

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2023

Summary Ratios

 FR BHCPR
 Page 1

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.93	2.55	2.86	2.60	2.77
+ Non-interest income	0.94	0.97	0.89	1.04	1.21
- Overhead expense	2.36	2.18	2.19	2.17	2.57
- Provision for credit losses	0.21	0.04	0.13	-0.09	0.51
+ Securities gains (losses)	-0.01	0.00	0.00	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.36	1.35	1.46	1.66	1.04
Net operating income	1.04	1.03	1.11	1.26	0.81
Net income	1.04	1.02	1.11	1.26	0.82
Net income (Subchapter S adjusted)	1.05	1.74	1.53	1.97	1.18
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.79	2.96	3.62	3.06	3.55
Interest expense	1.63	0.20	0.55	0.25	0.52
Net interest income (tax equivalent)	3.17	2.75	3.09	2.80	3.01
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.15	0.09	0.09	0.11	0.27
Earnings coverage of net loan and lease losses (X)	42.41	38.54	55.30	39.72	22.91
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.20	1.16	1.23	1.58
Allowance for loan and lease losses / Total loans and leases	1.19	1.17	1.15	1.20	1.55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.47	0.38	0.49	0.71
30-89 days past due loans and leases / Total loans and leases	0.33	0.32	0.34	0.32	0.39
Liquidity and Funding					
Net noncore funding dependence	12.46	-1.98	8.70	-2.33	3.20
Net short-term noncore funding dependence	4.27	-6.66	3.04	-7.70	-4.76
Net loans and leases / Total assets	63.50	59.31	63.56	58.67	61.58
Capitalization					
Tier 1 leverage ratio	9.37	9.06	9.26	8.98	9.13
Holding company equity capital / Total assets	10.03	10.29	9.83	10.71	11.16
Total equity capital (including minority interest) / Total assets	10.15	10.40	9.97	10.82	11.29
Common equity tier 1 capital / Total risk-weighted assets	11.85	12.21	11.81	12.42	12.38
Net loans and leases / Equity capital (X)	6.48	5.82	6.59	5.53	5.58
Cash dividends / Net income	32.53	33.45	32.07	28.27	42.30
Cash dividends / Net income (Subchapter S adjusted)	39.69	28.47	49.64	3.14	-0.65
Growth Rates					
Assets	6.12	9.35	5.08	10.50	16.68
Equity capital	2.93	4.03	-2.81	7.46	6.99
Net loans and leases	13.25	6.29	14.53	3.36	9.07
Noncore funding	165.03	-10.65	89.74	-14.79	-12.18
Parent Company Ratios					
Short-term debt / Equity capital	0.69	0.49	0.50	0.57	0.77
Long-term debt / Equity capital	13.18	11.08	12.26	10.95	13.56
Equity investment in subsidiaries / Equity capital	103.64	103.47	104.30	103.22	102.81
Cash from ops + noncash items + op expense / Op expense + dividends	128.94	124.63	132.32	153.55	147.24

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Relative Income Statement and Margin Analysis

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Average Assets					
Interest income (tax equivalent)	4.43	2.75	3.36	2.85	3.27
Less: Interest expense	1.52	0.19	0.51	0.23	0.48
Equals: Net interest income (tax equivalent)	2.93	2.55	2.86	2.60	2.77
Plus: Non-interest income	0.94	0.97	0.89	1.04	1.21
Equals: adjusted operating income (tax equivalent)	3.98	3.56	3.80	3.70	4.04
Less: Overhead expense	2.36	2.18	2.19	2.17	2.57
Less: Provision for credit losses	0.21	0.04	0.13	-0.09	0.51
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	-0.01	0.00	0.00	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.36	1.35	1.46	1.66	1.04
Less: Applicable income taxes (tax equivalent)	0.30	0.31	0.33	0.38	0.23
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.04	1.03	1.11	1.26	0.81
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.04	1.02	1.11	1.26	0.82
Memo: Net income (last four quarters)	1.11	1.17	1.11	1.26	0.82
Net income-BHC and noncontrolling (minority) interest	1.05	1.04	1.12	1.27	0.83
Margin Analysis					
Average earning assets / Average assets	92.58	93.16	92.89	93.08	92.32
Average interest-bearing funds / Average assets	64.41	60.43	61.06	61.99	64.06
Interest income (tax equivalent) / Average earning assets	4.79	2.96	3.62	3.06	3.55
Interest expense / Average earning assets	1.63	0.20	0.55	0.25	0.52
Net interest income (tax equivalent) / Average earning assets	3.17	2.75	3.09	2.80	3.01
Yield or Cost					
Total loans and leases (tax equivalent)	5.64	3.88	4.52	4.01	4.27
Interest-bearing bank balances	3.74	0.18	1.19	0.14	0.27
Federal funds sold and reverse repos	4.27	0.28	1.62	0.25	0.68
Trading assets	1.16	0.46	0.71	0.45	0.60
Total earning assets	4.78	2.93	3.59	3.04	3.51
Investment securities (tax equivalent)	2.57	1.78	2.08	1.77	2.25
US Treasury and agency securities (excluding mortgage-backed securities)	2.17	1.09	1.51	1.14	1.75
Mortgage-backed securities	2.43	1.67	1.98	1.57	2.05
All other securities	3.80	2.75	3.13	2.81	3.24
Interest-bearing deposits	1.80	0.16	0.58	0.21	0.53
Time deposits of \$250K or more	2.72	0.48	0.92	0.66	1.42
Time deposits < \$250K	2.41	0.44	0.88	0.62	1.36
Other domestic deposits	1.69	0.13	0.53	0.15	0.36
Foreign deposits	2.01	0.14	0.83	0.14	0.42
Federal funds purchased and repos	3.08	0.16	1.38	0.17	0.62
Other borrowed funds and trading liabilities	4.06	1.15	2.30	1.27	1.50
All interest-bearing funds	2.29	0.31	0.82	0.37	0.74

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Non-interest Income & Expenses

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.60	2.26	2.46	2.17	2.02
Overhead expenses / Net Interest Income + non-interest income	59.44	61.09	57.79	59.28	62.28
Percent of Average Assets					
Total overhead expense	2.36	2.18	2.19	2.17	2.57
Personnel expense	1.28	1.21	1.20	1.21	1.30
Net occupancy expense	0.23	0.23	0.22	0.23	0.26
Other operating expenses	0.81	0.71	0.75	0.72	0.94
Overhead less non-interest income	1.38	1.18	1.26	1.10	1.25
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	58.82	60.59	57.36	58.83	61.82
Personnel expense	31.99	33.94	31.62	32.93	32.36
Net occupancy expense	5.80	6.43	5.93	6.23	6.58
Other operating expenses	19.75	19.35	19.40	19.18	22.28
Total non-interest income	22.57	26.24	22.96	27.67	28.83
Fiduciary activities income	1.87	2.31	2.06	2.20	2.09
Service charges on domestic deposit accounts	2.79	3.51	3.19	3.27	3.27
Trading revenue	0.78	0.53	0.62	0.62	1.28
Investment banking fees and commissions	2.22	2.33	2.11	2.58	2.46
Insurance activities revenue	0.36	0.38	0.34	0.36	0.41
Venture capital revenue	0.00	0.02	0.01	0.04	0.01
Net servicing fees	0.45	1.49	0.97	0.60	0.01
Net securitization income	0.00	0.00	0.00	0.01	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.72	1.74	1.09	3.30	3.92
Other non-interest income	7.91	8.91	8.42	9.27	9.65
Overhead less non-interest income	35.54	33.42	33.80	30.52	31.93
Applicable income taxes / Pretax net operating income (tax equivalent)	20.89	20.83	21.23	21.18	18.63
Applicable income tax + TE / Pretax net operating income + TE	23.06	22.92	23.20	22.67	21.18

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Percent Composition of Assets

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Real estate loans	40.11	37.11	40.41	36.25	36.22
Commercial and industrial loans	11.20	10.77	11.33	10.76	13.52
Loans to individuals	3.75	3.61	3.40	3.36	3.40
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.02	0.02	0.03
Agricultural loans	0.14	0.17	0.19	0.18	0.19
Other loans and leases	4.41	4.19	4.49	4.47	4.63
Net loans and leases	63.50	59.31	63.56	58.67	61.58
Debt securities over 1 year	16.55	19.47	18.32	19.46	15.55
Mutual funds and equity securities	0.05	0.06	0.05	0.06	0.05
Subtotal	81.14	80.05	82.97	79.22	78.16
Interest-bearing bank balances	5.22	7.18	3.50	8.50	7.51
Federal funds sold and reverse repos	0.82	0.55	0.52	0.54	0.82
Debt securities 1 year or less	1.64	1.65	1.74	1.56	1.68
Trading assets	0.64	0.51	0.57	0.49	1.01
Total earning assets	90.86	91.28	90.70	91.77	91.05
Non-interest cash and due from depository institutions	0.91	0.96	1.01	0.82	1.07
Other real estate owned	0.01	0.01	0.01	0.01	0.02
All other assets	8.20	7.70	8.21	7.35	7.82
Memoranda					
Short-term investments	8.69	10.29	6.66	11.47	11.17
US Treasury securities	1.61	1.80	1.96	1.47	0.84
US agency securities (excluding mortgage-backed securities)	0.69	0.79	0.80	0.82	0.63
Municipal securities	1.39	1.72	1.64	1.73	1.69
Mortgage-backed securities	11.26	14.04	12.43	14.14	11.75
Asset-backed securities	0.87	0.56	0.95	0.50	0.32
Other debt securities	0.45	0.55	0.51	0.53	0.42
Loans held-for-sale	0.18	0.40	0.17	0.55	0.52
Loans held for investment	63.80	59.15	63.95	58.07	61.72
Real estate loans secured by 1-4 family	12.70	11.67	12.72	11.46	11.91
Revolving	1.45	1.40	1.52	1.42	1.66
Closed-end, secured by first liens	10.83	9.94	10.77	9.67	9.81
Closed-end, secured by junior liens	0.20	0.17	0.19	0.17	0.22
Commercial real estate loans	25.02	23.42	25.59	22.69	22.22
Construction and land development	4.08	3.49	4.17	3.34	3.40
Multifamily	3.97	3.52	4.02	3.57	3.12
Nonfarm nonresidential	15.72	15.11	16.03	14.58	14.72
Real estate loans secured by farmland	0.32	0.33	0.34	0.30	0.33

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Loan Mix and Analysis of Concentrations of Credit

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	61.63	61.87	62.17	61.05	57.15
Real estate loans secured by 1-4 family	20.02	20.07	20.20	19.86	19.43
Revolving	2.23	2.35	2.35	2.43	2.64
Closed-end	17.61	17.49	17.66	17.24	16.59
Commercial real estate loans	37.92	38.39	38.67	37.86	34.63
Construction and land development	6.25	5.82	6.37	5.65	5.26
1-4 family	1.17	1.29	1.28	1.18	0.93
Other	4.85	4.49	4.87	4.40	4.19
Multifamily	5.98	5.66	6.01	5.78	4.96
Nonfarm nonresidential	23.89	25.00	24.46	24.56	22.93
Owner-occupied	7.93	8.44	8.10	8.29	7.68
Other	15.78	16.33	16.09	15.94	14.95
Real estate loans secured by farmland	0.49	0.59	0.54	0.54	0.54
Loans to depository institutions and acceptances of other banks	0.04	0.03	0.04	0.04	0.06
Commercial and industrial loans	17.92	18.81	18.48	18.86	22.17
Loans to individuals	6.63	6.52	5.91	6.23	6.13
Credit card loans	0.61	0.51	0.55	0.53	0.65
Agricultural loans	0.23	0.31	0.30	0.34	0.32
Other loans and leases	8.19	8.03	8.23	8.75	9.09
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	413.01	395.39	415.98	391.81	381.27
Real estate loans secured by 1-4 family	132.12	125.02	132.74	126.06	125.03
Revolving	14.80	14.84	15.37	15.44	17.42
Closed-end	115.92	108.83	115.63	108.85	106.14
Commercial real estate loans	255.81	249.33	260.00	245.88	234.65
Construction and land development	41.10	36.95	41.90	35.95	35.62
1-4 family	7.87	8.02	9.40	7.42	6.34
Other	32.07	28.49	32.21	28.11	28.16
Multifamily	41.55	37.99	41.76	38.66	32.74
Nonfarm nonresidential	160.25	160.85	163.28	158.06	155.06
Owner-occupied	52.82	53.95	53.76	52.99	52.37
Other	105.69	105.39	107.34	102.54	100.54
Real estate loans secured by farmland	3.12	3.46	3.38	3.22	3.44
Loans to depository institutions and acceptances of other banks	0.21	0.18	0.20	0.21	0.28
Commercial and industrial loans	113.60	113.45	115.08	114.44	139.91
Loans to individuals	38.79	36.67	33.68	34.55	37.47
Credit card loans	3.12	2.64	2.92	2.77	3.30
Agricultural loans	1.36	1.66	1.69	1.86	1.88
Other loans and leases	47.33	47.87	48.57	51.07	49.54
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.73	30.57	31.31	30.07	27.32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	206.35	198.67	210.00	195.34	183.76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.85	256.18	267.47	252.85	240.85

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Liquidity and Funding

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Short-term investments	8.69	10.29	6.66	11.47	11.17
Liquid assets	23.42	28.09	22.88	29.03	26.22
Investment securities	18.72	21.67	20.69	21.63	17.85
Net loans and leases	63.50	59.31	63.56	58.67	61.58
Net loans, leases and standby letters of credit	64.30	60.13	64.41	59.49	62.48
Core deposits	66.71	76.85	71.22	75.71	70.67
Noncore funding	19.47	9.46	15.09	10.30	14.13
Time deposits of \$250K or more	2.38	1.46	1.90	1.58	2.11
Foreign deposits	0.19	0.32	0.31	0.34	0.36
Federal funds purchased and repos	1.36	1.11	1.28	1.23	1.47
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.49	0.44	0.58	0.54	0.54
Commercial paper	0.01	0.02	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	4.73	1.03	3.45	1.00	1.24
Earning assets that reprice within 1 year	37.71	36.68	35.98	37.37	39.38
Interest-bearing liabilities that reprice within 1 year	9.83	6.16	8.24	6.39	8.20
Long-term debt that reprices within 1 year	0.59	0.22	0.48	0.26	0.47
Net assets that reprice within 1 year	25.77	29.01	25.97	29.65	29.11
Other Liquidity and Funding Ratios					
Net noncore funding dependence	12.46	-1.98	8.70	-2.33	3.20
Net short-term noncore funding dependence	4.27	-6.66	3.04	-7.70	-4.76
Short-term investment / Short-term noncore funding	72.77	265.94	75.34	273.39	184.19
Liquid assets - short-term noncore funding / Nonliquid assets	16.83	35.38	20.56	36.68	28.18
Net loans and leases / Total deposits	84.57	73.06	80.87	72.79	79.43
Net loans and leases / Core deposits	97.28	78.05	89.84	78.25	88.34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.42	-3.53	-9.30	0.12	1.57
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.59	-8.82	-17.67	-0.25	4.31
Structured notes appreciation (depreciation) / Tier 1 capital	-0.41	-0.15	-0.61	-0.02	0.02
Percent of Investment Securities					
Held-to-maturity securities	25.37	20.27	26.73	14.28	11.38
Available-for-sale securities	71.83	77.97	71.52	83.77	87.23
US Treasury securities	9.33	8.39	9.64	6.70	4.72
US agency securities (excluding mortgage-backed securities)	4.08	3.73	4.22	4.12	4.01
Municipal securities	7.46	7.89	8.18	8.22	9.83
Mortgage-backed securities	60.59	65.55	61.37	66.54	66.64
Asset-backed securities	4.68	2.78	4.90	2.50	1.91
Other debt securities	3.17	3.16	3.11	3.08	3.01
Mutual funds and equity securities	0.27	0.30	0.26	0.29	0.35
Debt securities 1 year or less	10.18	8.63	9.65	7.78	10.55
Debt securities 1 to 5 years	19.61	18.50	20.56	18.25	17.03
Debt securities over 5 years	66.67	70.45	67.64	71.11	69.86
Pledged securities	48.74	29.79	33.96	32.26	35.67
Structured notes, fair value	0.27	0.08	0.29	0.11	0.02
Percent Change from Prior Like Quarter					
Short-term investments	-0.64	-1.27	-41.73	27.96	183.32
Investment securities	-1.54	28.40	2.95	31.36	23.62
Core deposits	-5.43	14.47	-0.89	16.94	26.88
Noncore funding	165.03	-10.65	89.74	-14.79	-12.18

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2023

Derivatives and Off-Balance-Sheet Transactions

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			24.92	22.78	22.01
Standby letters of credit	0.60	0.64	0.64	0.65	0.71
Commercial and similar letters of credit	0.01	0.02	0.02	0.02	0.02
Securities lent	0.19	0.08	0.08	0.10	0.18
Credit derivatives - notional amount (holding company as guarantor)	0.27	0.26	0.28	0.24	0.35
Credit derivatives - notional amount (holding company as beneficiary)	0.15	0.18	0.17	0.18	0.30
Credit derivative contracts w/ purchased credit protection-investment grade	0.20	0.19	0.23	0.18	0.25
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.24	0.17	0.19	0.13	0.30
Derivative contracts	43.62	45.52	43.99	46.30	48.62
Interest rate contracts	30.19	33.09	30.89	32.46	34.36
Interest rate futures and forward contracts	4.30	4.02	2.97	3.25	6.21
Written options contracts (interest rate)	1.19	1.59	1.33	1.41	2.18
Purchased options contracts (interest rate)	1.29	1.35	1.55	1.31	1.46
Interest rate swaps	20.41	19.54	22.30	20.49	20.83
Foreign exchange contracts	5.18	6.48	7.03	6.30	6.01
Futures and forward foreign exchange contracts	3.26	3.96	4.24	3.78	3.47
Written options contracts (foreign exchange)	0.02	0.05	0.04	0.04	0.03
Purchased options contracts (foreign exchange)	0.03	0.05	0.04	0.04	0.04
Foreign exchange rate swaps	0.54	0.74	0.94	0.76	0.77
Equity, commodity, and other derivative contracts	1.63	1.07	1.11	0.92	1.86
Commodity and other futures and forward contracts	0.11	0.08	0.08	0.07	0.14
Written options contracts (commodity and other)	0.55	0.36	0.39	0.32	0.52
Purchased options contracts (commodity and other)	0.44	0.26	0.29	0.21	0.37
Commodity and other swaps	0.22	0.32	0.30	0.31	0.32
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			46.42	44.98	42.82

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date:03/31/2023

Derivatives Analysis

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Notional Amount					
Interest rate contracts	93.29	93.91	94.22	94.17	94.10
Foreign exchange contracts	3.10	3.18	3.05	3.47	3.49
Equity, commodity, and other contracts	1.52	1.19	1.07	1.14	1.17
Futures and forwards	9.96	10.22	8.56	11.16	14.05
Written options	5.36	6.03	4.68	6.28	8.18
Exchange-traded	0.17	0.13	0.13	0.12	0.14
Over-the-counter	4.78	5.74	4.34	5.96	7.73
Purchased options	4.74	3.59	4.65	3.27	3.42
Exchange-traded	0.17	0.13	0.14	0.12	0.15
Over-the-counter	4.02	3.11	4.11	2.87	2.86
Swaps	73.59	74.58	78.74	74.26	68.76
Held for trading	35.04	38.25	36.39	40.42	43.53
Interest rate contracts	29.29	31.98	30.04	34.15	36.62
Foreign exchange contracts	1.30	1.60	1.60	1.68	1.60
Equity, commodity, and other contracts	0.67	0.58	0.55	0.60	0.68
Non-traded	64.96	61.75	63.61	59.58	56.47
Interest rate contracts	59.85	57.90	60.37	56.71	53.82
Foreign exchange contracts	0.50	0.37	0.40	0.40	0.46
Equity, commodity, and other contracts	0.11	0.11	0.10	0.09	0.10
Derivative contracts (excluding futures and forex 14 days or less)	91.79	92.63	95.23	92.53	91.48
One year or less	37.82	27.97	33.87	27.56	32.05
Over 1 year to 5 years	24.02	26.35	24.89	27.01	27.06
Over 5 years	25.44	29.53	26.70	29.89	29.56
Gross negative fair value (absolute value)	1.62	1.21	2.13	0.98	1.55
Gross positive fair value	1.72	1.51	2.14	1.34	2.23
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.06	0.06	0.08	0.04	0.07
Gross positive fair value (X)	0.05	0.06	0.08	0.05	0.09
Held for trading (X)	0.03	0.04	0.04	0.04	0.07
Non-traded (X)	0.02	0.01	0.02	0.01	0.02
Current credit exposure (X)	0.03	0.04	0.04	0.04	0.06
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	0.47	0.46	0.51	0.46	0.85

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Allowance and Net Loan and Lease Losses

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.20	0.04	0.11	-0.09	0.51
Provision for loan and lease losses / Average loans and leases	0.32	0.06	0.19	-0.16	0.82
Provision for loan and lease losses / Net loan and lease losses	370.43	49.50	326.41	-105.48	487.86
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.20	1.16	1.23	1.58
Allowance for loan and lease losses / Total loans and leases	1.19	1.17	1.15	1.20	1.55
Allowance for loan and lease losses / Net loans and leases losses (X)	30.87	38.27	39.84	21.39	11.58
Allowance for loan and lease losses / Nonaccrual assets	411.22	355.27	428.70	364.13	299.17
ALLL / 90+ days past due + nonaccrual loans and leases	314.35	284.19	329.69	287.08	244.34
Gross loan and lease losses / Average loans and leases	0.20	0.17	0.16	0.19	0.34
Recoveries / Average loans and leases	0.06	0.07	0.06	0.08	0.07
Net losses / Average loans and leases	0.15	0.09	0.09	0.11	0.27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	10.42	10.98	44.80	34.67	33.98
Earnings coverage of net loan and lease losses (X)	42.41	38.54	55.30	39.72	22.91
Net Loan and Lease Losses By Type					
Real estate loans	0.02	-0.01	0.00	0.02	0.04
Real estate loans secured by 1-4 family	-0.01	-0.02	-0.01	-0.02	0.01
Revolving	-0.02	-0.08	-0.05	-0.07	0.01
Closed-end	0.00	-0.02	-0.01	-0.01	0.00
Commercial real estate loans	0.03	0.00	0.01	0.04	0.07
Construction and land development	0.00	-0.02	-0.01	0.00	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	-0.01	0.00	0.00
Multifamily	0.00	0.00	0.00	0.01	0.00
Nonfarm nonresidential	0.05	0.01	0.01	0.05	0.11
Owner-occupied	0.00	0.00	0.00	0.01	0.02
Other	0.04	0.00	0.02	0.04	0.08
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.02
Commercial and industrial loans	0.21	0.11	0.13	0.17	0.47
Loans to individuals	1.18	0.70	0.80	0.71	1.13
Credit card loans	2.77	1.88	1.88	1.84	2.92
Agricultural loans	0.00	0.00	0.02	0.02	0.19
Loans to foreign governments and institutions	0.00	0.00	0.02	0.00	0.00
Other loans and leases	0.11	0.16	0.13	0.10	0.15

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Past Due and Nonaccrual Assets

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Loans and Leases					
30-89 days past due loans and leases	0.33	0.32	0.34	0.32	0.39
90+ days past due loans and leases	0.09	0.10	0.10	0.10	0.12
Nonaccrual loans and leases	0.38	0.44	0.35	0.46	0.66
90+ days past due and nonaccrual loans and leases	0.53	0.59	0.50	0.62	0.85
30-89 days past due restructured	0.00	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.01	0.00	0.01
Nonaccrual restructured	0.02	0.10	0.08	0.10	0.13
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	0.01
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.33	0.32	0.34	0.32	0.40
90+ days past due assets	0.09	0.10	0.10	0.10	0.12
Nonaccrual assets	0.39	0.45	0.36	0.47	0.67
30+ days past due and nonaccrual assets	0.89	0.94	0.87	0.97	1.29
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.34	0.35	0.31	0.36	0.52
90+ past due and nonaccrual assets + other real estate owned	0.35	0.36	0.33	0.37	0.55
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.32	0.41	0.36	0.41	0.60
Allowance for loan and lease losses	44.52	62.77	52.47	62.64	66.66
Equity capital + allowance for loan and lease losses	3.01	3.67	3.43	3.60	4.97
Tier 1 capital + allowance for loan and lease losses	3.23	4.23	3.71	4.30	6.05
Loans and leases + other real estate owned	0.50	0.69	0.59	0.71	0.97

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Past Due and Nonaccrual Loans and Leases

		03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.27	0.26	0.27	0.26	0.39
	90+ days past due	0.08	0.13	0.09	0.12	0.16
	Nonaccrual	0.41	0.51	0.39	0.52	0.76
Commercial and industrial	30-89 days past due	0.23	0.26	0.25	0.24	0.23
	90+ days past due	0.04	0.03	0.05	0.04	0.03
	Nonaccrual	0.54	0.54	0.48	0.57	0.75
Individuals	30-89 days past due	0.87	0.67	0.99	0.63	0.83
	90+ days past due	0.12	0.08	0.10	0.09	0.14
	Nonaccrual	0.22	0.16	0.22	0.17	0.28
Depository institution loans	30-89 days past due	0.05	0.00	0.01	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.01	0.00	0.00
Agricultural	30-89 days past due	0.16	0.16	0.11	0.07	0.17
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.71	0.23	0.70	0.49
Foreign governments	30-89 days past due	0.00	0.00	0.13	0.50	0.00
	90+ days past due	0.04	0.00	0.00	0.00	0.00
	Nonaccrual	7.09	0.23	0.14	0.15	0.09
Other loans and leases	30-89 days past due	0.15	0.13	0.16	0.12	0.18
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.09	0.08	0.07	0.09	0.15

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 03/31/2023

		03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Memoranda						
1-4 Family	30-89 days past due	0.50	0.44	0.48	0.46	0.65
	90+ days past due	0.18	0.25	0.20	0.24	0.33
	Nonaccrual	0.55	0.68	0.56	0.71	0.89
Revolving	30-89 days past due	0.43	0.27	0.43	0.28	0.48
	90+ days past due	0.03	0.03	0.03	0.02	0.03
	Nonaccrual	0.86	1.02	0.83	1.18	1.13
Closed-End	30-89 days past due	0.50	0.46	0.49	0.49	0.65
	90+ days past due	0.21	0.28	0.23	0.26	0.38
	Nonaccrual	0.54	0.66	0.55	0.67	0.87
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.02	0.03	0.04
Commercial real estate	30-89 days past due	0.15	0.16	0.14	0.15	0.26
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.34	0.37	0.26	0.38	0.62
Construction and development	30-89 days past due	0.14	0.19	0.12	0.17	0.28
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.16	0.17	0.13	0.20	0.41
1-4 family	30-89 days past due	0.03	0.03	0.03	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.01	0.01	0.03
Other	30-89 days past due	0.10	0.14	0.07	0.13	0.22
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.14	0.11	0.16	0.35
Multifamily	30-89 days past due	0.08	0.06	0.06	0.07	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.09	0.12	0.08	0.17	0.11
Nonfarm non-residential	30-89 days past due	0.16	0.13	0.13	0.13	0.23
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.43	0.45	0.34	0.45	0.80
Owner occupied	30-89 days past due	0.05	0.04	0.05	0.04	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.17	0.11	0.17	0.27
Other	30-89 days past due	0.08	0.08	0.07	0.08	0.14
	90+ days past due	0.01	0.01	0.00	0.00	0.01
	Nonaccrual	0.25	0.24	0.19	0.23	0.44
Farmland	30-89 days past due	0.06	0.17	0.13	0.10	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.39	0.67	0.39	0.69	1.13
Credit card	30-89 days past due	1.23	0.87	1.26	0.81	0.95
	90+ days past due	0.62	0.45	0.60	0.45	0.63
	Nonaccrual	0.25	0.12	0.18	0.10	0.05

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Regulatory Capital Components and Ratios

	03/31/2023			03/31/2022			12/31/2022			12/31/2021			12/31/2020		
Capital Ratios															
Common equity tier 1 capital, column A		11.78			12.18			11.79			12.37			12.35	
Common equity tier 1 capital, column B		0.17			0.26			0.28			0.29			0.30	
Tier 1 capital, column A		12.44			12.88			12.47			13.11			13.08	
Tier 1 capital, column B		0.20			0.31			0.32			0.34			0.34	
Total capital, column A		14.31			14.72			14.28			14.91			15.23	
Total capital, column B		0.22			0.34			0.36			0.37			0.39	
Tier 1 leverage		9.37			9.06			9.26			8.98			9.13	
Supplementary leverage ratio, advanced approaches HCs		6.85			6.62			6.82			6.71			8.72	

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Insurance and Broker-Dealer Activities

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
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	57.29	50.48	56.52	53.11	53.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets	42.71	49.52	43.48	46.89	46.33
Separate account assets (L/H) / Total life assets	4.85	11.64	5.49	13.40	11.24
Insurance activities revenue / Adjusted operating income	0.36	0.38	0.34	0.36	0.41
Premium income / Insurance activities revenue	3.07	3.33	2.29	2.76	2.84
Credit related premium income / Total premium income	43.18	37.50	28.99	32.99	38.23
Other premium income / Total premium income	56.82	62.50	71.01	67.01	61.77
Insurance underwriting net income / Consolidated net income	0.01	0.02	0.02	0.02	0.03
Insurance net income (P/C) / Equity (P/C)	16.86	25.60	17.01	23.22	15.59
Insurance net income (L/H) / Equity (L/H)	19.35	150.40	229.06	4.49	3.62
Insurance benefits, losses, expenses / Insurance premiums	7,124.85	2,703.20	5,287.80	927.51	447.82
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.07	0.06	0.07	0.07
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.57	12.22	11.87	12.00	11.03
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.90	0.46	0.55	0.46	0.75

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Foreign Activities

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Yield: Foreign loans	1.41	0.70	0.93	0.66	0.87
Cost: Interest-bearing deposits	2.01	0.14	0.83	0.14	0.42
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.06	0.72	0.21	0.20	5.18
Commercial and industrial loans	0.23	1.62	0.13	0.79	0.64
Foreign governments and institutions	0.00	0.00	0.02	0.00	0.00
Growth Rates					
Net loans and leases	10.78	10.28	19.84	6.83	-2.40
Total selected assets	0.96	17.19	6.45	9.48	2.04
Deposits	-11.89	-5.47	-11.97	0.73	3.46

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2023

Parent Company Analysis - Part 1

 FR BHCPR
 Page 16

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Profitability					
Net income / Average equity capital	10.52	9.94	11.16	11.94	7.29
Bank net income / Average equity investment in banks	11.08	10.52	11.69	11.80	7.45
Nonbank net income / Average equity investment in nonbanks	9.54	11.35	9.12	13.21	9.75
Subsidiary HCs net income / Average equity investment in sub HCs	9.93	8.29	8.63	10.04	7.01
Bank net income / Parent net income	85.70	97.67	88.97	96.79	88.16
Nonbank net income / Parent net income	3.91	3.46	2.62	3.42	3.59
Subsidiary holding companies' net income / Parent net income	74.46	80.03	82.03	65.19	68.34
Leverage					
Total liabilities / Equity capital	19.30	16.87	18.54	16.81	20.06
Total debt / Equity capital	14.08	11.65	13.05	11.71	14.41
Total debt + notes payable to subs that issued TPS / Equity capital	15.91	13.71	15.10	13.63	16.67
Total debt + Loans guaranteed for affiliate / Equity capital	14.25	11.72	13.14	11.77	14.68
Total debt / Equity capital - excess over fair value	14.21	11.75	13.20	11.81	14.52
Long-term debt / Equity capital	13.18	11.08	12.26	10.95	13.56
Short-term debt / Equity capital	0.69	0.49	0.50	0.57	0.77
Current portion of long-term debt / Equity capital	0.06	0.08	0.07	0.06	0.06
Excess cost over fair value / Equity capital	0.08	0.07	0.10	0.05	0.08
Long-term debt / Consolidated long-term debt	39.34	40.81	40.56	39.86	34.67
Double Leverage					
Equity investment in subs / Equity capital	103.64	103.47	104.30	103.22	102.81
Total investment in subs / Equity capital	110.37	108.45	109.37	108.40	110.16
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)	0.38	0.38	0.43	0.29	0.47
Equity investment in subs - equity cap / Net income-div (X)	1.54	1.31	1.27	1.05	1.82
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	125.57	133.89	139.24	154.07	136.59
Cash from ops + noncash items + op expense / Op expense + dividend	128.94	124.63	132.32	153.55	147.24
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.69	98.32	102.76	98.57	134.08
Pretax operating income + interest expense / Interest expense	1,471.15	2,276.18	1,665.40	1,835.33	2,016.32
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	891.63	1,750.05	1,303.55	1,770.77	1,539.23
Dividends + interest from subsidiaries / Interest expense + dividends	134.29	147.68	162.23	175.46	150.43
Fees + other income from subsidiaries / Salary + other expenses	13.22	9.52	9.42	11.92	13.95
Net income / Current part of long-term debt + preferred dividends (X)	25.16	20.52	30.80	47.61	35.64
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.78	3.42	3.61	3.44	3.85
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.20	0.24	0.71	0.17	0.10
Nonaccrual	0.39	0.75	0.47	0.92	1.03
Total	0.58	1.00	1.18	1.09	1.13
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	0.02	0.01	0.02	0.05
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.02	0.03	0.02	0.05
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.70	1.70	1.76	1.76	2.66
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.09	0.05	0.06	0.06	0.08

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2023

Parent Company Analysis - Part 2

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	70.34	64.21	70.66	66.99	81.10
Dividends declared / Net income	32.50	33.46	32.07	28.27	42.29
Net income - dividends / Average equity	6.98	6.76	7.59	8.62	4.14
Percent of Dividends Paid					
Dividends from bank subsidiaries	121.33	126.06	137.86	157.65	132.17
Dividends from nonbank subsidiaries	2.39	1.65	3.42	4.90	3.41
Dividends from subsidiary holding companies	1.93	3.24	4.71	5.91	4.85
Dividends from all subsidiaries	143.05	154.88	184.33	205.00	174.85
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	46.74	44.09	51.31	47.78	60.28
Interest income from bank subsidiaries	0.55	0.15	0.27	0.11	0.36
Management and service fees from bank subsidiaries	0.84	0.75	0.93	0.88	1.47
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	51.27	50.05	53.80	52.33	62.88
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	46.59	35.45	66.96	62.16	56.39
Interest income from nonbank subsidiaries	9.53	2.20	6.39	2.43	7.38
Management and serv fees from nonbank subsidiaries	0.80	0.41	0.33	0.33	0.86
Other income from nonbank subsidiaries	0.05	0.06	-0.30	0.07	0.16
Operating income from nonbank subsidiaries	86.77	43.28	90.53	86.66	79.84
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	23.11	117.80	1,198.53	38.10	43.51
Interest income from subsidiary holding companies	11.66	11.88	119.53	5.26	8.40
Management and service fees from subsidiary holding companies	0.07	0.52	0.25	0.73	0.44
Other income from subsidiary holding companies	0.45	-3.33	-2.19	-0.40	0.01
Operating income from subsidiary holding companies	46.46	126.86	1,316.12	58.37	55.20
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	62.11	60.91	71.92	74.58	69.76
Interest income from bank subsidiaries	2.48	1.01	0.55	0.23	0.63
Management and service fees from bank subsidiaries	1.45	1.39	0.98	1.42	1.87
Other income from bank subsidiaries	0.01	0.01	0.01	0.02	0.04
Operating income from bank subsidiaries	76.46	74.27	83.18	83.41	82.20
Dividends from nonbank subsidiaries	2.88	5.02	2.77	3.01	1.95
Interest income from nonbank subsidiaries	0.63	0.19	0.19	0.18	0.73
Management and service fees from nonbank subsidiaries	0.02	0.01	0.01	0.01	0.02
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.01	0.01
Operating income from nonbank subsidiaries	6.50	6.86	3.51	4.59	4.70
Dividends from subsidiary holding companies	0.75	1.50	2.41	2.07	2.53
Interest income from subsidiary holding companies	0.52	0.01	0.02	0.01	0.11
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	3.60	3.67	3.88	3.85	4.56
Loans and advances from subsidiaries / Short term debt	186.87	225.56	216.83	158.10	135.13
Loans and advances from subsidiaries / Total debt	25.11	28.43	25.28	26.38	27.08

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									140
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.93	1.44	1.91	2.59	3.00	3.32	3.70	4.30	139
+ Non-interest income	0.94	0.21	0.29	0.41	0.73	1.33	2.05	3.82	140
- Overhead expense	2.36	1.32	1.62	1.90	2.22	2.64	3.53	4.23	140
- Provision for credit losses	0.21	-0.01	0.01	0.05	0.14	0.30	0.75	1.26	140
+ Securities gains (losses)	-0.01	-0.10	-0.05	0.00	0.00	0.00	0.00	0.01	140
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
= Pretax net operating income (tax equivalent)	1.36	0.20	0.60	1.00	1.36	1.70	2.22	2.81	139
Net operating income	1.04	0.14	0.43	0.77	1.03	1.34	1.68	1.97	140
Net income	1.04	0.14	0.43	0.77	1.03	1.35	1.68	1.97	140
Net income (Subchapter S adjusted)	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.79	3.73	3.90	4.30	4.73	5.17	5.92	6.90	139
Interest expense	1.63	0.65	0.73	1.09	1.51	2.07	2.91	3.24	140
Net interest income (tax equivalent)	3.17	1.56	2.05	2.83	3.25	3.60	4.19	4.61	139
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.15	-0.01	0.00	0.02	0.09	0.24	0.44	1.22	140
Earnings coverage of net loan and lease losses (X)	42.41	-249.88	-23.29	6.18	15.73	56.25	252.39	526.42	139
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	0.38	0.61	0.94	1.17	1.39	2.02	2.62	140
Allowance for loan and lease losses / Total loans and leases	1.19	0.37	0.60	0.94	1.16	1.38	2.01	2.56	140
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.07	0.10	0.21	0.38	0.58	0.80	1.09	140
30-89 days past due loans and leases / Total loans and leases	0.33	0.04	0.07	0.13	0.27	0.47	0.73	1.27	140
Liquidity and Funding									
Net noncore funding dependence	12.46	-4.65	-0.22	5.60	10.21	18.80	31.01	39.87	140
Net short-term noncore funding dependence	4.27	-41.72	-16.06	0.16	5.94	10.25	18.00	27.63	140
Net loans and leases / Total assets	63.50	26.15	45.38	56.97	65.65	72.76	77.44	79.94	140
Capitalization									
Tier 1 leverage ratio	9.37	7.15	7.46	8.46	9.25	10.30	11.38	11.79	140
Holding company equity capital / Total assets	10.03	6.51	6.93	8.46	10.10	11.55	12.65	14.34	140
Total equity capital (including minority interest) / Total assets	10.15	6.60	7.27	8.69	10.15	11.68	12.65	14.34	140
Common equity tier 1 capital / Total risk-weighted assets	11.85	9.07	9.30	10.10	11.63	13.05	15.50	17.02	138
Net loans and leases / Equity capital (X)	6.48	2.89	3.82	5.18	6.43	7.74	9.29	10.12	140
Cash dividends / Net income	32.53	0.00	0.95	20.29	31.07	45.80	70.87	97.30	134
Cash dividends / Net income (Subchapter S adjusted)	39.69	39.69	39.69	39.69	39.69	39.69	39.69	39.69	1
Growth Rates									
Assets	6.12	-8.03	-6.07	-2.30	4.14	14.64	24.26	40.28	140
Equity capital	2.93	-14.73	-9.09	-3.27	1.69	8.14	17.54	42.20	140
Net loans and leases	13.25	-3.99	2.58	6.98	11.09	18.38	34.49	43.68	140
Noncore funding	165.03	-3.46	6.45	52.62	129.79	272.00	420.28	611.22	140
Parent Company Ratios									
Short-term debt / Equity capital	0.69	0.00	0.00	0.00	0.00	0.06	4.28	10.50	140
Long-term debt / Equity capital	13.18	0.00	0.00	0.76	8.73	18.29	52.49	72.47	140
Equity investment in subsidiaries / Equity capital	103.64	90.24	94.31	98.98	101.57	108.15	117.33	122.51	140
Cash from ops + noncash items + op expense / Op expense + dividends	128.94	4.71	18.37	67.81	118.98	182.03	281.98	356.06	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2023

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)	4.43	3.45	3.65	3.98	4.34	4.80	5.45	6.61	139
Less: Interest expense	1.52	0.58	0.68	0.98	1.38	1.95	2.74	3.11	140
Equals: Net interest income (tax equivalent)	2.93	1.44	1.91	2.59	3.00	3.32	3.70	4.30	139
Plus: Non-interest income	0.94	0.21	0.29	0.41	0.73	1.33	2.05	3.82	140
Equals: adjusted operating income (tax equivalent)	3.98	2.72	2.94	3.41	3.83	4.42	5.38	7.49	139
Less: Overhead expense	2.36	1.32	1.62	1.90	2.22	2.64	3.53	4.23	140
Less: Provision for credit losses	0.21	-0.01	0.01	0.05	0.14	0.30	0.75	1.26	140
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	140
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.10	-0.05	0.00	0.00	0.00	0.00	0.01	140
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
Equals: Pretax net operating income (tax equivalent)	1.36	0.20	0.60	1.00	1.36	1.70	2.22	2.81	139
Less: Applicable income taxes (tax equivalent)	0.30	0.01	0.07	0.22	0.30	0.41	0.51	0.62	139
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	140
Equals: Net operating income	1.04	0.14	0.43	0.77	1.03	1.34	1.68	1.97	140
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Equals: Net income	1.04	0.14	0.43	0.77	1.03	1.35	1.68	1.97	140
Memo: Net income (last four quarters)	1.11	0.37	0.59	0.87	1.10	1.35	1.61	1.89	140
Net income-BHC and noncontrolling (minority) interest	1.05	0.14	0.48	0.79	1.05	1.35	1.68	1.97	140
Margin Analysis									
Average earning assets / Average assets	92.58	87.97	88.92	90.58	92.28	94.45	96.24	97.05	140
Average interest-bearing funds / Average assets	64.41	49.44	53.03	57.93	63.54	69.85	80.06	84.19	140
Interest income (tax equivalent) / Average earning assets	4.79	3.73	3.90	4.30	4.73	5.17	5.92	6.90	139
Interest expense / Average earning assets	1.63	0.65	0.73	1.09	1.51	2.07	2.91	3.24	140
Net interest income (tax equivalent) / Average earning assets	3.17	1.56	2.05	2.83	3.25	3.60	4.19	4.61	139
Yield or Cost									
Total loans and leases (tax equivalent)	5.64	4.55	4.73	5.08	5.51	5.98	7.10	8.52	139
Interest-bearing bank balances	3.74	1.55	1.84	2.81	3.65	4.55	5.80	7.03	140
Federal funds sold and reverse repos	4.27	0.00	0.58	3.24	4.61	5.27	8.23	12.37	70
Trading assets	1.16	0.00	0.00	0.00	0.01	2.65	4.45	6.11	82
Total earning assets	4.78	3.72	3.87	4.29	4.71	5.16	5.91	6.88	140
Investment securities (tax equivalent)	2.57	1.74	1.82	2.15	2.51	2.96	3.42	4.22	138
US Treasury and agency securities (excluding mortgage-backed securities)	2.17	0.77	1.09	1.42	2.04	2.79	3.75	4.55	131
Mortgage-backed securities	2.43	1.71	1.82	2.02	2.30	2.79	3.26	3.90	137
All other securities	3.80	1.90	2.30	2.90	3.65	4.41	6.18	7.69	134
Interest-bearing deposits	1.80	0.50	0.75	1.16	1.71	2.40	3.23	3.56	139
Time deposits of \$250K or more	2.72	1.28	1.71	2.09	2.70	3.31	3.76	4.29	136
Time deposits < \$250K	2.41	0.92	1.24	1.74	2.42	3.02	3.76	3.97	137
Other domestic deposits	1.69	0.54	0.76	1.03	1.52	2.41	3.30	3.67	139
Foreign deposits	2.01	0.00	0.09	0.85	2.41	2.81	4.07	4.58	25
Federal funds purchased and repos	3.08	0.11	0.47	1.40	3.17	4.52	5.71	8.00	117
Other borrowed funds and trading liabilities	4.06	1.22	2.60	3.60	4.21	4.66	4.93	5.44	140
All interest-bearing funds	2.29	1.08	1.18	1.65	2.11	2.96	3.72	4.26	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2023

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.60	0.00	0.00	0.00	2.07	4.97	8.37	10.21	139
Overhead expenses / Net Interest Income + non-interest income	59.44	34.81	44.37	52.81	59.73	65.27	76.66	80.95	140
Percent of Average Assets									
Total overhead expense	2.36	1.32	1.62	1.90	2.22	2.64	3.53	4.23	140
Personnel expense	1.28	0.69	0.79	1.08	1.27	1.53	1.81	2.05	140
Net occupancy expense	0.23	0.09	0.12	0.17	0.23	0.29	0.35	0.41	140
Other operating expenses	0.81	0.39	0.45	0.61	0.75	0.90	1.52	2.05	140
Overhead less non-interest income	1.38	0.04	0.58	1.11	1.38	1.66	2.14	2.60	140
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	58.82	34.79	44.25	52.41	58.96	64.55	76.63	80.85	139
Personnel expense	31.99	16.54	20.04	27.75	32.88	36.59	41.12	45.36	139
Net occupancy expense	5.80	1.31	2.66	4.57	5.92	7.37	8.87	9.75	139
Other operating expenses	19.75	12.06	12.98	15.81	18.73	22.50	31.55	41.36	139
Total non-interest income	22.57	6.06	9.12	12.11	17.91	29.11	54.49	75.80	139
Fiduciary activities income	1.87	0.00	0.00	0.00	1.31	3.24	6.16	11.47	139
Service charges on domestic deposit accounts	2.79	0.00	0.20	1.37	2.86	4.03	4.91	5.55	139
Trading revenue	0.78	-0.06	-0.01	0.00	0.00	1.08	4.02	7.84	139
Investment banking fees and commissions	2.22	0.00	0.00	0.27	1.44	3.01	8.26	17.27	139
Insurance activities revenue	0.36	0.00	0.00	0.00	0.04	0.47	1.92	3.19	139
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	139
Net servicing fees	0.45	0.00	0.00	0.01	0.20	0.71	1.57	3.40	139
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	139
Net gain (loss) - sales of loans, OREO, and other assets	0.72	-0.17	-0.02	0.03	0.46	1.11	2.21	5.17	139
Other non-interest income	7.91	1.96	2.62	4.22	6.83	9.99	17.99	28.61	139
Overhead less non-interest income	35.54	0.82	13.63	27.55	36.26	46.56	55.60	63.18	139
Applicable income taxes / Pretax net operating income (tax equivalent)	20.89	9.18	14.91	18.39	21.21	23.70	26.16	28.04	133
Applicable income tax + TE / Pretax net operating income + TE	23.06	12.54	17.51	21.04	23.03	25.33	28.10	30.24	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2023

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.11	2.05	10.02	25.75	42.77	53.45	64.87	68.74	140
Commercial and industrial loans	11.20	0.93	2.92	6.49	10.39	15.71	21.08	25.15	140
Loans to individuals	3.75	0.02	0.04	0.37	1.31	5.39	14.10	25.73	140
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.42	140
Agricultural loans	0.14	0.00	0.00	0.00	0.02	0.20	0.78	1.32	140
Other loans and leases	4.41	0.12	0.43	1.47	3.31	7.43	10.64	12.87	140
Net loans and leases	63.50	26.15	45.38	56.97	65.65	72.76	77.44	79.94	140
Debt securities over 1 year	16.55	1.16	6.65	10.56	15.75	22.50	28.15	31.80	140
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.17	0.32	140
Subtotal	81.14	41.74	59.77	78.75	83.69	87.54	89.78	90.98	140
Interest-bearing bank balances	5.22	0.44	0.91	1.94	4.32	7.94	12.59	16.74	140
Federal funds sold and reverse repos	0.82	0.00	0.00	0.00	0.00	0.14	5.91	15.75	140
Debt securities 1 year or less	1.64	0.04	0.09	0.47	1.10	2.47	4.79	6.56	140
Trading assets	0.64	0.00	0.00	0.00	0.04	0.46	3.51	12.49	140
Total earning assets	90.86	85.60	87.22	88.92	90.71	93.06	94.28	95.04	140
Non-interest cash and due from depository institutions	0.91	0.20	0.41	0.62	0.94	1.15	1.51	1.73	140
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	140
All other assets	8.20	4.41	5.06	6.06	8.28	9.97	11.60	12.96	140
Memoranda									
Short-term investments	8.69	1.18	1.74	3.49	6.37	11.75	22.41	37.29	140
US Treasury securities	1.61	0.00	0.00	0.02	0.78	2.18	6.97	10.00	140
US agency securities (excluding mortgage-backed securities)	0.69	0.00	0.00	0.01	0.38	1.32	2.29	4.76	140
Municipal securities	1.39	0.00	0.00	0.02	0.70	2.43	4.81	7.74	140
Mortgage-backed securities	11.26	0.33	2.94	6.85	11.35	16.20	19.66	23.74	140
Asset-backed securities	0.87	0.00	0.00	0.00	0.25	1.75	3.90	5.07	140
Other debt securities	0.45	0.00	0.00	0.01	0.22	0.85	1.56	2.52	140
Loans held-for-sale	0.18	0.00	0.00	0.01	0.06	0.26	0.82	1.52	140
Loans held for investment	63.80	26.74	46.33	57.71	66.20	72.86	77.92	80.93	140
Real estate loans secured by 1-4 family	12.70	0.03	2.49	6.60	12.55	17.25	23.70	30.89	140
Revolving	1.45	0.00	0.01	0.34	1.03	2.43	3.62	4.07	140
Closed-end, secured by first liens	10.83	0.02	1.08	5.68	10.54	14.85	22.97	28.95	140
Closed-end, secured by junior liens	0.20	0.00	0.00	0.03	0.10	0.25	0.70	1.33	140
Commercial real estate loans	25.02	0.34	2.33	14.56	25.92	36.70	44.30	49.87	140
Construction and land development	4.08	0.00	0.27	1.24	3.93	6.04	9.50	11.96	140
Multifamily	3.97	0.02	0.33	1.21	3.24	5.79	11.80	14.87	140
Nonfarm nonresidential	15.72	0.16	1.17	8.32	15.70	23.49	29.52	33.29	140
Real estate loans secured by farmland	0.32	0.00	0.00	0.00	0.07	0.55	1.52	2.37	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	61.63	8.30	27.15	43.40	67.52	77.81	87.10	90.29	140
Real estate loans secured by 1-4 family	20.02	0.04	3.63	12.04	20.92	27.69	36.31	44.53	140
Revolving	2.23	0.00	0.02	0.61	1.83	3.59	5.30	6.20	140
Closed-end	17.61	0.03	2.90	10.71	17.81	23.62	34.91	40.71	140
Commercial real estate loans	37.92	1.79	8.39	22.41	41.34	53.69	61.88	68.30	140
Construction and land development	6.25	0.00	0.88	2.13	6.04	9.56	14.01	16.88	140
1-4 family	1.17	0.00	0.00	0.11	0.77	2.35	3.81	4.72	140
Other	4.85	0.00	0.47	1.91	4.63	7.92	9.96	11.46	140
Multifamily	5.98	0.02	0.60	2.30	4.82	8.18	15.99	22.22	140
Nonfarm nonresidential	23.89	1.45	4.51	12.06	24.28	34.58	42.22	45.78	140
Owner-occupied	7.93	0.00	0.21	3.50	7.35	12.11	15.45	18.91	140
Other	15.78	0.00	3.28	7.51	16.04	22.79	29.17	32.72	140
Real estate loans secured by farmland	0.49	0.00	0.00	0.00	0.10	0.79	2.41	3.92	140
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.01	0.18	1.14	140
Commercial and industrial loans	17.92	1.76	6.05	11.00	16.15	25.31	34.51	39.97	140
Loans to individuals	6.63	0.03	0.08	0.57	2.14	11.18	23.07	46.01	140
Credit card loans	0.61	0.00	0.00	0.00	0.01	0.42	3.26	13.96	140
Agricultural loans	0.23	0.00	0.00	0.00	0.04	0.32	1.28	2.32	140
Other loans and leases	8.19	0.15	0.56	2.12	4.93	12.89	22.49	38.37	140
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	413.01	27.57	123.84	257.35	453.31	554.59	670.22	728.06	139
Real estate loans secured by 1-4 family	132.12	3.74	25.33	74.05	125.11	183.23	264.12	350.20	139
Revolving	14.80	0.00	0.11	3.70	10.86	24.57	35.78	42.77	139
Closed-end	115.92	3.45	18.73	62.81	108.40	150.32	254.28	315.26	139
Commercial real estate loans	255.81	10.51	33.26	127.56	257.32	372.78	476.37	560.12	139
Construction and land development	41.10	0.01	3.63	13.62	39.72	63.60	92.55	107.88	139
1-4 family	7.87	0.00	0.00	0.67	5.57	15.58	26.76	31.70	139
Other	32.07	0.00	3.43	12.68	32.88	48.21	69.36	84.26	139
Multifamily	41.55	0.47	3.50	12.84	33.62	54.69	133.63	168.13	139
Nonfarm nonresidential	160.25	5.74	18.67	81.57	154.78	232.63	304.31	367.73	139
Owner-occupied	52.82	0.02	1.63	24.03	50.72	81.37	114.16	125.29	139
Other	105.69	5.16	13.32	49.90	104.97	154.65	200.01	276.05	139
Real estate loans secured by farmland	3.12	0.00	0.00	0.02	0.66	5.16	15.38	25.41	139
Loans to depository institutions and acceptances of other banks	0.21	0.00	0.00	0.00	0.00	0.06	1.26	5.93	139
Commercial and industrial loans	113.60	7.83	37.38	63.20	105.45	175.56	215.99	255.57	139
Loans to individuals	38.79	0.20	0.49	3.63	14.11	60.01	137.34	249.21	139
Credit card loans	3.12	0.00	0.00	0.00	0.05	2.89	14.25	60.32	139
Agricultural loans	1.36	0.00	0.00	0.00	0.23	1.95	7.59	13.95	139
Other loans and leases	47.33	1.10	3.69	14.96	34.06	77.61	125.36	162.15	139
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.73	0.37	8.44	18.21	32.51	43.01	51.20	57.84	140
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	206.35	7.50	38.83	103.87	209.13	294.73	395.44	456.59	139
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.85	14.12	44.74	143.26	274.15	375.25	479.72	561.81	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2023

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.69	1.18	1.74	3.49	6.37	11.75	22.41	37.29	140
Liquid assets	23.42	9.58	11.36	14.60	20.30	30.30	43.68	57.88	140
Investment securities	18.72	2.91	7.93	12.90	17.45	24.34	32.41	35.37	140
Net loans and leases	63.50	26.15	45.38	56.97	65.65	72.76	77.44	79.94	140
Net loans, leases and standby letters of credit	64.30	28.97	45.62	57.69	66.01	73.19	77.96	80.17	140
Core deposits	66.71	25.19	47.00	57.14	69.64	75.30	80.09	81.84	140
Noncore funding	19.47	6.27	7.37	11.61	16.04	29.59	39.08	44.29	140
Time deposits of \$250K or more	2.38	0.21	0.66	1.14	1.99	3.33	5.16	6.75	140
Foreign deposits	0.19	0.00	0.00	0.00	0.00	0.00	1.01	4.80	140
Federal funds purchased and repos	1.36	0.00	0.00	0.00	0.47	2.03	6.36	10.57	140
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Net federal funds purchased (sold)	0.49	-3.68	-0.48	0.00	0.19	0.89	3.01	4.43	140
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.66	140
Other borrowings w/remaining maturity of 1 year or less	4.73	0.05	0.27	1.56	4.07	7.85	11.03	16.67	140
Earning assets that reprice within 1 year	37.71	15.22	17.94	26.01	39.14	46.49	59.65	68.33	140
Interest-bearing liabilities that reprice within 1 year	9.83	2.48	3.32	4.88	8.03	13.19	25.08	32.41	140
Long-term debt that reprices within 1 year	0.59	0.00	0.00	0.00	0.00	0.55	3.93	5.88	140
Net assets that reprice within 1 year	25.77	-1.91	3.51	13.20	27.39	36.66	46.04	57.89	140
Other Liquidity and Funding Ratios									
Net noncore funding dependence	12.46	-4.65	-0.22	5.60	10.21	18.80	31.01	39.87	140
Net short-term noncore funding dependence	4.27	-41.72	-16.06	0.16	5.94	10.25	18.00	27.63	140
Short-term investment / Short-term noncore funding	72.77	9.53	14.32	31.33	53.53	98.04	190.76	300.27	140
Liquid assets - short-term noncore funding / Nonliquid assets	16.83	-21.93	-11.08	2.13	12.16	29.46	51.28	95.98	140
Net loans and leases / Total deposits	84.57	51.25	65.24	74.62	84.01	95.90	104.24	112.67	138
Net loans and leases / Core deposits	97.28	61.87	70.60	78.99	93.49	110.65	137.62	150.87	138
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.42	-24.49	-19.54	-12.21	-6.33	-2.03	-0.17	0.00	114
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.59	-34.44	-29.56	-21.19	-13.81	-6.66	-2.75	-0.73	137
Structured notes appreciation (depreciation) / Tier 1 capital	-0.41	-1.98	-1.72	-0.57	-0.14	-0.04	-0.01	0.00	33
Percent of Investment Securities									
Held-to-maturity securities	25.37	0.00	0.00	2.13	28.09	44.77	59.02	67.60	139
Available-for-sale securities	71.83	30.43	39.10	54.37	71.20	96.70	99.89	100.00	139
US Treasury securities	9.33	0.00	0.00	0.33	4.93	14.53	34.95	67.56	139
US agency securities (excluding mortgage-backed securities)	4.08	0.00	0.00	0.11	2.19	7.86	15.92	20.93	139
Municipal securities	7.46	0.00	0.00	0.27	3.71	15.37	26.47	34.10	139
Mortgage-backed securities	60.59	8.85	29.72	45.10	63.81	76.66	87.31	92.12	139
Asset-backed securities	4.68	0.00	0.00	0.00	1.68	8.58	17.91	24.81	139
Other debt securities	3.17	0.00	0.00	0.06	1.79	5.27	12.17	20.62	139
Mutual funds and equity securities	0.27	0.00	0.00	0.00	0.11	0.49	0.99	2.12	139
Debt securities 1 year or less	10.18	0.34	0.68	2.71	7.01	17.07	29.12	39.00	139
Debt securities 1 to 5 years	19.61	2.24	3.56	8.62	17.19	28.51	46.00	60.06	139
Debt securities over 5 years	66.67	12.98	29.82	55.32	71.66	83.40	90.95	93.50	139
Pledged securities	48.74	0.35	9.28	26.02	50.70	72.72	84.16	88.99	139
Structured notes, fair value	0.27	0.00	0.00	0.00	0.00	0.00	1.98	5.18	139
Percent Change from Prior Like Quarter									
Short-term investments	-0.64	-76.95	-71.90	-46.77	-15.08	37.70	139.07	182.02	140
Investment securities	-1.54	-24.33	-18.52	-10.98	-5.76	6.32	26.16	46.70	140
Core deposits	-5.43	-23.22	-16.90	-11.22	-6.94	-0.84	12.24	21.24	140
Noncore funding	165.03	-3.46	6.45	52.62	129.79	272.00	420.28	611.22	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	93.29	30.34	67.62	90.21	99.92	100.00	100.00	100.00	137
Foreign exchange contracts	3.10	0.00	0.00	0.00	0.00	3.04	15.43	37.24	137
Equity, commodity, and other contracts	1.52	0.00	0.00	0.00	0.00	0.25	10.20	23.05	137
Futures and forwards									
	9.96	0.00	0.00	0.28	3.37	15.01	37.64	75.54	137
Written options									
	5.36	0.00	0.00	0.18	2.27	9.44	20.18	28.27	137
Exchange-traded	0.17	0.00	0.00	0.00	0.00	0.00	1.46	2.88	137
Over-the-counter	4.78	0.00	0.00	0.15	2.05	7.45	19.26	28.27	137
Purchased options									
	4.74	0.00	0.00	0.00	0.92	8.95	21.44	25.42	137
Exchange-traded	0.17	0.00	0.00	0.00	0.00	0.00	1.33	3.15	137
Over-the-counter	4.02	0.00	0.00	0.00	0.49	7.27	19.64	25.42	137
Swaps	73.59	0.00	8.80	57.40	84.71	98.04	99.95	100.00	137
Held for trading									
	35.04	0.00	0.00	0.00	8.75	80.28	99.23	99.86	137
Interest rate contracts	29.29	0.00	0.00	0.00	3.99	68.55	90.34	99.54	137
Foreign exchange contracts	1.30	0.00	0.00	0.00	0.00	0.41	7.98	17.68	137
Equity, commodity, and other contracts	0.67	0.00	0.00	0.00	0.00	0.00	5.80	10.04	137
Non-traded									
	64.96	0.14	0.77	19.72	91.25	100.00	100.00	100.00	137
Interest rate contracts	59.85	0.02	0.53	15.36	64.17	100.00	100.00	100.00	137
Foreign exchange contracts	0.50	0.00	0.00	0.00	0.00	0.18	1.67	12.09	137
Equity, commodity, and other contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.60	2.36	137
Derivative contracts (excluding futures and forex 14 days or less)									
	91.79	8.82	55.66	88.15	99.04	101.45	106.52	131.59	137
One year or less	37.82	0.00	1.55	6.15	25.08	67.95	99.31	105.86	137
Over 1 year to 5 years	24.02	0.00	0.00	7.87	24.41	39.66	55.86	63.67	137
Over 5 years	25.44	0.00	0.00	5.35	21.15	46.97	64.57	73.97	137
Gross negative fair value (absolute value)	1.62	0.00	0.08	0.76	1.52	2.49	3.40	3.94	137
Gross positive fair value	1.72	0.12	0.35	0.67	1.36	2.54	4.02	6.37	137
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.01	0.03	0.09	0.20	0.61	139
Gross positive fair value (X)	0.05	0.00	0.00	0.01	0.03	0.07	0.20	0.61	139
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.61	139
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.02	0.06	0.09	139
Current credit exposure (X)	0.03	0.00	0.00	0.00	0.02	0.05	0.14	0.24	139
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Other Ratios									
Current credit exposure / Risk-weighted assets	0.47	0.00	0.00	0.05	0.23	0.58	1.99	4.08	138

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.20	-0.02	0.00	0.04	0.13	0.26	0.75	1.25	140
Provision for loan and lease losses / Average loans and leases	0.32	-0.04	0.00	0.08	0.22	0.46	1.00	2.22	140
Provision for loan and lease losses / Net loan and lease losses	370.43	-212.56	0.00	102.19	170.89	510.36	1489.30	3243.24	139
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	0.38	0.61	0.94	1.17	1.39	2.02	2.62	140
Allowance for loan and lease losses / Total loans and leases	1.19	0.37	0.60	0.94	1.16	1.38	2.01	2.56	140
Allowance for loan and lease losses / Net loans and leases losses (X)	30.87	2.45	3.26	4.66	9.30	28.70	125.57	271.41	126
Allowance for loan and lease losses / Nonaccrual assets	411.22	81.70	137.58	207.47	312.71	534.77	1021.51	1366.11	138
ALLL / 90+ days past due + nonaccrual loans and leases	314.35	75.15	102.82	163.31	266.69	419.28	691.21	819.63	138
Gross loan and lease losses / Average loans and leases	0.20	0.00	0.01	0.04	0.13	0.31	0.55	1.78	140
Recoveries / Average loans and leases	0.06	0.00	0.00	0.02	0.05	0.09	0.16	0.42	140
Net losses / Average loans and leases	0.15	-0.01	0.00	0.02	0.09	0.24	0.44	1.22	140
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	140
Recoveries / Prior year-end losses	10.42	0.79	2.60	5.56	9.00	14.49	22.33	35.73	139
Earnings coverage of net loan and lease losses (X)	42.41	-249.88	-23.29	6.18	15.73	56.25	252.39	526.42	139
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.03	-0.02	-0.01	0.00	0.02	0.10	0.19	139
Real estate loans secured by 1-4 family	-0.01	-0.06	-0.04	-0.01	0.00	0.00	0.03	0.06	134
Revolving	-0.02	-0.19	-0.11	-0.04	0.00	0.00	0.01	0.05	129
Closed-end	0.00	-0.05	-0.03	-0.01	0.00	0.00	0.02	0.07	133
Commercial real estate loans	0.03	-0.03	-0.01	0.00	0.00	0.04	0.18	0.26	136
Construction and land development	0.00	-0.06	-0.03	-0.01	0.00	0.00	0.00	0.07	132
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	132
Other	0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.04	132
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
Nonfarm nonresidential	0.05	-0.03	-0.01	0.00	0.00	0.05	0.27	0.55	133
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.05	133
Other	0.04	-0.02	-0.01	0.00	0.00	0.00	0.26	0.46	133
Real estate loans secured by farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	112
Commercial and industrial loans	0.21	-0.09	-0.05	0.00	0.08	0.36	0.97	1.33	138
Loans to individuals	1.18	0.06	0.17	0.45	0.88	1.74	3.06	3.69	113
Credit card loans	2.77	0.00	0.00	1.98	2.76	3.88	5.35	7.20	77
Agricultural loans	0.00	-0.94	-0.10	0.00	0.00	0.00	0.22	0.73	103
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.11	-0.02	0.00	0.00	0.01	0.14	0.55	1.04	138

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2023

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	0.33	0.04	0.07	0.13	0.27	0.47	0.73	1.27	140
90+ days past due loans and leases	0.09	0.00	0.00	0.00	0.02	0.14	0.42	0.92	140
Nonaccrual loans and leases	0.38	0.07	0.10	0.20	0.36	0.54	0.74	1.03	140
90+ days past due and nonaccrual loans and leases	0.53	0.09	0.14	0.22	0.43	0.74	1.28	1.87	140
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	0.01	0.03	140
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	140
Nonaccrual restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.13	140
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	140
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	140
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	140
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.33	0.04	0.07	0.13	0.27	0.48	0.73	1.27	140
90+ days past due assets	0.09	0.00	0.00	0.00	0.03	0.14	0.42	0.92	140
Nonaccrual assets	0.39	0.07	0.10	0.21	0.36	0.55	0.79	1.02	140
30+ days past due and nonaccrual assets	0.89	0.19	0.27	0.45	0.76	1.19	1.81	3.17	140
Total assets	0.32	0.05	0.08	0.16	0.30	0.46	0.63	0.73	140
Allowance for loan and lease losses	44.52	9.84	14.64	23.86	40.27	59.88	87.58	134.95	139
Equity capital + allowance for loan and lease losses	3.01	0.44	0.72	1.55	2.68	4.23	6.05	8.06	140
Tier 1 capital + allowance for loan and lease losses	3.23	0.55	0.87	1.72	3.11	4.59	6.04	8.24	140
Loans and leases + other real estate owned	0.50	0.10	0.15	0.27	0.48	0.70	0.95	1.16	140

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2023

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	0.27	0.01	0.05	0.09	0.23	0.43	0.60	0.84	139
	90+ days past due	0.08	0.00	0.00	0.00	0.01	0.06	0.54	1.27	139
	Nonaccrual	0.41	0.04	0.06	0.18	0.33	0.59	1.01	1.73	139
Commercial and industrial	30-89 days past due	0.23	0.00	0.01	0.06	0.15	0.39	0.62	0.83	138
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.16	0.41	138
	Nonaccrual	0.54	0.00	0.04	0.18	0.47	0.84	1.25	1.68	138
Individuals	30-89 days past due	0.87	0.00	0.01	0.34	0.69	1.20	2.01	3.19	137
	90+ days past due	0.12	0.00	0.00	0.00	0.02	0.19	0.52	1.03	137
	Nonaccrual	0.22	0.00	0.00	0.01	0.14	0.37	0.76	1.46	137
Depository institution loans	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.04	1.43	45
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	45
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.24	45
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.20	0.80	1.90	103
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	103
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.28	0.98	2.12	103
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.17	15
	Nonaccrual	7.09	0.00	0.00	0.00	0.00	0.00	3.73	34.18	15
Other loans and leases	30-89 days past due	0.15	0.00	0.00	0.00	0.05	0.21	0.56	1.39	138
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.18	138
	Nonaccrual	0.09	0.00	0.00	0.00	0.01	0.13	0.55	0.68	138

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 03/31/2023

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.50	0.04	0.09	0.22	0.40	0.70	1.12	1.93	134
	90+ days past due	0.18	0.00	0.00	0.00	0.01	0.11	1.15	2.47	134
	Nonaccrual	0.55	0.02	0.07	0.22	0.43	0.81	1.40	1.89	134
Revolving	30-89 days past due	0.43	0.00	0.00	0.17	0.37	0.63	1.07	1.60	129
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.26	129
	Nonaccrual	0.86	0.00	0.00	0.20	0.48	1.20	3.51	5.34	129
Closed-End	30-89 days past due	0.50	0.03	0.07	0.19	0.37	0.73	1.16	2.10	133
	90+ days past due	0.21	0.00	0.00	0.00	0.00	0.13	1.53	2.74	133
	Nonaccrual	0.54	0.03	0.08	0.20	0.42	0.81	1.33	1.98	133
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.12	133
Commercial real estate	30-89 days past due	0.15	0.00	0.00	0.03	0.07	0.24	0.48	0.59	136
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	136
	Nonaccrual	0.34	0.00	0.02	0.10	0.22	0.47	0.93	1.79	136
Construction and development	30-89 days past due	0.14	0.00	0.00	0.00	0.04	0.22	0.62	1.09	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	132
	Nonaccrual	0.16	0.00	0.00	0.00	0.03	0.21	0.74	1.31	132
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.23	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.18	132
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.01	0.12	0.55	0.88	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	132
	Nonaccrual	0.12	0.00	0.00	0.00	0.01	0.18	0.63	1.03	132
Multifamily	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.10	0.33	1.05	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	134
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.07	0.46	1.12	134
Nonfarm non-residential	30-89 days past due	0.16	0.00	0.00	0.02	0.07	0.24	0.54	0.70	133
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.22	133
	Nonaccrual	0.43	0.00	0.02	0.13	0.26	0.60	1.14	2.29	133
Owner occupied	30-89 days past due	0.05	0.00	0.00	0.01	0.03	0.09	0.17	0.26	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	133
	Nonaccrual	0.12	0.00	0.00	0.02	0.09	0.20	0.31	0.43	133
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.02	0.16	0.37	0.51	133
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.14	133
	Nonaccrual	0.25	0.00	0.00	0.03	0.14	0.41	0.91	1.61	133
Farmland	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.07	0.27	0.90	112
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	112
	Nonaccrual	0.39	0.00	0.00	0.00	0.03	0.55	1.64	4.22	112
Credit card	30-89 days past due	1.23	0.00	0.27	0.85	1.10	1.39	2.10	2.93	77
	90+ days past due	0.62	0.00	0.00	0.00	0.64	1.12	1.48	1.75	77
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.17	1.41	3.12	77

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
 Date: 03/31/2023

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	11.78	9.01	9.28	10.04	11.50	13.03	15.48	16.91	140
Common equity tier 1 capital, column B	0.17	0.00	0.00	0.00	0.00	0.00	0.00	11.71	140
Tier 1 capital, column A	12.44	9.86	10.12	10.80	12.11	13.81	16.34	18.02	140
Tier 1 capital, column B	0.20	0.00	0.00	0.00	0.00	0.00	0.00	13.74	140
Total capital, column A	14.31	11.87	12.09	12.81	13.98	15.38	17.80	19.84	140
Total capital, column B	0.22	0.00	0.00	0.00	0.00	0.00	0.00	14.78	140
Tier 1 leverage	9.37	7.15	7.46	8.46	9.25	10.30	11.38	11.79	140
Supplementary leverage ratio, advanced approaches HCs	6.85	5.71	5.83	5.98	6.83	7.32	8.21	8.56	16

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2023

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	140
Insurance underwriting assets (P/C) / Total insurance underwriting assets	57.29	0.00	0.00	0.00	97.24	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	42.71	0.00	0.00	0.00	2.76	100.00	100.00	100.00	30
Separate account assets (L/H) / Total life assets	4.85	0.00	0.00	0.00	0.00	0.00	0.00	19.41	16
Insurance activities revenue / Adjusted operating income	0.36	0.00	0.00	0.00	0.04	0.47	1.92	3.19	139
Premium income / Insurance activities revenue	3.07	0.00	0.00	0.00	0.00	0.00	21.51	50.16	94
Credit related premium income / Total premium income	43.18	0.00	0.00	0.00	2.94	100.00	100.00	100.00	18
Other premium income / Total premium income	56.82	0.00	0.00	0.00	97.06	100.00	100.00	100.00	18
Insurance underwriting net income / Consolidated net income	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.93	140
Insurance net income (P/C) / Equity (P/C)	16.86	-1.37	0.00	2.01	10.00	24.55	58.63	67.58	21
Insurance net income (L/H) / Equity (L/H)	19.35	-4.64	-2.42	0.00	1.59	5.27	80.18	124.75	14
Insurance benefits, losses, expenses / Insurance premiums	7124.85	0.00	1.03	27.69	82.28	146.73	596.76	20135.00	18
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	140
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.57	0.00	0.04	4.35	11.68	17.71	20.80	22.62	140
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	7.54	23.45	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.41	0.00	0.00	0.00	0.00	3.74	6.23	7.73	81
Cost: Interest-bearing deposits	2.01	0.00	0.09	0.85	2.41	2.81	4.07	4.58	25
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	1
Commercial and industrial loans	0.23	0.00	0.00	0.03	0.09	0.13	0.36	0.95	11
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	10.78	-99.90	-74.18	-14.76	0.49	24.01	107.03	196.08	82
Total selected assets	0.96	-100.00	-80.14	-18.25	-4.59	14.18	92.00	166.83	99
Deposits	-11.89	-77.70	-33.45	-17.37	-3.58	1.49	8.31	35.58	29

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 1

Peer Group: 1
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	10.52	1.16	4.61	7.49	10.39	13.00	17.49	21.37	140
Bank net income / Average equity investment in banks	11.08	0.00	3.61	8.54	10.76	14.52	18.26	21.64	123
Nonbank net income / Average equity investment in nonbanks	9.54	-5.19	-2.03	1.05	6.47	16.32	28.51	40.78	107
Subsidiary HCs net income / Average equity investment in sub HCs	9.93	2.99	3.65	5.05	8.27	13.71	20.86	25.75	23
Bank net income / Parent net income	85.70	0.00	0.00	96.11	102.39	107.71	113.23	119.29	133
Nonbank net income / Parent net income	3.91	0.00	0.00	0.00	0.48	3.73	18.68	49.22	119
Subsidiary holding companies' net income / Parent net income	74.46	3.25	11.10	36.02	98.39	101.27	118.50	120.44	22
Leverage									
Total liabilities / Equity capital	19.30	0.00	0.84	5.18	13.18	24.73	67.01	88.67	140
Total debt / Equity capital	14.08	0.00	0.00	1.13	9.37	19.46	56.94	79.33	140
Total debt + notes payable to subs that issued TPS / Equity capital	15.91	0.00	0.00	4.68	12.11	20.84	56.94	79.63	140
Total debt + Loans guaranteed for affiliate / Equity capital	14.25	0.00	0.00	1.19	9.37	20.91	56.94	85.47	140
Total debt / Equity capital - excess over fair value	14.21	0.00	0.00	1.13	9.44	19.62	58.69	79.33	140
Long-term debt / Equity capital	13.18	0.00	0.00	0.76	8.73	18.29	52.49	72.47	140
Short-term debt / Equity capital	0.69	0.00	0.00	0.00	0.00	0.06	4.28	10.50	140
Current portion of long-term debt / Equity capital	0.06	0.00	0.00	0.00	0.00	0.00	0.30	1.67	140
Excess cost over fair value / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.57	1.53	140
Long-term debt / Consolidated long-term debt	39.34	0.00	0.00	11.44	38.69	69.67	91.37	99.17	133
Double Leverage									
Equity investment in subs / Equity capital	103.64	90.24	94.31	98.98	101.57	108.15	117.33	122.51	140
Total investment in subs / Equity capital	110.37	93.12	95.71	99.74	105.42	113.52	148.99	181.06	140
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)	0.38	-1.09	-0.52	-0.11	0.15	0.76	1.79	2.75	134
Equity investment in subs - equity cap / Net income-div (X)	1.54	0.01	0.11	0.34	0.77	2.25	5.43	7.39	82
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	125.57	7.39	16.37	65.61	109.82	175.14	277.17	390.91	139
Cash from ops + noncash items + op expense / Op expense + dividend	128.94	4.71	18.37	67.81	118.98	182.03	281.98	356.06	139
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.69	-187.18	-41.31	49.35	101.44	139.76	254.10	480.12	139
Pretax operating income + interest expense / Interest expense	1471.15	-194.56	-32.60	100.73	656.13	1805.08	4115.78	13281.90	110
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	891.63	-131.62	-15.77	110.98	606.33	1410.02	2670.53	4125.17	117
Dividends + interest from subsidiaries / Interest expense + dividends	134.29	0.00	4.38	64.98	116.65	180.71	309.71	419.05	134
Fees + other income from subsidiaries / Salary + other expenses	13.22	0.00	0.00	0.00	0.00	11.96	72.96	95.79	136
Net income / Current part of long-term debt + preferred dividends (X)	25.16	0.18	1.06	8.57	18.73	35.10	57.25	133.37	65
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.78	-3.78	-1.72	0.00	2.70	7.40	13.07	18.90	140
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.20	0.00	0.00	0.00	0.00	0.00	0.01	0.97	14
Nonaccrual	0.39	0.00	0.00	0.00	0.00	0.00	0.80	2.24	14
Total	0.58	0.00	0.00	0.00	0.00	0.00	2.27	3.28	14
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.48	140
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Total	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.72	140
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.70	0.00	0.00	0.00	0.09	0.66	22.61	39.19	140
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Combined foreign nonbank subsidiary assets	0.09	0.00	0.00	0.00	0.00	0.00	0.19	4.33	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	70.34	9.04	20.30	34.26	67.89	99.58	125.91	188.32	104
Dividends declared / Net income	32.50	0.00	0.95	20.29	31.07	45.80	70.87	97.30	134
Net income - dividends / Average equity	6.98	-1.57	0.80	4.41	7.00	9.66	13.29	16.48	140
Percent of Dividends Paid									
Dividends from bank subsidiaries	121.33	0.00	0.00	0.00	118.45	183.42	344.00	502.20	126
Dividends from nonbank subsidiaries	2.39	0.00	0.00	0.00	0.00	0.31	18.59	37.52	126
Dividends from subsidiary holding companies	1.93	0.00	0.00	0.00	0.00	0.00	0.00	131.89	126
Dividends from all subsidiaries	143.05	0.00	0.00	69.58	130.54	221.28	367.83	507.27	126
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	46.74	0.00	0.00	6.24	47.10	77.89	111.56	155.71	114
Interest income from bank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.64	2.50	6.36	114
Management and service fees from bank subsidiaries	0.84	0.00	0.00	0.00	0.00	0.00	6.91	10.34	114
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	114
Operating income from bank subsidiaries	51.27	0.00	0.15	17.50	48.71	83.77	114.91	158.78	114
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	46.59	0.00	0.00	0.00	9.24	100.00	154.06	522.90	85
Interest income from nonbank subsidiaries	9.53	0.00	0.00	0.00	0.00	0.80	34.05	194.53	85
Management and serv fees from nonbank subsidiaries	0.80	0.00	0.00	0.00	0.00	0.00	4.48	22.33	85
Other income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.81	85
Operating income from nonbank subsidiaries	86.77	0.00	0.00	0.82	42.82	109.65	333.77	617.40	85
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	23.11	0.00	0.00	0.00	0.00	59.15	70.04	104.20	22
Interest income from subsidiary holding companies	11.66	0.00	0.00	0.00	0.00	23.96	48.03	62.99	22
Management and service fees from subsidiary holding companies	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.46	22
Other income from subsidiary holding companies	0.45	0.00	0.00	0.00	0.00	0.00	0.00	9.03	22
Operating income from subsidiary holding companies	46.46	0.00	0.00	0.44	23.14	67.13	145.83	225.11	22
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	62.11	0.00	0.00	0.00	93.36	99.45	99.98	100.00	134
Interest income from bank subsidiaries	2.48	0.00	0.00	0.00	0.00	1.42	11.55	43.41	134
Management and service fees from bank subsidiaries	1.45	0.00	0.00	0.00	0.00	0.00	11.67	21.43	134
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.49	134
Operating income from bank subsidiaries	76.46	0.00	0.00	56.98	98.34	99.89	100.00	100.05	134
Dividends from nonbank subsidiaries	2.88	0.00	0.00	0.00	0.00	0.30	17.15	58.63	134
Interest income from nonbank subsidiaries	0.63	0.00	0.00	0.00	0.00	0.00	4.45	14.25	134
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.87	134
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	134
Operating income from nonbank subsidiaries	6.50	0.00	0.00	0.00	0.09	3.48	32.68	83.90	134
Dividends from subsidiary holding companies	0.75	0.00	0.00	0.00	0.00	0.00	0.00	45.74	134
Interest income from subsidiary holding companies	0.52	0.00	0.00	0.00	0.00	0.00	0.00	29.08	134
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Operating income from subsidiary holding companies	3.60	0.00	0.00	0.00	0.00	0.00	3.61	80.66	134
Loans and advances from subsidiaries / Short term debt	186.87	0.00	0.00	0.00	33.94	303.22	674.00	852.70	38
Loans and advances from subsidiaries / Total debt	25.11	0.00	0.00	0.00	12.08	47.01	107.38	130.82	107

BHCPR Reporters for Quarter Ending 03/31/2023

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2022 and Other Notes</u>
1562859	196,165,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	235,842,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	Moved from Peer 9
1082067	26,088,384	AMERIS BANCORP	ATLANTA, GA	
3446412	16,888,377	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,966,289	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	40,702,519	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	20,103,579	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	19,782,480	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	10,038,901	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	Moved from Peer 2
1133286	12,333,354	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,194,657,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,931,977	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	425,112,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	37,193,948	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	15,533,603	BANNER CORPORATION	WALLA WALLA, WA	
5006575	182,263,000	BARCLAYS US LLC	NEW YORK, NY	Moved from Peer 9
3762457	26,211,760	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,323,578	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	295,194,121	BMO FINANCIAL CORP.	CHICAGO, IL	
1575569	72,077,492	BNP PARIBAS USA, INC.	NEW YORK, NY	Moved from Peer 9
1883693	45,610,280	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	15,814,397	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,560,548	BROOKLINE BANCORP, INC.	BOSTON, MA	Moved from Peer 2
2277860	471,660,065	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
4226910	10,097,392	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	Moved from Peer 2
1843080	22,031,602	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	18,888,335	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	67,441,760	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,455,113,000	CITIGROUP INC.	NEW YORK, NY	
1132449	222,655,782	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,609,128	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	53,994,226	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	91,327,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,069,754	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,255,953	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	51,287,537	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	21,794,525	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	16,274,041	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,837,362	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,829,825	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	133,060,994	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,447,769	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,088,867	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	67,244,898	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	22,722,129	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	17,946,221	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	17,946,221	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	13,325,982	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	

3005332	44,237,437	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	13,101,147	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	208,657,000	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	12,368,868	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	18,977,114	FIRST BANCORP	SAN JUAN, PR	
1203602	12,344,555	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075612	214,710,674	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071306	11,113,752	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	Moved from Peer 2
1071276	16,933,884	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	13,007,986	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	13,628,374	FIRST FOUNDATION INC.	DALLAS, TX	
1025608	24,884,207	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	80,730,716	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	31,637,712	FIRST INTERSTATE BANCOSYSTEM, INC.	BILLINGS, MT	
1208559	18,178,908	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1020902	28,457,664	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	28,824,440	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1117129	27,059,671	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	27,802,434	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,538,349,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	37,553,261	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	20,182,544	HEARTLAND FINANCIAL USA, INC.	DENVER, CO	
3838727	17,029,087	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	22,518,255	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	20,569,041	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	217,026,543	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	189,070,312	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	19,444,369	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	18,798,354	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	15,134,951	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
3843075	52,448,804	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI	
1039502	3,744,305,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	197,621,763	KEYCORP	CLEVELAND, OH	
1404799	10,839,047	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
3884863	10,364,297	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	Moved from Peer 2
1037003	202,956,407	M&T BANK CORPORATION	BUFFALO, NY	
3530786	14,240,966	MERCHANTS BANCORP	CARMEL, IN	
2568278	37,268,845	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,199,904,000	MORGAN STANLEY	NEW YORK, NY	
1378434	43,307,217	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	11,839,730	NBT BANCORP INC.	NORWICH, NY	
2132932	123,706,375	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY	
3823844	15,191,743	NEXBANK CAPITAL, INC.	DALLAS, TX	
1199611	151,108,044	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,284,760	NORTHWEST BANCSHARES INC	COLUMBUS, OH	
2609975	13,562,535	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	10,057,581	OFG BANCORP	SAN JUAN, PR	Moved from Peer 2
1098303	47,842,644	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1885307	10,358,516	ORIGIN BANCORP, INC.	RUSTON, LA	Moved from Peer 2
3489594	21,361,564	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	44,302,981	PACWEST BANCORP	BEVERLY HILLS, CA	
1053272	18,295,354	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	45,119,587	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	561,825,217	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	67,676,000	POPULAR, INC.	SAN JUAN, PR	

1109599	37,839,194	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	13,778,911	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
5280254	165,401,394	RBC US GROUP HOLDINGS LLC	TORONTO, O	Moved from Peer 9
3242838	154,296,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	17,474,083	RENASANT CORPORATION	TUPELO, MS	
1248304	14,129,007	SANDY SPRING BANCORP, INC.	OLNEY, MD	
3981856	177,557,843	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1085013	15,255,408	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	14,566,559	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
1094828	27,586,061	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
1133437	44,923,827	SOUTHSTATE CORPORATION	WINTER HAVEN, FL	
1058398	15,432,500	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	13,416,484	STATE BANKSHARES, INC.	FARGO, ND	
1111435	290,816,000	STATE STREET CORPORATION	BOSTON, MA	
3594872	10,604,718	STELLAR BANCORP INC.	BEAUMONT, TX	
4504654	107,853,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	61,840,025	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
3606542	514,340,364	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	28,596,653	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	16,261,625	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1074156	574,354,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	18,877,178	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	682,377,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	197,394,043	UBS AMERICAS HOLDING LLC	NEW YORK, NY	Moved from Peer 9
1049828	40,607,190	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	30,182,241	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	25,877,806	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC	
1048773	64,309,573	VALLEY NATIONAL BANCORP	NEW YORK, NY	
4105266	12,609,487	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	10,515,350	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	22,325,211	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	74,844,394	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT	
1120754	1,886,400,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	17,275,648	WESBANCO, INC.	WHEELING, WV	
2349815	71,047,202	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	52,873,511	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	20,319,290	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 140 bank holding companies.