

BHCPR PEER GROUP DATA

 Peer Group: 2
 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)	3.28	2.84	3.17	2.85	2.96
+ Non-interest income	0.71	0.85	0.79	0.94	0.98
- Overhead expense	2.36	2.32	2.37	2.37	2.48
- Provision for credit losses	0.13	0.03	0.09	-0.01	0.38
+ Securities gains (losses)	-0.01	0.00	-0.01	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.46	1.42	1.54	1.64	1.22
Net operating income	1.08	1.11	1.17	1.25	0.97
Net income	1.09	1.11	1.17	1.25	0.97
Net income (Subchapter S adjusted)	1.23	1.33	1.36	1.37	1.27
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.84	3.26	3.89	3.34	3.78
Interest expense	1.32	0.24	0.47	0.28	0.57
Net interest income (tax equivalent)	3.50	3.01	3.38	3.05	3.17
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.05	0.03	0.05	0.06	0.11
Earnings coverage of net loan and lease losses (X)	-16.92	-15.93	2.83	-14.44	33.55
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.23	1.17	1.26	1.35
Allowance for loan and lease losses / Total loans and leases	1.19	1.22	1.17	1.25	1.33
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35	0.43	0.36	0.49	0.67
30-89 days past due loans and leases / Total loans and leases	0.21	0.22	0.23	0.21	0.26
Liquidity and Funding					
Net noncore funding dependence	8.51	-3.65	7.32	-5.41	0.77
Net short-term noncore funding dependence	5.29	-6.03	4.71	-7.77	-3.25
Net loans and leases / Total assets	69.46	64.11	69.44	64.16	69.27
Capitalization					
Tier 1 leverage ratio	9.65	9.43	9.70	9.54	9.65
Holding company equity capital / Total assets	9.09	9.41	9.00	10.31	10.51
Total equity capital (including minority interest) / Total assets	9.11	9.46	9.03	10.36	10.57
Common equity tier 1 capital / Total risk-weighted assets	11.76	12.34	11.86	12.48	12.44
Net loans and leases / Equity capital (X)	7.87	6.94	7.96	6.35	6.79
Cash dividends / Net income	27.98	24.92	24.50	22.04	29.42
Cash dividends / Net income (Subchapter S adjusted)	22.62	59.44	40.68	53.82	39.66
Growth Rates					
Assets	6.03	7.31	5.00	9.64	16.11
Equity capital	2.55	1.30	-5.40	7.17	8.42
Net loans and leases	15.16	4.41	15.22	2.51	9.99
Noncore funding	160.11	-13.11	89.69	-20.94	-12.78
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.01	0.00	0.00	0.01
Long-term debt / Equity capital	7.57	7.10	7.71	6.32	5.67
Equity investment in subsidiaries / Equity capital	107.55	106.03	106.39	105.13	104.49
Cash from ops + noncash items + op expense / Op expense + dividends	111.53	144.16	137.87	167.98	138.81

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2023

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Average Assets					
Interest income (tax equivalent)	4.52	3.06	3.65	3.12	3.53
Less: Interest expense	1.24	0.22	0.44	0.26	0.54
Equals: Net interest income (tax equivalent)	3.28	2.84	3.17	2.85	2.96
Plus: Non-interest income	0.71	0.85	0.79	0.94	0.98
Equals: adjusted operating income (tax equivalent)	4.04	3.67	4.01	3.89	3.96
Less: Overhead expense	2.36	2.32	2.37	2.37	2.48
Less: Provision for credit losses	0.13	0.03	0.09	-0.01	0.38
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	-0.01	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)	1.46	1.42	1.54	1.64	1.22
Less: Applicable income taxes (tax equivalent)	0.30	0.29	0.33	0.35	0.27
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.08	1.11	1.17	1.25	0.97
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.09	1.11	1.17	1.25	0.97
Memo: Net income (last four quarters)	1.17	1.19	1.17	1.26	0.97
Net income-BHC and noncontrolling (minority) interest	1.09	1.12	1.18	1.25	0.97
Margin Analysis					
Average earning assets / Average assets	93.96	94.15	94.03	93.81	93.47
Average interest-bearing funds / Average assets	66.75	64.91	64.65	65.01	68.25
Interest income (tax equivalent) / Average earning assets	4.84	3.26	3.89	3.34	3.78
Interest expense / Average earning assets	1.32	0.24	0.47	0.28	0.57
Net interest income (tax equivalent) / Average earning assets	3.50	3.01	3.38	3.05	3.17
Yield or Cost					
Total loans and leases (tax equivalent)	5.51	4.07	4.62	4.16	4.28
Interest-bearing bank balances	3.65	0.19	1.13	0.15	0.32
Federal funds sold and reverse repos	4.17	0.13	1.21	0.17	0.43
Trading assets	0.37	0.18	0.35	0.32	0.80
Total earning assets	4.64	3.24	3.78	3.40	3.80
Investment securities (tax equivalent)	2.69	1.84	2.22	1.75	2.32
US Treasury and agency securities (excluding mortgage-backed securities)	2.13	1.07	1.59	1.22	1.87
Mortgage-backed securities	2.45	1.56	1.92	1.44	2.05
All other securities	3.65	2.63	3.00	2.49	3.24
Interest-bearing deposits	1.56	0.23	0.51	0.27	0.62
Time deposits of \$250K or more	2.40	0.61	0.95	0.79	1.60
Time deposits < \$250K	2.06	0.57	0.81	0.75	1.49
Other domestic deposits	1.41	0.16	0.46	0.17	0.36
Foreign deposits	1.89	0.10	0.86	0.42	1.24
Federal funds purchased and repos	1.91	0.11	0.97	0.11	0.37
Other borrowed funds and trading liabilities	1.80	0.56	0.96	0.53	0.55
All interest-bearing funds	1.85	0.35	0.69	0.41	0.79

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.67	0.73	0.73	0.54	0.51
Overhead expenses / Net Interest Income + non-interest income	61.95	62.28	59.84	60.88	61.22
Percent of Average Assets					
Total overhead expense	2.36	2.32	2.37	2.37	2.48
Personnel expense	1.38	1.35	1.36	1.37	1.42
Net occupancy expense	0.26	0.26	0.27	0.28	0.30
Other operating expenses	0.71	0.69	0.73	0.71	0.73
Overhead less non-interest income	1.60	1.41	1.52	1.39	1.44
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	59.84	61.25	58.65	60.00	58.93
Personnel expense	34.91	35.22	33.23	34.64	33.88
Net occupancy expense	6.73	7.24	6.61	7.36	7.04
Other operating expenses	18.09	18.04	18.26	17.56	17.57
Total non-interest income	18.27	21.87	19.42	24.76	23.45
Fiduciary activities income	2.16	2.41	2.08	2.32	1.45
Service charges on domestic deposit accounts	3.15	3.45	3.29	3.11	2.67
Trading revenue	0.04	0.04	0.03	0.07	0.10
Investment banking fees and commissions	0.80	1.01	0.84	0.92	1.03
Insurance activities revenue	0.65	0.79	0.72	0.64	0.41
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.45	1.12	0.66	0.47	0.00
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.66	1.68	1.42	4.52	5.55
Other non-interest income	7.37	7.59	7.11	8.76	7.76
Overhead less non-interest income	41.38	39.39	39.08	34.71	34.63
Applicable income taxes / Pretax net operating income (tax equivalent)	19.86	19.69	20.18	21.61	20.30
Applicable income tax + TE / Pretax net operating income + TE	22.12	21.58	22.05	21.64	22.51

BHCPR PEER GROUP DATA

Peer Group: 2
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	52.89	47.70	52.03	47.29	48.33
Commercial and industrial loans	9.89	9.52	10.08	10.08	13.47
Loans to individuals	2.37	2.06	2.63	2.29	2.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.45	0.41	0.48	0.46	0.43
Other loans and leases	1.12	1.36	1.19	1.08	1.39
Net loans and leases	69.46	64.11	69.44	64.16	69.27
Debt securities over 1 year	16.24	18.19	17.16	17.60	13.53
Mutual funds and equity securities	0.05	0.06	0.04	0.07	0.05
Subtotal	86.46	83.37	87.47	82.59	83.47
Interest-bearing bank balances	3.52	6.87	2.25	7.80	6.78
Federal funds sold and reverse repos	0.01	0.05	0.02	0.05	0.02
Debt securities 1 year or less	2.06	1.77	1.84	1.75	2.03
Trading assets	0.03	0.02	0.04	0.02	0.04
Total earning assets	92.77	93.11	92.44	93.39	92.98
Non-interest cash and due from depository institutions	0.92	1.04	1.04	0.87	1.07
Other real estate owned	0.02	0.02	0.02	0.02	0.03
All other assets	6.24	5.74	6.46	5.67	5.87
Memoranda					
Short-term investments	6.19	9.52	4.74	10.52	9.38
US Treasury securities	1.23	1.10	1.22	0.69	0.19
US agency securities (excluding mortgage-backed securities)	1.84	1.70	1.70	1.83	1.28
Municipal securities	3.45	3.71	3.50	3.67	2.96
Mortgage-backed securities	8.47	10.22	8.94	10.07	8.52
Asset-backed securities	0.71	0.36	0.80	0.43	0.35
Other debt securities	0.61	0.71	0.64	0.67	0.60
Loans held-for-sale	0.11	0.20	0.11	0.28	0.58
Loans held for investment	69.85	64.12	69.76	64.47	69.07
Real estate loans secured by 1-4 family	15.43	13.36	15.23	13.45	14.47
Revolving	1.70	1.58	1.72	1.60	1.79
Closed-end, secured by first liens	13.21	11.36	13.00	11.44	12.11
Closed-end, secured by junior liens	0.26	0.22	0.27	0.22	0.27
Commercial real estate loans	33.99	31.09	33.15	30.90	30.65
Construction and land development	5.42	4.62	5.21	4.37	4.32
Multifamily	4.87	4.53	4.62	4.79	5.03
Nonfarm nonresidential	22.27	20.64	21.84	20.52	19.97
Real estate loans secured by farmland	1.09	0.98	1.10	0.95	0.85

BHCPR PEER GROUP DATA

Peer Group: 2
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	76.39	74.44	75.24	73.64	69.38
Real estate loans secured by 1-4 family	22.36	21.03	22.08	20.95	20.91
Revolving	2.49	2.52	2.53	2.54	2.61
Closed-end	19.58	18.22	19.26	18.13	17.94
Commercial real estate loans	49.33	48.78	48.29	48.47	44.23
Construction and land development	7.93	7.30	7.59	6.90	6.26
1-4 family	1.82	1.71	1.60	1.50	1.14
Other	6.01	5.56	5.78	5.34	4.94
Multifamily	6.82	6.77	6.50	7.23	7.01
Nonfarm nonresidential	32.45	32.42	31.87	32.22	29.04
Owner-occupied	11.27	11.66	11.06	11.23	10.00
Other	20.67	20.30	20.28	20.58	18.53
Real estate loans secured by farmland	1.67	1.65	1.67	1.57	1.30
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.25	15.07	14.64	15.94	19.85
Loans to individuals	3.71	3.59	4.08	3.85	3.53
Credit card loans	0.03	0.03	0.03	0.03	0.03
Agricultural loans	0.70	0.71	0.75	0.79	0.69
Other loans and leases	1.72	2.20	1.79	1.70	2.07
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	520.03	482.80	506.46	473.67	473.75
Real estate loans secured by 1-4 family	152.68	136.16	149.36	134.50	142.34
Revolving	16.84	16.22	16.96	16.12	17.81
Closed-end	134.21	118.30	130.88	116.85	122.21
Commercial real estate loans	333.58	315.36	323.50	311.38	302.08
Construction and land development	53.68	46.52	51.00	44.02	42.85
1-4 family	12.32	10.83	10.78	9.60	7.52
Other	40.54	35.62	38.43	34.06	33.94
Multifamily	47.29	44.17	44.06	46.60	48.67
Nonfarm nonresidential	219.43	210.10	213.08	207.28	198.42
Owner-occupied	76.29	75.46	74.17	71.93	67.98
Other	139.78	130.89	134.83	131.36	125.78
Real estate loans secured by farmland	10.63	10.33	10.62	9.66	8.35
Loans to depository institutions and acceptances of other banks	0.00	0.02	0.01	0.01	0.03
Commercial and industrial loans	96.74	96.46	97.25	100.58	133.93
Loans to individuals	23.19	21.04	25.31	23.11	22.15
Credit card loans	0.18	0.20	0.20	0.19	0.20
Agricultural loans	4.38	4.19	4.60	4.60	4.17
Other loans and leases	10.73	13.49	11.39	10.71	13.62
Supplemental					
Non-owner occupied CRE loans / Gross loans	37.67	36.70	36.76	36.98	34.00
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	255.11	236.90	245.45	236.74	232.08
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	335.48	317.96	325.55	313.56	304.52

BHCPR PEER GROUP DATA

Peer Group: 2
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	6.19	9.52	4.74	10.52	9.38
Liquid assets	17.33	22.82	16.64	23.21	19.32
Investment securities	19.28	21.14	20.02	20.27	16.07
Net loans and leases	69.46	64.11	69.44	64.16	69.27
Net loans, leases and standby letters of credit	69.90	64.56	69.92	64.54	69.67
Core deposits	74.98	81.32	77.09	80.58	76.49
Noncore funding	13.57	6.86	11.33	6.64	10.29
Time deposits of \$250K or more	3.64	2.51	2.96	2.59	3.37
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.65	0.60	0.66	0.55	0.62
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.66	0.55	0.66	0.50	0.59
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.30	0.47	2.91	0.41	1.06
Earning assets that reprice within 1 year	27.59	30.33	27.10	30.91	31.93
Interest-bearing liabilities that reprice within 1 year	15.44	12.74	13.83	13.48	14.04
Long-term debt that reprices within 1 year	0.06	0.03	0.05	0.02	0.10
Net assets that reprice within 1 year	11.59	16.88	12.72	16.92	17.03
Other Liquidity and Funding Ratios					
Net noncore funding dependence	8.51	-3.65	7.32	-5.41	0.77
Net short-term noncore funding dependence	5.29	-6.03	4.71	-7.77	-3.25
Short-term investment / Short-term noncore funding	87.67	370.17	105.08	419.20	230.45
Liquid assets - short-term noncore funding / Nonliquid assets	8.90	24.96	10.17	25.37	16.27
Net loans and leases / Total deposits	84.72	75.05	84.07	75.87	84.20
Net loans and leases / Core deposits	93.69	79.49	91.06	80.18	91.10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.29	-3.46	-7.73	-0.07	0.88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.10	-9.43	-18.94	0.24	3.63
Structured notes appreciation (depreciation) / Tier 1 capital	-0.40	-0.26	-0.47	-0.05	0.03
Percent of Investment Securities					
Held-to-maturity securities	14.79	10.74	14.65	9.13	5.36
Available-for-sale securities	83.94	88.22	84.48	89.63	93.39
US Treasury securities	7.08	5.37	6.61	3.49	1.22
US agency securities (excluding mortgage-backed securities)	9.04	8.15	8.40	9.21	8.39
Municipal securities	16.96	17.03	16.78	17.78	18.61
Mortgage-backed securities	46.28	51.13	47.46	52.46	54.48
Asset-backed securities	4.18	1.98	4.50	2.22	1.97
Other debt securities	4.13	4.11	4.10	3.93	4.34
Mutual funds and equity securities	0.42	0.44	0.37	0.41	0.44
Debt securities 1 year or less	12.66	9.56	10.71	10.21	13.69
Debt securities 1 to 5 years	22.10	20.12	22.75	17.78	20.49
Debt securities over 5 years	61.56	66.83	63.22	68.22	61.87
Pledged securities	47.01	36.37	41.21	36.33	44.55
Structured notes, fair value	0.35	0.31	0.35	0.31	0.03
Percent Change from Prior Like Quarter					
Short-term investments	-21.24	-4.92	-49.19	30.57	136.94
Investment securities	-1.94	30.76	1.58	36.78	16.36
Core deposits	-3.09	11.31	0.21	15.13	23.17
Noncore funding	160.11	-13.11	89.69	-20.94	-12.78

BHCPR PEER GROUP DATA

 Peer Group: 2
 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)			18.41	16.95	16.09
Standby letters of credit	0.31	0.30	0.32	0.31	0.31
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.01	0.01	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	0.01	0.02
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.01	0.00	0.00
Derivative contracts	3.70	3.87	3.56	3.32	3.72
Interest rate contracts	3.69	3.77	3.56	3.25	3.62
Interest rate futures and forward contracts	0.03	0.08	0.02	0.07	0.20
Written options contracts (interest rate)	0.07	0.14	0.06	0.10	0.24
Purchased options contracts (interest rate)	0.04	0.03	0.03	0.01	0.03
Interest rate swaps	3.30	3.13	3.22	2.61	2.58
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)			29.24	27.65	24.20

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	100.00	99.84	99.77	99.27	99.50
Foreign exchange contracts	0.00	0.00	0.02	0.15	0.19
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	6.78	8.28	5.23	7.01	15.03
Written options	6.36	8.36	4.69	5.82	10.24
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	6.36	8.36	4.69	5.82	10.24
Purchased options	1.83	1.74	1.99	1.88	2.13
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.65	1.70	1.93	1.88	2.13
Swaps	79.05	72.92	80.86	82.75	71.83
Held for trading	15.70	19.89	17.93	24.39	16.03
Interest rate contracts	15.19	19.72	18.55	16.71	16.37
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	84.30	80.11	82.07	75.61	83.97
Interest rate contracts	84.04	72.31	72.34	74.23	83.02
Foreign exchange contracts	0.00	0.00	0.02	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	89.46	82.35	91.90	85.18	79.60
One year or less	7.35	9.75	7.67	11.52	15.52
Over 1 year to 5 years	34.04	24.17	29.21	26.87	19.75
Over 5 years	36.96	38.45	41.77	38.91	32.47
Gross negative fair value (absolute value)	1.95	1.04	2.48	1.54	2.84
Gross positive fair value	2.89	1.81	3.93	1.36	2.25
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.00	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.00	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.00	0.01	0.00	0.00
Current credit exposure (X)	0.01	0.01	0.02	0.01	0.02
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	0.11	0.08	0.23	0.12	0.27

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 03/31/2023

Allowance and Net Loan and Lease Losses

 FR BHCPR
 Page 9

	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	0.12	0.03	0.09	-0.01	0.38
Provision for loan and lease losses / Average loans and leases	0.16	0.04	0.13	-0.01	0.53
Provision for loan and lease losses / Net loan and lease losses	-111.04	148.35	9.94	147.24	672.96
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.23	1.17	1.26	1.35
Allowance for loan and lease losses / Total loans and leases	1.19	1.22	1.17	1.25	1.33
Allowance for loan and lease losses / Net loans and leases losses (X)	67.32	62.69	42.49	31.39	25.33
Allowance for loan and lease losses / Nonaccrual assets	680.08	530.77	630.97	459.08	336.78
ALLL / 90+ days past due + nonaccrual loans and leases	602.25	492.25	527.73	461.06	293.46
Gross loan and lease losses / Average loans and leases	0.10	0.07	0.10	0.12	0.16
Recoveries / Average loans and leases	0.04	0.04	0.05	0.05	0.04
Net losses / Average loans and leases	0.05	0.03	0.05	0.06	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	16.23	16.00	75.68	43.82	42.12
Earnings coverage of net loan and lease losses (X)	-16.92	-15.93	2.83	-14.44	33.55
Net Loan and Lease Losses By Type					
Real estate loans	0.00	0.00	0.00	0.02	0.04
Real estate loans secured by 1-4 family	0.00	-0.01	-0.01	-0.01	0.01
Revolving	-0.01	-0.02	-0.02	-0.01	0.00
Closed-end	0.00	-0.01	0.00	-0.01	0.01
Commercial real estate loans	0.00	0.00	0.01	0.03	0.05
Construction and land development	0.00	0.00	-0.01	-0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	-0.01	-0.01	-0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.00	0.01	0.04	0.07
Owner-occupied	0.00	0.00	0.00	0.01	0.01
Other	0.00	0.00	0.01	0.03	0.04
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.08	0.02	0.06	0.15	0.20
Loans to individuals	1.02	0.79	0.74	0.43	0.66
Credit card loans	1.88	0.80	1.08	0.87	1.71
Agricultural loans	0.00	-0.01	0.00	0.00	0.01
Loans to foreign governments and institutions		0.00	0.00	0.00	
Other loans and leases	0.36	0.33	0.33	0.24	0.44

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.21	0.22	0.23	0.21	0.26
90+ days past due loans and leases	0.02	0.02	0.02	0.02	0.04
Nonaccrual loans and leases	0.32	0.39	0.32	0.44	0.60
90+ days past due and nonaccrual loans and leases	0.36	0.44	0.38	0.48	0.67
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.21	0.22	0.23	0.21	0.26
90+ days past due assets	0.02	0.02	0.02	0.02	0.04
Nonaccrual assets	0.32	0.39	0.33	0.44	0.60
30+ days past due and nonaccrual assets	0.60	0.68	0.62	0.71	0.95
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.26	0.29	0.26	0.31	0.47
90+ past due and nonaccrual assets + other real estate owned	0.28	0.32	0.29	0.34	0.52
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.28	0.35	0.35	0.45	0.63
Allowance for loan and lease losses	34.81	49.26	46.29	59.86	72.10
Equity capital + allowance for loan and lease losses	2.89	3.48	3.70	4.10	5.64
Tier 1 capital + allowance for loan and lease losses	2.74	3.57	3.42	4.51	6.21
Loans and leases + other real estate owned	0.40	0.55	0.51	0.70	0.92

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2023

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	0.16	0.20	0.18	0.18	0.25
	90+ days past due	0.01	0.02	0.02	0.02	0.04
	Nonaccrual	0.32	0.39	0.32	0.43	0.63
Commercial and industrial	30-89 days past due	0.17	0.19	0.18	0.19	0.15
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.34	0.44	0.37	0.53	0.61
Individuals	30-89 days past due	0.49	0.44	0.60	0.53	0.52
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.16	0.12	0.15	0.14	0.14
Depository institution loans	30-89 days past due	0.03	0.00	0.04	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.01	0.00	0.00
Agricultural	30-89 days past due	0.08	0.08	0.03	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.17	0.15	0.18	0.57
Foreign governments	30-89 days past due		0.00	0.00	0.00	
	90+ days past due		0.00	0.00	0.00	
	Nonaccrual		0.00	0.00	0.00	
Other loans and leases	30-89 days past due	0.19	0.19	0.26	0.31	0.67
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.06	0.04	0.08	0.07	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 03/31/2023

		03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Memoranda						
1-4 Family	30-89 days past due	0.34	0.35	0.41	0.37	0.46
	90+ days past due	0.02	0.03	0.04	0.04	0.06
	Nonaccrual	0.39	0.46	0.42	0.48	0.67
Revolving	30-89 days past due	0.30	0.16	0.30	0.19	0.25
	90+ days past due	0.01	0.00	0.01	0.01	0.01
	Nonaccrual	0.27	0.35	0.30	0.37	0.46
Closed-End	30-89 days past due	0.33	0.37	0.41	0.40	0.48
	90+ days past due	0.02	0.03	0.04	0.04	0.06
	Nonaccrual	0.41	0.48	0.44	0.49	0.69
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.02	0.02	0.02	0.03
Commercial real estate	30-89 days past due	0.07	0.10	0.08	0.08	0.14
	90+ days past due	0.00	0.01	0.00	0.01	0.02
	Nonaccrual	0.28	0.35	0.24	0.37	0.57
Construction and development	30-89 days past due	0.11	0.10	0.12	0.09	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.10	0.07	0.06	0.08	0.21
1-4 family	30-89 days past due	0.03	0.01	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.01	0.00	0.01
Other	30-89 days past due	0.05	0.06	0.06	0.04	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.05	0.04	0.06	0.16
Multifamily	30-89 days past due	0.01	0.03	0.01	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.03	0.06	0.10
Nonfarm non-residential	30-89 days past due	0.05	0.07	0.06	0.08	0.14
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.30	0.40	0.32	0.49	0.73
Owner occupied	30-89 days past due	0.02	0.03	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.15	0.18	0.15	0.18	0.27
Other	30-89 days past due	0.02	0.03	0.02	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.20	0.14	0.24	0.33
Farmland	30-89 days past due	0.09	0.10	0.04	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.36	0.65	0.52	0.73	1.19
Credit card	30-89 days past due	1.04	0.77	1.25	0.88	1.02
	90+ days past due	0.23	0.12	0.24	0.12	0.22
	Nonaccrual	0.00	0.00	0.01	0.01	0.02

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2023

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	10.21			12.09			11.63			12.27			10.91		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	10.71			12.65			12.20			12.90			11.60		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	12.43			14.72			14.13			14.97			13.45		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.65			9.43			9.70			9.54			9.65		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
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	66.67	33.33	25.00	25.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.33	66.67	75.00	75.00	50.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.65	0.79	0.72	0.64	0.41
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.13	0.01
Credit related premium income / Total premium income	0.00	100.00	100.00	100.00	100.00
Other premium income / Total premium income	100.00	0.00	0.00	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	141.68	30.41	46.06	47.20	19.85
Insurance net income (L/H) / Equity (L/H)			51.00	84.24	
Insurance benefits, losses, expenses / Insurance premiums	3.69	93.02	69.64	448.52	-40.91
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.98	11.97	11.53	11.86	11.01
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2023

Foreign Activities

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.05
Cost: Interest-bearing deposits	1.89	0.10	0.86	0.42	1.24
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions		0.00	0.00	0.00	
Growth Rates					
Net loans and leases	21.26	-16.76	-9.50	-29.45	5,672.05
Total selected assets	-27.70	-14.08	-24.51	-19.66	6.04
Deposits	-18.88	-32.58	89.90	-65.37	-44.89

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2023

Parent Company Analysis - Part 1

	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Profitability					
Net income / Average equity capital	12.12	11.09	12.62	11.96	9.11
Bank net income / Average equity investment in banks	12.72	11.85	13.47	12.16	9.38
Nonbank net income / Average equity investment in nonbanks	11.66	11.73	11.20	12.65	9.69
Subsidiary HCs net income / Average equity investment in sub HCs	10.60	5.85	8.21	10.34	8.82
Bank net income / Parent net income	105.53	104.11	104.67	103.27	104.93
Nonbank net income / Parent net income	0.59	0.72	0.62	0.79	1.04
Subsidiary holding companies' net income / Parent net income	106.90	103.94	103.02	92.15	101.16
Leverage					
Total liabilities / Equity capital	13.74	13.16	14.24	11.91	11.62
Total debt / Equity capital	7.62	7.34	7.78	6.43	5.79
Total debt + notes payable to subs that issued TPS / Equity capital	11.54	11.21	11.93	10.25	9.67
Total debt + Loans guaranteed for affiliate / Equity capital	7.59	7.34	7.75	6.44	5.79
Total debt / Equity capital - excess over fair value	7.62	7.34	7.78	6.43	5.79
Long-term debt / Equity capital	7.57	7.10	7.71	6.32	5.67
Short-term debt / Equity capital	0.00	0.01	0.00	0.00	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.01	0.01	0.01	0.00
Long-term debt / Consolidated long-term debt	32.41	31.87	35.72	29.28	20.97
Double Leverage					
Equity investment in subs / Equity capital	107.55	106.03	106.39	105.13	104.49
Total investment in subs / Equity capital	107.77	106.17	106.66	105.41	104.82
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)	0.64	0.51	0.49	0.43	0.49
Equity investment in subs - equity cap / Net income-div (X)	1.55	1.37	1.33	1.19	1.45
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	105.54	135.45	137.79	150.01	121.76
Cash from ops + noncash items + op expense / Op expense + dividend	111.53	144.16	137.87	167.98	138.81
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	63.34	92.08	98.05	113.54	140.42
Pretax operating income + interest expense / Interest expense	940.12	1,144.93	1,164.94	2,918.78	2,318.94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	709.42	1,260.30	1,069.59	2,104.65	1,435.81
Dividends + interest from subsidiaries / Interest expense + dividends	112.91	119.26	157.02	185.27	137.00
Fees + other income from subsidiaries / Salary + other expenses	4.37	4.60	4.82	5.56	4.45
Net income / Current part of long-term debt + preferred dividends (X)	36.72	52.06	190.43	541.74	52.16
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.39	2.15	2.23	2.37	2.19
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.06	0.06	0.07	0.09	0.09
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2023

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	78.83	65.97	77.72	67.32	79.13
Dividends declared / Net income	28.15	24.92	24.65	22.04	29.39
Net income - dividends / Average equity	8.50	8.03	9.35	9.19	6.36
Percent of Dividends Paid					
Dividends from bank subsidiaries	120.55	128.95	158.06	166.48	130.75
Dividends from nonbank subsidiaries	0.62	0.11	1.57	2.62	3.01
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	129.09	141.88	176.09	201.01	158.62
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	33.67	35.88	38.41	40.82	43.52
Interest income from bank subsidiaries	0.09	0.01	0.03	0.01	0.05
Management and service fees from bank subsidiaries	0.46	0.34	0.33	0.47	0.57
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	36.65	38.28	44.78	43.50	51.02
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	55.62	39.57	68.79	68.07	99.52
Interest income from nonbank subsidiaries	0.06	0.02	0.08	0.04	0.07
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.17	0.15	0.02
Other income from nonbank subsidiaries	0.00	0.00	0.01	0.03	0.11
Operating income from nonbank subsidiaries	59.75	41.52	72.18	73.08	105.70
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	198.56	88.85	40.51	42.28	29.39
Interest income from subsidiary holding companies	0.01	0.00	0.01	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	198.57	88.85	40.52	42.28	29.39
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	64.16	67.13	78.54	76.48	76.69
Interest income from bank subsidiaries	1.80	0.78	0.13	0.06	0.11
Management and service fees from bank subsidiaries	1.56	0.81	0.67	1.26	0.96
Other income from bank subsidiaries	0.00	0.01	0.00	0.01	0.01
Operating income from bank subsidiaries	78.32	76.78	83.91	84.17	84.80
Dividends from nonbank subsidiaries	0.55	0.45	1.33	1.35	1.76
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	2.11	1.86	1.45	1.71	2.06
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	325.15	735.22	534.83	287.26	400.31
Loans and advances from subsidiaries / Total debt	31.12	32.51	30.69	32.71	59.71

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									176
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.28	2.12	2.40	2.72	3.27	3.76	4.23	5.41	84
+ Non-interest income	0.71	0.16	0.23	0.47	0.67	0.91	1.27	1.88	176
- Overhead expense	2.36	1.44	1.76	2.00	2.29	2.66	3.18	3.59	176
- Provision for credit losses	0.13	-0.02	0.00	0.02	0.10	0.20	0.36	0.55	176
+ Securities gains (losses)	-0.01	-0.21	-0.11	0.00	0.00	0.00	0.00	0.01	176
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	84
= Pretax net operating income (tax equivalent)	1.46	0.30	0.67	1.09	1.49	1.86	2.19	2.42	84
Net operating income	1.08	0.25	0.44	0.81	1.08	1.41	1.67	2.30	176
Net income	1.09	0.25	0.51	0.81	1.09	1.41	1.67	2.30	176
Net income (Subchapter S adjusted)	1.23	0.66	0.69	0.85	1.16	1.39	2.49	2.51	21
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.84	3.69	3.82	4.23	4.73	5.29	5.98	7.06	84
Interest expense	1.32	0.42	0.52	0.94	1.29	1.70	2.16	2.46	176
Net interest income (tax equivalent)	3.50	2.24	2.58	2.91	3.50	4.02	4.58	5.84	84
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.05	-0.04	-0.01	0.00	0.01	0.08	0.21	0.31	176
Earnings coverage of net loan and lease losses (X)	-16.92	-1522.00	-479.93	-39.07	20.04	87.60	345.16	626.38	172
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	0.58	0.87	1.00	1.19	1.36	1.65	1.98	176
Allowance for loan and lease losses / Total loans and leases	1.19	0.58	0.87	1.00	1.18	1.35	1.62	1.85	176
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35	0.02	0.06	0.16	0.31	0.52	0.86	1.07	176
30-89 days past due loans and leases / Total loans and leases	0.21	0.02	0.04	0.07	0.16	0.28	0.58	0.70	176
Liquidity and Funding									
Net noncore funding dependence	8.51	-11.52	-7.24	1.19	8.37	16.80	25.19	28.90	176
Net short-term noncore funding dependence	5.29	-12.94	-7.71	-1.17	5.19	12.81	17.36	20.47	176
Net loans and leases / Total assets	69.46	46.05	52.58	61.30	72.28	77.45	81.44	83.95	176
Capitalization									
Tier 1 leverage ratio	9.65	7.38	7.88	8.67	9.59	10.61	11.59	12.76	176
Holding company equity capital / Total assets	9.09	5.28	5.97	7.89	9.27	10.40	11.71	13.05	176
Total equity capital (including minority interest) / Total assets	9.11	5.28	5.97	7.89	9.30	10.40	11.71	13.05	176
Common equity tier 1 capital / Total risk-weighted assets	11.76	8.20	8.76	10.10	11.39	13.11	16.09	17.22	157
Net loans and leases / Equity capital (X)	7.87	5.06	5.67	6.59	7.73	8.94	10.76	12.70	175
Cash dividends / Net income	27.98	0.00	0.00	4.81	27.81	43.78	77.30	94.83	173
Cash dividends / Net income (Subchapter S adjusted)	22.62	-10.16	-2.24	15.49	20.76	34.58	45.85	53.77	8
Growth Rates									
Assets	6.03	-7.40	-5.00	-0.47	4.20	11.63	22.55	30.19	159
Equity capital	2.55	-17.38	-8.27	-3.11	2.63	7.63	15.12	28.34	159
Net loans and leases	15.16	2.46	4.49	9.04	14.35	21.38	28.29	34.32	159
Noncore funding	160.11	-25.41	-1.38	56.23	132.39	231.05	416.03	791.04	158
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	175
Long-term debt / Equity capital	7.57	0.00	0.00	0.00	6.83	14.25	22.63	28.84	175
Equity investment in subsidiaries / Equity capital	107.55	90.71	95.73	99.86	104.89	114.28	124.43	133.15	175
Cash from ops + noncash items + op expense / Op expense + dividends	111.53	-43.74	-3.30	35.06	100.24	140.40	291.39	561.69	172

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	4.52	3.55	3.63	4.01	4.44	4.95	5.67	6.41	84
Less: Interest expense	1.24	0.38	0.49	0.86	1.21	1.59	2.03	2.35	176
Equals: Net interest income (tax equivalent)	3.28	2.12	2.40	2.72	3.27	3.76	4.23	5.41	84
Plus: Non-interest income	0.71	0.16	0.23	0.47	0.67	0.91	1.27	1.88	176
Equals: adjusted operating income (tax equivalent)	4.04	2.41	2.89	3.43	3.98	4.64	5.06	6.82	84
Less: Overhead expense	2.36	1.44	1.76	2.00	2.29	2.66	3.18	3.59	176
Less: Provision for credit losses	0.13	-0.02	0.00	0.02	0.10	0.20	0.36	0.55	176
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	176
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.20	-0.10	0.00	0.00	0.00	0.00	0.01	176
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	84
Equals: Pretax net operating income (tax equivalent)	1.46	0.30	0.67	1.09	1.49	1.86	2.19	2.42	84
Less: Applicable income taxes (tax equivalent)	0.30	0.00	0.04	0.20	0.31	0.44	0.52	0.59	84
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Equals: Net operating income	1.08	0.25	0.44	0.81	1.08	1.41	1.67	2.30	176
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Equals: Net income	1.09	0.25	0.51	0.81	1.09	1.41	1.67	2.30	176
Memo: Net income (last four quarters)	1.17	0.51	0.70	0.98	1.14	1.40	1.62	1.90	160
Net income-BHC and noncontrolling (minority) interest	1.09	0.25	0.51	0.81	1.09	1.41	1.67	2.30	176
Margin Analysis									
Average earning assets / Average assets	93.96	88.99	90.33	92.39	94.26	95.56	96.71	97.75	176
Average interest-bearing funds / Average assets	66.75	51.67	55.00	60.02	66.28	72.62	78.91	83.12	176
Interest income (tax equivalent) / Average earning assets	4.84	3.69	3.82	4.23	4.73	5.29	5.98	7.06	84
Interest expense / Average earning assets	1.32	0.42	0.52	0.94	1.29	1.70	2.16	2.46	176
Net interest income (tax equivalent) / Average earning assets	3.50	2.24	2.58	2.91	3.50	4.02	4.58	5.84	84
Yield or Cost									
Total loans and leases (tax equivalent)	5.51	4.23	4.44	4.91	5.38	5.88	6.97	7.94	84
Interest-bearing bank balances	3.65	1.09	1.51	2.39	3.56	4.87	5.94	9.08	176
Federal funds sold and reverse repos	4.17	0.00	0.08	2.96	4.54	4.88	6.10	17.67	53
Trading assets	0.37	0.00	0.00	0.00	0.00	0.00	2.54	3.93	37
Total earning assets	4.64	3.51	3.69	4.12	4.55	5.11	5.63	6.63	176
Investment securities (tax equivalent)	2.69	1.62	1.81	2.10	2.42	3.13	4.44	5.21	84
US Treasury and agency securities (excluding mortgage-backed securities)	2.13	0.67	0.99	1.40	1.95	2.63	3.80	5.13	165
Mortgage-backed securities	2.45	1.62	1.68	1.91	2.30	2.73	3.87	4.50	172
All other securities	3.65	1.98	2.16	2.82	3.42	4.49	5.76	6.23	84
Interest-bearing deposits	1.56	0.39	0.57	1.04	1.51	1.99	2.71	3.27	176
Time deposits of \$250K or more	2.40	0.79	1.25	1.71	2.44	3.08	3.50	3.86	174
Time deposits < \$250K	2.06	0.68	0.97	1.47	2.02	2.65	3.16	3.59	175
Other domestic deposits	1.41	0.32	0.42	0.82	1.32	1.92	2.73	3.21	176
Foreign deposits	1.89	0.19	0.38	0.95	1.89	2.84	3.41	3.60	2
Federal funds purchased and repos	1.91	0.00	0.00	0.23	1.24	4.08	4.95	6.06	114
Other borrowed funds and trading liabilities	1.80	0.00	0.00	0.00	0.48	4.14	4.70	4.93	166
All interest-bearing funds	1.85	0.66	0.93	1.31	1.85	2.31	2.83	3.28	176

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.67	0.00	0.00	0.00	0.00	0.53	4.27	6.84	175
Overhead expenses / Net Interest Income + non-interest income	61.95	46.36	49.22	54.97	61.73	67.88	77.44	84.42	176
Percent of Average Assets									
Total overhead expense	2.36	1.44	1.76	2.00	2.29	2.66	3.18	3.59	176
Personnel expense	1.38	0.84	0.99	1.17	1.33	1.58	1.91	2.16	176
Net occupancy expense	0.26	0.12	0.17	0.20	0.26	0.31	0.38	0.46	176
Other operating expenses	0.71	0.40	0.45	0.56	0.68	0.84	1.04	1.27	176
Overhead less non-interest income	1.60	0.97	1.14	1.36	1.60	1.83	2.06	2.24	176
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	59.84	45.34	47.64	51.94	59.98	65.82	72.01	83.07	84
Personnel expense	34.91	24.63	25.99	30.29	33.53	40.03	43.40	48.54	84
Net occupancy expense	6.73	3.72	4.15	5.15	6.34	8.39	10.01	11.15	84
Other operating expenses	18.09	12.24	13.49	15.00	17.30	20.80	23.75	29.25	84
Total non-interest income	18.27	5.33	8.93	12.80	17.51	22.99	28.46	33.50	84
Fiduciary activities income	2.16	0.00	0.00	0.00	1.66	3.65	7.62	10.82	84
Service charges on domestic deposit accounts	3.15	0.26	1.07	1.67	2.95	4.01	6.40	8.69	84
Trading revenue	0.04	-0.01	0.00	0.00	0.00	0.00	0.25	0.92	84
Investment banking fees and commissions	0.80	0.00	0.00	0.00	0.51	1.21	2.79	5.41	84
Insurance activities revenue	0.65	0.00	0.00	0.00	0.00	0.19	4.53	7.94	84
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Net servicing fees	0.45	0.00	0.00	0.04	0.28	0.70	1.23	4.11	84
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Net gain (loss) - sales of loans, OREO, and other assets	0.66	-0.35	-0.01	0.06	0.27	1.03	2.69	3.56	84
Other non-interest income	7.37	1.84	3.06	4.11	7.22	9.25	13.56	20.37	84
Overhead less non-interest income	41.38	20.09	26.66	34.35	40.03	47.21	61.39	69.87	84
Applicable income taxes / Pretax net operating income (tax equivalent)	19.86	0.00	4.06	16.83	20.77	24.76	26.29	27.83	82
Applicable income tax + TE / Pretax net operating income + TE	22.12	0.06	6.41	18.95	22.92	25.96	28.95	29.84	82

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	52.89	20.87	34.31	42.94	52.61	63.32	72.04	75.39	176
Commercial and industrial loans	9.89	1.40	2.58	4.96	8.83	14.65	19.64	28.79	176
Loans to individuals	2.37	0.03	0.09	0.26	0.97	2.97	9.52	16.28	176
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	176
Agricultural loans	0.45	0.00	0.00	0.00	0.05	0.56	2.36	3.55	176
Other loans and leases	1.12	0.00	0.00	0.00	0.18	1.86	5.06	8.99	176
Net loans and leases	69.46	46.05	52.58	61.30	72.28	77.45	81.44	83.95	176
Debt securities over 1 year	16.24	1.84	4.35	9.09	14.54	23.22	32.16	38.14	176
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.00	0.05	0.22	0.61	176
Subtotal	86.46	71.95	77.88	84.30	86.99	89.83	91.76	92.68	176
Interest-bearing bank balances	3.52	0.12	0.30	1.13	2.74	5.23	9.69	13.70	176
Federal funds sold and reverse repos	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.22	176
Debt securities 1 year or less	2.06	0.05	0.16	0.41	1.11	3.25	6.40	9.89	176
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.42	176
Total earning assets	92.77	88.39	89.63	91.44	92.92	94.11	95.70	96.25	176
Non-interest cash and due from depository institutions	0.92	0.23	0.38	0.60	0.92	1.24	1.52	1.84	176
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.14	176
All other assets	6.24	2.92	3.81	4.89	6.04	7.53	9.14	10.46	176
Memoranda									
Short-term investments	6.19	0.83	1.39	2.85	5.31	9.08	14.18	21.30	176
US Treasury securities	1.23	0.00	0.00	0.00	0.42	2.45	4.92	7.70	176
US agency securities (excluding mortgage-backed securities)	1.84	0.00	0.00	0.21	0.96	2.98	6.85	10.94	176
Municipal securities	3.45	0.00	0.00	0.59	2.17	5.39	9.99	14.35	176
Mortgage-backed securities	8.47	0.40	1.11	4.39	7.35	12.24	19.16	23.52	176
Asset-backed securities	0.71	0.00	0.00	0.00	0.07	0.80	3.70	6.29	176
Other debt securities	0.61	0.00	0.00	0.02	0.33	1.12	2.28	2.83	176
Loans held-for-sale	0.11	0.00	0.00	0.00	0.03	0.12	0.47	1.01	176
Loans held for investment	69.85	45.86	52.68	61.55	72.71	78.21	81.76	84.31	176
Real estate loans secured by 1-4 family	15.43	1.81	4.32	8.24	14.31	20.97	31.49	39.22	176
Revolving	1.70	0.00	0.15	0.52	1.52	2.63	4.07	4.98	176
Closed-end, secured by first liens	13.21	1.42	2.85	7.08	11.59	17.88	28.61	33.49	176
Closed-end, secured by junior liens	0.26	0.00	0.02	0.07	0.20	0.41	0.69	1.06	176
Commercial real estate loans	33.99	11.09	17.05	25.22	33.72	42.31	49.05	56.98	176
Construction and land development	5.42	0.46	1.04	2.96	5.13	7.88	10.36	12.39	176
Multifamily	4.87	0.38	1.00	1.87	3.62	6.75	12.10	25.33	176
Nonfarm nonresidential	22.27	6.87	9.21	16.76	22.49	29.61	32.84	34.76	176
Real estate loans secured by farmland	1.09	0.00	0.00	0.02	0.33	2.03	5.05	6.07	176

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2023

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	76.39	44.66	53.31	68.38	78.01	87.27	92.54	96.54	176
Real estate loans secured by 1-4 family	22.36	2.61	5.54	12.65	20.63	31.83	42.43	51.38	176
Revolving	2.49	0.01	0.21	0.82	2.20	3.74	5.83	8.10	176
Closed-end	19.58	2.09	4.56	10.26	17.63	28.26	37.36	47.46	176
Commercial real estate loans	49.33	18.37	32.07	40.18	49.12	58.44	69.92	75.96	176
Construction and land development	7.93	0.64	1.61	4.41	7.75	11.64	14.53	16.38	176
1-4 family	1.82	0.00	0.07	0.50	1.29	2.82	4.80	5.99	176
Other	6.01	0.41	1.37	3.22	5.89	8.79	11.20	12.59	176
Multifamily	6.82	0.56	1.53	2.88	5.65	9.11	15.60	31.49	176
Nonfarm nonresidential	32.45	10.94	14.05	25.47	32.04	39.33	47.97	54.69	176
Owner-occupied	11.27	0.91	3.51	7.07	11.23	15.05	19.02	22.83	176
Other	20.67	5.38	8.21	14.97	19.84	26.14	34.32	40.97	176
Real estate loans secured by farmland	1.67	0.00	0.00	0.02	0.49	2.53	7.77	9.58	176
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	176
Commercial and industrial loans	14.25	2.16	3.94	7.65	12.70	21.45	26.33	36.99	176
Loans to individuals	3.71	0.04	0.11	0.43	1.42	4.33	15.70	23.25	176
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.32	176
Agricultural loans	0.70	0.00	0.00	0.00	0.08	0.77	3.86	5.75	176
Other loans and leases	1.72	0.00	0.00	0.00	0.24	2.82	7.48	11.82	176
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	520.03	186.34	294.16	416.78	518.99	637.99	708.66	837.16	176
Real estate loans secured by 1-4 family	152.68	15.43	37.24	81.19	144.61	212.26	319.12	411.21	176
Revolving	16.84	0.03	1.63	4.98	15.43	25.67	40.01	51.38	176
Closed-end	134.21	13.19	28.48	65.63	121.87	189.00	287.10	357.80	176
Commercial real estate loans	333.58	103.41	166.42	249.22	330.81	417.58	502.42	566.23	176
Construction and land development	53.68	3.84	10.37	28.55	52.70	77.56	102.29	120.20	176
1-4 family	12.32	0.00	0.33	3.38	8.42	19.00	30.92	39.01	176
Other	40.54	1.93	8.72	20.52	39.33	58.37	74.19	93.83	176
Multifamily	47.29	3.23	9.68	17.93	36.31	64.67	122.02	243.46	176
Nonfarm nonresidential	219.43	54.70	81.38	160.87	218.70	286.84	343.61	366.72	176
Owner-occupied	76.29	6.78	21.59	47.33	73.67	104.60	139.11	162.16	176
Other	139.78	30.18	51.07	90.07	137.18	184.27	232.12	269.11	176
Real estate loans secured by farmland	10.63	0.00	0.00	0.17	3.31	16.62	46.72	61.03	176
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	176
Commercial and industrial loans	96.74	12.01	24.19	48.04	85.01	140.60	196.34	276.57	176
Loans to individuals	23.19	0.32	0.83	2.39	9.03	30.75	97.41	144.91	176
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.22	1.03	1.78	176
Agricultural loans	4.38	0.00	0.00	0.00	0.47	5.30	22.80	39.62	176
Other loans and leases	10.73	0.00	0.00	0.00	1.70	17.53	48.98	86.81	176
Supplemental									
Non-owner occupied CRE loans / Gross loans	37.67	14.15	20.90	29.51	36.96	45.75	53.67	65.21	176
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	255.11	88.82	124.06	173.84	253.35	319.19	396.63	485.55	176
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	335.48	109.11	166.46	250.51	331.81	418.08	504.61	568.05	176

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	6.19	0.83	1.39	2.85	5.31	9.08	14.18	21.30	176
Liquid assets	17.33	7.62	8.51	11.10	16.13	22.72	29.92	35.72	176
Investment securities	19.28	4.42	6.47	10.94	17.64	26.31	37.33	42.23	176
Net loans and leases	69.46	46.05	52.58	61.30	72.28	77.45	81.44	83.95	176
Net loans, leases and standby letters of credit	69.90	46.29	52.88	61.34	72.89	78.36	82.00	84.39	176
Core deposits	74.98	54.79	63.57	70.12	75.67	81.15	84.14	85.87	176
Noncore funding	13.57	2.15	4.13	7.43	12.55	19.37	25.89	32.88	176
Time deposits of \$250K or more	3.64	0.42	0.92	1.77	3.07	5.08	8.24	10.40	176
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Federal funds purchased and repos	0.65	0.00	0.00	0.00	0.00	1.02	3.26	5.24	176
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Net federal funds purchased (sold)	0.66	-0.14	-0.02	0.00	0.00	1.01	3.20	5.06	176
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Other borrowings w/remaining maturity of 1 year or less	3.30	0.00	0.00	0.30	3.13	5.87	8.98	11.01	176
Earning assets that reprice within 1 year	27.59	11.80	14.27	19.15	25.74	34.86	45.63	55.04	176
Interest-bearing liabilities that reprice within 1 year	15.44	2.70	4.18	6.97	10.93	18.12	45.90	57.28	176
Long-term debt that reprices within 1 year	0.06	0.00	0.00	0.00	0.00	0.00	0.48	1.05	176
Net assets that reprice within 1 year	11.59	-31.77	-12.12	4.00	11.47	22.11	31.56	39.64	176
Other Liquidity and Funding Ratios									
Net noncore funding dependence	8.51	-11.52	-7.24	1.19	8.37	16.80	25.19	28.90	176
Net short-term noncore funding dependence	5.29	-12.94	-7.71	-1.17	5.19	12.81	17.36	20.47	176
Short-term investment / Short-term noncore funding	87.67	7.82	12.19	20.78	51.69	117.33	313.05	531.33	175
Liquid assets - short-term noncore funding / Nonliquid assets	8.90	-14.94	-10.11	-2.18	7.02	17.33	34.37	41.00	176
Net loans and leases / Total deposits	84.72	55.08	61.85	73.25	86.84	95.84	102.80	106.69	176
Net loans and leases / Core deposits	93.69	58.98	64.87	77.96	94.16	107.74	122.77	139.06	176
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.29	-32.96	-24.04	-10.77	-2.58	-0.10	0.00	0.00	104
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.10	-47.87	-39.76	-21.23	-13.90	-6.88	-3.78	-1.78	174
Structured notes appreciation (depreciation) / Tier 1 capital	-0.40	-2.19	-1.64	-0.68	-0.20	-0.04	-0.01	0.00	60
Percent of Investment Securities									
Held-to-maturity securities	14.79	0.00	0.00	0.00	1.22	32.77	62.45	69.65	175
Available-for-sale securities	83.94	27.27	36.43	66.64	95.93	99.90	100.00	100.00	175
US Treasury securities	7.08	0.00	0.00	0.00	2.16	11.73	31.94	46.11	175
US agency securities (excluding mortgage-backed securities)	9.04	0.00	0.00	1.41	6.17	13.61	34.25	44.29	175
Municipal securities	16.96	0.00	0.05	4.22	13.13	27.59	41.31	51.61	175
Mortgage-backed securities	46.28	5.02	9.20	28.48	46.79	65.12	78.80	84.09	175
Asset-backed securities	4.18	0.00	0.00	0.00	0.46	5.96	22.38	33.40	175
Other debt securities	4.13	0.00	0.00	0.16	1.97	7.02	16.29	24.51	175
Mutual funds and equity securities	0.42	0.00	0.00	0.00	0.00	0.33	2.18	5.65	175
Debt securities 1 year or less	12.66	0.57	0.96	2.45	7.98	17.55	40.75	54.78	175
Debt securities 1 to 5 years	22.10	1.97	3.99	9.91	18.33	32.80	50.71	57.72	175
Debt securities over 5 years	61.56	12.94	24.27	44.15	66.89	78.82	88.97	93.86	175
Pledged securities	47.01	0.01	2.30	24.63	48.95	68.82	86.06	95.45	175
Structured notes, fair value	0.35	0.00	0.00	0.00	0.00	0.37	1.62	4.56	175
Percent Change from Prior Like Quarter									
Short-term investments	-21.24	-89.24	-77.13	-59.93	-33.04	7.94	87.07	137.96	159
Investment securities	-1.94	-20.74	-18.59	-12.32	-4.58	7.79	21.89	34.96	158
Core deposits	-3.09	-14.68	-12.44	-8.46	-4.03	0.96	10.71	20.81	159
Noncore funding	160.11	-25.41	-1.38	56.23	132.39	231.05	416.03	791.04	158

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	77
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Futures and forwards									
	6.78	0.00	0.00	0.00	0.56	4.14	46.06	54.73	77
Written options									
	6.36	0.00	0.00	0.00	1.49	8.69	33.95	41.77	77
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Over-the-counter	6.36	0.00	0.00	0.00	1.49	8.69	33.95	41.77	77
Purchased options									
	1.83	0.00	0.00	0.00	0.00	0.68	11.04	17.42	77
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Over-the-counter	1.65	0.00	0.00	0.00	0.00	0.48	10.43	17.42	77
Swaps									
	79.05	0.00	5.98	78.61	95.75	99.14	100.00	100.00	77
Held for trading									
	15.70	0.00	0.00	0.00	0.00	18.32	93.06	99.99	77
Interest rate contracts	15.19	0.00	0.00	0.00	0.00	12.68	93.06	99.99	77
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Non-traded									
	84.30	0.01	6.94	81.68	100.00	100.00	100.00	100.00	77
Interest rate contracts	84.04	0.00	5.27	64.26	100.00	100.00	100.00	100.00	77
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Derivative contracts (excluding futures and forex 14 days or less)									
	89.46	0.00	28.51	85.60	97.54	100.00	104.18	109.67	77
One year or less	7.35	0.00	0.00	0.01	2.70	9.95	33.38	48.47	77
Over 1 year to 5 years	34.04	0.00	0.00	10.45	36.57	50.49	80.99	87.82	77
Over 5 years	36.96	0.00	0.00	11.11	42.45	60.37	73.47	79.26	77
Gross negative fair value (absolute value)	1.95	0.00	0.02	0.81	2.19	3.04	4.12	4.48	77
Gross positive fair value	2.89	0.18	0.65	1.81	2.86	4.08	4.88	5.46	77
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	176
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.09	176
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	176
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.08	176
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	176
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
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	176
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Other Ratios									
Current credit exposure / Risk-weighted assets	0.11	0.00	0.00	0.00	0.00	0.12	0.71	1.00	157

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2023

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	0.12	-0.05	0.00	0.02	0.09	0.18	0.33	0.54	176
Provision for loan and lease losses / Average loans and leases	0.16	-0.07	0.00	0.03	0.12	0.24	0.46	0.82	176
Provision for loan and lease losses / Net loan and lease losses	-111.04	-10428.29	-3071.24	0.00	130.42	411.29	2473.59	5670.83	172
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	0.58	0.87	1.00	1.19	1.36	1.65	1.98	176
Allowance for loan and lease losses / Total loans and leases	1.19	0.58	0.87	1.00	1.18	1.35	1.62	1.85	176
Allowance for loan and lease losses / Net loans and leases losses (X)	67.32	3.79	4.77	9.08	33.37	92.15	269.61	480.71	122
Allowance for loan and lease losses / Nonaccrual assets	680.08	107.70	144.43	221.57	430.45	897.97	1905.24	4912.82	173
ALLL / 90+ days past due + nonaccrual loans and leases	602.25	96.61	116.22	212.75	400.04	784.96	1954.97	2566.35	174
Gross loan and lease losses / Average loans and leases	0.10	0.00	0.00	0.01	0.04	0.15	0.39	0.54	176
Recoveries / Average loans and leases	0.04	0.00	0.00	0.00	0.02	0.05	0.15	0.30	176
Net losses / Average loans and leases	0.05	-0.04	-0.01	0.00	0.01	0.08	0.21	0.31	176
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	176
Recoveries / Prior year-end losses	16.23	0.72	1.68	4.32	12.15	21.16	43.61	83.55	158
Earnings coverage of net loan and lease losses (X)	-16.92	-1522.00	-479.93	-39.07	20.04	87.60	345.16	626.38	172
Net Loan and Lease Losses By Type									
Real estate loans	0.00	-0.03	-0.02	-0.01	0.00	0.00	0.01	0.04	175
Real estate loans secured by 1-4 family	0.00	-0.06	-0.03	-0.01	0.00	0.00	0.01	0.02	175
Revolving	-0.01	-0.12	-0.05	-0.01	0.00	0.00	0.02	0.03	169
Closed-end	0.00	-0.07	-0.02	-0.01	0.00	0.00	0.01	0.02	175
Commercial real estate loans	0.00	-0.04	-0.02	0.00	0.00	0.00	0.02	0.04	175
Construction and land development	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.00	174
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174
Other	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.00	174
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	173
Nonfarm nonresidential	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.04	175
Owner-occupied	0.00	-0.01	-0.01	0.00	0.00	0.00	0.00	0.00	175
Other	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	175
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Commercial and industrial loans	0.08	-0.16	-0.09	-0.01	0.00	0.11	0.50	1.15	175
Loans to individuals	1.02	0.04	0.08	0.23	0.53	1.33	3.31	5.98	127
Credit card loans	1.88	-0.01	0.00	0.00	0.80	2.32	7.54	10.90	58
Agricultural loans	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.01	117
Loans to foreign governments and institutions									
Other loans and leases	0.36	-0.10	-0.01	0.00	0.00	0.28	2.23	5.00	103

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.21	0.02	0.04	0.07	0.16	0.28	0.58	0.70	176
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.18	176
Nonaccrual loans and leases	0.32	0.02	0.05	0.13	0.27	0.49	0.76	1.04	176
90+ days past due and nonaccrual loans and leases	0.36	0.03	0.06	0.16	0.30	0.54	0.88	1.20	176
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	176
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Nonaccrual restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.12	176
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.21	0.02	0.04	0.07	0.16	0.28	0.58	0.70	176
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.19	176
Nonaccrual assets	0.32	0.02	0.05	0.13	0.27	0.50	0.76	1.04	176
30+ days past due and nonaccrual assets	0.60	0.08	0.15	0.30	0.49	0.81	1.29	2.01	176
Total assets	0.28	0.02	0.05	0.11	0.25	0.40	0.69	1.00	176
Allowance for loan and lease losses	34.81	3.51	6.67	15.62	27.91	48.92	88.79	115.97	175
Equity capital + allowance for loan and lease losses	2.89	0.18	0.54	1.33	2.38	4.11	6.94	11.58	175
Tier 1 capital + allowance for loan and lease losses	2.74	0.18	0.48	1.09	2.32	4.02	6.68	9.84	176
Loans and leases + other real estate owned	0.40	0.03	0.07	0.17	0.34	0.54	0.92	1.36	176

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.16	0.00	0.02	0.05	0.12	0.24	0.41	0.57	175
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.11	175
	Nonaccrual	0.32	0.01	0.04	0.11	0.25	0.46	0.81	1.28	175
Commercial and industrial	30-89 days past due	0.17	0.00	0.00	0.03	0.12	0.27	0.55	0.99	175
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.20	175
	Nonaccrual	0.34	0.00	0.00	0.05	0.25	0.57	1.11	1.55	175
Individuals	30-89 days past due	0.49	0.00	0.00	0.09	0.32	0.76	1.56	2.67	174
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.25	174
	Nonaccrual	0.16	0.00	0.00	0.00	0.05	0.26	0.74	1.13	174
Depository institution loans	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.16	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.04	13
Agricultural	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.02	0.50	1.22	117
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	117
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.24	1.16	1.52	117
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.18	1.21	2.18	103
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	103
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.27	1.08	103

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 03/31/2023

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.34	0.00	0.03	0.11	0.26	0.49	0.87	1.20	175
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.21	175
	Nonaccrual	0.39	0.00	0.03	0.12	0.31	0.53	0.92	1.35	175
Revolving	30-89 days past due	0.30	0.00	0.00	0.00	0.22	0.52	1.00	1.31	169
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.24	169
	Nonaccrual	0.27	0.00	0.00	0.00	0.18	0.42	0.85	1.73	169
Closed-End	30-89 days past due	0.33	0.00	0.02	0.08	0.25	0.49	0.92	1.32	175
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.24	175
	Nonaccrual	0.41	0.00	0.02	0.09	0.34	0.55	1.03	1.38	175
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.11	175
Commercial real estate	30-89 days past due	0.07	0.00	0.00	0.00	0.03	0.12	0.35	0.48	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	175
	Nonaccrual	0.28	0.00	0.00	0.05	0.14	0.41	0.80	1.43	175
Construction and development	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.16	0.62	0.89	174
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	174
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.10	0.66	1.05	174
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.24	0.40	174
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.11	174
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.03	0.35	0.64	174
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.06	0.39	0.94	174
Multifamily	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.26	173
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	173
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.36	0.89	173
Nonfarm non-residential	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.07	0.22	0.39	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	175
	Nonaccrual	0.30	0.00	0.00	0.05	0.19	0.48	1.05	1.57	175
Owner occupied	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.09	0.18	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	175
	Nonaccrual	0.15	0.00	0.00	0.00	0.08	0.23	0.58	0.83	175
Other	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.24	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	175
	Nonaccrual	0.12	0.00	0.00	0.00	0.02	0.18	0.57	1.16	175
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.10	0.48	0.98	142
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	142
	Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.44	1.87	5.08	142
Credit card	30-89 days past due	1.04	0.00	0.00	0.00	0.41	1.79	4.04	4.90	58
	90+ days past due	0.23	0.00	0.00	0.00	0.00	0.38	0.95	1.59	58
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	58

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	19
Cost: Interest-bearing deposits	1.89	0.19	0.38	0.95	1.89	2.84	3.41	3.60	2
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	21.26	-100.00	-100.00	-44.96	-9.45	64.77	140.18	202.97	16
Total selected assets	-27.70	-100.00	-100.00	-100.00	-16.33	-0.68	82.54	113.92	43
Deposits	-18.88	-78.84	-72.17	-52.19	-18.88	14.44	34.42	41.09	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	78.83	0.00	3.37	47.08	81.03	104.15	125.65	167.77	118
Dividends declared / Net income	28.15	0.00	0.00	5.07	27.82	43.89	77.52	95.15	172
Net income - dividends / Average equity	8.50	-1.18	1.66	4.54	7.82	12.53	16.86	27.87	176
Percent of Dividends Paid									
Dividends from bank subsidiaries	120.55	0.00	0.00	5.48	121.51	168.99	292.20	577.30	138
Dividends from nonbank subsidiaries	0.62	0.00	0.00	0.00	0.00	0.07	1.76	14.41	138
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Dividends from all subsidiaries	129.09	0.00	0.00	39.64	124.05	182.13	319.15	577.30	138
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	33.67	0.00	0.00	0.00	34.03	57.61	100.87	144.11	164
Interest income from bank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.02	0.45	1.91	164
Management and service fees from bank subsidiaries	0.46	0.00	0.00	0.00	0.00	0.00	1.84	12.11	164
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	164
Operating income from bank subsidiaries	36.65	0.00	0.00	0.78	34.90	62.09	105.70	144.11	164
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	55.62	0.00	0.00	0.00	42.78	100.00	115.57	294.10	68
Interest income from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.96	68
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating income from nonbank subsidiaries	59.75	0.00	0.00	0.00	49.96	100.00	121.98	351.32	68
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	198.56	0.00	0.00	0.00	0.00	45.42	492.15	987.55	8
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.03	8
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	198.57	0.00	0.00	0.00	0.02	45.42	492.15	987.55	8
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	64.16	0.00	0.00	0.00	95.92	99.87	100.00	100.00	159
Interest income from bank subsidiaries	1.80	0.00	0.00	0.00	0.00	0.06	6.45	62.00	159
Management and service fees from bank subsidiaries	1.56	0.00	0.00	0.00	0.00	0.00	5.95	54.92	159
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	159
Operating income from bank subsidiaries	78.32	0.00	0.00	87.75	99.46	100.00	100.00	100.00	159
Dividends from nonbank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.08	2.56	13.40	159
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	159
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	159
Operating income from nonbank subsidiaries	2.11	0.00	0.00	0.00	0.00	0.32	10.03	50.12	159
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Loans and advances from subsidiaries / Short term debt	325.15	0.00	0.00	0.00	14.33	712.33	904.47	1027.00	9
Loans and advances from subsidiaries / Total debt	31.12	0.00	0.00	0.00	19.39	55.32	107.70	179.12	108

BHCPR Reporters for Quarter Ending 03/31/2023

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2022 and Other Notes</u>
1399765	4,466,303	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,329,803	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	3,886,773	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,564,382	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	7,853,062	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	8,467,335	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	9,495,302	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,075,655	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	5,029,694	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,452,515	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,095,930	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,114,630	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2858951	7,606,959	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,173,412	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	7,420,602	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,168,265	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	4,135,279	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,928,480	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,763,689	BCB BANCORP, INC.	BAYONNE, NJ	New Y-9C/BHCPR reporter
1246159	4,274,277	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	5,922,786	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
3378764	4,602,899	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,341,089	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	6,115,983	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	3,671,186	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	6,304,500	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	7,530,346	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,528,584	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	6,684,045	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,716,605	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,848,028	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	5,427,268	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	4,409,742	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	4,467,820	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	New Y-9C/BHCPR reporter
4933272	3,233,052	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5530258	4,365,549	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
1860863	3,159,412	CBX CORPORATION	CARROLLTON, IL	New Y-9C/BHCPR reporter
2158156	3,560,515	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,521,247	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1125030	4,945,994	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,209,418	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,587,118	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,583,334	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1080595	4,744,892	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	5,529,320	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	9,960,467	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4389329	8,542,324	CRB GROUP, INC.	FORT LEE, NJ	
3903661	6,894,730	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	

1486517	5,005,215	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2242523	3,076,686	D.L. EVANS BANCORP	BURLEY, ID	New Y-9C/BHCPR reporter
1121229	3,670,522	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	3,820,009	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2461016	4,441,897	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	5,160,471	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,134,848	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	3,070,075	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	New Y-9C/BHCPR reporter
1053580	7,884,600	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	5,110,460	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,554,805	FB CORPORATION	CREVE COEUR, MO	
1249002	3,854,755	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	
1032464	5,966,992	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
3547159	3,784,609	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	New Y-9C/BHCPR reporter
1199974	6,266,517	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1988646	3,087,515	FIRST BANCORP, INC.	LEBANON, VA	
1204560	7,059,900	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	8,016,466	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1247428	3,164,416	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	Moved from Peer 3
1108097	4,381,344	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	3,051,672	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
3839201	3,933,218	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1208595	4,902,621	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3393178	4,721,319	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	6,682,850	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1206313	4,828,538	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	
1048894	4,187,780	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY	
1099917	3,908,936	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	7,610,456	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,286,496	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2393274	8,479,121	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3391129	6,472,058	FORBRIGHT, INC.	CHEVY CHASE, MD	
1128358	3,179,435	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	5,471,989	FREMONT BANCORPORATION	FREMONT, CA	
1098620	5,997,230	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,773,474	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1862036	3,356,287	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2900261	7,434,130	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
4973353	5,575,153	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	5,013,821	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,536,540	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	7,236,806	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,176,726	HILLS BANCORPORATION	HILLS, IA	
3851191	3,266,970	HOME BANCORP, INC.	LAFAYETTE, LA	
3843507	9,858,889	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,915,039	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	4,533,463	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	4,526,870	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	7,897,995	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
5806739	4,920,590	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA	New Y-9C/BHCPR reporter
1118854	3,634,189	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	5,138,934	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	5,225,266	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	7,157,384	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	4,315,607	INWOOD BANCSHARES, INC.	DALLAS, TX	

1490701	6,237,937	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	8,349,336	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1208906	6,415,572	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3439236	4,020,723	LEADER BANCORP, INC	ARLINGTON, MA	New Y-9C/BHCPR reporter
2325350	3,052,945	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	4,257,061	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3814208	8,302,457	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	4,895,874	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2820211	6,309,982	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	4,583,465	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,222,509	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,930,174	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,409,952	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3211601	3,549,422	MVB FINANCIAL CORP.	FAIRMONT, WV	
3973888	9,917,223	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,356,438	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5425653	3,716,578	NB FINANCIAL MHC	NEEDHAM, MA	New Y-9C/BHCPR reporter
4436559	3,619,138	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	7,249,779	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	8,192,354	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,663,173	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	4,554,982	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	5,989,983	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	5,920,283	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	4,195,845	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1248153	3,011,548	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	Moved from Peer 3
1142336	9,856,981	PARK NATIONAL CORPORATION	NEWARK, OH	
2390013	6,868,284	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	6,480,018	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	7,311,520	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	3,678,035	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	New Y-9C/BHCPR reporter
3186585	3,753,849	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	8,566,405	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	4,206,255	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	8,036,904	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,110,084	RBB BANCORP	LOS ANGELES, CA	
1130584	3,897,653	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,030,582	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	New Y-9C/BHCPR reporter
1097025	6,074,091	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	6,156,800	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,193,442	S&T BANCORP, INC.	INDIANA, PA	
3365858	6,699,454	SALEM FIVE BANCORP	SALEM, MA	
2429838	3,553,531	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,693,984	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,769,805	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2368106	9,043,413	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	4,058,049	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,850,421	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	3,940,192	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	4,293,664	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	7,792,345	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1249730	7,685,549	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	6,203,023	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	3,151,129	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1247679	3,977,407	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	

1246467	3,066,916	TAMPA BAY BANKING COMPANY	TAMPA, FL	
4475473	3,859,657	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	New Y-9C/BHCPR reporter
2367921	7,644,371	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,842,394	TRICO BANCSHARES	CHICO, CA	
3233126	5,628,184	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,045,967	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,388,324	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	7,358,991	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,024,815	USB BANCORP, INC.	DANBURY, CT	New Y-9C/BHCPR reporter
1050712	3,502,924	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	3,528,703	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	New Y-9C/BHCPR reporter
1917600	4,484,733	VERABANK, INC.	HENDERSON, TX	
1115349	6,861,228	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	4,877,856	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,624,943	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	6,708,749	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	4,480,462	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,748,551	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 176 bank holding companies.