91.10	102.55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.46	0.35	-0.07	0.88	0.36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.48	1.48	0.24	3.63	1.28
Structured notes appreciation (depreciation) / Tier 1 capital	-0.26	-0.02	-0.05	0.03	-0.02
Percent of Investment Securities					
Held-to-maturity securities	10.74	5.59	9.13	5.36	7.25
Available-for-sale securities	88.21	93.12	89.62	93.39	91.33
US Treasury securities	5.37	1.24	3.49	1.22	2.07
US agency securities (excluding mortgage-backed securities)	8.15	10.18	9.21	8.39	8.16
Municipal securities	17.03	18.18	17.78	18.61	15.40
Mortgage-backed securities	51.13	54.11	52.45	54.48	57.07
Asset-backed securities	1.97	2.35	2.22	1.97	1.70
Other debt securities	4.10	3.84	3.93	4.34	3.73
Mutual funds and equity securities	0.45	0.45	0.42	0.44	0.49
Debt securities 1 year or less	9.55	11.82	10.21	13.69	13.55
Debt securities 1 to 5 years	20.12	19.62	17.78	20.49	23.43
Debt securities over 5 years	66.82	64.72	68.22	61.87	58.63
Pledged securities	36.36	40.96	36.32	44.55	43.76
Structured notes, fair value	0.31	0.16	0.31	0.03	0.09
Percent Change from Prior Like Quarter					
Short-term investments	-4.92	146.35	30.57	136.94	32.84
Investment securities	30.76	23.85	36.80	16.36	4.80
Core deposits	11.31	27.92	15.13	23.17	9.96
Noncore funding	-13.11	-24.64	-21.51	-12.78	4.16

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2022

Derivatives and Off-Balance-Sheet Transactions

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			16.95	16.09	16.97
Standby letters of credit	0.30	0.30	0.31	0.31	0.36
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.00	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	0.01	0.02	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	3.87	4.00	3.32	3.72	2.95
Interest rate contracts	3.77	3.89	3.26	3.62	2.87
Interest rate futures and forward contracts	0.08	0.23	0.07	0.20	0.08
Written options contracts (interest rate)	0.14	0.21	0.10	0.24	0.13
Purchased options contracts (interest rate)	0.03	0.01	0.01	0.03	0.02
Interest rate swaps	3.13	2.86	2.61	2.58	2.19
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)			27.65	24.20	24.81

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date:03/31/2022

Derivatives Analysis

 FR BHCPR
 Page 8

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Notional Amount					
Interest rate contracts	99.84	99.78	99.27	99.50	99.57
Foreign exchange contracts	0.00	0.19	0.15	0.19	0.14
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.07
Futures and forwards	8.39	14.89	7.19	15.03	14.06
Written options	8.36	8.58	5.82	10.24	11.73
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	8.36	8.58	5.82	10.24	10.84
Purchased options	1.74	0.99	1.88	2.13	2.45
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.70	0.99	1.88	2.13	2.28
Swaps	72.81	76.07	82.57	71.83	64.61
Held for trading	19.89	19.29	24.39	16.03	15.01
Interest rate contracts	19.72	11.28	16.71	16.37	16.17
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.11
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	80.11	80.71	75.61	83.97	84.99
Interest rate contracts	72.31	80.41	74.23	83.02	84.69
Foreign exchange contracts	0.00	0.01	0.00	0.00	0.01
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.01
Derivative contracts (excluding futures and forex 14 days or less)	82.35	72.89	85.18	79.60	80.07
One year or less	9.86	15.26	11.70	15.52	15.20
Over 1 year to 5 years	24.11	18.07	26.77	19.75	22.92
Over 5 years	38.41	34.64	38.83	32.47	34.12
Gross negative fair value (absolute value)	1.04	1.68	1.54	2.84	1.30
Gross positive fair value	1.80	1.69	1.36	2.25	1.14
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.01	0.00	0.01	0.00
Gross positive fair value (X)	0.01	0.01	0.00	0.01	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)	0.01	0.00	0.01	0.02	0.01
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	0.08	0.08	0.12	0.27	0.10

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2022

Allowance and Net Loan and Lease Losses

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.03	0.00	-0.01	0.38	0.12
Provision for loan and lease losses / Average loans and leases	0.04	0.00	-0.01	0.53	0.16
Provision for loan and lease losses / Net loan and lease losses	149.18	-82.10	147.24	672.96	142.73
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.35	1.26	1.35	0.94
Allowance for loan and lease losses / Total loans and leases	1.22	1.33	1.25	1.33	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	62.70	72.51	31.39	25.33	17.18
Allowance for loan and lease losses / Nonaccrual assets	530.77	373.63	459.08	336.78	315.75
ALLL / 90+ days past due + nonaccrual loans and leases	492.25	338.15	461.06	293.46	283.41
Gross loan and lease losses / Average loans and leases	0.07	0.08	0.12	0.16	0.16
Recoveries / Average loans and leases	0.04	0.04	0.05	0.04	0.05
Net losses / Average loans and leases	0.03	0.04	0.06	0.11	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	16.00	9.47	43.82	42.12	41.80
Earnings coverage of net loan and lease losses (X)	-15.92	4.62	-14.44	33.55	22.46
Net Loan and Lease Losses By Type					
Real estate loans	0.00	0.00	0.02	0.04	0.02
Real estate loans secured by 1-4 family	-0.01	0.00	-0.01	0.01	0.02
Revolving	-0.01	-0.01	-0.01	0.00	0.02
Closed-end	-0.01	0.00	-0.01	0.01	0.02
Commercial real estate loans	0.00	0.01	0.03	0.05	0.02
Construction and land development	0.00	-0.01	-0.01	0.00	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	-0.01	-0.01	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.01	0.04	0.07	0.03
Owner-occupied	0.00	0.00	0.01	0.01	0.01
Other	0.00	0.00	0.03	0.04	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.01	0.01
Commercial and industrial loans	0.02	0.07	0.15	0.20	0.27
Loans to individuals	0.79	0.54	0.43	0.66	0.74
Credit card loans	0.80	1.17	0.87	1.71	1.89
Agricultural loans	-0.01	-0.01	0.00	0.01	0.02
Loans to foreign governments and institutions	0.00		0.00		
Other loans and leases	0.33	0.10	0.24	0.44	0.14

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2022

Past Due and Nonaccrual Assets

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Loans and Leases					
30-89 days past due loans and leases	0.22	0.23	0.21	0.26	0.31
90+ days past due loans and leases	0.02	0.03	0.02	0.04	0.03
Nonaccrual loans and leases	0.39	0.58	0.44	0.60	0.48
90+ days past due and nonaccrual loans and leases	0.44	0.63	0.48	0.67	0.54
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.22	0.23	0.21	0.26	0.31
90+ days past due assets	0.02	0.03	0.02	0.04	0.03
Nonaccrual assets	0.39	0.58	0.44	0.60	0.48
30+ days past due and nonaccrual assets	0.68	0.88	0.71	0.95	0.87
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.29	0.43	0.31	0.47	0.39
90+ past due and nonaccrual assets + other real estate owned	0.32	0.47	0.34	0.52	0.45
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.35	0.49	0.45	0.63	0.56
Allowance for loan and lease losses	49.26	56.71	59.86	72.10	92.08
Equity capital + allowance for loan and lease losses	3.48	4.51	4.10	5.64	4.77
Tier 1 capital + allowance for loan and lease losses	3.57	4.91	4.51	6.21	5.30
Loans and leases + other real estate owned	0.55	0.73	0.70	0.92	0.78

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2022

Past Due and Nonaccrual Loans and Leases

		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.20	0.23	0.18	0.25	0.28
	90+ days past due	0.02	0.03	0.02	0.04	0.03
	Nonaccrual	0.39	0.61	0.43	0.63	0.45
Commercial and industrial	30-89 days past due	0.19	0.14	0.19	0.15	0.22
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.44	0.56	0.53	0.61	0.74
Individuals	30-89 days past due	0.44	0.29	0.53	0.52	0.60
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.12	0.13	0.14	0.14	0.12
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.08	0.09	0.06	0.07	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.73	0.18	0.57	0.80
Foreign governments	30-89 days past due	0.00		0.00		
	90+ days past due	0.00		0.00		
	Nonaccrual	0.00		0.00		
Other loans and leases	30-89 days past due	0.19	0.55	0.31	0.67	0.28
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.04	0.26	0.07	0.10	0.04

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: 2
Date: 03/31/2022

		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Memoranda						
1-4 Family	30-89 days past due	0.35	0.36	0.37	0.46	0.53
	90+ days past due	0.03	0.05	0.04	0.06	0.05
	Nonaccrual	0.46	0.64	0.48	0.67	0.55
Revolving	30-89 days past due	0.16	0.21	0.19	0.25	0.36
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.35	0.43	0.37	0.46	0.34
Closed-End	30-89 days past due	0.37	0.39	0.40	0.48	0.56
	90+ days past due	0.03	0.05	0.04	0.06	0.05
	Nonaccrual	0.48	0.66	0.49	0.69	0.57
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.03	0.03
Commercial real estate	30-89 days past due	0.10	0.14	0.08	0.14	0.15
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.35	0.54	0.37	0.57	0.34
Construction and development	30-89 days past due	0.10	0.15	0.09	0.16	0.20
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.07	0.21	0.08	0.21	0.18
1-4 family	30-89 days past due	0.01	0.03	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.00	0.01	0.01
Other	30-89 days past due	0.06	0.10	0.04	0.09	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.14	0.06	0.16	0.14
Multifamily	30-89 days past due	0.03	0.03	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.10	0.06	0.10	0.03
Nonfarm non-residential	30-89 days past due	0.07	0.15	0.08	0.14	0.13
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.40	0.68	0.49	0.73	0.36
Owner occupied	30-89 days past due	0.03	0.04	0.03	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.18	0.24	0.18	0.27	0.19
Other	30-89 days past due	0.03	0.09	0.03	0.06	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.20	0.32	0.24	0.33	0.14
Farmland	30-89 days past due	0.10	0.11	0.06	0.08	0.21
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.65	1.38	0.73	1.19	1.06
Credit card	30-89 days past due	0.77	0.64	0.88	1.02	0.87
	90+ days past due	0.12	0.14	0.12	0.22	0.18
	Nonaccrual	0.00	0.01	0.01	0.02	0.00

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

BHCPR PEER GROUP DATAPeer Group: 2
Date: 03/31/2022**Regulatory Capital Components and Ratios**

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Capital Ratios															
Common equity tier 1 capital, column A	12.09			11.14			12.27			10.95			12.54		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.65			11.77			12.90			11.63			13.23		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	14.72			13.63			14.97			13.48			14.69		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.43			9.68			9.54			9.65			10.39		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2022

Insurance and Broker-Dealer Activities

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33	50.00	25.00	50.00	60.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67	50.00	75.00	50.00	40.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.80	0.60	0.64	0.41	0.37
Premium income / Insurance activities revenue	0.00	0.04	0.13	0.01	0.03
Credit related premium income / Total premium income	100.00	100.00	100.00	100.00	100.00
Other premium income / Total premium income	0.00	0.00	0.00	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	30.41	28.44	47.20	19.85	37.86
Insurance net income (L/H) / Equity (L/H)			84.24		
Insurance benefits, losses, expenses / Insurance premiums	93.02	82.49	448.52	-40.91	132.57
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.97	11.20	11.86	11.01	11.53
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: 2
Date: 03/31/2022

Foreign Activities

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Yield: Foreign loans	0.00	0.04	0.00	0.05	0.00
Cost: Interest-bearing deposits	0.10	0.88	0.42	1.24	2.53
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					2.35
Foreign governments and institutions	0.00		0.00		
Growth Rates					
Net loans and leases	-16.76	-40.26	-29.45	5,672.05	-47.91
Total selected assets	-14.08	-15.36	-19.66	6.04	-25.04
Deposits	-32.58	-55.95	-65.37	-44.89	2.53

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2022

Parent Company Analysis - Part 1

 FR BHCPR
 Page 16

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Profitability					
Net income / Average equity capital	11.09	12.87	11.96	9.11	10.58
Bank net income / Average equity investment in banks	11.85	13.25	12.16	9.38	10.85
Nonbank net income / Average equity investment in nonbanks	11.73	11.74	12.65	9.69	12.07
Subsidiary HCs net income / Average equity investment in sub HCs	5.85	11.13	10.34	8.82	15.16
Bank net income / Parent net income	104.13	103.17	103.27	104.93	103.77
Nonbank net income / Parent net income	0.72	0.58	0.79	1.04	1.08
Subsidiary holding companies' net income / Parent net income	103.94	102.20	92.15	101.16	92.33
Leverage					
Total liabilities / Equity capital	13.16	11.68	11.91	11.62	9.66
Total debt / Equity capital	7.34	5.76	6.43	5.79	3.93
Total debt + notes payable to subs that issued TPS / Equity capital	11.21	9.83	10.25	9.67	7.99
Total debt + Loans guaranteed for affiliate / Equity capital	7.34	5.76	6.44	5.79	3.97
Total debt / Equity capital - excess over fair value	7.34	5.76	6.43	5.79	3.93
Long-term debt / Equity capital	7.10	5.73	6.32	5.67	3.86
Short-term debt / Equity capital	0.01	0.00	0.00	0.01	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.01	0.00	0.01	0.00	0.00
Long-term debt / Consolidated long-term debt	31.87	22.37	29.28	20.97	14.37
Double Leverage					
Equity investment in subs / Equity capital	106.03	104.94	105.13	104.49	104.21
Total investment in subs / Equity capital	106.17	105.28	105.41	104.82	104.48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.51	0.37	0.43	0.49	0.44
Equity investment in subs - equity cap / Net income-div (X)	1.37	1.12	1.19	1.45	1.47
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	135.44	123.30	150.01	121.76	153.39
Cash from ops + noncash items + op expense / Op expense + dividend	143.09	140.97	167.98	138.81	152.31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	91.75	91.27	113.54	140.42	105.99
Pretax operating income + interest expense / Interest expense	1,144.58	1,365.90	2,918.78	2,318.94	17,211.14
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,260.03	1,283.53	2,104.65	1,435.81	2,481.22
Dividends + interest from subsidiaries / Interest expense + dividends	119.50	110.20	185.27	137.00	196.13
Fees + other income from subsidiaries / Salary + other expenses	4.60	3.06	5.56	4.45	3.91
Net income / Current part of long-term debt + preferred dividends (X)	52.06	216.97	541.74	52.16	71.69
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.15	2.39	2.37	2.19	1.59
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	8.16
Total	0.00	0.00	0.00	0.00	8.16
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	0.06	0.07	0.09	0.09	0.13
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2022

Parent Company Analysis - Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	65.97	65.93	67.32	79.13	65.39
Dividends declared / Net income	24.92	19.89	22.04	29.39	25.65
Net income - dividends / Average equity	8.02	10.05	9.19	6.36	7.61
Percent of Dividends Paid					
Dividends from bank subsidiaries	128.95	128.37	166.48	130.75	160.93
Dividends from nonbank subsidiaries	0.11	0.45	2.62	3.01	2.59
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	141.88	142.60	201.01	158.62	209.89
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	35.89	28.97	40.82	43.52	45.88
Interest income from bank subsidiaries	0.02	0.02	0.01	0.05	0.09
Management and service fees from bank subsidiaries	0.34	0.25	0.47	0.57	0.47
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	38.31	30.88	43.51	51.02	48.40
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	39.57	42.53	68.07	99.52	76.61
Interest income from nonbank subsidiaries	0.02	0.01	0.04	0.07	0.91
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.15	0.02	0.02
Other income from nonbank subsidiaries	0.00	0.01	0.03	0.11	0.01
Operating income from nonbank subsidiaries	41.52	45.32	73.08	105.70	83.73
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	88.85	57.61	42.28	29.39	65.48
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	88.85	57.61	42.28	29.39	65.48
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	67.30	65.42	76.48	76.69	77.61
Interest income from bank subsidiaries	1.20	0.62	0.06	0.11	0.23
Management and service fees from bank subsidiaries	0.81	0.87	1.26	0.96	0.75
Other income from bank subsidiaries	0.01	0.02	0.01	0.01	0.01
Operating income from bank subsidiaries	77.55	77.21	84.17	84.80	94.06
Dividends from nonbank subsidiaries	0.45	1.26	1.35	1.76	1.13
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.86	2.92	1.71	2.06	1.56
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	735.22	722.09	287.26	400.31	1,178.56
Loans and advances from subsidiaries / Total debt	32.51	48.93	32.71	59.71	70.71

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									168
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.84	2.17	2.42	2.57	2.82	3.09	3.28	3.66	83
+ Non-interest income	0.85	0.17	0.26	0.49	0.78	1.12	1.70	2.40	168
- Overhead expense	2.32	1.39	1.63	1.92	2.23	2.64	3.30	4.17	168
- Provision for credit losses	0.03	-0.20	-0.13	-0.01	0.02	0.09	0.19	0.26	168
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	168
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.01	83
= Pretax net operating income (tax equivalent)	1.43	0.40	0.75	1.13	1.46	1.72	2.04	2.23	83
Net operating income	1.11	0.42	0.60	0.85	1.08	1.37	1.65	1.95	168
Net income	1.11	0.42	0.60	0.85	1.08	1.37	1.65	1.95	168
Net income (Subchapter S adjusted)	1.33	0.27	0.55	1.06	1.25	1.51	2.01	2.60	17
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.26	2.42	2.73	2.98	3.23	3.59	3.84	4.35	83
Interest expense	0.24	0.07	0.09	0.14	0.22	0.31	0.44	0.53	168
Net interest income (tax equivalent)	3.02	2.25	2.55	2.73	3.01	3.29	3.52	3.89	83
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.03	-0.09	-0.03	-0.01	0.01	0.06	0.16	0.27	168
Earnings coverage of net loan and lease losses (X)	-15.92	-1005.65	-368.20	-81.51	16.61	72.20	220.46	395.49	165
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	0.58	0.82	1.01	1.19	1.42	1.72	2.26	168
Allowance for loan and lease losses / Total loans and leases	1.22	0.58	0.82	1.00	1.18	1.42	1.70	2.26	168
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.04	0.07	0.21	0.35	0.65	0.92	1.10	168
30-89 days past due loans and leases / Total loans and leases	0.22	0.02	0.04	0.09	0.15	0.35	0.57	0.70	168
Liquidity and Funding									
Net noncore funding dependence	-3.65	-28.69	-18.26	-11.81	-1.98	4.22	12.08	15.24	168
Net short-term noncore funding dependence	-6.03	-29.26	-20.67	-12.95	-3.65	0.59	6.88	10.24	168
Net loans and leases / Total assets	64.11	39.48	46.01	54.17	65.32	72.63	79.05	81.19	168
Capitalization									
Tier 1 leverage ratio	9.43	6.99	7.36	8.38	9.34	10.41	11.56	13.03	168
Holding company equity capital / Total assets	9.41	5.76	6.67	8.30	9.28	10.84	12.19	13.04	168
Total equity capital (including minority interest) / Total assets	9.46	5.76	6.67	8.34	9.33	10.93	12.19	13.04	168
Common equity tier 1 capital / Total risk-weighted assets	12.34	8.97	9.54	10.69	12.06	13.59	16.26	17.95	153
Net loans and leases / Equity capital (X)	6.94	4.10	5.18	5.79	6.83	8.13	9.39	10.21	168
Cash dividends / Net income	24.92	0.00	0.00	6.47	26.95	39.49	57.83	84.23	164
Cash dividends / Net income (Subchapter S adjusted)	59.44	2.08	4.16	18.88	30.20	69.56	128.51	183.83	8
Growth Rates									
Assets	7.31	-3.38	-1.54	1.98	6.55	11.92	19.87	22.93	140
Equity capital	1.30	-14.40	-9.42	-5.51	0.91	7.13	16.08	21.66	140
Net loans and leases	4.41	-8.21	-5.27	-0.84	3.84	9.16	16.95	23.88	140
Noncore funding	-13.11	-63.50	-47.37	-31.89	-12.27	4.45	26.83	41.95	139
Parent Company Ratios									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	168
Long-term debt / Equity capital	7.10	0.00	0.00	0.00	5.27	14.96	22.29	26.42	168
Equity investment in subsidiaries / Equity capital	106.03	90.91	94.65	99.17	104.30	113.26	123.40	126.71	168
Cash from ops + noncash items + op expense / Op expense + dividends	143.09	-42.34	1.82	46.87	109.89	184.45	362.24	1025.33	167

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2022

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)	3.07	2.34	2.62	2.82	2.98	3.34	3.57	3.95	83
Less: Interest expense	0.22	0.06	0.08	0.13	0.21	0.29	0.42	0.50	168
Equals: Net interest income (tax equivalent)	2.84	2.17	2.42	2.57	2.82	3.09	3.28	3.66	83
Plus: Non-interest income	0.85	0.17	0.26	0.49	0.78	1.12	1.70	2.40	168
Equals: adjusted operating income (tax equivalent)	3.68	2.73	2.96	3.30	3.60	4.00	4.57	5.22	83
Less: Overhead expense	2.32	1.39	1.63	1.92	2.23	2.64	3.30	4.17	168
Less: Provision for credit losses	0.03	-0.20	-0.13	-0.01	0.02	0.09	0.19	0.26	168
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	168
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	168
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.01	83
Equals: Pretax net operating income (tax equivalent)	1.43	0.40	0.75	1.13	1.46	1.72	2.04	2.23	83
Less: Applicable income taxes (tax equivalent)	0.29	0.00	0.04	0.21	0.32	0.39	0.50	0.52	83
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
Equals: Net operating income	1.11	0.42	0.60	0.85	1.08	1.37	1.65	1.95	168
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
Equals: Net income	1.11	0.42	0.60	0.85	1.08	1.37	1.65	1.95	168
Memo: Net income (last four quarters)	1.19	0.65	0.76	0.96	1.19	1.40	1.63	1.95	140
Net income-BHC and noncontrolling (minority) interest	1.12	0.42	0.60	0.86	1.09	1.37	1.65	1.95	168
Margin Analysis									
Average earning assets / Average assets	94.14	89.49	90.71	92.64	94.33	95.80	97.01	97.75	168
Average interest-bearing funds / Average assets	64.91	47.81	52.72	57.95	64.78	72.08	78.24	85.22	168
Interest income (tax equivalent) / Average earning assets	3.26	2.42	2.73	2.98	3.23	3.59	3.84	4.35	83
Interest expense / Average earning assets	0.24	0.07	0.09	0.14	0.22	0.31	0.44	0.53	168
Net interest income (tax equivalent) / Average earning assets	3.02	2.25	2.55	2.73	3.01	3.29	3.52	3.89	83
Yield or Cost									
Total loans and leases (tax equivalent)	4.07	3.30	3.45	3.70	4.00	4.33	4.82	5.46	83
Interest-bearing bank balances	0.19	0.10	0.12	0.16	0.18	0.21	0.28	0.42	168
Federal funds sold and reverse repos	0.13	0.00	0.00	0.00	0.09	0.19	0.45	0.63	50
Trading assets	0.18	0.00	0.00	0.00	0.00	0.00	1.11	1.86	38
Total earning assets	3.24	2.47	2.65	2.94	3.24	3.54	3.87	4.27	168
Investment securities (tax equivalent)	1.84	1.11	1.30	1.52	1.81	2.09	2.51	2.96	82
US Treasury and agency securities (excluding mortgage-backed securities)	1.07	0.28	0.43	0.71	1.06	1.41	1.78	2.42	158
Mortgage-backed securities	1.56	0.83	1.05	1.38	1.53	1.77	2.05	2.30	164
All other securities	2.61	1.33	1.55	2.02	2.52	3.10	4.01	5.12	80
Interest-bearing deposits	0.23	0.06	0.07	0.13	0.20	0.30	0.43	0.53	168
Time deposits of \$250K or more	0.62	0.17	0.24	0.36	0.57	0.79	1.22	1.41	166
Time deposits < \$250K	0.56	0.17	0.21	0.36	0.52	0.75	1.08	1.24	166
Other domestic deposits	0.16	0.04	0.05	0.09	0.15	0.21	0.31	0.41	168
Foreign deposits	0.10	0.01	0.03	0.07	0.14	0.14	0.15	0.15	3
Federal funds purchased and repos	0.11	0.00	0.00	0.04	0.10	0.19	0.31	0.37	101
Other borrowed funds and trading liabilities	0.54	0.00	0.00	0.00	0.00	1.21	2.21	2.64	151
All interest-bearing funds	0.35	0.10	0.15	0.22	0.31	0.47	0.63	0.79	168

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2022

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.73	0.00	0.00	0.00	0.00	0.81	4.89	7.78	168
Overhead expenses / Net Interest Income + non-interest income	62.29	43.79	49.70	55.38	60.96	69.35	77.56	83.11	168
Percent of Average Assets									
Total overhead expense	2.32	1.39	1.63	1.92	2.23	2.64	3.30	4.17	168
Personnel expense	1.35	0.78	0.98	1.11	1.29	1.56	1.84	2.31	168
Net occupancy expense	0.26	0.12	0.17	0.21	0.26	0.32	0.38	0.46	168
Other operating expenses	0.69	0.34	0.42	0.51	0.65	0.82	1.11	1.53	168
Overhead less non-interest income	1.42	0.73	0.84	1.13	1.40	1.68	1.99	2.19	168
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.06	45.47	48.98	54.01	59.40	67.48	79.30	85.07	83
Personnel expense	35.23	22.32	25.18	30.78	35.36	39.10	44.32	50.63	83
Net occupancy expense	7.19	4.01	4.88	5.56	7.09	8.72	10.17	10.94	83
Other operating expenses	17.93	11.63	12.59	14.60	17.21	20.57	25.88	31.13	83
Total non-interest income	21.95	5.41	6.92	14.79	22.05	28.62	33.72	47.21	83
Fiduciary activities income	2.44	0.00	0.00	0.00	1.89	3.95	9.40	11.77	83
Service charges on domestic deposit accounts	3.46	0.28	0.96	1.80	3.13	4.83	6.83	10.23	83
Trading revenue	0.04	-0.50	0.00	0.00	0.00	0.00	0.25	1.40	83
Investment banking fees and commissions	1.02	0.00	0.00	0.00	0.60	1.70	2.79	7.30	83
Insurance activities revenue	0.80	0.00	0.00	0.00	0.01	0.56	6.06	8.52	83
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	83
Net servicing fees	1.12	0.00	0.00	0.00	0.21	0.85	6.16	12.37	83
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Net gain (loss) - sales of loans, OREO, and other assets	1.66	-0.15	0.00	0.11	0.94	2.57	4.62	11.50	83
Other non-interest income	7.56	1.79	2.56	4.46	6.80	9.77	16.01	18.48	83
Overhead less non-interest income	39.12	17.91	20.97	29.53	38.61	48.68	59.53	68.12	83
Applicable income taxes / Pretax net operating income (tax equivalent)	19.62	0.00	4.64	16.12	20.14	24.26	26.83	27.91	81
Applicable income tax + TE / Pretax net operating income + TE	21.50	2.94	11.04	19.83	22.16	25.38	27.44	28.62	81

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2022

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	47.70	20.90	29.07	38.77	46.90	57.23	67.06	71.53	168
Commercial and industrial loans	9.52	2.10	2.88	5.37	8.27	13.59	19.73	25.55	168
Loans to individuals	2.06	0.02	0.08	0.25	0.93	2.41	8.53	13.30	168
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	168
Agricultural loans	0.41	0.00	0.00	0.00	0.06	0.54	2.28	3.65	168
Other loans and leases	1.36	0.00	0.00	0.00	0.19	2.17	6.31	11.37	168
Net loans and leases	64.11	39.48	46.01	54.17	65.32	72.63	79.05	81.19	168
Debt securities over 1 year	18.19	3.26	6.29	10.75	16.98	24.26	35.32	41.24	168
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.00	0.08	0.33	0.93	168
Subtotal	83.37	68.77	73.03	78.75	83.64	88.82	91.29	92.20	168
Interest-bearing bank balances	6.87	0.59	1.13	2.07	4.92	10.94	16.26	21.44	168
Federal funds sold and reverse repos	0.05	0.00	0.00	0.00	0.00	0.00	0.35	0.95	168
Debt securities 1 year or less	1.77	0.03	0.09	0.37	0.81	2.50	6.70	10.10	168
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.26	168
Total earning assets	93.11	89.57	90.08	91.73	93.37	94.54	95.77	96.49	168
Non-interest cash and due from depository institutions	1.04	0.25	0.43	0.67	0.98	1.41	1.84	2.45	168
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.15	168
All other assets	5.74	2.59	3.55	4.46	5.56	7.06	8.25	8.88	168
Memoranda									
Short-term investments	9.52	1.86	2.42	4.22	8.82	14.57	20.99	25.23	168
US Treasury securities	1.10	0.00	0.00	0.00	0.27	1.67	4.81	8.35	168
US agency securities (excluding mortgage-backed securities)	1.70	0.00	0.00	0.20	0.93	2.95	6.26	9.96	168
Municipal securities	3.71	0.00	0.01	0.70	2.29	5.85	10.97	15.13	168
Mortgage-backed securities	10.22	0.72	2.26	5.70	8.87	13.96	22.35	27.37	168
Asset-backed securities	0.36	0.00	0.00	0.00	0.00	0.16	2.11	5.16	168
Other debt securities	0.71	0.00	0.00	0.03	0.39	1.27	2.51	3.63	168
Loans held-for-sale	0.20	0.00	0.00	0.01	0.07	0.23	0.86	2.27	168
Loans held for investment	64.12	40.69	46.38	54.53	65.43	72.43	78.95	81.20	168
Real estate loans secured by 1-4 family	13.36	1.71	3.65	6.95	11.93	19.09	28.31	34.77	168
Revolving	1.58	0.00	0.11	0.49	1.28	2.48	3.76	4.87	168
Closed-end, secured by first liens	11.36	0.91	2.71	5.96	9.68	16.13	25.98	29.42	168
Closed-end, secured by junior liens	0.22	0.00	0.02	0.06	0.16	0.34	0.59	0.87	168
Commercial real estate loans	31.08	8.54	16.03	22.99	30.76	39.25	45.23	54.16	168
Construction and land development	4.62	0.51	1.14	2.59	4.13	6.89	8.65	10.37	168
Multifamily	4.53	0.19	0.75	1.53	3.22	5.95	12.06	25.11	168
Nonfarm nonresidential	20.63	5.13	9.04	15.28	20.39	27.14	30.85	33.29	168
Real estate loans secured by farmland	0.98	0.00	0.00	0.02	0.30	1.65	4.28	5.79	168

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2022

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	74.44	42.35	49.84	67.02	75.02	85.61	90.39	94.47	168
Real estate loans secured by 1-4 family	21.03	3.03	5.82	11.53	19.72	29.61	40.57	50.16	168
Revolving	2.52	0.00	0.15	0.75	2.18	3.83	6.27	7.97	168
Closed-end	18.22	1.76	4.16	9.29	16.43	26.45	37.00	42.81	168
Commercial real estate loans	48.76	19.40	30.84	39.69	48.79	57.66	67.13	76.03	168
Construction and land development	7.30	0.75	1.67	4.31	6.63	10.19	13.72	15.65	168
1-4 family	1.71	0.00	0.02	0.52	1.25	2.67	4.37	5.93	168
Other	5.56	0.46	1.27	2.71	5.22	7.90	10.59	12.50	168
Multifamily	6.77	0.43	1.18	2.42	5.14	8.63	16.61	32.00	168
Nonfarm nonresidential	32.40	10.89	15.09	25.74	32.11	39.50	46.95	53.46	168
Owner-occupied	11.64	1.16	3.43	7.79	11.14	15.79	20.92	24.29	168
Other	20.30	6.13	8.55	14.48	19.49	25.73	32.80	38.85	168
Real estate loans secured by farmland	1.65	0.00	0.00	0.03	0.43	2.90	7.11	9.77	168
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	168
Commercial and industrial loans	15.07	3.59	5.47	9.30	13.34	20.68	28.30	39.33	168
Loans to individuals	3.59	0.03	0.10	0.40	1.46	4.52	14.22	24.64	168
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.34	168
Agricultural loans	0.71	0.00	0.00	0.00	0.10	0.73	4.02	5.80	168
Other loans and leases	2.20	0.00	0.00	0.00	0.36	3.32	9.77	16.73	168
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	482.81	151.56	276.65	383.52	483.21	590.34	671.63	734.23	168
Real estate loans secured by 1-4 family	136.17	15.33	33.99	66.75	125.86	193.47	283.79	369.92	168
Revolving	16.22	0.01	0.89	4.80	13.47	25.06	39.64	49.70	168
Closed-end	118.31	10.97	24.70	56.59	104.71	173.55	267.79	317.46	168
Commercial real estate loans	315.28	73.42	149.12	232.80	318.46	383.22	504.00	539.36	168
Construction and land development	46.52	5.20	10.21	27.46	42.39	68.86	88.43	105.39	168
1-4 family	10.83	0.00	0.12	3.18	8.14	15.78	27.30	36.54	168
Other	35.62	2.93	6.93	16.47	33.37	51.20	71.53	79.38	168
Multifamily	44.17	1.65	7.57	15.90	31.56	57.85	122.20	229.13	168
Nonfarm nonresidential	210.02	44.94	77.44	151.93	210.62	274.74	329.13	363.26	168
Owner-occupied	75.39	7.70	17.04	44.42	71.45	99.99	144.28	167.20	168
Other	130.88	27.37	48.98	80.83	125.98	180.08	217.57	256.47	168
Real estate loans secured by farmland	10.33	0.00	0.00	0.17	2.89	17.86	46.04	66.41	168
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.88	168
Commercial and industrial loans	96.46	20.27	25.82	52.24	84.60	134.67	190.03	236.46	168
Loans to individuals	21.04	0.19	0.74	2.54	8.83	24.12	87.75	128.29	168
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.27	1.05	1.79	168
Agricultural loans	4.19	0.00	0.00	0.00	0.59	4.91	21.15	35.76	168
Other loans and leases	13.49	0.00	0.00	0.00	2.56	19.43	58.39	97.13	168
Supplemental									
Non-owner occupied CRE loans / Gross loans	36.70	13.34	18.98	28.61	36.17	44.64	53.41	65.30	168
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	236.92	57.49	100.87	157.62	238.55	311.19	386.60	448.23	168
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	317.90	75.23	149.90	233.03	322.59	387.00	506.22	548.63	168

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2022

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	9.52	1.86	2.42	4.22	8.82	14.57	20.99	25.23	168
Liquid assets	22.82	7.44	9.89	15.60	22.05	29.71	40.24	44.18	168
Investment securities	21.14	5.86	8.52	12.25	19.50	28.99	41.79	45.29	168
Net loans and leases	64.11	39.48	46.01	54.17	65.32	72.63	79.05	81.19	168
Net loans, leases and standby letters of credit	64.56	39.72	46.52	54.46	66.00	73.11	79.22	81.60	168
Core deposits	81.32	65.37	71.76	77.70	82.13	85.41	87.85	89.23	168
Noncore funding	6.86	0.97	1.75	3.21	6.12	9.38	15.16	20.91	168
Time deposits of \$250K or more	2.51	0.42	0.68	1.27	2.16	3.39	5.49	8.09	168
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
Federal funds purchased and repos	0.60	0.00	0.00	0.00	0.00	0.99	2.90	4.11	168
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
Net federal funds purchased (sold)	0.55	-0.66	-0.04	0.00	0.00	0.95	2.60	4.11	168
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
Other borrowings w/remaining maturity of 1 year or less	0.47	0.00	0.00	0.00	0.04	0.59	2.43	4.00	168
Earning assets that reprice within 1 year	30.32	10.71	13.50	20.81	28.46	40.42	51.40	62.43	168
Interest-bearing liabilities that reprice within 1 year	12.99	1.68	2.52	4.65	7.68	14.18	52.33	58.99	168
Long-term debt that reprices within 1 year	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.62	168
Net assets that reprice within 1 year	16.58	-28.84	-16.13	7.20	18.08	29.58	42.10	52.81	168
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-3.65	-28.69	-18.26	-11.81	-1.98	4.22	12.08	15.24	168
Net short-term noncore funding dependence	-6.03	-29.26	-20.67	-12.95	-3.65	0.59	6.88	10.24	168
Short-term investment / Short-term noncore funding	370.17	23.61	30.36	86.41	175.68	494.85	1207.05	2591.45	167
Liquid assets - short-term noncore funding / Nonliquid assets	24.96	-3.03	0.87	10.88	22.88	37.60	57.74	70.25	168
Net loans and leases / Total deposits	75.05	46.37	51.03	62.80	75.98	86.67	95.17	100.24	168
Net loans and leases / Core deposits	79.49	48.20	53.29	65.71	78.93	92.88	104.82	114.39	168
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.46	-19.22	-12.08	-5.85	-1.33	0.00	0.00	0.01	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.48	-28.42	-21.26	-13.60	-8.13	-3.93	-1.97	-0.96	166
Structured notes appreciation (depreciation) / Tier 1 capital	-0.26	-1.50	-0.96	-0.37	-0.09	-0.05	0.00	0.00	54
Percent of Investment Securities									
Held-to-maturity securities	10.74	0.00	0.00	0.00	0.09	22.17	48.17	69.80	167
Available-for-sale securities	88.21	28.89	50.58	75.27	97.95	99.99	100.00	100.00	167
US Treasury securities	5.37	0.00	0.00	0.00	1.29	8.68	24.66	42.47	167
US agency securities (excluding mortgage-backed securities)	8.15	0.00	0.06	1.31	5.69	13.58	26.83	43.97	167
Municipal securities	17.03	0.00	0.05	4.26	13.22	26.68	45.43	51.41	167
Mortgage-backed securities	51.13	6.94	15.90	34.19	50.90	70.11	85.12	89.92	167
Asset-backed securities	1.97	0.00	0.00	0.00	0.00	0.98	10.19	31.58	167
Other debt securities	4.10	0.00	0.00	0.26	2.10	7.04	15.69	25.43	167
Mutual funds and equity securities	0.45	0.00	0.00	0.00	0.01	0.40	2.51	6.26	167
Debt securities 1 year or less	9.55	0.23	0.55	2.15	5.47	13.45	35.17	50.68	167
Debt securities 1 to 5 years	20.12	2.57	4.06	8.01	16.85	29.06	49.77	56.88	167
Debt securities over 5 years	66.82	9.85	29.79	50.45	72.28	82.30	92.09	95.69	167
Pledged securities	36.36	0.00	1.48	17.92	32.96	53.25	73.81	83.86	167
Structured notes, fair value	0.31	0.00	0.00	0.00	0.00	0.34	1.87	3.47	167
Percent Change from Prior Like Quarter									
Short-term investments	-4.92	-62.82	-54.24	-39.29	-5.36	22.73	58.47	91.28	140
Investment securities	30.76	-15.33	-3.65	9.37	25.90	44.61	88.14	109.74	139
Core deposits	11.31	-1.44	2.11	5.12	10.50	17.09	22.52	26.22	140
Noncore funding	-13.11	-63.50	-47.37	-31.89	-12.27	4.45	26.83	41.95	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.84	96.99	100.00	100.00	100.00	100.00	100.00	100.00	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Futures and forwards									
	8.39	0.00	0.00	0.00	1.66	9.35	40.45	50.01	76
Written options									
	8.36	0.00	0.00	0.00	3.60	10.98	36.28	50.21	76
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Over-the-counter	8.36	0.00	0.00	0.00	3.60	10.98	36.28	50.21	76
Purchased options									
	1.74	0.00	0.00	0.00	0.00	0.09	8.26	21.50	76
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Over-the-counter	1.70	0.00	0.00	0.00	0.00	0.00	8.26	21.50	76
Swaps									
	72.81	0.00	2.63	55.36	88.27	98.91	100.00	100.00	76
Held for trading									
	19.89	0.00	0.00	0.00	0.00	70.14	92.44	100.00	76
Interest rate contracts	19.72	0.00	0.00	0.00	0.00	56.39	91.21	100.00	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Non-traded									
	80.11	0.00	7.56	29.86	100.00	100.00	100.00	100.00	76
Interest rate contracts	72.31	0.00	5.78	27.62	100.00	100.00	100.00	100.00	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Derivative contracts (excluding futures and forex 14 days or less)									
	82.35	0.00	5.73	69.82	92.37	100.00	100.28	102.34	76
One year or less	9.86	0.00	0.00	0.62	4.48	17.24	39.43	50.27	76
Over 1 year to 5 years	24.11	0.00	0.00	2.16	24.21	43.16	56.61	61.07	76
Over 5 years	38.41	0.00	0.00	14.91	42.95	62.34	77.72	90.02	76
Gross negative fair value (absolute value)	1.04	0.00	0.00	0.58	0.94	1.67	2.30	2.60	76
Gross positive fair value	1.80	0.13	0.46	1.00	1.71	2.55	3.56	4.08	76
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	168
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	168
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	168
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	168
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	168
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
Other Ratios									
Current credit exposure / Risk-weighted assets	0.08	0.00	0.00	0.00	0.00	0.09	0.41	0.72	153

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2022

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	0.03	-0.21	-0.13	-0.02	0.02	0.08	0.17	0.25	168
Provision for loan and lease losses / Average loans and leases	0.04	-0.32	-0.18	-0.03	0.03	0.12	0.26	0.36	168
Provision for loan and lease losses / Net loan and lease losses	149.18	-1826.97	-981.71	-113.50	0.00	401.00	1702.81	3902.74	165
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	0.58	0.82	1.01	1.19	1.42	1.72	2.26	168
Allowance for loan and lease losses / Total loans and leases	1.22	0.58	0.82	1.00	1.18	1.42	1.70	2.26	168
Allowance for loan and lease losses / Net loans and leases losses (X)	62.70	3.36	4.93	10.01	27.08	91.48	219.96	473.30	101
Allowance for loan and lease losses / Nonaccrual assets	530.77	112.09	127.22	184.33	351.14	694.30	1385.79	4234.04	166
ALLL / 90+ days past due + nonaccrual loans and leases	492.25	76.78	115.39	167.19	322.25	658.00	1473.36	2559.94	167
Gross loan and lease losses / Average loans and leases	0.07	0.00	0.00	0.01	0.04	0.11	0.27	0.35	168
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.02	0.07	0.15	0.21	168
Net losses / Average loans and leases	0.03	-0.09	-0.03	-0.01	0.01	0.06	0.16	0.27	168
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	168
Recoveries / Prior year-end losses	16.00	1.09	1.51	3.74	9.84	20.03	44.27	90.04	144
Earnings coverage of net loan and lease losses (X)	-15.92	-1005.65	-368.20	-81.51	16.61	72.20	220.46	395.49	165
Net Loan and Lease Losses By Type									
Real estate loans	0.00	-0.06	-0.03	-0.01	0.00	0.00	0.03	0.06	167
Real estate loans secured by 1-4 family	-0.01	-0.13	-0.07	-0.02	0.00	0.00	0.02	0.03	167
Revolving	-0.01	-0.25	-0.08	-0.01	0.00	0.00	0.02	0.08	159
Closed-end	-0.01	-0.13	-0.06	-0.01	0.00	0.00	0.01	0.04	167
Commercial real estate loans	0.00	-0.07	-0.03	-0.01	0.00	0.00	0.04	0.09	167
Construction and land development	0.00	-0.07	-0.03	0.00	0.00	0.00	0.00	0.00	166
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	166
Other	0.00	-0.07	-0.03	0.00	0.00	0.00	0.00	0.00	166
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
Nonfarm nonresidential	0.00	-0.07	-0.03	0.00	0.00	0.00	0.05	0.13	167
Owner-occupied	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.06	167
Other	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.04	167
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.05	135
Commercial and industrial loans	0.02	-0.35	-0.16	-0.03	0.00	0.04	0.26	0.67	167
Loans to individuals	0.79	0.04	0.07	0.14	0.44	1.12	2.55	4.32	113
Credit card loans	0.80	-0.38	-0.14	0.00	0.55	1.57	2.73	2.96	55
Agricultural loans	-0.01	-0.11	-0.03	0.00	0.00	0.00	0.00	0.01	116
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.33	-0.02	0.00	0.00	0.00	0.16	1.53	5.26	110

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 Date: 03/31/2022

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.22	0.02	0.04	0.09	0.15	0.35	0.57	0.70	168
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.14	0.21	168
Nonaccrual loans and leases	0.39	0.03	0.06	0.17	0.35	0.61	0.84	0.98	168
90+ days past due and nonaccrual loans and leases	0.44	0.04	0.08	0.18	0.36	0.70	0.96	1.25	168
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.22	0.02	0.04	0.09	0.15	0.35	0.57	0.70	168
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.15	0.22	168
Nonaccrual assets	0.39	0.03	0.06	0.17	0.35	0.61	0.84	0.98	168
30+ days past due and nonaccrual assets	0.68	0.09	0.17	0.32	0.63	0.97	1.38	1.77	168
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.29	0.02	0.05	0.12	0.24	0.45	0.63	0.88	168
90+ past due and nonaccrual assets + other real estate owned	0.32	0.03	0.05	0.13	0.28	0.49	0.68	0.91	168
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.35	0.03	0.06	0.14	0.29	0.51	0.77	1.16	168
Allowance for loan and lease losses	49.26	4.23	10.55	19.25	40.29	73.68	118.68	188.19	167
Equity capital + allowance for loan and lease losses	3.48	0.31	0.56	1.45	3.14	5.21	8.06	10.32	168
Tier 1 capital + allowance for loan and lease losses	3.57	0.29	0.56	1.37	3.02	5.00	8.37	10.81	168
Loans and leases + other real estate owned	0.55	0.05	0.11	0.23	0.46	0.80	1.16	1.76	168

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.20	0.01	0.03	0.06	0.14	0.32	0.58	0.67	167
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.16	0.34	167
	Nonaccrual	0.39	0.02	0.06	0.16	0.33	0.56	0.94	1.20	167
Commercial and industrial	30-89 days past due	0.19	0.00	0.00	0.04	0.11	0.30	0.72	1.17	167
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.10	167
	Nonaccrual	0.44	0.00	0.00	0.05	0.21	0.87	1.62	2.01	167
Individuals	30-89 days past due	0.44	0.00	0.00	0.10	0.32	0.68	1.48	2.06	165
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.15	165
	Nonaccrual	0.12	0.00	0.00	0.00	0.05	0.22	0.47	0.98	165
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.02	0.44	1.16	116
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	116
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.18	1.19	1.77	116
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.18	1.25	1.70	110
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	110
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.68	110

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 03/31/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.35	0.00	0.04	0.13	0.28	0.54	0.94	1.21	167
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.22	0.42	167
	Nonaccrual	0.46	0.00	0.05	0.20	0.37	0.66	1.05	1.26	167
Revolving	30-89 days past due	0.16	0.00	0.00	0.00	0.09	0.27	0.62	1.19	159
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	159
	Nonaccrual	0.35	0.00	0.00	0.04	0.25	0.59	1.18	1.74	159
Closed-End	30-89 days past due	0.37	0.00	0.04	0.11	0.29	0.61	0.95	1.26	167
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.20	0.44	167
	Nonaccrual	0.48	0.00	0.04	0.18	0.38	0.66	1.18	1.38	167
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.10	167
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	167
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.11	167
Commercial real estate	30-89 days past due	0.10	0.00	0.00	0.00	0.04	0.16	0.43	0.65	167
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.13	167
	Nonaccrual	0.35	0.00	0.01	0.06	0.23	0.52	1.05	1.28	167
Construction and development	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.09	0.62	1.11	166
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	166
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.09	0.33	1.24	166
1-4 family	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.30	166
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	166
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	166
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.03	0.41	0.98	166
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	166
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.05	0.27	0.90	166
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.51	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.41	0.77	165
Nonfarm non-residential	30-89 days past due	0.07	0.00	0.00	0.00	0.03	0.11	0.35	0.59	167
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.17	167
	Nonaccrual	0.40	0.00	0.00	0.07	0.32	0.71	1.30	1.63	167
Owner occupied	30-89 days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.15	0.30	167
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	167
	Nonaccrual	0.18	0.00	0.00	0.01	0.10	0.33	0.55	0.86	167
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.40	167
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	167
	Nonaccrual	0.20	0.00	0.00	0.00	0.04	0.32	0.96	1.30	167
Farmland	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.10	0.48	1.14	135
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	135
	Nonaccrual	0.65	0.00	0.00	0.00	0.00	0.74	3.13	8.39	135
Credit card	30-89 days past due	0.77	0.00	0.00	0.00	0.38	1.32	2.09	4.92	55
	90+ days past due	0.12	0.00	0.00	0.00	0.00	0.12	0.64	1.19	55
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	55

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	19
Cost: Interest-bearing deposits	0.10	0.01	0.03	0.07	0.14	0.14	0.15	0.15	3
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-16.76	-100.00	-100.00	-34.47	1.91	15.57	22.70	29.51	13
Total selected assets	-14.08	-100.00	-90.71	-58.16	-2.31	15.78	34.67	104.84	35
Deposits	-32.58	-42.59	-41.70	-39.00	-34.52	-27.13	-22.70	-21.22	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	65.97	0.00	0.00	29.06	76.07	99.81	127.34	181.11	114
Dividends declared / Net income	24.92	0.00	0.00	6.47	26.95	39.49	57.83	84.24	164
Net income - dividends / Average equity	8.02	-0.31	2.56	5.91	7.86	10.34	14.12	17.92	168
Percent of Dividends Paid									
Dividends from bank subsidiaries	128.95	0.00	0.00	0.00	115.55	189.78	364.20	640.34	132
Dividends from nonbank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.01	0.27	3.98	132
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Dividends from all subsidiaries	141.88	0.00	0.00	72.55	122.43	193.38	367.33	858.18	132
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	35.89	0.00	0.00	0.00	31.69	69.69	108.18	139.51	159
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.01	0.09	0.38	159
Management and service fees from bank subsidiaries	0.34	0.00	0.00	0.00	0.00	0.00	1.39	10.64	159
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	159
Operating income from bank subsidiaries	38.31	0.00	0.00	0.02	34.38	72.52	109.05	139.51	159
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	39.57	0.00	0.00	0.00	5.28	100.00	100.00	100.00	69
Interest income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.91	69
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Operating income from nonbank subsidiaries	41.52	0.00	0.00	0.00	9.01	100.00	100.00	100.00	69
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	88.85	0.00	0.00	0.00	43.44	66.87	219.53	332.16	7
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary holding companies	88.85	0.00	0.00	0.00	43.44	66.87	219.53	332.16	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	67.30	0.00	0.00	0.00	97.85	99.94	100.00	100.00	149
Interest income from bank subsidiaries	1.20	0.00	0.00	0.00	0.00	0.03	1.20	47.76	149
Management and service fees from bank subsidiaries	0.81	0.00	0.00	0.00	0.00	0.00	4.86	17.56	149
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.49	149
Operating income from bank subsidiaries	77.55	0.00	0.00	88.91	99.75	100.00	100.00	100.00	149
Dividends from nonbank subsidiaries	0.45	0.00	0.00	0.00	0.00	0.04	1.15	10.79	149
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	149
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Operating income from nonbank subsidiaries	1.86	0.00	0.00	0.00	0.00	0.10	12.42	42.29	149
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Loans and advances from subsidiaries / Short term debt	735.22	0.00	0.00	0.00	0.00	433.87	913.90	3519.54	11
Loans and advances from subsidiaries / Total debt	32.51	0.00	0.00	0.00	18.73	51.90	108.26	181.44	98

BHCPR Reporters for Quarter Ending 03/31/2022

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2021 and Other Notes</u>
1399765	4,791,748	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,014,982	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	3,336,199	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	New Y-9C/BHCPR reporter
3744239	7,149,403	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	6,183,998	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	7,660,329	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	7,947,110	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,805,836	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,346,238	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,765,140	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,235,263	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,366,888	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,156,402	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	9,583,540	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
2858951	7,082,660	BANCORP, INC., THE	WILMINGTON, DE	
1097306	6,515,258	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	6,922,319	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	8,202,344	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
3590388	4,330,424	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,692,071	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	5,008,006	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	4,283,949	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	New Y-9C/BHCPR reporter
3378764	3,607,920	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,353,515	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,648,933	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	5,692,666	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	5,370,755	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	6,834,636	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,018,379	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	5,382,185	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,420,415	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,383,179	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	4,700,024	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	4,310,045	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,547,894	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
4933272	3,191,183	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	New Y-9C/BHCPR reporter
5530258	4,123,226	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
3594872	4,447,362	CBTX, INC.	BEAUMONT, TX	
2158156	3,852,123	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,298,819	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1125030	3,163,151	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	New Y-9C/BHCPR reporter
1076262	6,011,189	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,184,357	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,284,000	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	9,235,470	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	4,691,007	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,443,133	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	8,334,301	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	

3903661	5,517,851	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	4,487,737	CTBC CAPITAL CORP.	LOS ANGELES, CA	
1121229	3,584,375	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	3,558,267	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2461016	4,454,474	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	5,082,003	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,425,360	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	6,715,563	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	4,206,057	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,954,858	FB CORPORATION	CREVE COEUR, MO	
1249002	3,822,384	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	New Y-9C/BHCPR reporter
1032464	5,630,498	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	5,984,084	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1204560	6,227,925	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	6,197,819	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1071306	9,642,124	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1108097	4,103,609	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	New Y-9C/BHCPR reporter
1478017	3,244,127	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
3839201	3,500,908	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	New Y-9C/BHCPR reporter
1208595	5,099,210	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3393178	4,225,397	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	6,632,006	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1206313	3,464,546	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	New Y-9C/BHCPR reporter
1048894	4,190,678	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1099917	3,899,339	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	5,733,748	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,205,198	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2393274	8,169,833	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3391129	5,452,298	FORBRIGHT, INC.	CHEVY CHASE, MD	New Y-9C/BHCPR reporter; Name change from CONGRESSIONAL BANCSHARES, INC.
1128358	3,051,411	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	5,554,138	FREMONT BANCORPORATION	FREMONT, CA	
1098620	6,698,380	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,378,867	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1862036	3,189,829	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2900261	6,737,052	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	6,755,152	HAPPY BANCSHARES, INC.	CANYON, TX	
4973353	4,595,428	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	4,348,965	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,427,398	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	7,483,814	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,152,853	HILLS BANCORPORATION	HILLS, IA	
3851191	3,332,127	HOME BANCORP, INC.	LAFAYETTE, LA	New Y-9C/BHCPR reporter
3843507	7,510,894	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,981,382	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	3,679,343	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	3,541,785	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	7,370,274	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1118854	3,295,479	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	New Y-9C/BHCPR reporter
1201925	4,761,983	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
1109094	4,051,724	INDEPENDENT BANKERS FINANCIAL CORPORATION	FARMERS BRANCH, TX	New Y-9C/BHCPR reporter
2112439	5,304,297	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	7,683,371	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	4,324,369	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,153,711	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	

3099443	7,389,891	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1208906	6,575,170	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3884863	8,619,966	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
1103766	4,014,238	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	New Y-9C/BHCPR reporter
3814208	7,260,826	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	5,175,899	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	9,650,592	MERCHANTS BANCORP	CARMEL, IN	Moved from Peer 1
2390013	6,887,248	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2820211	6,623,158	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	4,667,174	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,011,746	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,338,715	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	5,960,214	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	7,341,512	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2149622	3,098,934	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	New Y-9C/BHCPR reporter
2398082	3,262,704	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
4436559	3,129,246	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	5,923,925	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	7,320,212	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,518,038	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	4,382,178	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	New Y-9C/BHCPR reporter
1136661	5,373,165	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	6,223,746	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	3,975,015	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	8,112,295	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,576,352	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	6,255,664	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	7,239,261	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,753,845	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	7,594,737	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	3,218,108	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	6,175,819	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,013,569	RBB BANCORP	LOS ANGELES, CA	
1130584	4,177,892	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	6,349,868	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	5,704,929	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,432,281	S&T BANCORP, INC.	INDIANA, PA	
3365858	6,041,810	SALEM FIVE BANCORP	SALEM, MA	
2429838	3,494,497	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,418,854	SIERRA BANCORP	PORTERVILLE, CA	New Y-9C/BHCPR reporter
1131497	4,718,579	SMARTFINANCIAL, INC.	KNOXVILLE, TN	New Y-9C/BHCPR reporter
2368106	9,989,102	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,999,744	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,635,583	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	3,073,046	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	Moved from Peer 3
3266227	3,264,215	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	Moved from Peer 3
1245068	7,119,115	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
3818390	3,222,739	SPIRIT OF TEXAS BANCSHARES, INC.	CONROE, TX	New Y-9C/BHCPR reporter
1249730	7,790,533	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	5,768,038	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	3,314,035	STURM FINANCIAL GROUP, INC.	DENVER, CO	New Y-9C/BHCPR reporter
1247679	3,643,691	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	3,347,064	TAMPA BAY BANKING COMPANY	TAMPA, FL	
2367921	7,891,111	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
3233126	6,076,435	TRIUMPH BANCORP, INC.	DALLAS, TX	

1048513	6,282,004	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,502,204	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	New Y-9C/BHCPR reporter
1116609	7,107,740	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,526,403	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1917600	3,850,446	VERABANK, INC.	HENDERSON, TX	
1115349	5,850,280	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	5,031,148	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,547,069	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	New Y-9C/BHCPR reporter
1025541	7,313,417	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	4,097,040	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,834,463	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 168 bank holding companies.