

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2023

Summary Ratios

	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)	-0.02				3.08
+ Non-interest income	1.23	1.15	1.09	1.22	1.31
- Overhead expense	2.69	2.61	2.78	2.67	2.83
- Provision for credit losses	0.10	0.00	0.04	-0.02	0.33
+ Securities gains (losses)	-0.01	0.00	-0.01	0.01	0.02
+ Other tax equivalent adjustments	3.45				0.00
= Pretax net operating income (tax equivalent)	-0.54				1.31
Net operating income	1.09	1.21	1.22	1.38	1.16
Net income	1.09	1.21	1.22	1.38	1.16
Net income (Subchapter S adjusted)	1.22	0.93	1.20	1.47	1.26
Percent of Average Earning Assets					
Interest income (tax equivalent)	0.00				3.80
Interest expense	1.39	0.31	0.55	0.39	0.65
Net interest income (tax equivalent)	-0.02				3.33
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.14	0.00	0.04	0.07	0.14
Earnings coverage of net loan and lease losses (X)	27.32	-212.26	-7.36	25.85	60.45
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.38	1.30	1.36	1.42
Allowance for loan and lease losses / Total loans and leases	1.26	1.37	1.30	1.35	1.39
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.62	0.88	0.59	0.87	0.93
30-89 days past due loans and leases / Total loans and leases	0.28	0.25	0.25	0.24	0.29
Liquidity and Funding					
Net noncore funding dependence	12.66	-0.79	10.28	-1.73	0.09
Net short-term noncore funding dependence	5.15	-5.43	5.14	-6.72	-4.73
Net loans and leases / Total assets	66.15	64.72	68.66	65.93	68.58
Capitalization					
Tier 1 leverage ratio	10.82	10.67	10.92	10.50	10.65
Holding company equity capital / Total assets	9.75	9.82	9.26	10.25	10.89
Total equity capital (including minority interest) / Total assets	9.75	9.82	9.26	10.25	10.89
Common equity tier 1 capital / Total risk-weighted assets	13.37	13.54	13.09	13.27	13.75
Net loans and leases / Equity capital (X)	7.61	7.00	8.22	6.69	6.57
Cash dividends / Net income	28.16	24.99	33.63	24.28	24.86
Cash dividends / Net income (Subchapter S adjusted)					
Growth Rates					
Assets	4.54	4.39	4.98	9.57	16.19
Equity capital	-1.93	-0.87	-9.58	7.05	8.55
Net loans and leases	14.69	2.62	13.71	3.75	12.16
Noncore funding	121.11	-16.97	71.68	-13.73	-4.24
Parent Company Ratios					
Short-term debt / Equity capital	0.37	0.18	0.32	0.10	0.14
Long-term debt / Equity capital	6.02	5.45	6.35	4.89	3.95
Equity investment in subsidiaries / Equity capital	107.28	106.82	108.50	106.96	105.75
Cash from ops + noncash items + op expense / Op expense + dividends	86.82	101.00	129.49	125.96	144.29

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Relative Income Statement and Margin Analysis

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	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Average Assets					
Interest income (tax equivalent)	0.00				3.52
Less: Interest expense	1.28	0.28	0.49	0.36	0.60
Equals: Net interest income (tax equivalent)	-0.02				3.08
Plus: Non-interest income	1.23	1.15	1.09	1.22	1.31
Equals: adjusted operating income (tax equivalent)	-0.17				4.23
Less: Overhead expense	2.69	2.61	2.78	2.67	2.83
Less: Provision for credit losses	0.10	0.00	0.04	-0.02	0.33
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	3.45				0.00
Equals: Pretax net operating income (tax equivalent)	-0.54				1.31
Less: Applicable income taxes (tax equivalent)	3.44				0.29
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.09	1.21	1.22	1.38	1.16
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.09	1.21	1.22	1.38	1.16
Memo: Net income (last four quarters)	1.11	1.32	1.22	1.38	1.16
Net income-BHC and noncontrolling (minority) interest	1.09	1.21	1.22	1.38	1.16
Margin Analysis					
Average earning assets / Average assets	93.90	94.35	94.33	94.25	93.71
Average interest-bearing funds / Average assets	69.84	67.25	67.83	67.83	68.56
Interest income (tax equivalent) / Average earning assets	0.00				3.80
Interest expense / Average earning assets	1.39	0.31	0.55	0.39	0.65
Net interest income (tax equivalent) / Average earning assets	-0.02				3.33
Yield or Cost					
Total loans and leases (tax equivalent)	0.00				5.10
Interest-bearing bank balances	3.84	0.25	1.24	0.18	0.39
Federal funds sold and reverse repos	2.93	0.02	1.12	0.06	0.34
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	4.61	3.44	3.83	3.72	4.14
Investment securities (tax equivalent)	0.00				2.61
US Treasury and agency securities (excluding mortgage-backed securities)	1.96	0.96	1.41	1.03	1.84
Mortgage-backed securities	2.30	1.38	1.90	1.39	2.05
All other securities					2.65
Interest-bearing deposits	1.54	0.29	0.54	0.39	0.74
Time deposits of \$250K or more	2.46	0.67	0.96	0.95	1.64
Time deposits < \$250K	1.89	0.73	0.88	0.98	1.66
Other domestic deposits	1.33	0.19	0.46	0.23	0.39
Foreign deposits					
Federal funds purchased and repos	2.53	0.26	1.59	0.26	0.39
Other borrowed funds and trading liabilities	0.00	0.08	0.00	0.14	0.08
All interest-bearing funds	1.87	0.43	0.75	0.53	0.91

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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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	65.28	63.39	63.14	61.47	60.95
Percent of Average Assets					
Total overhead expense	2.69	2.61	2.78	2.67	2.83
Personnel expense	1.58	1.56	1.55	1.54	1.63
Net occupancy expense	0.24	0.25	0.25	0.26	0.30
Other operating expenses	0.87	0.78	0.92	0.83	0.86
Overhead less non-interest income	1.56	1.46	1.62	1.49	1.50
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	-224.01				61.47
Personnel expense	-1.36				35.41
Net occupancy expense	-1.89				8.91
Other operating expenses	-220.76				17.15
Total non-interest income	87.88				27.12
Fiduciary activities income					4.51
Service charges on domestic deposit accounts					6.57
Trading revenue					0.00
Investment banking fees and commissions					0.00
Insurance activities revenue					0.00
Venture capital revenue					0.00
Net servicing fees					0.01
Net securitization income					0.00
Net gain (loss) - sales of loans, OREO, and other assets					1.63
Other non-interest income					14.00
Overhead less non-interest income	-311.89				34.34
Applicable income taxes / Pretax net operating income (tax equivalent)					16.77
Applicable income tax + TE / Pretax net operating income + TE					22.51

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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	48.57	49.36	51.33	50.87	47.85
Commercial and industrial loans	9.35	9.03	9.25	9.18	12.84
Loans to individuals	1.24	1.16	1.25	1.14	1.16
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.54	2.89	2.91	2.75	2.13
Other loans and leases	0.22	0.05	0.22	0.06	0.10
Net loans and leases	66.15	64.72	68.66	65.93	68.58
Debt securities over 1 year	15.70	16.80	16.42	14.85	11.98
Mutual funds and equity securities	0.03	0.03	0.03	0.03	0.05
Subtotal	82.37	82.71	86.21	82.05	82.21
Interest-bearing bank balances	5.15	7.43	3.04	8.28	8.02
Federal funds sold and reverse repos	0.21	0.04	0.03	0.07	0.13
Debt securities 1 year or less	1.90	1.74	1.67	1.71	1.83
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.65	93.27	92.70	93.63	93.23
Non-interest cash and due from depository institutions	1.12	1.26	1.30	1.06	1.26
Other real estate owned	0.06	0.05	0.06	0.05	0.08
All other assets	6.10	5.44	6.02	5.30	5.50
Memoranda					
Short-term investments	8.06	9.44	5.32	10.45	10.35
US Treasury securities	1.57	1.77	1.59	1.02	0.09
US agency securities (excluding mortgage-backed securities)	2.34	2.54	2.33	1.67	1.14
Municipal securities	3.80	4.37	4.65	4.34	3.84
Mortgage-backed securities	8.95	8.50	8.36	7.96	7.22
Asset-backed securities	0.15	0.11	0.24	0.18	0.17
Other debt securities	0.35	0.36	0.37	0.34	0.22
Loans held-for-sale	0.56	0.23	0.14	0.60	0.36
Loans held for investment	66.29	65.17	69.17	65.82	68.57
Real estate loans secured by 1-4 family	14.92	13.59	15.05	14.89	14.07
Revolving	1.65	1.63	1.67	1.78	1.83
Closed-end, secured by first liens	12.69	11.52	12.78	12.69	11.47
Closed-end, secured by junior liens	0.25	0.28	0.27	0.28	0.33
Commercial real estate loans	27.90	29.29	30.43	30.02	29.06
Construction and land development	5.74	5.84	5.83	6.25	5.35
Multifamily	3.76	3.84	4.25	3.98	3.58
Nonfarm nonresidential	17.36	18.64	18.95	19.09	19.61
Real estate loans secured by farmland	3.58	4.05	3.64	3.72	2.97

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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	73.44	75.15	73.38	75.77	69.06
Real estate loans secured by 1-4 family	22.50	20.84	21.40	22.10	20.58
Revolving	2.48	2.55	2.40	2.71	2.62
Closed-end	19.61	18.06	18.59	19.19	17.29
Commercial real estate loans	41.80	44.20	42.68	44.53	41.43
Construction and land development	8.24	8.71	8.30	9.15	7.58
1-4 family	1.90	2.28	2.20	2.38	1.72
Other	6.06	6.22	6.00	6.60	5.59
Multifamily	5.80	5.90	6.18	5.93	5.22
Nonfarm nonresidential	26.72	28.53	27.13	28.62	28.15
Owner-occupied	9.65	11.19	10.53	11.48	10.04
Other	15.99	17.48	16.41	17.31	16.88
Real estate loans secured by farmland	5.11	6.11	5.18	5.53	4.31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.71	13.62	13.15	13.63	18.45
Loans to individuals	1.90	1.87	1.94	1.82	1.79
Credit card loans	0.03	0.02	0.03	0.02	0.01
Agricultural loans	3.64	4.36	4.15	4.05	3.03
Other loans and leases	0.32	0.11	0.32	0.12	0.15
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	444.71	450.90	475.75	473.49	450.68
Real estate loans secured by 1-4 family	136.13	123.74	138.42	137.23	133.04
Revolving	15.70	15.51	16.12	17.08	17.57
Closed-end	117.65	106.64	119.40	118.69	112.13
Commercial real estate loans	254.71	269.44	280.10	280.63	268.77
Construction and land development	52.64	53.22	53.55	56.62	49.17
1-4 family	12.29	14.75	14.45	15.63	11.28
Other	38.71	38.24	38.91	41.03	36.31
Multifamily	34.92	36.11	40.69	37.42	33.64
Nonfarm nonresidential	163.55	176.55	180.79	183.01	187.88
Owner-occupied	64.38	69.55	71.95	73.40	67.29
Other	97.03	108.60	108.02	110.69	112.29
Real estate loans secured by farmland	37.32	37.36	38.42	35.70	28.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	85.39	83.29	87.62	86.82	121.03
Loans to individuals	12.00	11.15	12.07	11.13	11.64
Credit card loans	0.22	0.11	0.21	0.13	0.05
Agricultural loans	23.92	24.06	27.57	24.37	18.72
Other loans and leases	1.75	0.50	1.80	0.58	0.46
Supplemental					
Non-owner occupied CRE loans / Gross loans	31.98	33.25	32.32	33.27	30.42
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	190.70	202.57	210.47	209.09	196.26
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	259.50	272.78	285.23	283.65	271.26

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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	8.06	9.44	5.32	10.45	10.35
Liquid assets	20.33	22.35	17.49	21.10	18.62
Investment securities	18.10	19.05	18.67	16.96	14.75
Net loans and leases	66.15	64.72	68.66	65.93	68.58
Net loans, leases and standby letters of credit	66.38	65.06	68.97	66.29	68.98
Core deposits	67.36	78.88	74.13	77.93	75.35
Noncore funding	18.87	8.81	13.63	9.09	10.57
Time deposits of \$250K or more	5.17	3.12	4.20	3.10	3.50
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.94	0.74	1.15	0.74	0.69
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.71	0.74	1.11	0.69	0.59
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.75	0.72	2.97	0.83	0.75
Earning assets that reprice within 1 year	28.58	29.84	26.87	30.78	29.72
Interest-bearing liabilities that reprice within 1 year	17.42	11.70	12.67	12.74	16.23
Long-term debt that reprices within 1 year	0.41	0.24	0.35	0.16	0.16
Net assets that reprice within 1 year	9.84	16.99	12.84	17.04	12.09
Other Liquidity and Funding Ratios					
Net noncore funding dependence	12.66	-0.79	10.28	-1.73	0.09
Net short-term noncore funding dependence	5.15	-5.43	5.14	-6.72	-4.73
Short-term investment / Short-term noncore funding	73.28	257.42	74.37	271.81	241.50
Liquid assets - short-term noncore funding / Nonliquid assets	11.93	23.64	10.12	21.36	16.00
Net loans and leases / Total deposits	84.30	78.06	84.86	80.59	83.42
Net loans and leases / Core deposits	104.13	82.62	94.22	85.35	91.05
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.28	-0.78	-2.41	0.40	0.81
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.21	-9.58	-21.32	0.29	4.13
Structured notes appreciation (depreciation) / Tier 1 capital	-1.23	-0.47	-1.23	-0.09	-0.03
Percent of Investment Securities					
Held-to-maturity securities	5.00	2.76	5.35	2.25	2.24
Available-for-sale securities	94.76	96.95	94.40	97.54	96.14
US Treasury securities	11.65	12.28	9.82	7.70	0.72
US agency securities (excluding mortgage-backed securities)	12.77	12.32	13.26	10.71	9.57
Municipal securities	18.97	23.95	22.81	26.83	28.62
Mortgage-backed securities	46.25	42.14	44.91	46.27	48.18
Asset-backed securities	0.72	0.34	1.08	1.37	1.09
Other debt securities	2.15	2.44	2.29	2.39	2.02
Mutual funds and equity securities	0.17	0.22	0.17	0.21	0.31
Debt securities 1 year or less	15.53	11.28	11.63	11.93	14.87
Debt securities 1 to 5 years	22.29	25.79	24.44	20.38	20.55
Debt securities over 5 years	59.87	60.79	62.76	65.37	60.89
Pledged securities	49.06	36.52	41.15	43.90	41.05
Structured notes, fair value	0.63	0.61	0.86	0.32	0.02
Percent Change from Prior Like Quarter					
Short-term investments	-23.76	-21.68	-41.34	7.57	111.89
Investment securities	-1.00	55.01	14.51	53.83	12.33
Core deposits	-5.59	7.77	0.34	13.67	22.22
Noncore funding	121.11	-16.97	71.68	-13.73	-4.24

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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)			17.65	15.92	14.85
Standby letters of credit	0.21	0.31	0.29	0.32	0.31
Commercial and similar letters of credit	0.00	0.00	0.00	0.03	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.11	0.00
Interest rate contracts	0.00	0.00	0.00	0.11	0.00
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.11	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			27.30	24.66	22.11

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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	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Futures and forwards				0.00	0.00
Written options				15.58	0.00
Exchange-traded				0.00	0.00
Over-the-counter				15.58	0.00
Purchased options				65.58	100.00
Exchange-traded				0.00	0.00
Over-the-counter				65.58	100.00
Swaps				18.84	0.00
Held for trading				0.00	0.00
Interest rate contracts				0.00	0.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Non-traded				100.00	100.00
Interest rate contracts				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)				50.00	100.00
One year or less				0.00	0.00
Over 1 year to 5 years				0.00	0.00
Over 5 years				50.00	100.00
Gross negative fair value (absolute value)				0.93	0.00
Gross positive fair value				4.70	4.73
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.01	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.10	0.05	0.08

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.11	0.00	0.04	-0.01	0.33
Provision for loan and lease losses / Average loans and leases	0.15	0.00	0.06	-0.02	0.45
Provision for loan and lease losses / Net loan and lease losses	1,197.23	-615.57	-62.53	113.83	795.19
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.38	1.30	1.36	1.42
Allowance for loan and lease losses / Total loans and leases	1.26	1.37	1.30	1.35	1.39
Allowance for loan and lease losses / Net loans and leases losses (X)	76.75	39.45	68.15	58.54	100.79
Allowance for loan and lease losses / Nonaccrual assets	533.12	349.06	474.30	490.99	258.48
ALLL / 90+ days past due + nonaccrual loans and leases	504.86	321.51	593.29	455.68	249.56
Gross loan and lease losses / Average loans and leases	0.17	0.05	0.09	0.14	0.17
Recoveries / Average loans and leases	0.03	0.06	0.06	0.06	0.03
Net losses / Average loans and leases	0.14	0.00	0.04	0.07	0.14
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	20.59	21.36	145.01	77.38	40.83
Earnings coverage of net loan and lease losses (X)	27.32	-212.26	-7.36	25.85	60.45
Net Loan and Lease Losses By Type					
Real estate loans	0.09	-0.02	0.01	0.02	0.06
Real estate loans secured by 1-4 family	0.06	-0.03	-0.01	-0.01	0.03
Revolving	0.02	-0.02	-0.01	0.00	0.02
Closed-end	0.06	-0.03	-0.01	-0.01	0.03
Commercial real estate loans	0.06	-0.02	0.00	0.04	0.08
Construction and land development	0.00	-0.01	-0.08	-0.05	0.01
1-4 family	0.00	0.00	-0.02	0.00	0.00
Other	0.00	0.00	-0.03	-0.05	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.09	0.00	0.06	0.06	0.08
Owner-occupied	0.00	-0.01	-0.01	0.01	0.03
Other	0.00	0.00	0.06	0.02	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.19	-0.04	0.02	0.17	0.27
Loans to individuals	1.40	0.72	0.62	0.57	0.55
Credit card loans	3.33	2.25	1.36	0.74	1.56
Agricultural loans	-0.01	0.02	0.03	0.01	0.10
Loans to foreign governments and institutions					
Other loans and leases	0.21	27.66	1.60	18.19	9.26

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	0.28	0.25	0.25	0.24	0.29
90+ days past due loans and leases	0.04	0.01	0.02	0.02	0.02
Nonaccrual loans and leases	0.51	0.77	0.49	0.76	0.79
90+ days past due and nonaccrual loans and leases	0.60	0.79	0.52	0.78	0.81
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.28	0.25	0.25	0.24	0.29
90+ days past due assets	0.04	0.01	0.02	0.02	0.02
Nonaccrual assets	0.51	0.77	0.49	0.76	0.79
30+ days past due and nonaccrual assets	0.87	1.08	0.77	1.06	1.13
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.38	0.51	0.37	0.52	0.56
90+ past due and nonaccrual assets + other real estate owned	0.45	0.58	0.44	0.59	0.65
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.39	0.57	0.52	0.74	0.87
Allowance for loan and lease losses	51.41	60.51	55.14	76.95	89.28
Equity capital + allowance for loan and lease losses	3.86	5.57	5.48	6.71	7.43
Tier 1 capital + allowance for loan and lease losses	3.35	5.20	4.60	6.62	7.77
Loans and leases + other real estate owned	0.63	0.88	0.75	1.13	1.28

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.23	0.23	0.25	0.23	0.31
	90+ days past due	0.01	0.01	0.01	0.02	0.01
	Nonaccrual	0.56	0.78	0.48	0.80	0.83
Commercial and industrial	30-89 days past due	0.15	0.23	0.12	0.17	0.15
	90+ days past due	0.07	0.02	0.03	0.00	0.00
	Nonaccrual	0.37	0.78	0.41	0.71	0.61
Individuals	30-89 days past due	0.29	0.67	0.41	0.49	0.51
	90+ days past due	0.03	0.03	0.03	0.03	0.01
	Nonaccrual	0.15	0.20	0.12	0.17	0.14
Depository institution loans	30-89 days past due	0.00		0.00		0.00
	90+ days past due	0.00		0.00		0.00
	Nonaccrual	0.00		0.00		0.00
Agricultural	30-89 days past due	0.12	0.05	0.06	0.03	0.06
	90+ days past due	0.00	0.01	0.00	0.00	0.02
	Nonaccrual	0.12	0.44	0.11	0.32	0.52
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.14	25.39	0.14	3.59	0.00
	90+ days past due	0.01	0.85	0.00	0.00	0.00
	Nonaccrual	0.28	10.68	0.00	9.66	0.00

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 3
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	0.39	0.45	0.55	0.51	0.58
	90+ days past due	0.01	0.01	0.01	0.03	0.02
	Nonaccrual	0.60	0.84	0.49	0.78	0.66
Revolving	30-89 days past due	0.23	0.21	0.33	0.28	0.21
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.65	0.33	0.29	0.38	0.32
Closed-End	30-89 days past due	0.41	0.48	0.58	0.55	0.65
	90+ days past due	0.01	0.01	0.01	0.04	0.02
	Nonaccrual	0.55	0.84	0.47	0.79	0.66
Junior Lien	30-89 days past due	0.00	0.01	0.01	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.02	0.01	0.02	0.03
Commercial real estate	30-89 days past due	0.14	0.12	0.10	0.16	0.13
	90+ days past due	0.01	0.00	0.00	0.01	0.01
	Nonaccrual	0.44	0.70	0.37	0.85	0.91
Construction and development	30-89 days past due	0.20	0.13	0.19	0.35	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.55	0.21	0.64	0.47
1-4 family	30-89 days past due	0.03	0.02	0.10	0.06	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.01	0.01	0.03
Other	30-89 days past due	0.07	0.04	0.04	0.05	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.37	0.05	0.47	0.43
Multifamily	30-89 days past due	0.00	0.01	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.03	0.01	0.03	0.01
Nonfarm non-residential	30-89 days past due	0.14	0.09	0.05	0.04	0.13
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.57	0.70	0.48	0.91	0.93
Owner occupied	30-89 days past due	0.07	0.03	0.04	0.02	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.28	0.31	0.23	0.34	0.40
Other	30-89 days past due	0.05	0.03	0.01	0.02	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.34	0.20	0.53	0.47
Farmland	30-89 days past due	0.05	0.53	0.07	0.13	0.38
	90+ days past due	0.00	0.01	0.00	0.01	0.03
	Nonaccrual	0.34	1.11	0.41	1.03	1.29
Credit card	30-89 days past due	0.92	1.64	0.88	1.07	1.07
	90+ days past due	0.02	0.07	0.04	0.10	0.18
	Nonaccrual	0.00	0.00	0.00	0.24	0.05

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

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2023

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	11.42			11.64			11.56			11.11			11.41		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.10			12.46			12.22			11.88			12.11		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	13.54			14.01			13.72			13.39			13.60		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.82			10.67			10.92			10.50			10.65		
Supplementary leverage ratio, advanced approaches HCs													62.13		

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.01	0.01	0.01	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00	100.00	100.00	100.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00	0.00	0.00	0.00
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income	0.00				0.00
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.35	0.00	0.00	0.02	0.03
Insurance net income (P/C) / Equity (P/C)	117.74	63.62	-11.34	27.17	103.45
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0.00	0.01	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.53	10.77	10.82	11.13	10.11
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2023

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
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases	-69.28			-100.00	-100.00
Total selected assets	-36.26	-100.00		-100.00	-40.61
Deposits					

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2023

Parent Company Analysis - Part 1

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	03/31/2023	03/31/2022	12/31/2022	12/31/2021	12/31/2020
Profitability					
Net income / Average equity capital	9.94	11.41	12.43	12.98	10.02
Bank net income / Average equity investment in banks	12.12	11.79	13.47	12.98	10.54
Nonbank net income / Average equity investment in nonbanks	13.36	11.11	13.39	10.65	11.95
Subsidiary HCs net income / Average equity investment in sub HCs	6.18	13.82	12.01	10.11	6.93
Bank net income / Parent net income	100.83	105.41	104.91	106.23	105.90
Nonbank net income / Parent net income	2.06	1.36	1.63	1.39	1.71
Subsidiary holding companies' net income / Parent net income	101.48	96.69	77.26	104.35	103.62
Leverage					
Total liabilities / Equity capital	15.06	13.50	15.55	12.91	11.46
Total debt / Equity capital	6.67	5.84	6.95	5.20	4.19
Total debt + notes payable to subs that issued TPS / Equity capital	13.16	11.94	13.52	11.38	9.91
Total debt + Loans guaranteed for affiliate / Equity capital	6.70	5.87	6.98	5.22	4.21
Total debt / Equity capital - excess over fair value	6.68	5.85	6.97	5.20	4.20
Long-term debt / Equity capital	6.02	5.45	6.35	4.89	3.95
Short-term debt / Equity capital	0.37	0.18	0.32	0.10	0.14
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	0.25	0.27	0.27	0.24	0.16
Long-term debt / Consolidated long-term debt	22.19	18.82	28.88	17.78	16.38
Double Leverage					
Equity investment in subs / Equity capital	107.28	106.82	108.50	106.96	105.75
Total investment in subs / Equity capital	107.45	106.94	108.71	107.02	105.83
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)	0.80	0.59	0.63	0.62	0.60
Equity investment in subs - equity cap / Net income-div (X)	2.18	1.38	1.46	1.67	1.70
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	116.93	119.56	139.79	115.68	142.45
Cash from ops + noncash items + op expense / Op expense + dividend	86.82	101.00	129.49	125.96	144.29
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	57.43	96.80	109.20	107.97	92.82
Pretax operating income + interest expense / Interest expense	1,604.09	21,657.92	19,592.74	20,091.25	6,345.71
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	369.30	1,180.10	1,105.52	2,035.01	2,145.43
Dividends + interest from subsidiaries / Interest expense + dividends	132.87	421.65	215.35	151.62	182.38
Fees + other income from subsidiaries / Salary + other expenses	8.72	13.10	12.41	9.10	17.26
Net income / Current part of long-term debt + preferred dividends (X)	54.18	22.69	832.66	1,244.26	498.51
Other Ratios					
Net assets that reprice within 1 year / Total assets	-1.20	0.90	-0.61	0.69	1.04
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	0.16	0.17	0.17	0.18	0.45
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2023

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	72.35	102.90	76.40	78.30	63.55
Dividends declared / Net income	27.75	25.00	33.61	24.28	24.86
Net income - dividends / Average equity	6.91	8.81	8.79	9.72	7.42
Percent of Dividends Paid					
Dividends from bank subsidiaries	118.20	167.86	184.47	135.59	195.78
Dividends from nonbank subsidiaries	1.11	1.38	3.16	3.57	4.90
Dividends from subsidiary holding companies	0.00	0.00	8.84	6.11	3.47
Dividends from all subsidiaries	129.47	187.95	230.23	158.53	224.87
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	33.55	30.67	47.66	34.25	42.67
Interest income from bank subsidiaries	0.24	0.01	0.03	0.02	0.03
Management and service fees from bank subsidiaries	1.98	2.27	1.97	1.11	3.62
Other income from bank subsidiaries	0.07	0.21	0.06	0.21	0.13
Operating income from bank subsidiaries	38.16	34.77	50.88	36.74	53.45
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	81.23	75.80	74.39	67.82	64.13
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and serv fees from nonbank subsidiaries	0.28	0.32	0.84	0.13	0.32
Other income from nonbank subsidiaries	0.93	0.48	0.75	0.00	0.02
Operating income from nonbank subsidiaries	82.45	76.60	75.98	68.63	65.84
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	24.86	29.12	22.62	25.03	21.59
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	24.86	29.12	22.62	25.03	21.59
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	61.48	70.61	80.29	76.57	70.28
Interest income from bank subsidiaries	0.64	3.84	0.05	0.07	0.09
Management and service fees from bank subsidiaries	4.84	3.68	4.68	2.72	4.39
Other income from bank subsidiaries	0.24	0.23	0.16	0.55	0.25
Operating income from bank subsidiaries	71.40	91.42	92.38	90.12	81.79
Dividends from nonbank subsidiaries	3.96	1.89	1.89	3.26	3.20
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.03	0.05	0.01	0.05	0.05
Operating income from nonbank subsidiaries	6.05	3.18	2.22	3.71	6.23
Dividends from subsidiary holding companies	1.79	1.94	2.76	2.61	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	1.79	1.94	2.76	2.61	0.00
Loans and advances from subsidiaries / Short term debt	203.08	145.63	236.04	553.30	3,488.41
Loans and advances from subsidiaries / Total debt	78.95	77.47	68.17	57.19	143.54

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									32
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	1
+ Non-interest income	1.23	0.04	0.14	0.37	0.68	0.98	3.37	7.42	32
- Overhead expense	2.69	1.08	1.60	2.11	2.43	3.01	3.97	5.36	32
- Provision for credit losses	0.10	-0.24	-0.05	0.02	0.06	0.12	0.44	0.66	32
+ Securities gains (losses)	-0.01	-0.08	-0.04	0.00	0.00	0.00	0.00	0.00	32
+ Other tax equivalent adjustments	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	1
= Pretax net operating income (tax equivalent)	-0.54	-0.54	-0.54	-0.54	-0.54	-0.54	-0.54	-0.54	1
Net operating income	1.09	0.03	0.43	0.65	0.95	1.15	2.34	3.29	32
Net income	1.09	0.03	0.43	0.65	0.95	1.15	2.34	3.29	32
Net income (Subchapter S adjusted)	1.22	0.82	0.83	0.89	0.93	1.27	1.85	2.04	4
Percent of Average Earning Assets									
Interest income (tax equivalent)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest expense	1.39	0.64	0.76	1.04	1.29	1.69	1.96	2.64	32
Net interest income (tax equivalent)	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	1
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.14	-0.06	0.00	0.00	0.02	0.05	0.39	1.51	32
Earnings coverage of net loan and lease losses (X)	27.32	-451.07	-130.66	0.04	35.57	89.04	186.57	286.36	29
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	0.72	0.89	1.06	1.21	1.46	1.67	2.07	32
Allowance for loan and lease losses / Total loans and leases	1.26	0.56	0.87	1.05	1.21	1.46	1.67	2.04	32
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.62	0.04	0.08	0.26	0.50	0.80	1.64	1.76	32
30-89 days past due loans and leases / Total loans and leases	0.28	0.01	0.03	0.13	0.19	0.38	0.64	0.88	32
Liquidity and Funding									
Net noncore funding dependence	12.66	-16.70	-3.88	3.26	10.46	17.00	41.27	60.03	32
Net short-term noncore funding dependence	5.15	-20.99	-6.56	1.85	5.63	9.97	17.55	27.42	32
Net loans and leases / Total assets	66.15	39.49	51.96	61.46	66.03	74.24	79.93	81.21	32
Capitalization									
Tier 1 leverage ratio	10.82	6.93	8.24	8.35	9.91	12.33	15.08	20.52	32
Holding company equity capital / Total assets	9.75	5.77	6.68	7.32	8.26	11.39	17.43	18.03	32
Total equity capital (including minority interest) / Total assets	9.75	5.77	6.68	7.32	8.26	11.39	17.43	18.00	32
Common equity tier 1 capital / Total risk-weighted assets	13.37	9.48	9.73	10.38	12.40	15.74	19.98	22.34	28
Net loans and leases / Equity capital (X)	7.61	2.25	3.87	5.35	8.22	9.44	9.89	11.08	32
Cash dividends / Net income	28.16	0.00	0.00	15.97	23.67	34.13	62.94	123.47	30
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	4.54	-21.44	-7.66	-1.87	5.58	11.64	20.62	21.43	31
Equity capital	-1.93	-21.10	-11.62	-8.41	0.30	3.70	10.36	15.62	31
Net loans and leases	14.69	-10.00	3.37	9.93	15.24	20.73	27.58	32.62	31
Noncore funding	121.11	-3.55	19.80	46.69	78.57	137.10	294.31	446.80	31
Parent Company Ratios									
Short-term debt / Equity capital	0.37	0.00	0.00	0.00	0.00	0.00	1.75	4.07	31
Long-term debt / Equity capital	6.02	0.00	0.00	0.00	0.00	14.35	22.07	23.46	31
Equity investment in subsidiaries / Equity capital	107.28	88.99	93.10	99.54	105.29	113.85	125.12	129.49	31
Cash from ops + noncash items + op expense / Op expense + dividends	86.82	-71.93	-60.51	16.12	99.37	116.21	212.86	329.36	31

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Peer Group: 3
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)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Less: Interest expense	1.28	0.56	0.62	0.92	1.19	1.55	1.91	2.48	32
Equals: Net interest income (tax equivalent)	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	1
Plus: Non-interest income	1.23	0.04	0.14	0.37	0.68	0.98	3.37	7.42	32
Equals: adjusted operating income (tax equivalent)	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	1
Less: Overhead expense	2.69	1.08	1.60	2.11	2.43	3.01	3.97	5.36	32
Less: Provision for credit losses	0.10	-0.24	-0.05	0.02	0.06	0.12	0.44	0.66	32
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.08	-0.04	0.00	0.00	0.00	0.00	0.00	32
Plus: other tax equivalent adjustments	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	1
Equals: Pretax net operating income (tax equivalent)	-0.54	-0.54	-0.54	-0.54	-0.54	-0.54	-0.54	-0.54	1
Less: Applicable income taxes (tax equivalent)	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	1
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Equals: Net operating income	1.09	0.03	0.43	0.65	0.95	1.15	2.34	3.29	32
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Equals: Net income	1.09	0.03	0.43	0.65	0.95	1.15	2.34	3.29	32
Memo: Net income (last four quarters)	1.11	-0.35	0.71	0.84	1.10	1.34	1.88	2.45	31
Net income-BHC and noncontrolling (minority) interest	1.09	0.03	0.43	0.65	0.95	1.15	2.34	3.29	32
Margin Analysis									
Average earning assets / Average assets	93.90	85.90	91.08	92.35	94.56	96.10	96.92	97.56	32
Average interest-bearing funds / Average assets	69.84	53.85	61.07	65.23	71.37	73.73	79.65	81.00	32
Interest income (tax equivalent) / Average earning assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest expense / Average earning assets	1.39	0.64	0.76	1.04	1.29	1.69	1.96	2.64	32
Net interest income (tax equivalent) / Average earning assets	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	1
Yield or Cost									
Total loans and leases (tax equivalent)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest-bearing bank balances	3.84	0.55	1.48	2.17	3.94	4.89	5.42	7.53	32
Federal funds sold and reverse repos	2.93	0.00	0.00	0.43	3.96	4.59	5.05	5.61	15
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total earning assets	4.61	3.46	3.72	4.26	4.46	4.80	5.02	7.27	32
Investment securities (tax equivalent)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
US Treasury and agency securities (excluding mortgage-backed securities)	1.96	0.79	1.07	1.41	1.81	2.48	3.08	3.33	28
Mortgage-backed securities	2.30	0.64	1.62	1.71	2.30	2.47	3.39	3.77	30
All other securities									
Interest-bearing deposits	1.54	0.81	0.88	1.13	1.40	1.89	2.12	2.83	31
Time deposits of \$250K or more	2.46	0.99	1.31	1.76	2.61	3.13	3.32	3.51	30
Time deposits < \$250K	1.89	0.00	0.40	1.46	2.02	2.49	2.92	3.46	31
Other domestic deposits	1.33	0.53	0.65	0.79	1.13	1.69	1.85	3.72	31
Foreign deposits									
Federal funds purchased and repos	2.53	0.28	0.70	1.28	2.05	3.80	5.13	5.28	23
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
All interest-bearing funds	1.87	1.07	1.20	1.30	1.75	2.18	2.82	3.58	32

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Peer Group: 3
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	48.57	11.30	18.48	41.50	50.19	60.71	69.89	70.85	32
Commercial and industrial loans	9.35	0.15	0.69	4.32	8.10	12.30	14.79	35.21	32
Loans to individuals	1.24	0.00	0.00	0.09	0.52	1.50	4.01	6.19	32
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Agricultural loans	2.54	0.00	0.00	0.00	0.13	2.67	10.79	16.20	32
Other loans and leases	0.22	0.00	0.00	0.00	0.00	0.00	0.19	2.97	32
Net loans and leases	66.15	39.49	51.96	61.46	66.03	74.24	79.93	81.21	32
Debt securities over 1 year	15.70	0.85	2.51	8.79	15.08	22.59	29.46	31.75	32
Mutual funds and equity securities	0.03	0.00	0.00	0.00	0.00	0.02	0.09	0.22	32
Subtotal	82.37	46.52	66.69	79.40	87.08	89.45	90.65	91.86	32
Interest-bearing bank balances	5.15	0.05	0.11	1.04	2.39	7.18	16.92	20.28	32
Federal funds sold and reverse repos	0.21	0.00	0.00	0.00	0.00	0.06	0.36	2.80	32
Debt securities 1 year or less	1.90	0.06	0.13	0.85	1.66	2.60	3.94	6.10	32
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Total earning assets	92.65	83.69	90.61	91.68	93.29	94.48	95.51	95.81	32
Non-interest cash and due from depository institutions	1.12	0.17	0.27	0.78	1.08	1.46	1.91	2.51	32
Other real estate owned	0.06	0.00	0.00	0.00	0.00	0.06	0.28	0.39	32
All other assets	6.10	3.46	3.89	4.73	5.70	6.97	8.23	11.91	32
Memoranda									
Short-term investments	8.06	0.89	2.12	2.69	4.59	10.34	21.97	27.01	32
US Treasury securities	1.57	0.00	0.00	0.21	0.91	2.34	5.23	6.15	32
US agency securities (excluding mortgage-backed securities)	2.34	0.00	0.00	0.29	1.43	3.41	6.46	10.91	32
Municipal securities	3.80	0.00	0.00	0.55	1.87	6.38	11.60	14.52	32
Mortgage-backed securities	8.95	0.00	0.88	2.97	8.44	12.48	17.21	18.26	32
Asset-backed securities	0.15	0.00	0.00	0.00	0.00	0.00	0.69	1.71	32
Other debt securities	0.35	0.00	0.00	0.00	0.04	0.61	1.20	1.66	32
Loans held-for-sale	0.56	0.00	0.00	0.00	0.04	0.12	1.73	6.11	32
Loans held for investment	66.29	40.08	52.60	61.25	66.82	73.68	77.56	82.21	32
Real estate loans secured by 1-4 family	14.92	1.25	2.11	6.86	13.60	19.87	31.19	42.72	32
Revolving	1.65	0.00	0.03	0.45	1.44	2.37	4.47	5.49	32
Closed-end, secured by first liens	12.69	1.10	1.95	4.99	10.73	16.24	28.78	41.90	32
Closed-end, secured by junior liens	0.25	0.00	0.00	0.05	0.13	0.45	0.80	0.86	32
Commercial real estate loans	27.90	3.50	8.91	20.63	28.61	37.91	43.53	46.71	32
Construction and land development	5.74	0.67	1.25	2.54	4.79	7.81	10.67	13.36	32
Multifamily	3.76	0.42	0.67	1.93	2.56	4.23	7.14	14.83	32
Nonfarm nonresidential	17.36	1.46	2.86	12.44	18.57	25.35	27.87	29.40	32
Real estate loans secured by farmland	3.58	0.00	0.00	0.01	0.35	6.28	11.96	17.86	32

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Peer Group: 3
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	73.44	29.36	42.80	65.07	74.75	87.52	94.73	98.20	32
Real estate loans secured by 1-4 family	22.50	1.90	7.41	10.63	20.38	32.29	38.79	57.32	32
Revolving	2.48	0.00	0.21	0.59	2.06	3.15	6.17	8.95	32
Closed-end	19.61	1.75	5.64	8.87	17.86	27.44	37.72	55.70	32
Commercial real estate loans	41.80	11.14	15.79	31.18	46.30	53.62	58.90	61.14	32
Construction and land development	8.24	1.02	2.20	3.14	7.83	11.29	14.17	20.01	32
1-4 family	1.90	0.00	0.03	0.80	1.55	3.29	4.10	4.92	32
Other	6.06	0.68	1.28	2.18	5.41	8.35	10.86	16.44	32
Multifamily	5.80	0.78	1.45	3.21	4.06	6.15	10.10	22.74	32
Nonfarm nonresidential	26.72	2.16	6.88	17.66	30.56	35.32	39.04	43.14	32
Owner-occupied	9.65	0.00	0.25	5.79	10.64	13.40	18.25	21.24	32
Other	15.99	1.26	4.02	9.64	17.35	23.77	25.41	26.64	32
Real estate loans secured by farmland	5.11	0.00	0.00	0.01	0.55	8.66	17.22	23.39	32
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	32
Commercial and industrial loans	13.71	0.92	2.03	6.62	11.48	18.60	23.43	47.01	32
Loans to individuals	1.90	0.00	0.00	0.11	0.74	2.59	6.58	9.75	32
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.24	32
Agricultural loans	3.64	0.00	0.00	0.00	0.18	4.89	15.17	21.95	32
Other loans and leases	0.32	0.00	0.00	0.00	0.00	0.00	0.29	4.19	32
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	444.71	79.86	131.92	381.33	454.13	569.05	638.90	739.66	32
Real estate loans secured by 1-4 family	136.13	6.44	16.32	63.95	145.94	178.32	281.78	357.11	32
Revolving	15.70	0.00	0.19	2.94	15.02	24.63	38.51	54.72	32
Closed-end	117.65	5.91	14.61	50.83	117.21	154.42	253.23	342.11	32
Commercial real estate loans	254.71	27.09	67.53	171.89	273.38	350.71	407.42	429.99	32
Construction and land development	52.64	5.03	9.83	23.76	52.62	81.22	90.83	92.26	32
1-4 family	12.29	0.00	0.18	5.29	9.12	19.66	30.86	33.31	32
Other	38.71	3.00	5.84	11.54	31.27	55.65	73.68	76.49	32
Multifamily	34.92	2.68	3.92	18.16	28.19	38.61	75.94	127.33	32
Nonfarm nonresidential	163.55	11.44	19.04	82.02	184.82	233.51	263.01	311.59	32
Owner-occupied	64.38	0.00	1.35	23.83	68.34	100.08	129.82	138.57	32
Other	97.03	7.53	15.29	46.31	103.15	144.96	183.86	185.63	32
Real estate loans secured by farmland	37.32	0.00	0.00	0.08	3.28	64.05	126.01	216.03	32
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	32
Commercial and industrial loans	85.39	0.86	2.52	37.66	80.07	129.13	163.75	233.80	32
Loans to individuals	12.00	0.00	0.00	0.76	5.40	18.25	35.87	61.28	32
Credit card loans	0.22	0.00	0.00	0.00	0.00	0.03	0.90	1.98	32
Agricultural loans	23.92	0.00	0.00	0.00	0.69	26.52	113.84	139.67	32
Other loans and leases	1.75	0.00	0.00	0.00	0.00	0.00	1.69	23.48	32
Supplemental									
Non-owner occupied CRE loans / Gross loans	31.98	8.88	13.90	20.52	35.00	41.25	49.82	58.35	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	190.70	21.66	57.91	120.77	186.78	290.79	319.73	349.38	32
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	259.50	27.09	67.53	174.66	274.76	350.79	428.18	453.33	32

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Peer Group: 3
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	8.06	0.89	2.12	2.69	4.59	10.34	21.97	27.01	32
Liquid assets	20.33	6.15	7.28	13.55	20.17	24.17	36.09	41.16	32
Investment securities	18.10	2.42	5.23	10.39	17.36	25.02	32.18	33.07	32
Net loans and leases	66.15	39.49	51.96	61.46	66.03	74.24	79.93	81.21	32
Net loans, leases and standby letters of credit	66.38	39.51	52.09	62.47	66.21	74.32	80.00	81.28	32
Core deposits	67.36	6.90	41.48	66.63	73.33	80.65	83.18	83.39	32
Noncore funding	18.87	6.89	7.51	9.58	15.15	21.88	38.37	54.91	32
Time deposits of \$250K or more	5.17	0.01	0.49	1.96	4.39	8.20	10.66	12.33	32
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Federal funds purchased and repos	0.94	0.00	0.00	0.00	0.35	1.72	2.68	3.90	32
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Net federal funds purchased (sold)	0.71	-1.53	-0.11	0.00	0.21	1.39	2.66	3.90	32
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Other borrowings w/remaining maturity of 1 year or less	2.75	0.00	0.00	0.00	1.81	4.07	10.05	11.44	32
Earning assets that reprice within 1 year	28.58	12.98	14.11	18.90	22.72	33.17	58.11	66.49	32
Interest-bearing liabilities that reprice within 1 year	17.42	1.38	3.02	8.79	14.05	22.41	27.54	62.38	32
Long-term debt that reprices within 1 year	0.41	0.00	0.00	0.00	0.00	0.32	2.16	2.87	32
Net assets that reprice within 1 year	9.84	-17.07	-7.05	-0.26	7.96	19.52	32.48	51.18	32
Other Liquidity and Funding Ratios									
Net noncore funding dependence	12.66	-16.70	-3.88	3.26	10.46	17.00	41.27	60.03	32
Net short-term noncore funding dependence	5.15	-20.99	-6.56	1.85	5.63	9.97	17.55	27.42	32
Short-term investment / Short-term noncore funding	73.28	3.71	12.03	24.13	50.56	90.54	175.52	262.10	32
Liquid assets - short-term noncore funding / Nonliquid assets	11.93	-15.91	-4.81	-0.83	13.29	20.14	35.49	49.54	32
Net loans and leases / Total deposits	84.30	62.26	66.13	72.94	80.89	91.69	99.91	142.62	31
Net loans and leases / Core deposits	104.13	69.46	72.41	81.06	91.20	111.81	152.98	215.00	31
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.28	-8.39	-5.31	-3.59	-0.23	-0.01	0.00	0.00	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.21	-39.20	-37.12	-29.86	-18.04	-6.36	-1.34	-0.32	31
Structured notes appreciation (depreciation) / Tier 1 capital	-1.23	-2.83	-2.44	-1.61	-0.95	-0.42	-0.30	-0.25	6
Percent of Investment Securities									
Held-to-maturity securities	5.00	0.00	0.00	0.00	0.00	1.51	24.42	33.45	31
Available-for-sale securities	94.76	65.68	75.58	97.80	99.83	100.00	100.00	100.00	31
US Treasury securities	11.65	0.00	0.00	2.03	6.74	15.05	34.01	61.95	31
US agency securities (excluding mortgage-backed securities)	12.77	0.00	0.09	3.16	11.56	18.91	28.47	41.17	31
Municipal securities	18.97	0.00	0.32	6.36	16.09	27.45	49.46	59.08	31
Mortgage-backed securities	46.25	4.78	11.72	29.56	45.65	64.48	79.17	94.33	31
Asset-backed securities	0.72	0.00	0.00	0.00	0.00	0.02	3.95	7.75	31
Other debt securities	2.15	0.00	0.00	0.00	0.23	3.95	7.29	7.78	31
Mutual funds and equity securities	0.17	0.00	0.00	0.00	0.02	0.19	0.39	1.51	31
Debt securities 1 year or less	15.53	0.64	1.23	3.84	9.77	16.23	48.02	54.93	31
Debt securities 1 to 5 years	22.29	6.08	9.06	14.49	18.49	26.79	42.10	52.33	31
Debt securities over 5 years	59.87	16.27	27.68	42.72	68.89	74.55	85.44	87.59	31
Pledged securities	49.06	0.06	7.17	24.55	44.84	70.91	85.11	88.69	31
Structured notes, fair value	0.63	0.00	0.00	0.00	0.00	0.00	3.22	6.43	31
Percent Change from Prior Like Quarter									
Short-term investments	-23.76	-76.37	-72.32	-51.00	-33.97	-7.77	36.08	102.07	31
Investment securities	-1.00	-30.88	-18.77	-14.89	-2.25	10.22	20.80	32.98	30
Core deposits	-5.59	-31.41	-17.34	-11.87	-3.35	0.05	4.61	10.75	30
Noncore funding	121.11	-3.55	19.80	46.69	78.57	137.10	294.31	446.80	31

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.11	-0.22	0.00	0.03	0.06	0.13	0.44	0.67	32
Provision for loan and lease losses / Average loans and leases	0.15	-0.35	-0.01	0.06	0.10	0.18	0.60	0.94	32
Provision for loan and lease losses / Net loan and lease losses	1197.23	0.00	0.00	115.61	230.34	673.68	5805.14	7714.29	29
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	0.72	0.89	1.06	1.21	1.46	1.67	2.07	32
Allowance for loan and lease losses / Total loans and leases	1.26	0.56	0.87	1.05	1.21	1.46	1.67	2.04	32
Allowance for loan and lease losses / Net loans and leases losses (X)	76.75	1.13	1.98	16.47	41.25	95.52	199.23	518.57	23
Allowance for loan and lease losses / Nonaccrual assets	533.12	84.81	112.15	190.77	309.43	532.60	1461.28	2746.31	31
ALLL / 90+ days past due + nonaccrual loans and leases	504.86	43.81	104.27	172.90	309.43	519.99	1143.73	2746.31	31
Gross loan and lease losses / Average loans and leases	0.17	0.00	0.00	0.01	0.04	0.09	0.72	1.52	32
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.02	0.03	0.05	0.17	32
Net losses / Average loans and leases	0.14	-0.06	0.00	0.00	0.02	0.05	0.39	1.51	32
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Recoveries / Prior year-end losses	20.59	0.29	1.55	4.12	7.63	13.29	26.88	173.39	31
Earnings coverage of net loan and lease losses (X)	27.32	-451.07	-130.66	0.04	35.57	89.04	186.57	286.36	29
Net Loan and Lease Losses By Type									
Real estate loans	0.09	-0.04	-0.01	0.00	0.00	0.00	0.05	1.27	31
Real estate loans secured by 1-4 family	0.06	-0.06	-0.03	-0.01	0.00	0.00	0.04	0.98	31
Revolving	0.02	-0.11	-0.03	0.00	0.00	0.00	0.01	0.48	29
Closed-end	0.06	-0.07	-0.04	-0.01	0.00	0.00	0.04	0.99	31
Commercial real estate loans	0.06	-0.03	-0.01	0.00	0.00	0.00	0.01	0.91	31
Construction and land development	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.00	30
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Other	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	30
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Nonfarm nonresidential	0.09	-0.03	-0.02	0.00	0.00	0.00	0.01	1.37	31
Owner-occupied	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.07	31
Other	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.00	31
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	24
Commercial and industrial loans	0.19	-0.13	-0.07	-0.02	0.00	0.10	0.42	2.06	32
Loans to individuals	1.40	0.14	0.16	0.22	0.53	2.02	4.83	5.93	20
Credit card loans	3.33	-0.08	0.09	0.30	1.77	5.05	9.07	9.73	8
Agricultural loans	-0.01	-0.14	-0.04	0.00	0.00	0.00	0.01	0.09	23
Loans to foreign governments and institutions									
Other loans and leases	0.21	-0.75	-0.52	-0.04	0.00	0.00	1.13	1.70	6

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.28	0.01	0.03	0.13	0.19	0.38	0.64	0.88	32
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.00	0.01	0.07	0.41	32
Nonaccrual loans and leases	0.51	0.02	0.04	0.25	0.39	0.63	1.31	1.54	32
90+ days past due and nonaccrual loans and leases	0.60	0.02	0.05	0.26	0.39	0.91	1.45	1.65	32
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.28	0.01	0.03	0.13	0.19	0.38	0.64	0.88	32
90+ days past due assets	0.04	0.00	0.00	0.00	0.00	0.01	0.07	0.41	32
Nonaccrual assets	0.51	0.02	0.04	0.25	0.39	0.63	1.31	1.54	32
30+ days past due and nonaccrual assets	0.87	0.07	0.17	0.40	0.69	1.35	1.69	2.27	32
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.38	0.01	0.03	0.14	0.24	0.53	1.06	1.10	32
90+ past due and nonaccrual assets + other real estate owned	0.45	0.02	0.06	0.14	0.29	0.56	1.12	1.55	32
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.39	0.02	0.06	0.14	0.29	0.49	1.06	1.28	32
Allowance for loan and lease losses	51.41	3.90	5.59	19.81	41.78	58.79	98.69	210.83	32
Equity capital + allowance for loan and lease losses	3.86	0.15	0.41	1.22	3.22	4.84	8.58	11.60	32
Tier 1 capital + allowance for loan and lease losses	3.35	0.15	0.40	1.12	2.79	4.46	7.07	10.33	32
Loans and leases + other real estate owned	0.63	0.04	0.08	0.26	0.50	0.80	1.64	1.96	32

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2023

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	0.23	0.00	0.01	0.05	0.17	0.33	0.68	0.80	31
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	31
	Nonaccrual	0.56	0.02	0.03	0.20	0.40	0.60	1.65	1.74	31
Commercial and industrial	30-89 days past due	0.15	0.00	0.00	0.00	0.07	0.22	0.52	0.74	32
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.06	0.93	32
	Nonaccrual	0.37	0.00	0.00	0.00	0.15	0.59	1.29	1.70	32
Individuals	30-89 days past due	0.29	0.00	0.00	0.01	0.24	0.43	0.65	1.09	27
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.12	0.32	27
	Nonaccrual	0.15	0.00	0.00	0.00	0.05	0.29	0.46	0.75	27
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.10	0.55	1.03	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.15	0.58	0.87	23
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.25	0.43	0.47	6
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.05	6
	Nonaccrual	0.28	0.00	0.00	0.00	0.00	0.00	0.85	1.27	6

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: 3
Date: 03/31/2023

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.39	0.00	0.03	0.14	0.34	0.73	0.87	1.13	31
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.17	31
	Nonaccrual	0.60	0.00	0.01	0.15	0.39	0.78	1.12	3.45	31
Revolving	30-89 days past due	0.23	0.00	0.00	0.00	0.00	0.41	0.60	1.49	29
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
	Nonaccrual	0.65	0.00	0.00	0.00	0.15	0.57	1.23	6.63	29
Closed-End	30-89 days past due	0.41	0.00	0.03	0.16	0.30	0.73	0.92	1.33	31
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.19	31
	Nonaccrual	0.55	0.00	0.02	0.17	0.42	0.81	1.18	2.31	31
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.09	31
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.00	0.03	0.18	0.57	0.71	31
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.09	31
	Nonaccrual	0.44	0.00	0.00	0.00	0.33	0.52	1.80	2.22	31
Construction and development	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.08	0.47	2.36	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	30
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.05	0.24	2.51	30
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.28	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	30
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.14	30
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.01	1.04	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.54	30
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.20	31
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.00	0.04	0.17	0.77	0.93	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	31
	Nonaccrual	0.57	0.00	0.00	0.00	0.44	0.81	1.65	2.60	31
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.05	0.28	0.51	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	31
	Nonaccrual	0.28	0.00	0.00	0.00	0.03	0.52	1.00	1.30	31
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.02	0.27	0.44	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.23	0.00	0.00	0.00	0.02	0.39	0.71	1.54	31
Farmland	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.01	0.21	0.43	24
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	24
	Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.33	1.82	2.74	24
Credit card	30-89 days past due	0.92	0.00	0.00	0.02	0.33	1.30	2.82	3.01	8
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.10	8
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 03/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	72.35	0.00	0.00	32.68	73.46	103.38	144.60	199.53	23
Dividends declared / Net income	27.75	0.00	0.00	15.24	22.61	32.65	65.19	127.14	29
Net income - dividends / Average equity	6.91	-11.65	-1.97	3.88	7.79	10.38	16.04	18.55	32
Percent of Dividends Paid									
Dividends from bank subsidiaries	118.20	0.00	0.00	68.36	108.81	176.16	242.85	392.59	23
Dividends from nonbank subsidiaries	1.11	0.00	0.00	0.00	0.00	0.32	0.97	19.37	23
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Dividends from all subsidiaries	129.47	0.05	0.59	99.95	120.69	183.49	242.85	392.59	23
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	33.55	0.00	0.00	11.43	32.88	48.65	78.47	102.22	28
Interest income from bank subsidiaries	0.24	0.00	0.00	0.00	0.00	0.14	1.10	2.00	28
Management and service fees from bank subsidiaries	1.98	0.00	0.00	0.00	0.00	0.00	10.47	19.62	28
Other income from bank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.17	1.10	28
Operating income from bank subsidiaries	38.16	0.00	0.00	14.30	34.17	58.61	94.70	112.95	28
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	81.23	0.00	0.00	2.21	63.43	100.00	207.96	322.95	16
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Management and serv fees from nonbank subsidiaries	0.28	0.00	0.00	0.00	0.00	0.00	0.60	1.71	16
Other income from nonbank subsidiaries	0.93	0.00	0.00	0.00	0.00	0.00	0.00	3.74	16
Operating income from nonbank subsidiaries	82.45	0.00	0.00	2.51	63.43	100.00	207.96	326.69	16
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	24.86	12.12	13.54	17.78	24.86	31.94	36.18	37.60	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	24.86	12.12	13.54	17.78	24.86	31.94	36.18	37.60	2
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	61.48	0.00	0.00	0.00	86.28	99.13	100.00	100.00	30
Interest income from bank subsidiaries	0.64	0.00	0.00	0.00	0.00	0.30	3.02	5.21	30
Management and service fees from bank subsidiaries	4.84	0.00	0.00	0.00	0.00	0.00	25.71	41.99	30
Other income from bank subsidiaries	0.24	0.00	0.00	0.00	0.00	0.00	0.05	3.71	30
Operating income from bank subsidiaries	71.40	0.00	0.00	35.98	98.70	100.00	100.00	100.00	30
Dividends from nonbank subsidiaries	3.96	0.00	0.00	0.00	0.00	1.97	18.01	29.08	30
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Management and service fees from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.01	0.49	30
Other income from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.41	30
Operating income from nonbank subsidiaries	6.05	0.00	0.00	0.00	0.06	14.77	21.08	36.77	30
Dividends from subsidiary holding companies	1.79	0.00	0.00	0.00	0.00	0.00	0.00	28.52	30
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Operating income from subsidiary holding companies	1.79	0.00	0.00	0.00	0.00	0.00	0.00	28.52	30
Loans and advances from subsidiaries / Short term debt	203.08	0.00	0.00	0.00	71.38	236.94	494.86	685.58	7
Loans and advances from subsidiaries / Total debt	78.95	0.00	0.00	0.00	17.90	71.38	244.26	291.47	17

BHCPR Reporters for Quarter Ending 03/31/2023

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2022 and Other Notes</u>
1247576	1,555,685	215 HOLDING CO.	MINNEAPOLIS, MN	
1201457	1,814,051	AM BANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,665,475	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
3256134	1,660,539	BANK7 CORP	OKLAHOMA CITY, OK	
2935142	2,545,940	BOU BANCORP, INC.	OGDEN, UT	
1133781	2,938,829	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
1133594	2,654,210	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	1,331,289	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1140239	1,519,556	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1404632	1,109,829	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1132672	1,938,237	FIRST UNITED CORPORATION	OAKLAND, MD	
1137453	1,535,194	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
2038409	1,895,821	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,764,918	HEARTLAND BANCCORP	WHITEHALL, OH	
1205183	2,326,068	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1109094	2,891,006	INDEPENDENT BANKERS FINANCIAL CORPORATION	FARMERS BRANCH, TX	
4090054	2,751,680	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
3030307	1,520,817	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1066209	2,045,540	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,864,433	LINCOLN BANCORP	REINBECK, IA	
2589714	2,791,609	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,893,491	MINNWEST CORPORATION	MINNETONKA, MN	
2149622	2,861,576	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	Moved from Peer 2
5586741	1,249,739	NEWTEKONE, INC.	BOCA RATON, FL	New Y-9C/BHCPR reporter
2818245	1,602,692	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1118434	1,626,499	QNB CORP.	QUAKERTOWN, PA	
3835164	2,041,010	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
3695667	1,877,744	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	Moved from Peer 1
2810285	1,731,871	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
1427275	2,864,129	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
3852031	2,412,544	STERLING BANCORP, INC.	SOUTHFIELD, MI	
4523431	2,109,938	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	

Note: Peer Group 3 has 32 bank holding companies.