

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 03/31/2022

Summary Ratios

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| | 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) | | | | | |
| + Non-interest income | 2.69 | 0.47 | 3.22 | 3.92 | 2.71 |
| - Overhead expense | 4.74 | 3.79 | 4.56 | 6.00 | 5.68 |
| - Provision for credit losses | 0.04 | 0.14 | 0.07 | 0.08 | 0.04 |
| + Securities gains (losses) | 0.00 | 0.45 | 0.00 | 0.12 | 0.02 |
| + Other tax equivalent adjustments | | | | | |
| = Pretax net operating income (tax equivalent) | | | | | |
| Net operating income | 0.31 | -0.12 | 0.66 | 0.43 | -0.04 |
| Net income | 0.31 | -0.12 | 0.66 | 0.43 | -0.04 |
| Net income (Subchapter S adjusted) | | -0.12 | | 0.14 | -0.17 |
| Percent of Average Earning Assets | | | | | |
| Interest income (tax equivalent) | | | | | |
| Interest expense | 0.25 | 0.39 | 0.21 | 0.45 | 0.64 |
| Net interest income (tax equivalent) | | | | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | |
| Net loan and lease losses / Average loans and leases | -0.02 | 0.04 | -0.07 | 0.33 | 0.16 |
| Earnings coverage of net loan and lease losses (X) | 1.53 | 1.60 | -141.73 | -10.89 | -1.82 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.21 | 0.91 | 1.22 | 1.79 | 2.15 |
| Allowance for loan and lease losses / Total loans and leases | 1.21 | 0.91 | 1.22 | 1.79 | 2.15 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.72 | 2.35 | 0.67 | 1.15 | 2.24 |
| 30-89 days past due loans and leases / Total loans and leases | 0.61 | 2.22 | 0.82 | 0.47 | 1.16 |
| Liquidity and Funding | | | | | |
| Net noncore funding dependence | -19.69 | -2.41 | -18.53 | -20.82 | -29.99 |
| Net short-term noncore funding dependence | -29.40 | -4.73 | -24.11 | -24.88 | -34.73 |
| Net loans and leases / Total assets | 47.91 | 38.29 | 50.41 | 43.98 | 42.51 |
| Capitalization | | | | | |
| Tier 1 leverage ratio | 14.08 | 11.27 | 13.78 | 14.45 | 14.29 |
| Holding company equity capital / Total assets | 13.07 | 10.53 | 14.94 | 14.58 | 15.25 |
| Total equity capital (including minority interest) / Total assets | 13.34 | 10.53 | 15.24 | 14.98 | 15.49 |
| Common equity tier 1 capital / Total risk-weighted assets | 23.73 | | 21.51 | 22.59 | 23.61 |
| Net loans and leases / Equity capital (X) | 3.80 | 3.64 | 3.44 | 3.07 | 2.81 |
| Cash dividends / Net income | 102.39 | | 19.18 | 698.13 | 123.34 |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | |
| Growth Rates | | | | | |
| Assets | -64.41 | 13.35 | -10.71 | 7.94 | -3.02 |
| Equity capital | 2.44 | -12.68 | 3.65 | 2.26 | 4.93 |
| Net loans and leases | 16.20 | 9.65 | 10.47 | 11.43 | -3.48 |
| Noncore funding | -92.55 | 15.43 | -61.70 | 90.52 | -41.26 |
| Parent Company Ratios | | | | | |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Long-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity investment in subsidiaries / Equity capital | 94.25 | 94.29 | 94.20 | 90.79 | 90.75 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 57.05 | -478.57 | 153.44 | 13.04 | 119.13 |

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 03/31/2022

Relative Income Statement and Margin Analysis

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| | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|--|------------|------------|------------|------------|------------|
| Percent of Average Assets | | | | | |
| Interest income (tax equivalent) | | | | | |
| Less: Interest expense | 0.23 | 0.35 | 0.20 | 0.41 | 0.59 |
| Equals: Net interest income (tax equivalent) | | | | | |
| Plus: Non-interest income | 2.69 | 0.47 | 3.22 | 3.92 | 2.71 |
| Equals: adjusted operating income (tax equivalent) | | | | | |
| Less: Overhead expense | 4.74 | 3.79 | 4.56 | 6.00 | 5.68 |
| Less: Provision for credit losses | 0.04 | 0.14 | 0.07 | 0.08 | 0.04 |
| 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 | 0.45 | 0.00 | 0.12 | 0.02 |
| 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 | 0.02 | 0.05 | -0.01 |
| Equals: Net operating income | 0.31 | -0.12 | 0.66 | 0.43 | -0.04 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net income | 0.31 | -0.12 | 0.66 | 0.43 | -0.04 |
| Memo: Net income (last four quarters) | 0.79 | -0.14 | 0.88 | 0.43 | -0.04 |
| Net income-BHC and noncontrolling (minority) interest | 0.31 | -0.12 | 0.68 | 0.48 | -0.05 |
| Margin Analysis | | | | | |
| Average earning assets / Average assets | 93.50 | 89.08 | 92.85 | 92.16 | 92.40 |
| Average interest-bearing funds / Average assets | 49.00 | 65.71 | 61.67 | 38.64 | 40.86 |
| Interest income (tax equivalent) / Average earning assets | | | | | |
| Interest expense / Average earning assets | 0.25 | 0.39 | 0.21 | 0.45 | 0.64 |
| Net interest income (tax equivalent) / Average earning assets | | | | | |
| Yield or Cost | | | | | |
| Total loans and leases (tax equivalent) | | | | | |
| Interest-bearing bank balances | 0.26 | 0.69 | 0.11 | 0.93 | 1.62 |
| Federal funds sold and reverse repos | 0.18 | | 0.13 | 0.75 | 2.46 |
| Trading assets | | | | 0.00 | 2.92 |
| Total earning assets | 2.92 | 3.65 | 2.58 | 3.34 | 3.86 |
| Investment securities (tax equivalent) | | | | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 0.64 | 2.88 | 0.85 | 4.26 | 2.77 |
| Mortgage-backed securities | 1.43 | 1.37 | 1.03 | 1.74 | 2.56 |
| All other securities | | | | | |
| Interest-bearing deposits | 0.83 | 0.50 | 0.91 | 1.82 | 1.94 |
| Time deposits of \$250K or more | 0.23 | 0.90 | 1.08 | 2.08 | 1.96 |
| Time deposits < \$250K | 0.83 | 0.63 | 1.06 | 2.07 | 2.33 |
| Other domestic deposits | 0.27 | 0.34 | 0.19 | 0.44 | 1.42 |
| Foreign deposits | | | | | |
| Federal funds purchased and repos | 0.00 | | 0.06 | 0.04 | 1.23 |
| Other borrowed funds and trading liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All interest-bearing funds | 0.83 | 0.53 | 0.34 | 1.65 | 2.00 |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 89.69 | 112.46 | 82.98 | 94.63 | 100.49 |
| Percent of Average Assets | | | | | |
| Total overhead expense | 4.74 | 3.79 | 4.56 | 6.00 | 5.68 |
| Personnel expense | 2.84 | 1.96 | 2.68 | 3.69 | 2.99 |
| Net occupancy expense | 0.30 | 0.33 | 0.25 | 0.34 | 0.35 |
| Other operating expenses | 1.60 | 1.50 | 1.62 | 1.97 | 2.34 |
| Overhead less non-interest income | 2.05 | 3.32 | 1.34 | 2.08 | 2.97 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | |
| Total overhead expense | | | | | |
| Personnel expense | | | | | |
| Net occupancy expense | | | | | |
| Other operating expenses | | | | | |
| Total non-interest income | | | | | |
| Fiduciary activities income | | | | | |
| Service charges on domestic deposit accounts | | | | | |
| Trading revenue | | | | | |
| Investment banking fees and commissions | | | | | |
| Insurance activities revenue | | | | | |
| Venture capital revenue | | | | | |
| Net servicing fees | | | | | |
| Net securitization income | | | | | |
| Net gain (loss) - sales of loans, OREO, and other assets | | | | | |
| Other non-interest income | | | | | |
| Overhead less non-interest income | | | | | |
| Applicable income taxes / Pretax net operating income (tax equivalent) | | | | | |
| Applicable income tax + TE / Pretax net operating income + TE | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 28.79 | 28.34 | 28.75 | 22.52 | 22.13 |
| Commercial and industrial loans | 5.52 | 7.17 | 6.54 | 4.09 | 3.85 |
| Loans to individuals | 0.72 | 2.97 | 0.82 | 1.61 | 2.15 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 0.75 | 0.05 | 1.00 | 0.54 | 0.43 |
| Other loans and leases | 12.04 | 0.00 | 13.24 | 15.65 | 14.37 |
| Net loans and leases | 47.91 | 38.29 | 50.41 | 43.98 | 42.51 |
| Debt securities over 1 year | 20.19 | 38.81 | 19.85 | 22.02 | 24.36 |
| Mutual funds and equity securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal | 68.10 | 77.10 | 70.26 | 66.00 | 66.87 |
| Interest-bearing bank balances | 15.28 | 13.22 | 14.91 | 18.72 | 8.49 |
| Federal funds sold and reverse repos | 0.72 | 0.00 | 2.97 | 1.19 | 12.08 |
| Debt securities 1 year or less | 6.40 | 0.07 | 1.85 | 2.10 | 2.03 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 2.02 |
| Total earning assets | 90.50 | 90.39 | 89.99 | 88.00 | 91.49 |
| Non-interest cash and due from depository institutions | 1.03 | 3.27 | 1.18 | 2.24 | 1.66 |
| Other real estate owned | 0.01 | 0.58 | 0.01 | 0.31 | 0.02 |
| All other assets | 8.48 | 6.34 | 8.83 | 9.76 | 6.84 |
| Memoranda | | | | | |
| Short-term investments | 22.40 | 13.29 | 19.73 | 22.00 | 22.60 |
| US Treasury securities | 5.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| US agency securities (excluding mortgage-backed securities) | 1.91 | 0.91 | 1.80 | 0.57 | 3.62 |
| Municipal securities | 8.46 | 25.08 | 8.42 | 14.81 | 13.68 |
| Mortgage-backed securities | 9.78 | 12.90 | 9.80 | 6.68 | 8.43 |
| Asset-backed securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other debt securities | 1.43 | 0.00 | 1.67 | 2.06 | 0.66 |
| Loans held-for-sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans held for investment | 48.52 | 38.64 | 51.08 | 44.81 | 43.45 |
| Real estate loans secured by 1-4 family | 8.12 | 9.20 | 8.40 | 5.20 | 5.82 |
| Revolving | 0.87 | 0.00 | 1.19 | 0.00 | 0.01 |
| Closed-end, secured by first liens | 7.05 | 8.99 | 6.98 | 5.09 | 5.60 |
| Closed-end, secured by junior liens | 0.19 | 0.21 | 0.24 | 0.11 | 0.20 |
| Commercial real estate loans | 18.97 | 16.39 | 18.55 | 15.16 | 13.14 |
| Construction and land development | 2.17 | 4.49 | 2.50 | 2.55 | 2.80 |
| Multifamily | 1.37 | 0.00 | 1.32 | 1.14 | 0.26 |
| Nonfarm nonresidential | 15.42 | 11.90 | 14.73 | 11.47 | 10.07 |
| Real estate loans secured by farmland | 1.71 | 2.75 | 1.80 | 2.16 | 3.17 |

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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 | 60.17 | 73.33 | 57.82 | 51.57 | 51.40 |
| Real estate loans secured by 1-4 family | 17.60 | 23.81 | 17.57 | 12.27 | 13.61 |
| Revolving | 1.59 | 0.00 | 2.09 | 0.00 | 0.03 |
| Closed-end | 16.01 | 23.81 | 15.48 | 12.27 | 13.58 |
| Commercial real estate loans | 39.23 | 42.41 | 36.88 | 34.36 | 30.44 |
| Construction and land development | 5.36 | 11.62 | 5.81 | 6.03 | 6.54 |
| 1-4 family | 0.61 | 0.49 | 1.13 | 0.43 | 1.43 |
| Other | 4.75 | 11.14 | 4.68 | 5.60 | 5.10 |
| Multifamily | 2.54 | 0.00 | 2.34 | 2.41 | 0.59 |
| Nonfarm nonresidential | 31.32 | 30.79 | 28.73 | 25.93 | 23.32 |
| Owner-occupied | 18.39 | 21.62 | 18.16 | 14.84 | 14.27 |
| Other | 12.93 | 9.17 | 10.58 | 11.10 | 9.05 |
| Real estate loans secured by farmland | 3.35 | 7.11 | 3.36 | 4.94 | 7.35 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 13.06 | 18.54 | 14.26 | 9.63 | 8.97 |
| Loans to individuals | 1.88 | 7.69 | 2.00 | 3.82 | 5.04 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 1.68 | 0.13 | 2.09 | 1.14 | 0.98 |
| Other loans and leases | 21.92 | 0.00 | 22.59 | 32.98 | 32.44 |
| Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted) | | | | | |
| Real estate loans | 220.27 | 252.76 | 230.48 | 170.81 | 151.34 |
| Real estate loans secured by 1-4 family | 65.23 | 82.06 | 71.30 | 42.99 | 41.05 |
| Revolving | 6.68 | 0.00 | 10.09 | 0.00 | 0.08 |
| Closed-end | 58.55 | 82.06 | 61.22 | 42.99 | 40.97 |
| Commercial real estate loans | 142.84 | 146.18 | 145.22 | 111.50 | 88.79 |
| Construction and land development | 18.39 | 40.06 | 21.55 | 21.20 | 19.47 |
| 1-4 family | 2.21 | 1.68 | 4.69 | 1.48 | 3.89 |
| Other | 16.18 | 38.38 | 16.86 | 19.72 | 15.59 |
| Multifamily | 8.84 | 0.00 | 9.25 | 6.60 | 1.55 |
| Nonfarm nonresidential | 115.61 | 106.12 | 114.42 | 83.71 | 67.76 |
| Owner-occupied | 67.60 | 74.53 | 72.35 | 49.71 | 43.21 |
| Other | 48.02 | 31.60 | 42.07 | 33.99 | 24.56 |
| Real estate loans secured by farmland | 12.20 | 24.51 | 13.96 | 16.31 | 21.50 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 44.36 | 63.91 | 52.92 | 33.62 | 26.62 |
| Loans to individuals | 6.21 | 26.51 | 7.06 | 13.53 | 15.42 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 5.95 | 0.45 | 7.73 | 3.17 | 2.69 |
| Other loans and leases | 67.20 | 0.00 | 65.54 | 90.37 | 85.47 |
| Supplemental | | | | | |
| Non-owner occupied CRE loans / Gross loans | 21.12 | 20.79 | 19.02 | 19.53 | 16.18 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 76.19 | 71.65 | 73.87 | 61.79 | 45.59 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 143.78 | 146.18 | 146.23 | 111.50 | 88.79 |

BHCPR PEER GROUP DATA

 Peer Group: 5
 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 | 22.40 | 13.29 | 19.73 | 22.00 | 22.60 |
| Liquid assets | 33.73 | 30.29 | 30.66 | 29.39 | 36.31 |
| Investment securities | 26.59 | 38.88 | 21.70 | 24.11 | 26.39 |
| Net loans and leases | 47.91 | 38.29 | 50.41 | 43.98 | 42.51 |
| Net loans, leases and standby letters of credit | 47.91 | 38.29 | 50.43 | 43.99 | 42.54 |
| Core deposits | 74.75 | 77.21 | 73.82 | 68.38 | 73.72 |
| Noncore funding | 9.72 | 11.42 | 7.25 | 12.13 | 7.58 |
| Time deposits of \$250K or more | 4.70 | 9.44 | 5.07 | 4.78 | 4.78 |
| Foreign deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Federal funds purchased and repos | 0.53 | 0.00 | 0.00 | 4.81 | 0.00 |
| Secured federal funds purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net federal funds purchased (sold) | -0.20 | 0.00 | -2.97 | 3.62 | -12.08 |
| Commercial paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other borrowings w/remaining maturity of 1 year or less | 0.00 | 0.39 | 0.00 | 0.21 | 0.39 |
| Earning assets that reprice within 1 year | 34.51 | 19.37 | 30.66 | 33.75 | 44.38 |
| Interest-bearing liabilities that reprice within 1 year | 15.47 | 42.40 | 15.07 | 22.50 | 24.15 |
| Long-term debt that reprices within 1 year | 0.00 | 0.39 | 0.00 | 0.21 | 0.00 |
| Net assets that reprice within 1 year | 19.04 | -23.42 | 15.58 | 11.03 | 20.24 |
| Other Liquidity and Funding Ratios | | | | | |
| Net noncore funding dependence | -19.69 | -2.41 | -18.53 | -20.82 | -29.99 |
| Net short-term noncore funding dependence | -29.40 | -4.73 | -24.11 | -24.88 | -34.73 |
| Short-term investment / Short-term noncore funding | 966.23 | 138.26 | 8,405.30 | 225.17 | 2,803.02 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 45.59 | 29.67 | 40.03 | 28.30 | 52.91 |
| Net loans and leases / Total deposits | 58.14 | 44.19 | 63.59 | 60.32 | 52.84 |
| Net loans and leases / Core deposits | 65.99 | 49.59 | 69.53 | 65.27 | 57.68 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | | | | | 0.01 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -14.27 | -3.07 | 0.86 | 3.63 | 1.83 |
| Structured notes appreciation (depreciation) / Tier 1 capital | -0.26 | | -0.03 | -0.01 | -0.03 |
| Percent of Investment Securities | | | | | |
| Held-to-maturity securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.73 |
| Available-for-sale securities | 100.00 | 100.00 | 100.00 | 100.00 | 99.27 |
| US Treasury securities | 17.46 | 0.00 | 0.00 | 0.00 | 0.00 |
| US agency securities (excluding mortgage-backed securities) | 9.89 | 2.34 | 10.61 | 2.21 | 24.38 |
| Municipal securities | 25.77 | 64.49 | 27.10 | 52.58 | 46.59 |
| Mortgage-backed securities | 29.89 | 33.17 | 44.04 | 20.69 | 23.14 |
| Asset-backed securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other debt securities | 16.99 | 0.00 | 18.25 | 24.52 | 5.88 |
| Mutual funds and equity securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Debt securities 1 year or less | 34.02 | 0.18 | 16.59 | 22.90 | 13.47 |
| Debt securities 1 to 5 years | 19.58 | 1.16 | 22.83 | 20.30 | 29.83 |
| Debt securities over 5 years | 46.39 | 98.65 | 60.58 | 56.80 | 56.70 |
| Pledged securities | 19.01 | 48.21 | 21.59 | 25.78 | 48.60 |
| Structured notes, fair value | 5.43 | 0.00 | 3.08 | 4.78 | 2.91 |
| Percent Change from Prior Like Quarter | | | | | |
| Short-term investments | -86.08 | 58.43 | -41.15 | 8.02 | 18.96 |
| Investment securities | 0.69 | 5.43 | -7.53 | -7.51 | -15.59 |
| Core deposits | -6.76 | 18.19 | -6.68 | 0.37 | 5.97 |
| Noncore funding | -92.55 | 15.43 | -61.70 | 90.52 | -41.26 |

BHCPR PEER GROUP DATA

 Peer Group: 5
 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) | | | 18.40 | 18.74 | 13.33 |
| Standby letters of credit | 0.00 | 0.00 | 0.02 | 0.02 | 0.03 |
| Commercial and similar letters of credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Securities lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivatives - notional amount (holding company as guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest rate contracts | 0.00 | 0.00 | 0.00 | 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 | 0.00 | 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) | | | 34.00 | 43.06 | 30.00 |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Futures and forwards | | | | | |
| Written options | | | | | |
| Exchange-traded | | | | | |
| Over-the-counter | | | | | |
| Purchased options | | | | | |
| Exchange-traded | | | | | |
| Over-the-counter | | | | | |
| Swaps | | | | | |
| Held for trading | | | | | |
| Interest rate contracts | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Non-traded | | | | | |
| Interest rate contracts | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | | | | | |
| One year or less | | | | | |
| Over 1 year to 5 years | | | | | |
| Over 5 years | | | | | |
| Gross negative fair value (absolute value) | | | | | |
| Gross positive fair value | | | | | |
| 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 | 0.00 | 0.00 |

BHCPR PEER GROUP DATA

 Peer Group: 5
 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 | 0.04 | 0.14 | 0.07 | 0.08 | 0.04 |
| Provision for loan and lease losses / Average loans and leases | 0.10 | 0.36 | 0.14 | 0.18 | 0.10 |
| Provision for loan and lease losses / Net loan and lease losses | 89.58 | 880.00 | -4,916.67 | 22.75 | 24.46 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.21 | 0.91 | 1.22 | 1.79 | 2.15 |
| Allowance for loan and lease losses / Total loans and leases | 1.21 | 0.91 | 1.22 | 1.79 | 2.15 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 13.81 | 22.35 | | 1.08 | 3.34 |
| Allowance for loan and lease losses / Nonaccrual assets | 55.79 | 103.00 | 46.16 | 92.73 | 31.25 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 55.79 | 103.00 | 46.16 | 92.73 | 31.25 |
| Gross loan and lease losses / Average loans and leases | 0.03 | 0.11 | 0.01 | 0.48 | 0.31 |
| Recoveries / Average loans and leases | 0.05 | 0.07 | 0.09 | 0.15 | 0.15 |
| Net losses / Average loans and leases | -0.02 | 0.04 | -0.07 | 0.33 | 0.16 |
| 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 | 27.73 | 1.92 | | 82.30 | 46.22 |
| Earnings coverage of net loan and lease losses (X) | 1.53 | 1.60 | -141.73 | -10.89 | -1.82 |
| Net Loan and Lease Losses By Type | | | | | |
| Real estate loans | -0.12 | 0.00 | -0.14 | 0.36 | -0.07 |
| Real estate loans secured by 1-4 family | -0.01 | 0.00 | -0.02 | 0.00 | 0.00 |
| Revolving | 0.00 | | 0.00 | | 0.00 |
| Closed-end | -0.01 | 0.00 | -0.02 | 0.00 | 0.00 |
| Commercial real estate loans | -0.14 | 0.00 | -0.16 | 0.68 | 0.01 |
| Construction and land development | 0.00 | 0.00 | -0.02 | -0.33 | 0.00 |
| 1-4 family | 0.00 | 0.00 | -0.02 | 0.00 | 0.00 |
| Other | 0.00 | 0.00 | 0.00 | -0.33 | 0.00 |
| Multifamily | 0.00 | | 0.00 | 0.00 | 0.00 |
| Nonfarm nonresidential | -0.18 | 0.00 | -0.18 | 0.96 | 0.06 |
| Owner-occupied | 0.00 | 0.00 | 0.00 | 1.16 | 0.06 |
| Other | -0.18 | 0.00 | -0.18 | -0.20 | 0.00 |
| Real estate loans secured by farmland | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 0.00 | 0.00 | 0.00 | 0.00 | -0.10 |
| Loans to individuals | | | 0.11 | | 0.84 |
| Credit card loans | | | | | |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans to foreign governments and institutions | | | | | |
| Other loans and leases | 42.48 | | -1.31 | -0.04 | 0.11 |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 0.61 | 2.22 | 0.82 | 0.47 | 1.16 |
| 90+ days past due loans and leases | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual loans and leases | 0.68 | 0.89 | 0.63 | 0.44 | 2.19 |
| 90+ days past due and nonaccrual loans and leases | 0.68 | 0.89 | 0.63 | 0.44 | 2.19 |
| 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 | 0.04 | 0.02 | 1.29 |
| 30-89 days past due loans held for sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ days past due loans held for sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual loans held for sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Percent of Loans and Leases and Other Assets | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | |
| 30-89 days past due assets | 0.61 | 2.22 | 0.82 | 0.47 | 1.16 |
| 90+ days past due assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual assets | 0.68 | 0.89 | 0.63 | 0.44 | 2.19 |
| 30+ days past due and nonaccrual assets | 1.29 | 3.11 | 1.46 | 0.91 | 3.35 |
| Percent of Total Assets | | | | | |
| 90+ days past due and nonaccrual assets | 0.26 | 0.34 | 0.28 | 0.18 | 0.93 |
| 90+ past due and nonaccrual assets + other real estate owned | 0.28 | 0.92 | 0.29 | 0.49 | 0.96 |
| Restructured and Nonaccrual Loans and Leases | | | | | |
| + OREO as Percent of: | | | | | |
| Total assets | 0.28 | 0.92 | 0.37 | 0.51 | 0.98 |
| Allowance for loan and lease losses | 124.94 | 261.07 | 187.97 | 149.88 | 167.43 |
| Equity capital + allowance for loan and lease losses | 3.00 | 8.47 | 2.94 | 4.06 | 6.79 |
| Tier 1 capital + allowance for loan and lease losses | 2.38 | 8.22 | 3.17 | 4.31 | 7.01 |
| Loans and leases + other real estate owned | 0.72 | 2.35 | 0.87 | 1.20 | 2.29 |

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

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 0.47 | 2.02 | 0.94 | 0.46 | 1.25 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.75 | 1.08 | 0.65 | 0.52 | 2.86 |
| Commercial and industrial | 30-89 days past due | 2.08 | 3.35 | 0.38 | 0.03 | 0.56 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 1.38 | 0.13 | 1.06 | 0.07 | 0.09 |
| Individuals | 30-89 days past due | 2.09 | 1.52 | 5.09 | 1.57 | 2.74 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.44 | 0.96 | 0.39 | 0.52 | 0.77 |
| Depository institution loans | 30-89 days past due | | | 0.00 | | |
| | 90+ days past due | | | 0.00 | | |
| | Nonaccrual | | | 0.00 | | |
| Agricultural | 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 |
| Foreign governments | 30-89 days past due | | | | | |
| | 90+ days past due | | | | | |
| | Nonaccrual | | | | | |
| Other loans and leases | 30-89 days past due | 0.00 | | 0.00 | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 1.88 | | 1.85 | 0.00 | 0.00 |

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: 5
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 | 0.30 | 1.39 | 1.00 | 0.70 | 2.15 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.97 | 3.17 | 0.94 | 1.57 | 2.33 |
| Revolving | 30-89 days past due | 0.00 | | 0.93 | | 0.00 |
| | 90+ days past due | 0.00 | | 0.00 | | 0.00 |
| | Nonaccrual | 0.00 | | 0.00 | | 0.00 |
| Closed-End | 30-89 days past due | 0.30 | 1.39 | 0.85 | 0.70 | 2.15 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.97 | 3.17 | 0.94 | 1.57 | 2.33 |
| Junior Lien | 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 | 0.03 | 0.15 | 0.03 | 0.08 | 0.00 |
| Commercial real estate | 30-89 days past due | 0.18 | 2.30 | 0.81 | 0.41 | 0.97 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.52 | 0.08 | 0.49 | 0.04 | 3.88 |
| Construction and development | 30-89 days past due | 2.46 | 8.39 | 6.73 | 0.51 | 0.12 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.05 | 0.30 | 0.05 | 0.14 | 0.72 |
| 1-4 family | 30-89 days past due | 0.00 | 0.00 | 6.73 | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.30 | 0.05 | 0.14 | 0.72 |
| Other | 30-89 days past due | 2.46 | 8.39 | 0.00 | 0.51 | 0.12 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| Multifamily | 30-89 days past due | 0.00 | | 0.00 | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | | 0.00 | 0.00 | 0.00 |
| Nonfarm non-residential | 30-89 days past due | 0.00 | 0.00 | 0.27 | 0.38 | 1.27 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.73 | 0.00 | 0.66 | 0.00 | 5.01 |
| Owner occupied | 30-89 days past due | 0.00 | 0.00 | 0.27 | 0.38 | 1.27 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.73 | 0.00 | 0.66 | 0.00 | 5.01 |
| Other | 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 |
| Farmland | 30-89 days past due | 4.54 | 2.47 | 2.84 | 0.00 | 0.24 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 2.72 | 0.00 | 0.00 | 0.00 | 0.02 |
| Credit card | 30-89 days past due | | | | | |
| | 90+ days past due | | | | | |
| | Nonaccrual | | | | | |

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

BHCPR PEER GROUP DATAPeer Group: 5
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 | 7.91 | | | 0.00 | | | 14.34 | | | 11.29 | | | 23.60 | | |
| Common equity tier 1 capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Tier 1 capital, column A | 7.91 | | | 0.00 | | | 14.34 | | | 11.29 | | | 23.60 | | |
| Tier 1 capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Total capital, column A | 8.33 | | | 0.00 | | | 14.83 | | | 11.93 | | | 24.74 | | |
| Total capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Tier 1 leverage | 14.08 | | | 11.27 | | | 13.78 | | | 14.45 | | | 14.29 | | |
| Supplementary leverage ratio, advanced approaches HCs | | | | | | | | | | | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | | | | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | | | | | |
| Separate account assets (L/H) / Total life assets | | | | | |
| Insurance activities revenue / Adjusted operating income | | | | | |
| 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 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance net income (P/C) / Equity (P/C) | | | | | |
| Insurance net income (L/H) / Equity (L/H) | | | | | |
| Insurance benefits, losses, expenses / Insurance premiums | | | | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | | | | | |
| 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 | 8.63 | 12.70 | 8.59 | 11.23 | 11.00 |
| 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: 5
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 | | | | | |
| 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 | | | | | |
| Total selected assets | -22.94 | | -21.40 | 160.16 | 5.72 |
| Deposits | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 03/31/2022

Parent Company Analysis - Part 1

| | 03/31/2022 | 03/31/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| Profitability | | | | | |
| Net income / Average equity capital | 2.49 | -1.03 | 5.00 | 2.87 | -0.34 |
| Bank net income / Average equity investment in banks | 4.06 | 1.92 | 2.32 | 6.35 | 6.30 |
| Nonbank net income / Average equity investment in nonbanks | 9.93 | -13.80 | 9.88 | -7.82 | -19.94 |
| Subsidiary HCs net income / Average equity investment in sub HCs | | | | | |
| Bank net income / Parent net income | 149.07 | | 122.19 | 1,444.51 | 705.23 |
| Nonbank net income / Parent net income | 12.71 | | 9.92 | 32.05 | |
| Subsidiary holding companies' net income / Parent net income | | | | | |
| Leverage | | | | | |
| Total liabilities / Equity capital | 1.56 | 0.00 | 1.53 | 3.32 | 3.33 |
| Total debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total debt / Equity capital - excess over fair value | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Long-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current portion of long-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Excess cost over fair value / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Long-term debt / Consolidated long-term debt | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Double Leverage | | | | | |
| Equity investment in subs / Equity capital | 94.25 | 94.29 | 94.20 | 90.79 | 90.75 |
| Total investment in subs / Equity capital | 95.20 | 99.74 | 94.85 | 93.23 | 93.05 |
| 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) | -2.47 | | -1.22 | -20.63 | -22.14 |
| Equity investment in subs - equity cap / Net income-div (X) | | | | | |
| Coverage Analysis | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 61.07 | 16.07 | 332.88 | 96.77 | 115.56 |
| Cash from ops + noncash items + op expense / Op expense + dividend | 57.05 | -478.57 | 153.44 | 13.04 | 119.13 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 63.34 | -478.57 | 84.93 | 52.66 | 131.99 |
| Pretax operating income + interest expense / Interest expense | | | | | |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | | | | | |
| Dividends + interest from subsidiaries / Interest expense + dividends | 51.71 | | 345.18 | 360.54 | 521.91 |
| Fees + other income from subsidiaries / Salary + other expenses | 70.03 | 0.00 | 15.20 | 16.20 | 5.35 |
| Net income / Current part of long-term debt + preferred dividends (X) | | | | | |
| Other Ratios | | | | | |
| Net assets that reprice within 1 year / Total assets | 4.82 | 0.26 | 5.16 | 3.37 | 4.68 |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | |
| 90+ days past due | 0.00 | | 0.00 | 0.00 | 0.00 |
| Nonaccrual | 0.00 | | 0.00 | 0.00 | 0.00 |
| Total | 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 | 2.72 | 0.00 | 3.34 | 3.85 | 3.27 |
| 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: 5
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 | 97.96 | | 55.82 | 98.92 | 67.07 |
| Dividends declared / Net income | 102.39 | | 19.18 | 698.13 | 123.34 |
| Net income - dividends / Average equity | -1.26 | -1.03 | 4.66 | 1.05 | -1.84 |
| Percent of Dividends Paid | | | | | |
| Dividends from bank subsidiaries | 50.00 | | 297.52 | 327.12 | 499.61 |
| Dividends from nonbank subsidiaries | 0.00 | | 42.95 | 0.00 | 0.00 |
| Dividends from subsidiary holding companies | 0.00 | | 0.00 | 0.00 | 0.00 |
| Dividends from all subsidiaries | 50.00 | | 340.47 | 327.12 | 499.61 |
| Payout Ratios - Subsidiaries: | | | | | |
| Percent of Bank Net Income | | | | | |
| Dividends from bank subsidiaries | 74.55 | 0.00 | 48.06 | 63.92 | 103.96 |
| Interest income from bank subsidiaries | 0.00 | 0.00 | 0.43 | 0.17 | 0.62 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from bank subsidiaries | 0.54 | 0.00 | 0.91 | 1.14 | 1.38 |
| Operating income from bank subsidiaries | 75.09 | 0.00 | 49.40 | 65.23 | 105.96 |
| Percent of Nonbank Net Income | | | | | |
| Dividends from nonbank subsidiaries | 0.00 | | 28.26 | 0.00 | |
| Interest income from nonbank subsidiaries | 9.78 | | 8.13 | 24.44 | |
| Management and serv fees from nonbank subsidiaries | 14.13 | | 50.92 | 26.32 | |
| Other income from nonbank subsidiaries | 0.00 | | 0.00 | 0.00 | |
| Operating income from nonbank subsidiaries | 23.91 | | 87.31 | 50.75 | |
| Percent of Subsidiary Holding Companies' Net Income | | | | | |
| Dividends from subsidiary holding companies | | | | | |
| Interest income from subsidiary holding companies | | | | | |
| Management and service fees from subsidiary holding companies | | | | | |
| Other income from subsidiary holding companies | | | | | |
| Operating income from subsidiary holding companies | | | | | |
| Dependence on Subsidiaries: | | | | | |
| Percent of Total Operating Income | | | | | |
| Dividends from bank subsidiaries | 48.16 | 0.00 | 56.90 | 80.39 | 90.38 |
| Interest income from bank subsidiaries | 0.00 | 0.00 | 0.67 | 0.22 | 0.36 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from bank subsidiaries | 8.13 | 0.00 | 0.81 | 1.43 | 0.81 |
| Operating income from bank subsidiaries | 56.29 | 0.00 | 58.38 | 82.05 | 91.56 |
| Dividends from nonbank subsidiaries | 0.00 | 0.00 | 4.20 | 0.00 | 0.00 |
| Interest income from nonbank subsidiaries | 5.75 | 100.00 | 0.50 | 7.89 | 4.81 |
| Management and service fees from nonbank subsidiaries | 37.96 | 0.00 | 4.13 | 9.59 | 3.20 |
| Other income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating income from nonbank subsidiaries | 43.71 | 100.00 | 8.83 | 17.48 | 8.01 |
| 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 | | | | | |
| Loans and advances from subsidiaries / Total debt | | | | | |

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 5
Date: 03/31/2022

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Number of BHCs in Peer Group | | | | | | | | | 3 |
| Earnings and Profitability: Percent of Average Assets | | | | | | | | | |
| Net interest income (tax equivalent) | | | | | | | | | |
| + Non-interest income | 2.69 | 0.14 | 0.20 | 0.35 | 0.62 | 3.99 | 6.02 | 6.69 | 3 |
| - Overhead expense | 4.74 | 2.56 | 2.61 | 2.77 | 3.05 | 5.86 | 7.55 | 8.12 | 3 |
| - Provision for credit losses | 0.04 | 0.00 | 0.00 | 0.01 | 0.01 | 0.06 | 0.09 | 0.09 | 3 |
| + Securities gains (losses) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| + Other tax equivalent adjustments | | | | | | | | | |
| = Pretax net operating income (tax equivalent) | | | | | | | | | |
| Net operating income | 0.31 | 0.07 | 0.11 | 0.21 | 0.39 | 0.44 | 0.48 | 0.49 | 3 |
| Net income | 0.31 | 0.07 | 0.11 | 0.21 | 0.39 | 0.44 | 0.48 | 0.49 | 3 |
| Net income (Subchapter S adjusted) | | | | | | | | | |
| Percent of Average Earning Assets | | | | | | | | | |
| Interest income (tax equivalent) | | | | | | | | | |
| Interest expense | 0.25 | 0.22 | 0.23 | 0.23 | 0.24 | 0.26 | 0.27 | 0.27 | 3 |
| Net interest income (tax equivalent) | | | | | | | | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | -0.02 | -0.11 | -0.10 | -0.07 | -0.01 | 0.02 | 0.05 | 0.05 | 3 |
| Earnings coverage of net loan and lease losses (X) | 1.53 | -17.45 | -16.41 | -13.27 | -8.04 | 11.54 | 23.29 | 27.21 | 3 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.21 | 0.26 | 0.33 | 0.53 | 0.87 | 1.72 | 2.24 | 2.41 | 3 |
| Allowance for loan and lease losses / Total loans and leases | 1.21 | 0.26 | 0.33 | 0.53 | 0.87 | 1.72 | 2.24 | 2.41 | 3 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.72 | 0.03 | 0.06 | 0.16 | 0.32 | 1.07 | 1.53 | 1.68 | 3 |
| 30-89 days past due loans and leases / Total loans and leases | 0.61 | 0.03 | 0.06 | 0.14 | 0.28 | 0.91 | 1.29 | 1.42 | 3 |
| Liquidity and Funding | | | | | | | | | |
| Net noncore funding dependence | -19.69 | -27.61 | -27.32 | -26.46 | -25.03 | -15.59 | -9.93 | -8.05 | 3 |
| Net short-term noncore funding dependence | -29.40 | -47.66 | -45.89 | -40.56 | -31.69 | -19.38 | -11.99 | -9.52 | 3 |
| Net loans and leases / Total assets | 47.91 | 37.17 | 38.99 | 44.44 | 53.53 | 54.19 | 54.58 | 54.71 | 3 |
| Capitalization | | | | | | | | | |
| Tier 1 leverage ratio | 14.08 | 11.08 | 11.38 | 12.27 | 13.74 | 15.72 | 16.91 | 17.30 | 3 |
| Holding company equity capital / Total assets | 13.07 | 8.69 | 9.27 | 11.02 | 13.94 | 15.56 | 16.52 | 16.85 | 3 |
| Total equity capital (including minority interest) / Total assets | 13.34 | 8.69 | 9.27 | 11.02 | 13.94 | 15.96 | 17.17 | 17.57 | 3 |
| Common equity tier 1 capital / Total risk-weighted assets | 23.73 | 23.73 | 23.73 | 23.73 | 23.73 | 23.73 | 23.73 | 23.73 | 1 |
| Net loans and leases / Equity capital (X) | 3.80 | 3.20 | 3.28 | 3.53 | 3.93 | 4.15 | 4.28 | 4.32 | 3 |
| Cash dividends / Net income | 102.39 | 14.78 | 29.55 | 73.88 | 147.77 | 153.58 | 157.07 | 158.23 | 3 |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | | | | | |
| Growth Rates | | | | | | | | | |
| Assets | -64.41 | -64.41 | -64.41 | -64.41 | -64.41 | -64.41 | -64.41 | -64.41 | 1 |
| Equity capital | 2.44 | 2.44 | 2.44 | 2.44 | 2.44 | 2.44 | 2.44 | 2.44 | 1 |
| Net loans and leases | 16.20 | 16.20 | 16.20 | 16.20 | 16.20 | 16.20 | 16.20 | 16.20 | 1 |
| Noncore funding | -92.55 | -92.55 | -92.55 | -92.55 | -92.55 | -92.55 | -92.55 | -92.55 | 1 |
| Parent Company Ratios | | | | | | | | | |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Long-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Equity investment in subsidiaries / Equity capital | 94.25 | 89.27 | 89.83 | 91.52 | 94.34 | 97.02 | 98.63 | 99.16 | 3 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 57.05 | 19.93 | 24.06 | 36.43 | 57.05 | 77.67 | 90.05 | 94.17 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 0.23 | 0.21 | 0.21 | 0.21 | 0.22 | 0.24 | 0.25 | 0.26 | 3 |
| Equals: Net interest income (tax equivalent) | | | | | | | | | |
| Plus: Non-interest income | 2.69 | 0.14 | 0.20 | 0.35 | 0.62 | 3.99 | 6.02 | 6.69 | 3 |
| Equals: adjusted operating income (tax equivalent) | | | | | | | | | |
| Less: Overhead expense | 4.74 | 2.56 | 2.61 | 2.77 | 3.05 | 5.86 | 7.55 | 8.12 | 3 |
| Less: Provision for credit losses | 0.04 | 0.00 | 0.00 | 0.01 | 0.01 | 0.06 | 0.09 | 0.09 | 3 |
| 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 | 3 |
| Plus: Realized gains (losses) on available-for-sale securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| 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 | 3 |
| Equals: Net operating income | 0.31 | 0.07 | 0.11 | 0.21 | 0.39 | 0.44 | 0.48 | 0.49 | 3 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Equals: Net income | 0.31 | 0.07 | 0.11 | 0.21 | 0.39 | 0.44 | 0.48 | 0.49 | 3 |
| Memo: Net income (last four quarters) | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 1 |
| Net income-BHC and noncontrolling (minority) interest | 0.31 | 0.07 | 0.11 | 0.21 | 0.39 | 0.44 | 0.48 | 0.49 | 3 |
| Margin Analysis | | | | | | | | | |
| Average earning assets / Average assets | 93.50 | 92.12 | 92.33 | 92.98 | 94.06 | 94.30 | 94.45 | 94.50 | 3 |
| Average interest-bearing funds / Average assets | 49.00 | 19.21 | 24.28 | 39.51 | 64.89 | 66.44 | 67.37 | 67.68 | 3 |
| Interest income (tax equivalent) / Average earning assets | | | | | | | | | |
| Interest expense / Average earning assets | 0.25 | 0.22 | 0.23 | 0.23 | 0.24 | 0.26 | 0.27 | 0.27 | 3 |
| Net interest income (tax equivalent) / Average earning assets | | | | | | | | | |
| Yield or Cost | | | | | | | | | |
| Total loans and leases (tax equivalent) | | | | | | | | | |
| Interest-bearing bank balances | 0.26 | 0.21 | 0.22 | 0.22 | 0.24 | 0.28 | 0.31 | 0.32 | 3 |
| Federal funds sold and reverse repos | 0.18 | 0.02 | 0.04 | 0.09 | 0.18 | 0.27 | 0.33 | 0.35 | 2 |
| Trading assets | | | | | | | | | |
| Total earning assets | 2.92 | 2.30 | 2.39 | 2.63 | 3.04 | 3.26 | 3.40 | 3.44 | 3 |
| Investment securities (tax equivalent) | | | | | | | | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 0.64 | 0.20 | 0.26 | 0.44 | 0.75 | 0.89 | 0.98 | 1.01 | 3 |
| Mortgage-backed securities | 1.43 | 0.74 | 0.85 | 1.16 | 1.69 | 1.83 | 1.92 | 1.94 | 3 |
| All other securities | | | | | | | | | |
| Interest-bearing deposits | 0.83 | 0.32 | 0.32 | 0.32 | 0.34 | 1.08 | 1.53 | 1.68 | 3 |
| Time deposits of \$250K or more | 0.23 | 0.02 | 0.05 | 0.12 | 0.24 | 0.35 | 0.42 | 0.44 | 3 |
| Time deposits < \$250K | 0.83 | 0.37 | 0.38 | 0.41 | 0.46 | 1.07 | 1.44 | 1.56 | 3 |
| Other domestic deposits | 0.27 | 0.25 | 0.25 | 0.25 | 0.25 | 0.29 | 0.31 | 0.31 | 3 |
| Foreign deposits | | | | | | | | | |
| Federal funds purchased and repos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Other borrowed funds and trading liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| All interest-bearing funds | 0.83 | 0.31 | 0.31 | 0.32 | 0.34 | 1.09 | 1.54 | 1.69 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 28.79 | 15.05 | 16.01 | 18.89 | 23.69 | 36.14 | 43.62 | 46.11 | 3 |
| Commercial and industrial loans | 5.52 | 2.69 | 2.94 | 3.67 | 4.90 | 7.05 | 8.35 | 8.78 | 3 |
| Loans to individuals | 0.72 | 0.04 | 0.08 | 0.20 | 0.39 | 1.07 | 1.48 | 1.62 | 3 |
| 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 | 3 |
| Agricultural loans | 0.75 | 0.36 | 0.42 | 0.62 | 0.95 | 0.98 | 1.00 | 1.01 | 3 |
| Other loans and leases | 12.04 | 0.00 | 0.01 | 0.01 | 0.03 | 18.06 | 28.89 | 32.49 | 3 |
| Net loans and leases | 47.91 | 37.17 | 38.99 | 44.44 | 53.53 | 54.19 | 54.58 | 54.71 | 3 |
| Debt securities over 1 year | 20.19 | 5.03 | 5.99 | 8.87 | 13.68 | 28.25 | 36.99 | 39.90 | 3 |
| Mutual funds and equity securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Subtotal | 68.10 | 58.70 | 59.79 | 63.06 | 68.51 | 73.34 | 76.24 | 77.20 | 3 |
| Interest-bearing bank balances | 15.28 | 9.83 | 10.10 | 10.90 | 12.23 | 18.14 | 21.68 | 22.86 | 3 |
| Federal funds sold and reverse repos | 0.72 | 0.01 | 0.02 | 0.05 | 0.09 | 1.09 | 1.68 | 1.88 | 3 |
| Debt securities 1 year or less | 6.40 | 0.58 | 0.96 | 2.08 | 3.94 | 9.49 | 12.82 | 13.93 | 3 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Total earning assets | 90.50 | 87.97 | 88.26 | 89.14 | 90.61 | 91.91 | 92.69 | 92.95 | 3 |
| Non-interest cash and due from depository institutions | 1.03 | 0.26 | 0.30 | 0.39 | 0.56 | 1.42 | 1.94 | 2.11 | 3 |
| Other real estate owned | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.03 | 0.04 | 3 |
| All other assets | 8.48 | 6.61 | 6.67 | 6.83 | 7.10 | 9.44 | 10.84 | 11.30 | 3 |
| Memoranda | | | | | | | | | |
| Short-term investments | 22.40 | 13.66 | 14.89 | 18.57 | 24.70 | 27.38 | 28.99 | 29.53 | 3 |
| US Treasury securities | 5.01 | 0.00 | 0.00 | 0.00 | 0.00 | 7.52 | 12.03 | 13.53 | 3 |
| US agency securities (excluding mortgage-backed securities) | 1.91 | 1.35 | 1.40 | 1.53 | 1.76 | 2.21 | 2.48 | 2.57 | 3 |
| Municipal securities | 8.46 | 0.18 | 0.36 | 0.90 | 1.80 | 12.69 | 19.22 | 21.40 | 3 |
| Mortgage-backed securities | 9.78 | 1.88 | 2.89 | 5.94 | 11.01 | 14.23 | 16.16 | 16.81 | 3 |
| Asset-backed securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other debt securities | 1.43 | 0.02 | 0.05 | 0.12 | 0.24 | 2.14 | 3.28 | 3.66 | 3 |
| Loans held-for-sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Loans held for investment | 48.52 | 37.59 | 39.52 | 45.30 | 54.94 | 54.95 | 54.95 | 54.95 | 3 |
| Real estate loans secured by 1-4 family | 8.12 | 1.40 | 2.20 | 4.61 | 8.61 | 11.87 | 13.83 | 14.49 | 3 |
| Revolving | 0.87 | 0.00 | 0.00 | 0.00 | 0.00 | 1.31 | 2.10 | 2.36 | 3 |
| Closed-end, secured by first liens | 7.05 | 1.37 | 2.14 | 4.45 | 8.29 | 10.27 | 11.46 | 11.86 | 3 |
| Closed-end, secured by junior liens | 0.19 | 0.03 | 0.05 | 0.13 | 0.26 | 0.29 | 0.31 | 0.31 | 3 |
| Commercial real estate loans | 18.97 | 12.04 | 12.29 | 13.07 | 14.35 | 22.56 | 27.48 | 29.12 | 3 |
| Construction and land development | 2.17 | 0.24 | 0.45 | 1.10 | 2.18 | 3.25 | 3.88 | 4.10 | 3 |
| Multifamily | 1.37 | 0.27 | 0.41 | 0.83 | 1.52 | 1.99 | 2.28 | 2.37 | 3 |
| Nonfarm nonresidential | 15.42 | 9.35 | 9.42 | 9.60 | 9.92 | 18.49 | 23.63 | 25.34 | 3 |
| Real estate loans secured by farmland | 1.71 | 0.82 | 0.92 | 1.22 | 1.71 | 2.20 | 2.50 | 2.60 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 5
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 | 60.17 | 29.72 | 33.80 | 46.04 | 66.44 | 77.44 | 84.05 | 86.25 | 3 |
| Real estate loans secured by 1-4 family | 17.60 | 3.40 | 5.70 | 12.62 | 24.15 | 25.85 | 26.87 | 27.21 | 3 |
| Revolving | 1.59 | 0.00 | 0.00 | 0.00 | 0.00 | 2.39 | 3.82 | 4.29 | 3 |
| Closed-end | 16.01 | 3.26 | 5.43 | 11.94 | 22.78 | 23.46 | 23.88 | 24.01 | 3 |
| Commercial real estate loans | 39.23 | 23.31 | 25.20 | 30.84 | 40.26 | 48.12 | 52.84 | 54.42 | 3 |
| Construction and land development | 5.36 | 0.43 | 0.83 | 2.01 | 3.98 | 8.03 | 10.46 | 11.27 | 3 |
| 1-4 family | 0.61 | 0.08 | 0.15 | 0.38 | 0.77 | 0.92 | 1.01 | 1.04 | 3 |
| Other | 4.75 | 0.36 | 0.67 | 1.62 | 3.21 | 7.11 | 9.45 | 10.23 | 3 |
| Multifamily | 2.54 | 0.60 | 0.84 | 1.56 | 2.77 | 3.63 | 4.14 | 4.32 | 3 |
| Nonfarm nonresidential | 31.32 | 18.00 | 19.09 | 22.36 | 27.82 | 38.53 | 44.96 | 47.10 | 3 |
| Owner-occupied | 18.39 | 9.56 | 10.59 | 13.65 | 18.75 | 23.32 | 26.06 | 26.98 | 3 |
| Other | 12.93 | 8.43 | 8.50 | 8.71 | 9.07 | 15.21 | 18.90 | 20.12 | 3 |
| Real estate loans secured by farmland | 3.35 | 2.14 | 2.25 | 2.57 | 3.11 | 4.01 | 4.55 | 4.73 | 3 |
| 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 | 3 |
| Commercial and industrial loans | 13.06 | 4.90 | 5.34 | 6.68 | 8.92 | 17.37 | 22.44 | 24.13 | 3 |
| Loans to individuals | 1.88 | 0.07 | 0.14 | 0.36 | 0.71 | 2.82 | 4.09 | 4.51 | 3 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Agricultural loans | 1.68 | 0.66 | 0.79 | 1.19 | 1.84 | 2.26 | 2.50 | 2.58 | 3 |
| Other loans and leases | 21.92 | 0.01 | 0.02 | 0.04 | 0.08 | 32.89 | 52.57 | 59.13 | 3 |
| Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted) | | | | | | | | | |
| Real estate loans | 220.27 | 91.82 | 105.06 | 144.78 | 210.97 | 291.11 | 339.19 | 355.22 | 3 |
| Real estate loans secured by 1-4 family | 65.23 | 10.68 | 18.02 | 40.02 | 76.69 | 96.17 | 107.85 | 111.75 | 3 |
| Revolving | 6.68 | 0.00 | 0.00 | 0.00 | 0.00 | 10.02 | 16.02 | 18.03 | 3 |
| Closed-end | 58.55 | 10.68 | 18.01 | 40.02 | 76.69 | 86.15 | 91.83 | 93.72 | 3 |
| Commercial real estate loans | 142.84 | 71.90 | 78.12 | 96.76 | 127.83 | 181.42 | 213.57 | 224.29 | 3 |
| Construction and land development | 18.39 | 1.78 | 3.43 | 8.40 | 16.69 | 27.52 | 34.03 | 36.19 | 3 |
| 1-4 family | 2.21 | 0.32 | 0.64 | 1.61 | 3.21 | 3.31 | 3.37 | 3.39 | 3 |
| Other | 16.18 | 1.45 | 2.79 | 6.80 | 13.48 | 24.22 | 30.66 | 32.81 | 3 |
| Multifamily | 8.84 | 2.19 | 3.23 | 6.38 | 11.63 | 12.69 | 13.33 | 13.54 | 3 |
| Nonfarm nonresidential | 115.61 | 55.47 | 59.12 | 70.07 | 88.33 | 147.51 | 183.02 | 194.85 | 3 |
| Owner-occupied | 67.60 | 29.52 | 32.86 | 42.86 | 59.54 | 88.30 | 105.56 | 111.31 | 3 |
| Other | 48.02 | 25.95 | 26.26 | 27.21 | 28.79 | 59.21 | 77.46 | 83.54 | 3 |
| Real estate loans secured by farmland | 12.20 | 6.76 | 7.07 | 8.00 | 9.55 | 15.07 | 18.38 | 19.49 | 3 |
| 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 | 3 |
| Commercial and industrial loans | 44.36 | 16.02 | 18.40 | 25.53 | 37.42 | 59.71 | 73.09 | 77.55 | 3 |
| Loans to individuals | 6.21 | 0.30 | 0.60 | 1.50 | 2.99 | 9.32 | 13.12 | 14.38 | 3 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Agricultural loans | 5.95 | 2.24 | 2.85 | 4.69 | 7.74 | 8.11 | 8.32 | 8.40 | 3 |
| Other loans and leases | 67.20 | 0.02 | 0.05 | 0.12 | 0.25 | 100.79 | 161.12 | 181.23 | 3 |
| Supplemental | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 21.12 | 13.83 | 14.78 | 17.62 | 22.34 | 25.24 | 26.98 | 27.56 | 3 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 76.19 | 42.65 | 45.79 | 55.23 | 70.96 | 94.53 | 108.68 | 113.39 | 3 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 143.78 | 72.17 | 78.65 | 98.09 | 130.50 | 182.83 | 214.23 | 224.70 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 0.04 | 0.00 | 0.00 | 0.01 | 0.01 | 0.06 | 0.09 | 0.09 | 3 |
| Provision for loan and lease losses / Average loans and leases | 0.10 | 0.00 | 0.00 | 0.01 | 0.02 | 0.15 | 0.23 | 0.26 | 3 |
| Provision for loan and lease losses / Net loan and lease losses | 89.58 | -180.00 | -160.00 | -100.00 | 0.00 | 234.38 | 375.00 | 421.87 | 3 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.21 | 0.26 | 0.33 | 0.53 | 0.87 | 1.72 | 2.24 | 2.41 | 3 |
| Allowance for loan and lease losses / Total loans and leases | 1.21 | 0.26 | 0.33 | 0.53 | 0.87 | 1.72 | 2.24 | 2.41 | 3 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 13.81 | 13.81 | 13.81 | 13.81 | 13.81 | 13.81 | 13.81 | 13.81 | 1 |
| Allowance for loan and lease losses / Nonaccrual assets | 55.79 | 50.91 | 51.45 | 53.08 | 55.79 | 58.50 | 60.12 | 60.67 | 2 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 55.79 | 50.91 | 51.45 | 53.08 | 55.79 | 58.50 | 60.12 | 60.67 | 2 |
| Gross loan and lease losses / Average loans and leases | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.07 | 0.08 | 3 |
| Recoveries / Average loans and leases | 0.05 | 0.01 | 0.01 | 0.02 | 0.03 | 0.07 | 0.10 | 0.11 | 3 |
| Net losses / Average loans and leases | -0.02 | -0.11 | -0.10 | -0.07 | -0.01 | 0.02 | 0.05 | 0.05 | 3 |
| 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 | 3 |
| Recoveries / Prior year-end losses | 27.73 | 15.63 | 16.97 | 21.01 | 27.73 | 34.45 | 38.49 | 39.83 | 2 |
| Earnings coverage of net loan and lease losses (X) | 1.53 | -17.45 | -16.41 | -13.27 | -8.04 | 11.54 | 23.29 | 27.21 | 3 |
| Net Loan and Lease Losses By Type | | | | | | | | | |
| Real estate loans | -0.12 | -0.33 | -0.29 | -0.18 | -0.01 | 0.00 | 0.00 | 0.00 | 3 |
| Real estate loans secured by 1-4 family | -0.01 | -0.01 | -0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Closed-end | -0.01 | -0.01 | -0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Commercial real estate loans | -0.14 | -0.39 | -0.35 | -0.22 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Construction and land development | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| 1-4 family | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Multifamily | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Nonfarm nonresidential | -0.18 | -0.49 | -0.44 | -0.27 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Owner-occupied | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other | -0.18 | -0.49 | -0.44 | -0.27 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Real estate loans secured by farmland | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Commercial and industrial loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Loans to individuals | | | | | | | | | |
| Credit card loans | | | | | | | | | |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Loans to foreign governments and institutions | | | | | | | | | |
| Other loans and leases | 42.48 | 4.22 | 8.47 | 21.23 | 42.48 | 63.74 | 76.50 | 80.75 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 0.61 | 0.03 | 0.06 | 0.14 | 0.28 | 0.91 | 1.29 | 1.42 | 3 |
| 90+ days past due loans and leases | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Nonaccrual loans and leases | 0.68 | 0.03 | 0.06 | 0.16 | 0.32 | 1.02 | 1.44 | 1.58 | 3 |
| 90+ days past due and nonaccrual loans and leases | 0.68 | 0.03 | 0.06 | 0.16 | 0.32 | 1.02 | 1.44 | 1.58 | 3 |
| Percent of Loans and Leases and Other Assets | | | | | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | | | | | |
| 30-89 days past due assets | 0.61 | 0.03 | 0.06 | 0.14 | 0.28 | 0.91 | 1.29 | 1.42 | 3 |
| 90+ days past due assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Nonaccrual assets | 0.68 | 0.03 | 0.06 | 0.16 | 0.32 | 1.02 | 1.44 | 1.58 | 3 |
| 30+ days past due and nonaccrual assets | 1.29 | 0.19 | 0.37 | 0.93 | 1.87 | 1.93 | 1.97 | 1.99 | 3 |
| Percent of Total Assets | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.26 | 0.02 | 0.03 | 0.09 | 0.17 | 0.39 | 0.53 | 0.57 | 3 |
| 90+ past due and nonaccrual assets + other real estate owned | 0.28 | 0.02 | 0.03 | 0.09 | 0.17 | 0.41 | 0.56 | 0.61 | 3 |
| Restructured and Nonaccrual Loans and Leases + OREO as Percent of: | | | | | | | | | |
| Total assets | 0.28 | 0.02 | 0.03 | 0.09 | 0.17 | 0.41 | 0.56 | 0.61 | 3 |
| Allowance for loan and lease losses | 124.94 | 16.34 | 32.68 | 81.69 | 163.38 | 187.40 | 201.82 | 206.62 | 3 |
| Equity capital + allowance for loan and lease losses | 3.00 | 0.12 | 0.25 | 0.62 | 1.24 | 4.50 | 6.46 | 7.11 | 3 |
| Tier 1 capital + allowance for loan and lease losses | 2.38 | 0.13 | 0.27 | 0.67 | 1.33 | 3.57 | 4.92 | 5.37 | 3 |
| Loans and leases + other real estate owned | 0.72 | 0.03 | 0.06 | 0.16 | 0.32 | 1.07 | 1.53 | 1.68 | 3 |

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 0.47 | 0.03 | 0.07 | 0.17 | 0.34 | 0.71 | 0.94 | 1.01 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.75 | 0.00 | 0.00 | 0.00 | 0.00 | 1.13 | 1.80 | 2.03 | 3 |
| Commercial and industrial | 30-89 days past due | 2.08 | 0.01 | 0.02 | 0.04 | 0.08 | 3.12 | 4.94 | 5.55 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 1.38 | 0.06 | 0.12 | 0.29 | 0.59 | 2.07 | 2.97 | 3.26 | 3 |
| Individuals | 30-89 days past due | 2.09 | 0.07 | 0.14 | 0.35 | 0.70 | 3.14 | 4.60 | 5.09 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.44 | 0.00 | 0.00 | 0.00 | 0.00 | 0.67 | 1.07 | 1.20 | 3 |
| Depository institution loans | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Agricultural | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Foreign governments | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Other loans and leases | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 1.88 | 0.19 | 0.38 | 0.94 | 1.88 | 2.81 | 3.37 | 3.56 | 2 |

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 5
Date: 03/31/2022

| | | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------|---------------------|------------|------|------|------|------|------|-------|-------|-----------|
| Memoranda | | | | | | | | | | |
| 1-4 Family | 30-89 days past due | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.45 | 0.72 | 0.81 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.97 | 0.00 | 0.00 | 0.00 | 0.00 | 1.46 | 2.33 | 2.63 | 3 |
| Revolving | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Closed-End | 30-89 days past due | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.45 | 0.72 | 0.81 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.97 | 0.00 | 0.00 | 0.00 | 0.00 | 1.46 | 2.33 | 2.63 | 3 |
| Junior Lien | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.08 | 0.09 | 3 |
| Commercial real estate | 30-89 days past due | 0.18 | 0.00 | 0.00 | 0.01 | 0.02 | 0.27 | 0.42 | 0.47 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.52 | 0.00 | 0.00 | 0.00 | 0.00 | 0.78 | 1.25 | 1.41 | 3 |
| Construction and development | 30-89 days past due | 2.46 | 0.01 | 0.01 | 0.03 | 0.06 | 3.69 | 5.88 | 6.60 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.12 | 0.14 | 3 |
| 1-4 family | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other | 30-89 days past due | 2.46 | 0.01 | 0.01 | 0.03 | 0.06 | 3.69 | 5.88 | 6.60 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.12 | 0.14 | 3 |
| Multifamily | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Nonfarm non-residential | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.73 | 0.00 | 0.00 | 0.00 | 0.00 | 1.10 | 1.76 | 1.97 | 3 |
| Owner occupied | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.73 | 0.00 | 0.00 | 0.00 | 0.00 | 1.10 | 1.76 | 1.97 | 3 |
| Other | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Farmland | 30-89 days past due | 4.54 | 0.00 | 0.00 | 0.00 | 0.00 | 6.81 | 10.89 | 12.25 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 2.72 | 0.00 | 0.00 | 0.00 | 0.00 | 4.07 | 6.52 | 7.33 | 3 |
| Credit card | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |

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

BHCPR Reporters for Quarter Ending 03/31/2022

Peer Group 5 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> |
|----------------|------------------------------------|--------------------------------------|-----------------------------|---|
| 5478903 | 132,993 | CSBH, LLC | POWHATAN, VA | |
| 1142309 | 314,592 | MIDWEST INDEPENDENT BANCSHARES, INC. | JEFFERSON CITY, MO | |
| 1100028 | 286,246 | UNITY CAPITAL CORPORATION | HOLLY SPRINGS, MS | |

Note: Peer Group 5 has 3 bank holding companies.