

BHCPR PEER GROUP DATA

 Peer Group: 3
 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)				3.08	2.96
+ Non-interest income	1.15	1.29	1.22	1.31	1.16
- Overhead expense	2.61	2.57	2.67	2.83	3.08
- Provision for credit losses	0.00	0.03	-0.02	0.33	0.12
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.01
+ Other tax equivalent adjustments				0.00	0.00
= Pretax net operating income (tax equivalent)				1.31	1.42
Net operating income	1.21	1.48	1.38	1.16	1.22
Net income	1.21	1.48	1.38	1.16	1.22
Net income (Subchapter S adjusted)	0.93	1.41	1.47	1.26	1.15
Percent of Average Earning Assets					
Interest income (tax equivalent)				3.80	4.22
Interest expense	0.31	0.43	0.39	0.65	0.99
Net interest income (tax equivalent)				3.33	3.34
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.00	0.00	0.07	0.14	0.10
Earnings coverage of net loan and lease losses (X)	-212.26	-113.31	25.83	60.45	24.22
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.42	1.36	1.42	1.12
Allowance for loan and lease losses / Total loans and leases	1.37	1.39	1.35	1.39	1.12
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.88	0.97	0.87	0.93	0.67
30-89 days past due loans and leases / Total loans and leases	0.25	0.30	0.24	0.29	0.41
Liquidity and Funding					
Net noncore funding dependence	-0.79	-2.88	-1.73	0.09	7.16
Net short-term noncore funding dependence	-5.43	-7.60	-6.72	-4.73	1.08
Net loans and leases / Total assets	64.72	67.33	65.93	68.58	73.37
Capitalization					
Tier 1 leverage ratio	10.67	10.54	10.50	10.65	11.30
Holding company equity capital / Total assets	9.82	10.16	10.25	10.89	11.50
Total equity capital (including minority interest) / Total assets	9.82	10.16	10.25	10.89	11.50
Common equity tier 1 capital / Total risk-weighted assets	13.54	13.59	13.52	13.75	13.07
Net loans and leases / Equity capital (X)	7.00	6.90	6.69	6.57	6.64
Cash dividends / Net income	24.99	22.81	24.28	24.86	25.08
Cash dividends / Net income (Subchapter S adjusted)					
Growth Rates					
Assets	4.39	19.94	9.57	16.19	8.15
Equity capital	-0.87	9.69	7.04	8.55	12.75
Net loans and leases	2.62	12.93	3.75	12.16	7.66
Noncore funding	-16.97	-14.75	-13.73	-4.24	4.03
Parent Company Ratios					
Short-term debt / Equity capital	0.18	0.15	0.10	0.14	0.05
Long-term debt / Equity capital	5.45	3.72	4.89	3.95	3.64
Equity investment in subsidiaries / Equity capital	106.82	105.93	106.96	105.75	104.96
Cash from ops + noncash items + op expense / Op expense + dividends	95.58	133.68	125.96	144.29	137.83

BHCPR PEER GROUP DATA

 Peer Group: 3
 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)				3.52	3.76
Less: Interest expense	0.28	0.39	0.36	0.60	0.90
Equals: Net interest income (tax equivalent)				3.08	2.96
Plus: Non-interest income	1.15	1.29	1.22	1.31	1.16
Equals: adjusted operating income (tax equivalent)				4.23	8.93
Less: Overhead expense	2.61	2.57	2.67	2.83	3.08
Less: Provision for credit losses	0.00	0.03	-0.02	0.33	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
Equals: Pretax net operating income (tax equivalent)				1.31	1.42
Less: Applicable income taxes (tax equivalent)				0.29	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.21	1.48	1.38	1.16	1.22
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.21	1.48	1.38	1.16	1.22
Memo: Net income (last four quarters)	1.32	1.34	1.38	1.16	1.22
Net income-BHC and noncontrolling (minority) interest	1.21	1.48	1.38	1.16	1.22
Margin Analysis					
Average earning assets / Average assets	94.35	94.13	94.25	93.71	93.25
Average interest-bearing funds / Average assets	67.25	68.97	67.83	68.56	69.42
Interest income (tax equivalent) / Average earning assets				3.80	4.22
Interest expense / Average earning assets	0.31	0.43	0.39	0.65	0.99
Net interest income (tax equivalent) / Average earning assets				3.33	3.34
Yield or Cost					
Total loans and leases (tax equivalent)				5.10	5.71
Interest-bearing bank balances	0.25	0.15	0.18	0.39	2.00
Federal funds sold and reverse repos	0.02	0.03	0.06	0.34	1.39
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	3.44	3.82	3.72	4.14	4.65
Investment securities (tax equivalent)				2.61	2.61
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.39	1.03	1.84	2.30
Mortgage-backed securities	1.38	1.60	1.39	2.05	2.53
All other securities				2.65	3.73
Interest-bearing deposits	0.29	0.46	0.39	0.74	1.11
Time deposits of \$250K or more	0.67	1.10	0.95	1.64	2.02
Time deposits < \$250K	0.73	1.13	0.98	1.66	1.85
Other domestic deposits	0.19	0.24	0.23	0.39	0.77
Foreign deposits					
Federal funds purchased and repos	0.26	0.29	0.26	0.39	0.92
Other borrowed funds and trading liabilities	0.08	0.13	0.14	0.08	0.40
All interest-bearing funds	0.43	0.58	0.53	0.91	1.31

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	63.39	58.84	61.48	60.95	64.86
Percent of Average Assets					
Total overhead expense	2.61	2.57	2.67	2.83	3.08
Personnel expense	1.56	1.52	1.54	1.63	1.76
Net occupancy expense	0.25	0.28	0.26	0.30	0.33
Other operating expenses	0.78	0.75	0.83	0.86	0.95
Overhead less non-interest income	1.46	1.36	1.49	1.50	1.88
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense				61.47	73.80
Personnel expense				35.41	39.94
Net occupancy expense				8.91	7.67
Other operating expenses				17.15	26.18
Total non-interest income				27.12	30.93
Fiduciary activities income				4.51	14.73
Service charges on domestic deposit accounts				6.57	6.29
Trading revenue				0.00	-0.05
Investment banking fees and commissions				0.00	0.00
Insurance activities revenue				0.00	0.00
Venture capital revenue				0.00	-1.26
Net servicing fees				0.01	0.49
Net securitization income				0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets				1.63	0.87
Other non-interest income				14.00	9.51
Overhead less non-interest income				34.34	42.87
Applicable income taxes / Pretax net operating income (tax equivalent)				16.77	20.95
Applicable income tax + TE / Pretax net operating income + TE				22.51	22.72

BHCPR PEER GROUP DATA

Peer Group: 3
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	49.36	48.35	50.87	47.85	55.67
Commercial and industrial loans	9.03	12.72	9.18	12.84	9.36
Loans to individuals	1.16	1.41	1.14	1.16	1.60
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.89	2.71	2.75	2.13	2.36
Other loans and leases	0.05	0.10	0.06	0.10	0.03
Net loans and leases	64.72	67.33	65.93	68.58	73.37
Debt securities over 1 year	16.80	12.73	14.85	11.98	10.28
Mutual funds and equity securities	0.03	0.02	0.03	0.05	0.04
Subtotal	82.71	81.00	82.05	82.21	84.73
Interest-bearing bank balances	7.43	9.20	8.28	8.02	4.43
Federal funds sold and reverse repos	0.04	0.30	0.07	0.13	0.22
Debt securities 1 year or less	1.74	1.67	1.71	1.83	2.20
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	93.27	93.53	93.63	93.23	92.44
Non-interest cash and due from depository institutions	1.26	1.25	1.06	1.26	1.34
Other real estate owned	0.05	0.08	0.05	0.08	0.08
All other assets	5.44	5.24	5.30	5.50	6.12
Memoranda					
Short-term investments	9.44	11.77	10.45	10.35	7.07
US Treasury securities	1.77	0.24	1.02	0.09	0.21
US agency securities (excluding mortgage-backed securities)	2.54	1.38	1.67	1.14	1.73
Municipal securities	4.37	3.62	4.34	3.84	3.17
Mortgage-backed securities	8.50	7.46	7.96	7.22	6.46
Asset-backed securities	0.11	0.18	0.18	0.17	0.07
Other debt securities	0.36	0.25	0.34	0.22	0.22
Loans held-for-sale	0.23	0.79	0.60	0.36	0.17
Loans held for investment	65.17	66.91	65.82	68.57	73.68
Real estate loans secured by 1-4 family	13.59	14.61	14.89	14.07	17.36
Revolving	1.63	1.93	1.78	1.83	2.48
Closed-end, secured by first liens	11.52	12.24	12.69	11.47	14.10
Closed-end, secured by junior liens	0.28	0.32	0.28	0.33	0.48
Commercial real estate loans	29.29	28.59	30.02	29.06	33.17
Construction and land development	5.84	5.54	6.25	5.35	6.04
Multifamily	3.84	3.71	3.98	3.58	4.36
Nonfarm nonresidential	18.64	18.60	19.09	19.61	22.35
Real estate loans secured by farmland	4.05	3.79	3.72	2.97	3.31

BHCPR PEER GROUP DATA

Peer Group: 3
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	75.15	70.49	75.77	69.06	74.93
Real estate loans secured by 1-4 family	20.84	21.12	22.10	20.58	23.54
Revolving	2.55	2.86	2.71	2.62	3.32
Closed-end	18.06	18.04	19.19	17.29	19.97
Commercial real estate loans	44.20	41.38	44.53	41.43	44.64
Construction and land development	8.71	7.94	9.15	7.58	8.13
1-4 family	2.28	2.03	2.38	1.72	1.75
Other	6.22	5.91	6.60	5.59	6.13
Multifamily	5.90	5.43	5.93	5.22	6.02
Nonfarm nonresidential	28.53	27.17	28.62	28.15	29.76
Owner-occupied	11.19	11.12	11.48	10.04	11.66
Other	17.48	16.18	17.31	16.88	17.78
Real estate loans secured by farmland	6.11	5.50	5.53	4.31	4.44
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.62	18.48	13.63	18.45	13.92
Loans to individuals	1.87	2.13	1.82	1.79	2.16
Credit card loans	0.02	0.02	0.02	0.01	0.03
Agricultural loans	4.36	3.91	4.05	3.03	3.11
Other loans and leases	0.11	0.15	0.12	0.15	0.05
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	450.93	460.10	473.50	450.68	494.12
Real estate loans secured by 1-4 family	123.74	139.74	137.23	133.04	155.57
Revolving	15.51	19.26	17.09	17.57	22.48
Closed-end	106.64	119.93	118.69	112.13	131.75
Commercial real estate loans	269.46	268.96	280.64	268.77	293.13
Construction and land development	53.22	50.87	56.62	49.17	53.28
1-4 family	14.75	13.36	15.63	11.28	11.67
Other	38.24	37.63	41.03	36.31	40.05
Multifamily	36.12	35.66	37.43	33.64	38.25
Nonfarm nonresidential	176.57	180.81	183.01	187.88	201.26
Owner-occupied	69.56	75.19	73.40	67.29	78.80
Other	108.61	106.84	110.70	112.29	120.36
Real estate loans secured by farmland	37.37	35.67	35.70	28.29	29.55
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	83.29	122.51	86.82	121.03	86.20
Loans to individuals	11.15	14.42	11.13	11.64	14.99
Credit card loans	0.11	0.11	0.13	0.05	0.20
Agricultural loans	24.06	23.13	24.37	18.72	19.06
Other loans and leases	0.50	1.05	0.58	0.46	0.33
Supplemental					
Non-owner occupied CRE loans / Gross loans	33.25	30.54	33.27	30.42	34.30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	202.59	197.37	209.10	196.26	214.95
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	272.80	272.19	283.66	271.26	295.65

BHCPR PEER GROUP DATA

Peer Group: 3
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	9.44	11.77	10.45	10.35	7.07
Liquid assets	22.35	20.69	21.10	18.62	15.42
Investment securities	19.05	14.60	16.96	14.75	13.39
Net loans and leases	64.72	67.33	65.93	68.58	73.37
Net loans, leases and standby letters of credit	65.06	67.69	66.29	68.98	73.94
Core deposits	78.88	77.76	77.93	75.35	71.95
Noncore funding	8.81	9.96	9.09	10.57	13.31
Time deposits of \$250K or more	3.12	3.53	3.10	3.50	4.62
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.74	0.83	0.74	0.69	0.70
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.74	0.54	0.69	0.59	0.48
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.72	0.70	0.83	0.75	1.27
Earning assets that reprice within 1 year	29.84	31.49	30.79	29.72	30.35
Interest-bearing liabilities that reprice within 1 year	11.70	15.06	12.74	16.23	16.17
Long-term debt that reprices within 1 year	0.24	0.24	0.16	0.16	0.25
Net assets that reprice within 1 year	16.99	15.41	17.04	12.09	12.55
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-0.79	-2.88	-1.73	0.09	7.16
Net short-term noncore funding dependence	-5.43	-7.60	-6.72	-4.73	1.08
Short-term investment / Short-term noncore funding	257.42	286.40	271.81	241.50	148.20
Liquid assets - short-term noncore funding / Nonliquid assets	23.64	19.58	21.36	16.00	9.28
Net loans and leases / Total deposits	78.06	81.02	80.59	83.42	91.28
Net loans and leases / Core deposits	82.62	86.95	85.35	91.05	102.58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.78	0.52	0.40	0.81	0.56
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.58	1.72	0.29	4.13	0.87
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47	-0.10	-0.09	-0.03	-0.01
Percent of Investment Securities					
Held-to-maturity securities	2.76	3.54	2.25	2.24	4.23
Available-for-sale securities	96.95	96.17	97.54	96.14	93.98
US Treasury securities	12.28	1.63	7.70	0.72	1.54
US agency securities (excluding mortgage-backed securities)	12.32	11.25	10.71	9.57	14.01
Municipal securities	23.95	27.80	26.83	28.62	23.34
Mortgage-backed securities	42.14	50.33	46.27	48.18	50.27
Asset-backed securities	0.34	1.49	1.37	1.09	0.69
Other debt securities	2.44	2.30	2.39	2.02	1.75
Mutual funds and equity securities	0.22	0.20	0.21	0.31	0.35
Debt securities 1 year or less	11.28	14.12	11.93	14.87	18.36
Debt securities 1 to 5 years	25.79	19.75	20.38	20.55	23.87
Debt securities over 5 years	60.79	64.52	65.37	60.89	53.37
Pledged securities	36.52	43.86	43.90	41.05	40.93
Structured notes, fair value	0.61	0.08	0.32	0.02	0.15
Percent Change from Prior Like Quarter					
Short-term investments	-21.68	182.38	7.57	111.89	51.60
Investment securities	55.01	24.76	53.83	12.33	0.73
Core deposits	7.77	29.05	13.67	22.22	9.66
Noncore funding	-16.97	-14.75	-13.73	-4.24	4.03

BHCPR PEER GROUP DATA

 Peer Group: 3
 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)			15.92	14.85	15.62
Standby letters of credit	0.31	0.34	0.32	0.31	0.44
Commercial and similar letters of credit	0.00	0.03	0.03	0.00	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.11	0.00	0.00
Interest rate contracts	0.00	0.00	0.11	0.00	0.00
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.11	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
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)			24.66	22.11	21.79

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date:03/31/2022

Derivatives Analysis

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Notional Amount					
Interest rate contracts		100.00	100.00	100.00	51.42
Foreign exchange contracts		0.00	0.00	0.00	5.53
Equity, commodity, and other contracts		0.00	0.00	0.00	43.04
Futures and forwards		0.00	0.00	0.00	100.00
Written options		0.00	15.58	0.00	0.00
Exchange-traded		0.00	0.00	0.00	0.00
Over-the-counter		0.00	15.58	0.00	0.00
Purchased options		100.00	65.58	100.00	0.00
Exchange-traded		0.00	0.00	0.00	0.00
Over-the-counter		100.00	65.58	100.00	0.00
Swaps		0.00	18.84	0.00	0.00
Held for trading		0.00	0.00	0.00	0.00
Interest rate contracts		0.00	0.00	0.00	0.00
Foreign exchange contracts		0.00	0.00	0.00	0.00
Equity, commodity, and other contracts		0.00	0.00	0.00	0.00
Non-traded		100.00	100.00	100.00	100.00
Interest rate contracts		100.00	100.00	100.00	51.42
Foreign exchange contracts		0.00	0.00	0.00	5.53
Equity, commodity, and other contracts		0.00	0.00	0.00	43.04
Derivative contracts (excluding futures and forex 14 days or less)		0.00	50.00	100.00	100.00
One year or less		0.00	0.00	0.00	100.00
Over 1 year to 5 years		0.00	0.00	0.00	0.00
Over 5 years		0.00	50.00	100.00	0.00
Gross negative fair value (absolute value)		0.00	0.93	0.00	0.00
Gross positive fair value		9.83	4.70	4.73	0.72
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.05	0.08	0.02

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	0.00	0.03	-0.01	0.33	0.12
Provision for loan and lease losses / Average loans and leases	0.00	0.05	-0.02	0.45	0.16
Provision for loan and lease losses / Net loan and lease losses	-615.57	274.42	113.83	795.19	211.09
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.42	1.36	1.42	1.12
Allowance for loan and lease losses / Total loans and leases	1.37	1.39	1.35	1.39	1.12
Allowance for loan and lease losses / Net loans and leases losses (X)	39.45	405.70	58.54	100.79	25.98
Allowance for loan and lease losses / Nonaccrual assets	357.75	271.59	490.99	258.48	388.33
ALLL / 90+ days past due + nonaccrual loans and leases	325.73	259.00	455.68	249.56	340.86
Gross loan and lease losses / Average loans and leases	0.05	0.04	0.14	0.17	0.15
Recoveries / Average loans and leases	0.06	0.05	0.06	0.03	0.04
Net losses / Average loans and leases	0.00	0.00	0.07	0.14	0.10
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	21.36	9.81	77.38	40.83	46.66
Earnings coverage of net loan and lease losses (X)	-212.26	-113.31	25.83	60.45	24.22
Net Loan and Lease Losses By Type					
Real estate loans	-0.02	-0.02	0.02	0.06	0.02
Real estate loans secured by 1-4 family	-0.03	-0.01	-0.01	0.03	0.02
Revolving	-0.02	0.02	0.00	0.02	0.02
Closed-end	-0.03	-0.02	-0.01	0.03	0.02
Commercial real estate loans	-0.02	-0.02	0.04	0.08	0.01
Construction and land development	-0.01	-0.01	-0.05	0.01	0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	-0.05	0.00	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.01	0.06	0.08	0.01
Owner-occupied	-0.01	0.00	0.01	0.03	0.01
Other	0.00	0.00	0.02	0.03	0.00
Real estate loans secured by farmland	0.00	0.00	0.01	0.01	0.00
Commercial and industrial loans	-0.04	0.04	0.17	0.27	0.23
Loans to individuals	0.72	0.30	0.57	0.55	0.56
Credit card loans	2.25	0.17	0.74	1.56	1.41
Agricultural loans	0.02	-0.01	0.01	0.10	0.04
Loans to foreign governments and institutions					
Other loans and leases	27.66	3.90	18.19	9.26	10.91

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	0.25	0.30	0.24	0.29	0.41
90+ days past due loans and leases	0.01	0.02	0.02	0.02	0.03
Nonaccrual loans and leases	0.77	0.82	0.76	0.79	0.52
90+ days past due and nonaccrual loans and leases	0.79	0.85	0.78	0.81	0.57
30-89 days past due restructured	0.00	0.00	0.00	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.00	0.13	0.11	0.08
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.25	0.30	0.24	0.29	0.41
90+ days past due assets	0.01	0.02	0.02	0.02	0.03
Nonaccrual assets	0.77	0.83	0.76	0.79	0.52
30+ days past due and nonaccrual assets	1.08	1.17	1.06	1.13	1.00
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.51	0.57	0.52	0.56	0.42
90+ past due and nonaccrual assets + other real estate owned	0.58	0.68	0.59	0.65	0.53
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.57	0.65	0.74	0.87	0.68
Allowance for loan and lease losses	60.48	65.16	76.95	89.28	82.92
Equity capital + allowance for loan and lease losses	5.57	5.85	6.71	7.43	5.84
Tier 1 capital + allowance for loan and lease losses	5.19	5.87	6.62	7.77	5.97
Loans and leases + other real estate owned	0.88	0.97	1.13	1.28	0.92

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.23	0.31	0.23	0.31	0.36
	90+ days past due	0.01	0.02	0.02	0.01	0.02
	Nonaccrual	0.78	0.92	0.80	0.83	0.53
Commercial and industrial	30-89 days past due	0.23	0.18	0.17	0.15	0.27
	90+ days past due	0.02	0.02	0.00	0.00	0.02
	Nonaccrual	0.78	0.54	0.71	0.61	0.52
Individuals	30-89 days past due	0.67	0.31	0.49	0.51	0.61
	90+ days past due	0.03	0.04	0.03	0.01	0.02
	Nonaccrual	0.20	0.18	0.17	0.14	0.25
Depository institution loans	30-89 days past due		0.00		0.00	0.00
	90+ days past due		0.00		0.00	0.00
	Nonaccrual		0.00		0.00	0.00
Agricultural	30-89 days past due	0.05	0.12	0.03	0.06	0.23
	90+ days past due	0.01	0.01	0.00	0.02	0.01
	Nonaccrual	0.44	0.83	0.32	0.52	0.27
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	25.39	0.00	3.59	0.00	1.88
	90+ days past due	0.85	0.00	0.00	0.00	0.00
	Nonaccrual	10.68	0.00	9.66	0.00	0.58

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

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2022

Past Due and Nonaccrual Loans and Leases - Continued

		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Memoranda						
1-4 Family	30-89 days past due	0.45	0.46	0.51	0.58	0.65
	90+ days past due	0.01	0.01	0.03	0.02	0.04
	Nonaccrual	0.84	0.73	0.78	0.66	0.66
Revolving	30-89 days past due	0.21	0.20	0.28	0.21	0.33
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.33	0.36	0.38	0.32	0.32
Closed-End	30-89 days past due	0.48	0.50	0.55	0.65	0.70
	90+ days past due	0.01	0.01	0.04	0.02	0.04
	Nonaccrual	0.83	0.78	0.79	0.66	0.71
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	0.02	0.04	0.02	0.03	0.04
Commercial real estate	30-89 days past due	0.12	0.15	0.16	0.13	0.18
	90+ days past due	0.00	0.02	0.01	0.01	0.01
	Nonaccrual	0.70	1.09	0.85	0.91	0.38
Construction and development	30-89 days past due	0.13	0.10	0.35	0.16	0.24
	90+ days past due	0.00	0.02	0.00	0.00	0.01
	Nonaccrual	0.55	0.75	0.64	0.47	0.23
1-4 family	30-89 days past due	0.02	0.01	0.06	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.04	0.01	0.03	0.01
Other	30-89 days past due	0.04	0.09	0.05	0.05	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.37	0.71	0.47	0.43	0.18
Multifamily	30-89 days past due	0.01	0.01	0.00	0.00	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.09	0.03	0.01	0.07
Nonfarm non-residential	30-89 days past due	0.09	0.18	0.04	0.13	0.14
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.70	1.19	0.91	0.93	0.41
Owner occupied	30-89 days past due	0.03	0.06	0.02	0.07	0.07
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.31	0.45	0.34	0.40	0.24
Other	30-89 days past due	0.03	0.09	0.02	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.34	0.64	0.53	0.47	0.16
Farmland	30-89 days past due	0.53	0.24	0.13	0.38	0.15
	90+ days past due	0.01	0.02	0.01	0.03	0.01
	Nonaccrual	1.11	1.48	1.03	1.29	0.80
Credit card	30-89 days past due	1.64	0.53	1.07	1.07	2.16
	90+ days past due	0.07	0.10	0.10	0.18	0.33
	Nonaccrual	0.00	0.00	0.24	0.05	0.01

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

BHCPR PEER GROUP DATA

Peer Group: 3
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	11.64			11.43			11.32			11.41			13.07		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.46			12.17			12.09			12.11			13.88		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	14.01			13.59			13.63			13.60			15.18		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.67			10.54			10.50			10.65			11.30		
Supplementary leverage ratio, advanced approaches HCs										62.13			61.74		

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.01	0.01	0.01	0.01	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00	100.00	100.00	100.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00	0.00	0.00	0.00
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income				0.00	0.00
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.10	0.02	0.03	0.00
Insurance net income (P/C) / Equity (P/C)	63.62	81.11	27.17	103.45	118.25
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
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)					
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	10.77	11.00	11.13	10.11	11.36
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: 3
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	0.00	0.00	0.00
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases		-100.00	-100.00	-100.00	-100.00
Total selected assets	-100.00	-65.99	-100.00	-40.61	-28.79
Deposits					

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	11.41	13.88	12.98	10.02	10.57
Bank net income / Average equity investment in banks	11.79	13.79	12.98	10.54	10.97
Nonbank net income / Average equity investment in nonbanks	11.06	12.27	10.65	11.95	9.77
Subsidiary HCs net income / Average equity investment in sub HCs	13.82	10.09	10.11	6.93	12.05
Bank net income / Parent net income	105.41	103.31	106.24	105.90	105.76
Nonbank net income / Parent net income	1.36	1.55	1.39	1.71	0.79
Subsidiary holding companies' net income / Parent net income	96.69	97.89	104.35	103.62	104.30
Leverage					
Total liabilities / Equity capital	13.50	11.62	12.91	11.46	11.23
Total debt / Equity capital	5.84	4.03	5.20	4.19	3.84
Total debt + notes payable to subs that issued TPS / Equity capital	11.95	10.30	11.38	9.91	9.38
Total debt + Loans guaranteed for affiliate / Equity capital	5.87	4.05	5.22	4.21	3.85
Total debt / Equity capital - excess over fair value	5.85	4.04	5.20	4.20	3.84
Long-term debt / Equity capital	5.45	3.72	4.89	3.95	3.64
Short-term debt / Equity capital	0.18	0.15	0.10	0.14	0.05
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	0.27	0.22	0.24	0.16	0.19
Long-term debt / Consolidated long-term debt	18.82	13.74	17.78	16.38	13.90
Double Leverage					
Equity investment in subs / Equity capital	106.82	105.93	106.96	105.75	104.96
Total investment in subs / Equity capital	106.94	106.02	107.02	105.83	105.28
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)	0.59	0.48	0.62	0.60	0.46
Equity investment in subs - equity cap / Net income-div (X)	1.38	1.56	1.67	1.70	1.37
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	119.56	124.62	115.68	142.45	137.62
Cash from ops + noncash items + op expense / Op expense + dividend	95.58	133.68	125.96	144.29	137.83
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.80	140.20	107.97	92.82	107.06
Pretax operating income + interest expense / Interest expense	21,657.92	4,267.57	20,091.25	6,345.71	5,287.52
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,180.10	1,291.46	2,035.01	2,145.43	1,261.43
Dividends + interest from subsidiaries / Interest expense + dividends	421.65	162.57	151.62	182.38	169.24
Fees + other income from subsidiaries / Salary + other expenses	13.10	11.76	9.10	17.26	15.22
Net income / Current part of long-term debt + preferred dividends (X)	22.69	56.63	1,244.26	498.51	458.87
Other Ratios					
Net assets that reprice within 1 year / Total assets	0.90	0.59	0.69	1.04	1.47
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.17	0.19	0.18	0.45	0.44
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: 3
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	102.90	65.57	78.30	63.55	61.56
Dividends declared / Net income	25.00	22.81	24.28	24.86	25.06
Net income - dividends / Average equity	8.81	10.99	9.72	7.42	7.79
Percent of Dividends Paid					
Dividends from bank subsidiaries	167.86	154.17	135.59	195.78	173.85
Dividends from nonbank subsidiaries	1.37	0.15	3.57	4.90	1.36
Dividends from subsidiary holding companies	0.00	0.00	6.11	3.47	0.00
Dividends from all subsidiaries	187.94	178.88	158.53	224.87	217.48
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	30.67	33.35	34.26	42.67	41.48
Interest income from bank subsidiaries	0.01	0.03	0.02	0.03	0.05
Management and service fees from bank subsidiaries	2.27	2.16	1.11	3.62	3.60
Other income from bank subsidiaries	0.21	0.05	0.21	0.13	0.01
Operating income from bank subsidiaries	34.77	37.88	36.76	53.45	49.35
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	74.19	41.43	67.82	64.13	69.53
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and serv fees from nonbank subsidiaries	0.34	0.26	0.13	0.32	0.53
Other income from nonbank subsidiaries	0.51	0.00	0.00	0.02	0.93
Operating income from nonbank subsidiaries	75.04	43.06	68.63	65.84	78.32
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	29.12	39.35	25.03	21.59	20.75
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	0.01
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	29.12	39.35	25.03	21.59	20.76
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	70.61	66.99	76.57	70.28	71.81
Interest income from bank subsidiaries	3.84	1.63	0.07	0.09	0.38
Management and service fees from bank subsidiaries	3.68	6.12	2.72	4.39	4.39
Other income from bank subsidiaries	0.23	0.23	0.55	0.25	0.01
Operating income from bank subsidiaries	91.42	80.36	90.12	81.79	88.84
Dividends from nonbank subsidiaries	1.89	3.30	3.26	3.20	2.53
Interest income from nonbank subsidiaries	0.00	0.08	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.03	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.05	0.06	0.05	0.05	0.08
Operating income from nonbank subsidiaries	3.18	4.12	3.71	6.23	4.81
Dividends from subsidiary holding companies	1.94	1.80	2.61	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	1.94	1.80	2.61	0.00	0.00
Loans and advances from subsidiaries / Short term debt	145.63	4,681.23	553.30	3,488.41	3,989.95
Loans and advances from subsidiaries / Total debt	77.47	1,574.10	57.19	143.54	269.29

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									32
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	1.15	0.22	0.24	0.61	0.92	1.39	2.57	4.08	32
- Overhead expense	2.61	1.56	1.87	2.09	2.54	2.84	3.74	4.25	32
- Provision for credit losses	0.00	-0.36	-0.15	-0.03	0.02	0.07	0.13	0.15	32
+ Securities gains (losses)	0.00	-0.03	-0.02	0.00	0.00	0.00	0.01	0.02	32
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	1.21	0.56	0.74	0.88	1.14	1.34	1.85	2.54	32
Net income	1.21	0.56	0.74	0.88	1.14	1.34	1.85	2.54	32
Net income (Subchapter S adjusted)	0.93	0.83	0.85	0.90	0.94	0.97	1.01	1.02	4
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	0.31	0.15	0.17	0.20	0.29	0.36	0.52	0.62	32
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.00	-0.11	-0.06	-0.02	0.00	0.02	0.07	0.10	32
Earnings coverage of net loan and lease losses (X)	-212.26	-1285.17	-1104.96	-205.19	-47.12	12.71	75.41	200.65	30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	0.99	1.01	1.08	1.29	1.50	2.04	2.51	32
Allowance for loan and lease losses / Total loans and leases	1.37	0.99	1.01	1.08	1.28	1.49	2.04	2.50	32
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.88	0.08	0.10	0.28	0.69	1.37	1.97	2.37	32
30-89 days past due loans and leases / Total loans and leases	0.25	0.02	0.05	0.11	0.17	0.38	0.58	0.66	32
Liquidity and Funding									
Net noncore funding dependence	-0.79	-18.03	-15.69	-11.99	0.40	6.86	12.25	25.03	32
Net short-term noncore funding dependence	-5.43	-22.19	-20.08	-13.00	-4.20	2.55	6.04	8.63	32
Net loans and leases / Total assets	64.72	45.20	52.82	56.75	66.49	72.54	76.94	79.07	32
Capitalization									
Tier 1 leverage ratio	10.67	8.00	8.07	8.90	10.04	11.13	12.50	20.93	32
Holding company equity capital / Total assets	9.82	7.13	7.51	7.88	9.07	10.09	12.06	20.57	32
Total equity capital (including minority interest) / Total assets	9.82	7.13	7.51	7.88	9.08	10.09	12.06	20.57	32
Common equity tier 1 capital / Total risk-weighted assets	13.54	9.88	10.28	11.56	12.44	15.34	18.18	22.11	28
Net loans and leases / Equity capital (X)	7.00	3.44	5.13	6.03	7.13	8.04	8.89	9.11	32
Cash dividends / Net income	24.99	0.00	0.00	7.06	21.07	33.69	66.80	78.30	32
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	4.39	-8.30	-7.63	0.25	4.79	8.60	13.28	17.51	31
Equity capital	-0.87	-19.75	-13.46	-5.36	-1.02	6.08	9.75	12.01	31
Net loans and leases	2.62	-16.38	-9.44	-1.19	1.72	7.33	12.33	18.84	31
Noncore funding	-16.97	-56.50	-49.06	-27.27	-18.13	-2.86	7.81	18.20	31
Parent Company Ratios									
Short-term debt / Equity capital	0.18	0.00	0.00	0.00	0.00	0.00	0.20	2.70	32
Long-term debt / Equity capital	5.45	0.00	0.00	0.00	0.00	13.59	19.11	20.88	32
Equity investment in subsidiaries / Equity capital	106.82	91.53	96.67	99.60	107.34	111.77	118.65	121.15	32
Cash from ops + noncash items + op expense / Op expense + dividends	95.58	-39.12	-1.30	31.26	100.00	127.36	245.58	302.70	31

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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)									
Less: Interest expense	0.28	0.15	0.16	0.18	0.27	0.33	0.47	0.55	32
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	1.15	0.22	0.24	0.61	0.92	1.39	2.57	4.08	32
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	2.61	1.56	1.87	2.09	2.54	2.84	3.74	4.25	32
Less: Provision for credit losses	0.00	-0.36	-0.15	-0.03	0.02	0.07	0.13	0.15	32
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	32
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.03	-0.02	0.00	0.00	0.00	0.01	0.02	32
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Equals: Net operating income	1.21	0.56	0.74	0.88	1.14	1.34	1.85	2.54	32
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Equals: Net income	1.21	0.56	0.74	0.88	1.14	1.34	1.85	2.54	32
Memo: Net income (last four quarters)	1.32	0.75	0.83	0.91	1.24	1.50	2.14	2.79	31
Net income-BHC and noncontrolling (minority) interest	1.21	0.55	0.74	0.88	1.14	1.34	1.85	2.54	32
Margin Analysis									
Average earning assets / Average assets	94.35	88.36	91.54	92.89	94.24	96.88	97.60	97.63	32
Average interest-bearing funds / Average assets	67.25	48.69	55.87	64.04	68.23	71.67	76.91	80.87	32
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.31	0.15	0.17	0.20	0.29	0.36	0.52	0.62	32
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	0.25	0.11	0.13	0.15	0.19	0.30	0.45	0.56	32
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.11	12
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total earning assets	3.44	2.78	2.89	3.06	3.40	3.74	4.04	4.31	32
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	0.48	0.54	0.67	0.90	1.14	1.41	1.95	30
Mortgage-backed securities	1.38	0.82	0.93	1.14	1.46	1.62	1.75	1.78	30
All other securities									
Interest-bearing deposits	0.29	0.14	0.15	0.21	0.28	0.34	0.49	0.56	31
Time deposits of \$250K or more	0.67	0.25	0.32	0.43	0.59	0.80	1.18	1.56	31
Time deposits < \$250K	0.73	0.39	0.46	0.58	0.72	0.80	1.06	1.18	31
Other domestic deposits	0.19	0.07	0.08	0.13	0.18	0.25	0.28	0.40	31
Foreign deposits									
Federal funds purchased and repos	0.26	0.05	0.11	0.16	0.23	0.35	0.62	1.82	19
Other borrowed funds and trading liabilities	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.41	28
All interest-bearing funds	0.43	0.21	0.24	0.30	0.42	0.48	0.68	0.80	32

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	49.36	31.60	32.59	41.06	48.11	59.31	66.81	67.27	32
Commercial and industrial loans	9.03	0.70	1.03	4.32	8.09	11.15	19.73	27.81	32
Loans to individuals	1.16	0.00	0.01	0.19	0.60	2.27	3.30	4.24	32
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Agricultural loans	2.89	0.00	0.00	0.01	0.35	3.58	11.88	17.32	32
Other loans and leases	0.05	0.00	0.00	0.00	0.00	0.00	0.16	0.58	32
Net loans and leases	64.72	45.20	52.82	56.75	66.49	72.54	76.94	79.07	32
Debt securities over 1 year	16.80	2.62	4.33	7.86	13.82	25.52	33.53	37.97	32
Mutual funds and equity securities	0.03	0.00	0.00	0.00	0.01	0.05	0.16	0.24	32
Subtotal	82.71	66.12	75.43	77.98	84.26	87.96	89.69	91.12	32
Interest-bearing bank balances	7.43	0.16	0.58	2.68	5.70	11.74	17.18	18.96	32
Federal funds sold and reverse repos	0.04	0.00	0.00	0.00	0.00	0.04	0.10	0.35	32
Debt securities 1 year or less	1.74	0.19	0.27	0.56	1.21	2.27	5.26	5.54	32
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Total earning assets	93.27	89.99	90.35	91.72	93.26	94.79	95.94	96.19	32
Non-interest cash and due from depository institutions	1.26	0.53	0.73	0.83	1.14	1.51	2.10	2.58	32
Other real estate owned	0.05	0.00	0.00	0.00	0.01	0.09	0.19	0.27	32
All other assets	5.44	2.61	2.92	4.24	5.15	6.88	8.57	8.88	32
Memoranda									
Short-term investments	9.44	1.77	3.18	4.61	8.80	12.94	19.67	21.13	32
US Treasury securities	1.77	0.00	0.00	0.06	0.81	3.18	5.81	6.55	32
US agency securities (excluding mortgage-backed securities)	2.54	0.00	0.00	0.18	1.36	3.88	6.45	13.64	32
Municipal securities	4.37	0.00	0.11	0.94	3.49	7.02	9.85	13.55	32
Mortgage-backed securities	8.50	0.00	0.14	2.48	6.97	13.26	16.55	21.53	32
Asset-backed securities	0.11	0.00	0.00	0.00	0.00	0.00	0.01	1.56	32
Other debt securities	0.36	0.00	0.00	0.00	0.05	0.63	1.26	1.54	32
Loans held-for-sale	0.23	0.00	0.00	0.03	0.12	0.32	0.43	1.36	32
Loans held for investment	65.17	45.76	53.32	57.55	66.90	73.39	76.79	80.09	32
Real estate loans secured by 1-4 family	13.59	0.93	4.13	6.54	12.30	17.24	23.05	41.31	32
Revolving	1.63	0.04	0.10	0.63	1.30	2.15	4.11	5.39	32
Closed-end, secured by first liens	11.52	0.65	2.61	5.54	9.79	13.17	22.32	39.84	32
Closed-end, secured by junior liens	0.28	0.00	0.04	0.10	0.13	0.46	0.67	0.77	32
Commercial real estate loans	29.29	6.91	12.83	18.79	31.17	39.92	43.32	44.59	32
Construction and land development	5.84	0.97	1.87	2.77	5.41	8.30	11.10	11.42	32
Multifamily	3.84	0.60	1.17	1.58	2.47	4.31	10.84	13.12	32
Nonfarm nonresidential	18.64	1.77	3.55	13.60	19.11	24.53	30.34	32.13	32
Real estate loans secured by farmland	4.05	0.00	0.00	0.03	1.23	7.00	15.19	18.71	32

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 3
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	75.15	48.95	56.23	64.46	76.49	84.68	94.38	98.12	32
Real estate loans secured by 1-4 family	20.84	1.18	5.97	10.47	19.03	28.73	34.82	57.53	32
Revolving	2.55	0.05	0.14	1.02	2.17	3.02	5.69	9.04	32
Closed-end	18.06	0.95	3.80	9.50	16.07	23.68	32.79	56.26	32
Commercial real estate loans	44.20	10.44	17.09	34.24	48.44	54.11	61.85	64.42	32
Construction and land development	8.71	1.80	2.97	4.51	8.94	11.54	15.30	18.34	32
1-4 family	2.28	0.06	0.36	0.89	2.03	3.43	4.55	5.15	32
Other	6.22	1.06	1.37	3.11	5.22	8.61	11.82	14.37	32
Multifamily	5.90	0.85	1.66	2.72	4.01	6.55	13.42	22.49	32
Nonfarm nonresidential	28.53	2.59	5.39	22.40	29.56	38.56	41.06	43.50	32
Owner-occupied	11.19	0.06	1.84	5.82	11.46	13.93	19.48	21.74	32
Other	17.48	1.82	4.45	9.79	19.80	25.27	27.58	28.84	32
Real estate loans secured by farmland	6.11	0.00	0.00	0.05	1.66	10.20	20.40	26.47	32
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Commercial and industrial loans	13.62	1.24	2.30	7.14	12.54	17.71	30.32	35.32	32
Loans to individuals	1.87	0.00	0.02	0.29	0.89	3.17	5.48	7.94	32
Credit card loans	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.17	32
Agricultural loans	4.36	0.00	0.00	0.01	0.60	6.72	17.71	24.36	32
Other loans and leases	0.11	0.00	0.00	0.00	0.00	0.00	0.28	1.28	32
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	450.93	207.25	305.92	379.39	467.45	536.60	613.99	639.80	32
Real estate loans secured by 1-4 family	123.74	6.19	34.94	61.60	112.43	166.78	221.23	364.41	32
Revolving	15.51	0.40	0.92	6.29	11.39	19.11	35.40	56.86	32
Closed-end	106.64	5.30	22.21	51.38	103.56	135.98	188.47	352.48	32
Commercial real estate loans	269.46	51.48	96.36	161.07	288.59	368.23	397.51	444.22	32
Construction and land development	53.22	8.97	16.18	21.59	54.72	79.94	95.42	99.35	32
1-4 family	14.75	0.17	2.47	4.34	12.34	25.42	28.82	36.83	32
Other	38.24	5.72	8.63	15.11	36.94	61.73	73.75	74.60	32
Multifamily	36.12	4.23	8.68	15.04	23.15	45.28	111.25	120.31	32
Nonfarm nonresidential	176.57	15.58	23.24	117.68	186.95	243.92	308.71	314.78	32
Owner-occupied	69.56	0.28	9.33	36.40	67.75	93.94	130.25	141.66	32
Other	108.61	11.38	21.04	44.78	126.01	161.11	175.94	203.96	32
Real estate loans secured by farmland	37.37	0.00	0.00	0.28	12.33	61.16	126.73	164.11	32
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Commercial and industrial loans	83.29	3.52	6.47	42.25	78.58	110.49	165.33	232.84	32
Loans to individuals	11.15	0.00	0.08	1.59	6.32	21.70	32.05	44.88	32
Credit card loans	0.11	0.00	0.00	0.00	0.00	0.00	0.69	1.19	32
Agricultural loans	24.06	0.00	0.00	0.07	3.57	31.63	84.83	135.23	32
Other loans and leases	0.50	0.00	0.00	0.00	0.00	0.00	1.77	5.74	32
Supplemental									
Non-owner occupied CRE loans / Gross loans	33.25	7.34	12.97	20.61	35.89	40.88	50.45	56.89	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	202.59	41.83	65.54	113.01	231.42	283.07	309.68	349.47	32
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	272.80	51.48	97.67	161.07	288.87	373.39	404.26	451.66	32

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	9.44	1.77	3.18	4.61	8.80	12.94	19.67	21.13	32
Liquid assets	22.35	7.36	10.52	15.06	22.74	28.94	33.06	35.27	32
Investment securities	19.05	2.99	5.35	10.84	17.39	27.71	35.25	39.95	32
Net loans and leases	64.72	45.20	52.82	56.75	66.49	72.54	76.94	79.07	32
Net loans, leases and standby letters of credit	65.06	45.31	53.13	57.35	66.96	73.07	76.96	79.42	32
Core deposits	78.88	54.35	67.81	76.49	81.62	84.81	86.35	86.59	32
Noncore funding	8.81	2.13	2.40	4.81	8.02	12.05	19.23	20.96	32
Time deposits of \$250K or more	3.12	0.58	1.24	1.53	2.68	4.32	7.02	7.65	32
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Federal funds purchased and repos	0.74	0.00	0.00	0.00	0.32	0.91	2.73	3.94	32
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Net federal funds purchased (sold)	0.74	-0.16	-0.04	0.00	0.26	0.91	2.65	3.94	32
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Other borrowings w/remaining maturity of 1 year or less	0.72	0.00	0.00	0.00	0.07	0.58	2.95	5.10	32
Earning assets that reprice within 1 year	29.84	13.05	15.89	21.88	27.36	38.62	48.00	53.00	32
Interest-bearing liabilities that reprice within 1 year	11.70	1.88	2.78	6.68	9.18	12.12	23.06	39.90	32
Long-term debt that reprices within 1 year	0.24	0.00	0.00	0.00	0.00	0.32	0.71	2.23	32
Net assets that reprice within 1 year	16.99	-12.62	1.83	7.61	15.61	30.88	38.13	39.70	32
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-0.79	-18.03	-15.69	-11.99	0.40	6.86	12.25	25.03	32
Net short-term noncore funding dependence	-5.43	-22.19	-20.08	-13.00	-4.20	2.55	6.04	8.63	32
Short-term investment / Short-term noncore funding	257.42	22.57	37.94	67.75	210.14	392.35	608.71	654.45	32
Liquid assets - short-term noncore funding / Nonliquid assets	23.64	1.35	3.43	12.97	23.40	33.62	42.14	48.99	32
Net loans and leases / Total deposits	78.06	57.54	60.63	65.53	77.26	84.79	98.97	109.87	31
Net loans and leases / Core deposits	82.62	59.76	62.45	68.80	80.40	92.62	109.14	113.94	31
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.78	-3.59	-3.34	-0.02	0.00	0.00	0.01	0.03	13
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.58	-27.05	-17.85	-14.05	-8.80	-3.70	-1.17	-0.82	31
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47	-1.32	-1.01	-0.55	-0.25	-0.13	-0.04	-0.04	7
Percent of Investment Securities									
Held-to-maturity securities	2.76	0.00	0.00	0.00	0.00	0.64	12.45	27.87	31
Available-for-sale securities	96.95	71.06	87.33	98.40	99.75	99.97	100.00	100.00	31
US Treasury securities	12.28	0.00	0.00	0.53	7.14	23.30	29.38	61.37	31
US agency securities (excluding mortgage-backed securities)	12.32	0.00	0.00	2.52	9.67	18.49	37.01	43.95	31
Municipal securities	23.95	0.31	0.77	8.05	19.87	37.80	54.79	61.94	31
Mortgage-backed securities	42.14	0.36	5.70	30.27	43.37	57.95	70.47	78.04	31
Asset-backed securities	0.34	0.00	0.00	0.00	0.00	0.00	0.06	5.13	31
Other debt securities	2.44	0.00	0.00	0.00	0.26	3.92	7.28	12.40	31
Mutual funds and equity securities	0.22	0.00	0.00	0.00	0.02	0.24	1.29	1.60	31
Debt securities 1 year or less	11.28	1.99	2.13	4.01	6.77	13.58	31.45	43.39	31
Debt securities 1 to 5 years	25.79	4.05	6.48	13.33	20.26	35.29	58.08	68.34	31
Debt securities over 5 years	60.79	12.71	28.55	39.99	67.84	77.00	83.78	90.00	31
Pledged securities	36.52	1.75	5.98	16.87	36.31	53.87	66.36	72.30	31
Structured notes, fair value	0.61	0.00	0.00	0.00	0.00	0.00	3.12	5.54	31
Percent Change from Prior Like Quarter									
Short-term investments	-21.68	-67.79	-67.04	-53.08	-28.65	-1.15	44.83	47.72	31
Investment securities	55.01	-1.89	6.21	20.51	38.43	54.21	147.88	295.87	29
Core deposits	7.77	-13.54	-0.05	3.12	8.08	11.87	18.23	24.77	30
Noncore funding	-16.97	-56.50	-49.06	-27.27	-18.13	-2.86	7.81	18.20	31

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.00	-0.36	-0.15	-0.03	0.02	0.07	0.13	0.15	32
Provision for loan and lease losses / Average loans and leases	0.00	-0.51	-0.28	-0.05	0.03	0.12	0.18	0.27	32
Provision for loan and lease losses / Net loan and lease losses	-615.57	-4524.29	-3139.29	-994.41	-6.57	158.21	627.63	1558.35	30
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	0.99	1.01	1.08	1.29	1.50	2.04	2.51	32
Allowance for loan and lease losses / Total loans and leases	1.37	0.99	1.01	1.08	1.28	1.49	2.04	2.50	32
Allowance for loan and lease losses / Net loans and leases losses (X)	39.45	8.57	10.77	14.62	28.70	37.03	84.99	112.99	9
Allowance for loan and lease losses / Nonaccrual assets	357.75	80.69	82.38	118.46	202.41	406.13	1159.47	1583.84	31
ALLL / 90+ days past due + nonaccrual loans and leases	325.73	80.62	82.30	115.50	202.41	393.39	1076.97	1222.95	31
Gross loan and lease losses / Average loans and leases	0.05	0.00	0.00	0.01	0.03	0.07	0.14	0.20	32
Recoveries / Average loans and leases	0.06	0.00	0.00	0.01	0.03	0.07	0.17	0.20	32
Net losses / Average loans and leases	0.00	-0.11	-0.06	-0.02	0.00	0.02	0.07	0.10	32
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	32
Recoveries / Prior year-end losses	21.36	0.13	0.37	3.60	9.18	16.23	29.08	162.89	32
Earnings coverage of net loan and lease losses (X)	-212.26	-1285.17	-1104.96	-205.19	-47.12	12.71	75.41	200.65	30
Net Loan and Lease Losses By Type									
Real estate loans	-0.02	-0.10	-0.09	-0.02	0.00	0.00	0.02	0.03	31
Real estate loans secured by 1-4 family	-0.03	-0.29	-0.08	-0.03	0.00	0.00	0.00	0.00	31
Revolving	-0.02	-0.18	-0.08	0.00	0.00	0.00	0.00	0.00	30
Closed-end	-0.03	-0.36	-0.06	-0.02	0.00	0.00	0.00	0.01	31
Commercial real estate loans	-0.02	-0.15	-0.04	-0.01	0.00	0.00	0.00	0.03	31
Construction and land development	-0.01	-0.14	-0.03	0.00	0.00	0.00	0.00	0.01	31
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Other	0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.00	31
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	31
Nonfarm nonresidential	0.00	-0.04	-0.03	-0.01	0.00	0.00	0.00	0.05	31
Owner-occupied	-0.01	-0.05	-0.02	0.00	0.00	0.00	0.00	0.00	31
Other	0.00	-0.02	-0.02	0.00	0.00	0.00	0.00	0.03	31
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	26
Commercial and industrial loans	-0.04	-0.24	-0.14	-0.04	-0.01	0.00	0.00	0.05	31
Loans to individuals	0.72	0.05	0.08	0.19	0.37	0.76	2.06	4.66	20
Credit card loans	2.25	-0.10	0.10	0.54	0.66	3.17	6.00	7.00	6
Agricultural loans	0.02	-0.02	0.00	0.00	0.00	0.00	0.05	0.35	25
Loans to foreign governments and institutions									
Other loans and leases	27.66	-1.16	-0.78	-0.02	0.67	1.90	83.10	123.60	6

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.25	0.02	0.05	0.11	0.17	0.38	0.58	0.66	32
90+ days past due loans and leases	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.07	32
Nonaccrual loans and leases	0.77	0.05	0.09	0.26	0.66	1.08	1.58	2.37	32
90+ days past due and nonaccrual loans and leases	0.79	0.06	0.11	0.27	0.67	1.12	1.60	2.37	32
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Nonaccrual restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Percent of Total Assets									
30-89 days past due assets	0.25	0.02	0.05	0.11	0.17	0.38	0.58	0.66	32
90+ days past due assets	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.07	32
Nonaccrual assets	0.77	0.05	0.09	0.26	0.66	1.08	1.58	2.37	32
30+ days past due and nonaccrual assets	1.08	0.24	0.27	0.47	0.85	1.57	2.09	3.29	32
+ OREO as Percent of:									
Total assets	0.57	0.04	0.07	0.20	0.41	0.86	1.28	1.67	32
Allowance for loan and lease losses	60.48	6.56	9.07	26.59	52.19	91.26	131.45	137.74	32
Equity capital + allowance for loan and lease losses	5.57	0.37	0.61	2.09	4.50	9.21	11.49	13.60	32
Tier 1 capital + allowance for loan and lease losses	5.19	0.39	0.61	2.03	3.84	8.60	12.17	12.80	32
Loans and leases + other real estate owned	0.88	0.08	0.10	0.28	0.69	1.37	1.97	2.37	32

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.23	0.01	0.01	0.07	0.17	0.36	0.58	0.66	31
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	31
	Nonaccrual	0.78	0.04	0.05	0.27	0.57	1.11	1.87	2.41	31
Commercial and industrial	30-89 days past due	0.23	0.00	0.00	0.01	0.10	0.29	0.43	1.67	31
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.08	0.20	31
	Nonaccrual	0.78	0.00	0.00	0.05	0.31	1.24	2.53	3.70	31
Individuals	30-89 days past due	0.67	0.00	0.00	0.04	0.50	0.67	1.72	4.45	29
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.10	0.30	29
	Nonaccrual	0.20	0.00	0.00	0.00	0.04	0.33	0.71	1.26	29
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.03	0.20	0.46	25
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.11	25
	Nonaccrual	0.44	0.00	0.00	0.00	0.00	0.31	2.62	2.93	25
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	25.39	0.00	0.00	0.04	0.28	0.46	75.87	113.58	6
	90+ days past due	0.85	0.00	0.00	0.00	0.00	0.00	2.56	3.85	6
	Nonaccrual	10.68	0.00	0.00	0.00	0.00	0.00	32.05	48.08	6

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2022

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.45	0.00	0.01	0.13	0.26	0.78	1.19	1.49	31
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.07	31
	Nonaccrual	0.84	0.01	0.04	0.22	0.47	1.17	2.20	3.01	31
Revolving	30-89 days past due	0.21	0.00	0.00	0.00	0.08	0.31	0.77	1.21	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
	Nonaccrual	0.33	0.00	0.00	0.00	0.24	0.64	0.93	1.48	30
Closed-End	30-89 days past due	0.48	0.00	0.00	0.14	0.26	0.83	1.45	1.60	31
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.08	31
	Nonaccrual	0.83	0.01	0.04	0.27	0.57	1.23	1.76	2.62	31
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.17	31
Commercial real estate	30-89 days past due	0.12	0.00	0.00	0.00	0.03	0.08	0.59	0.91	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	31
	Nonaccrual	0.70	0.00	0.02	0.06	0.42	1.11	2.13	2.45	31
Construction and development	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.02	0.14	1.71	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.55	0.00	0.00	0.00	0.00	0.33	2.17	5.76	31
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.20	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.20	31
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.01	0.09	0.43	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.37	0.00	0.00	0.00	0.00	0.17	0.77	4.39	31
Multifamily	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.12	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.40	31
Nonfarm non-residential	30-89 days past due	0.09	0.00	0.00	0.00	0.03	0.08	0.28	0.60	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	31
	Nonaccrual	0.70	0.00	0.00	0.05	0.45	1.18	2.12	2.77	31
Owner occupied	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.07	0.30	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	31
	Nonaccrual	0.31	0.00	0.00	0.00	0.19	0.55	0.95	1.13	31
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.18	0.27	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.34	0.00	0.00	0.00	0.01	0.69	1.24	1.56	31
Farmland	30-89 days past due	0.53	0.00	0.00	0.00	0.00	0.30	1.09	7.20	26
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.13	26
	Nonaccrual	1.11	0.00	0.00	0.00	0.12	1.08	4.57	8.08	26
Credit card	30-89 days past due	1.64	0.01	0.03	0.15	0.51	2.52	4.38	4.99	6
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.14	0.22	0.23	6
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 03/31/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	102.90	0.00	0.00	29.38	86.05	102.90	331.63	562.19	26
Dividends declared / Net income	25.00	0.00	0.00	7.06	21.07	33.69	66.80	78.30	32
Net income - dividends / Average equity	8.81	0.97	3.09	5.85	9.51	12.12	13.51	15.45	32
Percent of Dividends Paid									
Dividends from bank subsidiaries	167.86	0.00	10.73	99.93	106.88	145.09	281.12	1313.95	25
Dividends from nonbank subsidiaries	1.37	0.00	0.00	0.00	0.00	0.15	2.00	23.41	25
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Dividends from all subsidiaries	187.94	5.37	29.60	100.00	117.31	159.40	406.38	1335.25	25
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	30.67	0.00	0.00	11.94	28.23	40.64	63.32	124.60	30
Interest income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.09	30
Management and service fees from bank subsidiaries	2.27	0.00	0.00	0.00	0.00	0.00	13.88	18.64	30
Other income from bank subsidiaries	0.21	0.00	0.00	0.00	0.00	0.00	0.45	2.98	30
Operating income from bank subsidiaries	34.77	0.00	0.04	16.08	30.92	46.41	77.98	138.73	30
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	74.19	0.00	0.00	0.20	100.00	100.00	152.13	220.82	15
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Management and serv fees from nonbank subsidiaries	0.34	0.00	0.00	0.00	0.00	0.00	0.85	2.09	15
Other income from nonbank subsidiaries	0.51	0.00	0.00	0.00	0.00	0.00	0.00	2.30	15
Operating income from nonbank subsidiaries	75.04	0.00	0.00	0.91	100.00	100.00	156.74	226.20	15
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	29.12	10.35	12.44	18.69	29.12	39.55	45.81	47.89	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	29.12	10.35	12.44	18.69	29.12	39.55	45.81	47.89	2
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	70.61	0.00	0.00	46.02	89.39	99.80	100.00	100.00	30
Interest income from bank subsidiaries	3.84	0.00	0.00	0.00	0.00	0.04	2.74	58.39	30
Management and service fees from bank subsidiaries	3.68	0.00	0.00	0.00	0.00	0.00	15.58	31.07	30
Other income from bank subsidiaries	0.23	0.00	0.00	0.00	0.00	0.00	0.40	3.36	30
Operating income from bank subsidiaries	91.42	2.18	22.98	91.79	99.71	99.97	100.00	100.00	30
Dividends from nonbank subsidiaries	1.89	0.00	0.00	0.00	0.00	0.30	14.57	17.85	30
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	30
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	30
Other income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.06	0.70	30
Operating income from nonbank subsidiaries	3.18	0.00	0.00	0.00	0.05	0.92	19.27	21.01	30
Dividends from subsidiary holding companies	1.94	0.00	0.00	0.00	0.00	0.00	0.00	30.89	30
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Operating income from subsidiary holding companies	1.94	0.00	0.00	0.00	0.00	0.00	0.00	30.89	30
Loans and advances from subsidiaries / Short term debt	145.63	0.00	0.00	0.00	104.82	250.46	323.92	348.41	4
Loans and advances from subsidiaries / Total debt	77.47	0.00	0.00	0.00	2.99	25.14	323.92	390.89	14

BHCPR Reporters for Quarter Ending 03/31/2022

Peer Group 3 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>
1247576	1,010,835	215 HOLDING CO.	MINNEAPOLIS, MN	Moved from Peer 4
1201457	1,583,366	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,847,705	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
3256134	1,421,231	BANK7 CORP	OKLAHOMA CITY, OK	
2935142	2,248,912	BOU BANCORP, INC.	OGDEN, UT	
1133781	2,904,231	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
1133594	2,474,924	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	1,346,136	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1140239	1,495,975	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1988646	2,872,685	FIRST BANCORP, INC.	LEBANON, VA	
1404632	1,190,627	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1247428	2,724,082	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1132672	1,760,850	FIRST UNITED CORPORATION	OAKLAND, MD	
1137453	1,458,385	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
2038409	1,735,683	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,450,190	HEARTLAND BANCCORP	WHITEHALL, OH	
1205183	2,127,455	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	2,572,746	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
3030307	1,306,434	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1066209	1,937,911	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,545,707	LINCOLN BANCORP	REINBECK, IA	
2589714	2,702,175	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,731,331	MINNWEST CORPORATION	MINNETONKA, MN	
3211601	2,904,156	MVB FINANCIAL CORP.	FAIRMONT, WV	
1248153	2,900,537	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2818245	1,662,659	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1118434	1,647,986	QNB CORP.	QUAKERTOWN, PA	
3835164	2,091,994	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2810285	1,603,116	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
1427275	2,363,885	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
3852031	2,812,649	STERLING BANCORP, INC.	SOUTHFIELD, MI	
4523431	1,998,447	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	

Note: Peer Group 3 has 32 bank holding companies.