

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2020

Summary Ratios

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.96	3.29	3.21	3.33	3.29
+ Non-interest income	0.95	0.84	0.90	0.90	0.93
- Overhead expense	2.45	2.53	2.59	2.58	2.60
- Provision for credit losses	0.45	0.11	0.12	0.12	0.11
+ Securities gains (losses)	0.02	0.01	0.01	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.10	1.52	1.53	1.55	1.55
Net operating income	0.88	1.18	1.19	1.22	0.95
Net income	0.88	1.18	1.19	1.22	0.95
Net income (Subchapter S adjusted)	1.19	1.26	1.41	1.41	1.11
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.84	4.57	4.49	4.38	4.06
Interest expense	0.63	1.05	1.02	0.81	0.54
Net interest income (tax equivalent)	3.18	3.54	3.45	3.58	3.54
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.10	0.10	0.11	0.09	0.10
Earnings coverage of net loan and lease losses (X)	31.88	24.71	22.46	29.27	0.97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.29	0.95	0.94	0.94	0.95
Allowance for loan and lease losses / Total loans and leases	1.28	0.94	0.93	0.93	0.94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.58	0.56	0.57	0.57
30-89 days past due loans and leases / Total loans and leases	0.23	0.27	0.31	0.32	0.32
Liquidity and Funding					
Net noncore funding dependence	4.42	11.91	10.70	13.54	13.97
Net short-term noncore funding dependence	-0.34	6.75	5.88	8.57	9.65
Net loans and leases / Total assets	71.22	72.82	72.36	73.30	72.64
Capitalization					
Tier 1 leverage ratio	9.60	10.40	10.39	10.37	10.04
Holding company equity capital / Total assets	10.43	11.40	11.37	11.21	10.84
Total equity capital (including minority interest) / Total assets	10.50	11.47	11.43	11.30	10.89
Common equity tier 1 capital / Total risk-weighted assets	12.29	12.50	12.54	12.41	11.90
Net loans and leases / Equity capital (X)	7.04	6.55	6.55	6.70	6.82
Cash dividends / Net income	32.07	26.20	25.65	24.05	32.32
Cash dividends / Net income (Subchapter S adjusted)	49.44	44.34	93.20	35.12	19.39
Growth Rates					
Assets	16.99	8.77	8.66	9.35	9.89
Equity capital	8.08	13.29	12.19	12.50	13.71
Net loans and leases	13.88	8.56	8.63	10.51	12.54
Noncore funding	-0.61	4.54	4.16	6.76	-3.35
Parent Company Ratios					
Short-term debt / Equity capital	0.02	0.00	0.01	0.03	0.02
Long-term debt / Equity capital	5.35	3.80	3.86	3.76	4.39
Equity investment in subsidiaries / Equity capital	104.45	104.19	104.21	104.10	105.17
Cash from ops + noncash items + op expense / Op expense + dividends	140.71	139.35	148.90	123.74	100.80

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Relative Income Statement and Margin Analysis

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	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Average Assets					
Interest income (tax equivalent)	3.58	4.26	4.19	4.08	3.78
Less: Interest expense	0.59	0.98	0.95	0.75	0.50
Equals: Net interest income (tax equivalent)	2.96	3.29	3.21	3.33	3.29
Plus: Non-interest income	0.95	0.84	0.90	0.90	0.93
Equals: adjusted operating income (tax equivalent)	3.88	4.15	4.16	4.27	4.26
Less: Overhead expense	2.45	2.53	2.59	2.58	2.60
Less: Provision for credit losses	0.45	0.11	0.12	0.12	0.11
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	0.02	0.01	0.01	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.10	1.52	1.53	1.55	1.55
Less: Applicable income taxes (tax equivalent)	0.24	0.32	0.35	0.32	0.59
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.88	1.18	1.19	1.22	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.88	1.18	1.19	1.22	0.95
Memo: Net income (last four quarters)	0.95	1.19	1.19	1.22	0.95
Net income-BHC and noncontrolling (minority) interest	0.89	1.19	1.19	1.22	0.95
Margin Analysis					
Average earning assets / Average assets	93.42	93.25	93.22	93.23	93.19
Average interest-bearing funds / Average assets	68.74	70.94	70.66	70.70	70.06
Interest income (tax equivalent) / Average earning assets	3.84	4.57	4.49	4.38	4.06
Interest expense / Average earning assets	0.63	1.05	1.02	0.81	0.54
Net interest income (tax equivalent) / Average earning assets	3.18	3.54	3.45	3.58	3.54
Yield or Cost					
Total loans and leases (tax equivalent)	4.30	5.05	4.98	4.85	4.52
Interest-bearing bank balances	0.40	2.41	2.26	1.88	1.13
Federal funds sold and reverse repos	0.48	1.93	2.02	1.50	0.83
Trading assets	0.73	0.60	0.49	0.70	0.48
Total earning assets	3.85	4.52	4.47	4.33	3.98
Investment securities (tax equivalent)	2.43	2.83	2.74	2.69	2.61
US Treasury and agency securities (excluding mortgage-backed securities)	2.03	2.61	2.54	2.20	1.66
Mortgage-backed securities	3.69	2.60	2.78	2.44	2.19
All other securities	3.19	3.88	3.80	3.74	3.85
Interest-bearing deposits	0.69	1.17	1.13	0.85	0.52
Time deposits of \$250K or more	1.71	2.12	2.13	1.57	
Time deposits < \$250K	1.59	1.92	1.91	1.42	
Other domestic deposits	0.41	0.89	0.86	0.64	
Foreign deposits	1.32	2.26	2.53	1.85	0.84
Federal funds purchased and repos	0.41	1.26	1.23	1.03	0.68
Other borrowed funds and trading liabilities	0.55	2.24	1.03	2.10	1.48
All interest-bearing funds	0.85	1.39	1.34	1.06	0.71

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Non-interest Income & Expenses

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.52	1.87	0.66	1.69	1.89
Overhead expenses / Net Interest Income + non-interest income	61.08	61.24	61.79	61.22	62.21
Percent of Average Assets					
Total overhead expense	2.45	2.53	2.59	2.58	2.60
Personnel expense	1.42	1.47	1.50	1.46	1.47
Net occupancy expense	0.30	0.31	0.32	0.31	0.32
Other operating expenses	0.71	0.74	0.76	0.79	0.79
Overhead less non-interest income	1.44	1.64	1.65	1.65	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	59.05	60.47	59.91	60.51	61.01
Personnel expense	34.37	35.17	34.17	34.42	34.72
Net occupancy expense	7.14	7.46	7.50	7.33	7.51
Other operating expenses	17.07	17.77	17.93	18.28	18.30
Total non-interest income	22.56	19.64	19.83	20.30	21.24
Fiduciary activities income	1.41	1.88	1.61	1.95	1.95
Service charges on domestic deposit accounts	2.69	3.59	3.21	3.58	3.83
Trading revenue	0.11	0.08	0.07	0.03	0.07
Investment banking fees and commissions	0.99	0.85	0.91	0.85	0.92
Insurance activities revenue	0.40	0.51	0.37	0.46	0.44
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	-0.09	0.22	0.22	0.52	0.40
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	5.29	2.15	2.27	1.98	2.38
Other non-interest income	7.27	7.28	7.41	7.05	7.34
Overhead less non-interest income	35.71	40.41	39.47	39.75	39.09
Applicable income taxes / Pretax net operating income (tax equivalent)	20.31	19.09	21.51	18.37	33.75
Applicable income tax + TE / Pretax net operating income + TE	22.97	21.85	23.31	21.35	38.57

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Percent Composition of Assets

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Real estate loans	48.65	53.14	52.67	53.63	53.41
Commercial and industrial loans	14.90	11.51	11.45	11.42	10.82
Loans to individuals	2.25	2.48	2.71	2.65	2.58
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.49	0.50	0.53	0.47	0.51
Other loans and leases	1.38	2.56	1.08	2.64	2.62
Net loans and leases	71.22	72.82	72.36	73.30	72.64
Debt securities over 1 year	12.63	13.37	13.66	13.20	13.96
Mutual funds and equity securities	0.05	0.05	0.06	0.05	0.07
Subtotal	84.60	86.74	86.76	87.24	87.26
Interest-bearing bank balances	5.75	2.62	2.97	2.30	2.34
Federal funds sold and reverse repos	0.02	0.02	0.03	0.01	0.02
Debt securities 1 year or less	1.92	2.02	2.10	2.14	1.92
Trading assets	0.04	0.04	0.03	0.02	0.02
Total earning assets	90.44	92.05	90.03	92.24	92.22
Non-interest cash and due from depository institutions	1.03	1.36	1.14	1.25	1.26
Other real estate owned	0.03	0.05	0.04	0.04	0.06
All other assets	5.96	6.47	6.41	6.39	6.45
Memoranda					
Short-term investments	8.13	5.08	5.36	4.70	4.63
US Treasury securities	0.17	0.20	0.29	0.37	0.22
US agency securities (excluding mortgage-backed securities)	1.10	1.39	1.25	1.67	1.50
Municipal securities	2.76	2.58	2.58	2.66	2.97
Mortgage-backed securities	5.63	8.98	6.71	8.73	9.19
Asset-backed securities	0.32	0.30	0.30	0.26	0.23
Other debt securities	0.57	0.55	0.53	0.52	0.48
Loans held-for-sale	0.60	0.45	0.39	0.29	0.32
Loans held for investment	70.89	72.49	72.01	73.24	72.42
Real estate loans secured by 1-4 family	14.69	16.13	16.02	16.83	16.44
Revolving	1.87	2.29	2.24	2.43	2.71
Closed-end, secured by first liens	12.19	13.09	13.07	13.60	13.03
Closed-end, secured by junior liens	0.30	0.40	0.37	0.41	0.39
Commercial real estate loans	30.62	33.47	33.26	33.39	33.79
Construction and land development	4.50	4.96	5.00	4.78	4.55
Multifamily	4.86	4.89	4.76	5.12	5.32
Nonfarm nonresidential	19.89	21.96	21.85	21.85	22.30
Real estate loans secured by farmland	0.92	0.96	0.95	0.88	0.81

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	67.98	73.03	72.74	72.88	73.20
Real estate loans secured by 1-4 family	20.63	22.37	22.29	23.13	22.92
Revolving	2.64	3.16	3.13	3.34	3.76
Closed-end	17.60	18.77	18.71	19.33	18.68
Commercial real estate loans	43.01	46.24	46.16	45.57	46.38
Construction and land development	6.32	6.89	6.97	6.53	6.35
1-4 family	1.30	1.48	1.47	1.52	1.50
Other	4.93	5.25	5.34	4.90	4.76
Multifamily	6.62	6.54	6.42	6.76	7.13
Nonfarm nonresidential	28.13	30.59	30.59	30.16	30.84
Owner-occupied	9.66	10.64	10.68	10.31	10.55
Other	17.99	19.47	19.36	19.35	19.91
Real estate loans secured by farmland	1.33	1.39	1.38	1.27	1.19
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	21.39	16.09	16.16	16.21	15.52
Loans to individuals	3.35	3.63	4.00	3.89	3.90
Credit card loans	0.03	0.04	0.04	0.04	0.03
Agricultural loans	0.75	0.73	0.78	0.69	0.76
Other loans and leases	2.01	3.67	1.48	3.74	3.75
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	482.88	497.75	493.53	505.61	518.19
Real estate loans secured by 1-4 family	146.22	152.22	151.03	161.34	159.68
Revolving	18.81	21.80	21.25	23.52	26.74
Closed-end	124.97	127.65	127.10	134.73	130.06
Commercial real estate loans	305.42	315.05	311.74	316.03	328.67
Construction and land development	44.96	46.57	46.63	44.92	44.44
1-4 family	8.98	9.79	9.52	10.21	10.44
Other	35.49	35.65	35.90	33.75	33.34
Multifamily	48.05	45.64	44.76	48.38	51.49
Nonfarm nonresidential	199.54	207.34	206.64	208.15	217.26
Owner-occupied	68.23	72.00	71.54	70.68	73.43
Other	126.63	131.84	130.65	134.17	140.40
Real estate loans secured by farmland	8.98	8.80	8.66	8.13	7.80
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.01	0.01	0.01
Commercial and industrial loans	149.78	107.51	106.70	107.07	105.25
Loans to individuals	21.72	22.87	24.83	24.45	23.98
Credit card loans	0.18	0.26	0.24	0.24	0.19
Agricultural loans	4.72	4.54	4.86	4.49	4.90
Other loans and leases	13.71	24.69	10.25	25.58	25.83
Supplemental					
Non-owner occupied CRE loans / Gross loans	33.11	35.42	35.38	35.09	35.69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	234.98	241.24	239.13	243.62	253.35
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	308.00	318.22	315.15	318.90	331.68

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Liquidity and Funding

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Short-term investments	8.13	5.08	5.36	4.70	4.63
Liquid assets	14.92	15.87	13.76	15.56	15.94
Investment securities	15.18	15.85	16.41	16.02	16.65
Net loans and leases	71.22	72.82	72.36	73.30	72.64
Net loans, leases and standby letters of credit	71.59	73.25	72.78	73.71	73.08
Core deposits	74.82	70.84	71.61	69.97	69.79
Noncore funding	11.99	15.40	14.61	16.58	17.09
Time deposits of \$250K or more	3.57	4.54	4.33	4.28	3.54
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.65	0.81	0.77	0.96	1.20
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.63	0.79	0.75	0.97	1.21
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.44	2.61	2.75	3.63	4.47
Earning assets that reprice within 1 year	30.84	32.53	33.15	32.35	33.41
Interest-bearing liabilities that reprice within 1 year	15.39	18.54	18.54	18.20	16.67
Long-term debt that reprices within 1 year	0.10	0.16	0.15	0.16	0.19
Net assets that reprice within 1 year	14.88	13.03	13.71	12.98	15.65
Other Liquidity and Funding Ratios					
Net noncore funding dependence	4.42	11.91	10.70	13.54	13.97
Net short-term noncore funding dependence	-0.34	6.75	5.88	8.57	9.65
Short-term investment / Short-term noncore funding	162.16	69.73	78.10	62.28	46.67
Liquid assets - short-term noncore funding / Nonliquid assets	8.76	5.90	3.72	4.17	3.68
Net loans and leases / Total deposits	87.55	91.66	90.96	92.88	92.86
Net loans and leases / Core deposits	95.84	104.76	102.55	106.50	105.03
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.97	0.44	0.36	-0.47	-0.05
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.74	1.67	1.28	-1.95	-0.62
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	0.00	-0.02	-0.04	-0.02
Percent of Investment Securities					
Held-to-maturity securities	5.66	7.82	7.25	10.76	13.07
Available-for-sale securities	92.94	91.03	91.33	88.32	86.93
US Treasury securities	1.17	1.31	2.07	2.08	1.33
US agency securities (excluding mortgage-backed securities)	7.91	9.32	8.16	11.00	10.16
Municipal securities	18.02	15.75	15.40	16.63	17.86
Mortgage-backed securities	37.64	56.50	41.08	54.50	55.76
Asset-backed securities	1.77	1.78	1.70	1.54	1.31
Other debt securities	4.31	3.99	3.73	3.75	3.25
Mutual funds and equity securities	0.43	0.40	0.49	0.41	0.58
Debt securities 1 year or less	13.81	13.05	13.55	13.91	11.90
Debt securities 1 to 5 years	20.70	24.23	23.43	23.42	23.53
Debt securities over 5 years	61.16	58.35	58.63	58.36	60.73
Pledged securities	46.91	43.10	43.76	42.20	46.78
Structured notes, fair value	0.04	0.08	0.09	0.15	0.08
Percent Change from Prior Like Quarter					
Short-term investments	122.49	37.40	32.84	16.28	6.96
Investment securities	12.57	5.00	4.80	8.02	4.99
Core deposits	22.22	9.45	9.96	10.40	13.94
Noncore funding	-0.61	4.54	4.16	6.76	-3.35

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Derivatives and Off-Balance-Sheet Transactions

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			16.97	17.31	17.28
Standby letters of credit	0.31	0.36	0.36	0.35	0.40
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)	0.00	0.02	0.00	0.02	0.01
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.01	0.00	0.01	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.01	0.01	0.01	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	4.12	7.95	2.95	6.51	6.82
Interest rate contracts	3.99	7.84	2.87	6.40	6.72
Interest rate futures and forward contracts	0.24	0.56	0.08	0.25	0.28
Written options contracts (interest rate)	0.30	0.56	0.13	0.26	0.28
Purchased options contracts (interest rate)	0.02	0.07	0.02	0.07	0.08
Interest rate swaps	2.72	5.78	2.19	5.18	5.41
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			24.81	25.18	25.74

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Derivatives Analysis

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Notional Amount					
Interest rate contracts	98.83	99.99	99.57	99.91	99.91
Foreign exchange contracts	0.11	0.00	0.14	0.00	0.04
Equity, commodity, and other contracts	0.04	0.00	0.07	0.00	0.00
Futures and forwards	15.97	13.29	14.06	11.75	12.76
Written options	12.24	12.01	11.73	11.14	9.73
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	12.24	11.67	10.84	10.65	9.46
Purchased options	1.50	1.18	2.45	1.29	1.44
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.50	1.10	2.28	1.22	1.27
Swaps	70.10	63.70	64.61	65.42	66.04
Held for trading	14.82	12.21	15.01	13.60	16.18
Interest rate contracts	14.33	12.06	16.17	12.87	16.40
Foreign exchange contracts	0.00	0.00	0.11	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	85.18	87.79	84.99	86.40	83.82
Interest rate contracts	84.39	87.57	84.69	85.51	83.04
Foreign exchange contracts	0.01	0.00	0.01	0.00	0.01
Equity, commodity, and other contracts	0.00	0.00	0.01	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	77.92	79.84	80.07	82.85	87.47
One year or less	16.53	12.36	15.20	12.75	15.62
Over 1 year to 5 years	17.00	19.27	22.92	22.66	21.68
Over 5 years	32.29	36.96	34.12	36.28	37.90
Gross negative fair value (absolute value)	3.06	2.06	1.30	0.66	0.50
Gross positive fair value	2.48	1.64	1.14	1.10	0.92
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.02	0.00	0.01	0.00
Gross positive fair value (X)	0.01	0.01	0.00	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.00	0.01	0.00
Current credit exposure (X)	0.01	0.01	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	0.10	0.14	0.10	0.06	0.05

BHCPR PEER GROUP DATA

 Peer Group: 2
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Allowance and Net Loan and Lease Losses

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	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.45	0.11	0.12	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.62	0.15	0.16	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	773.99	146.73	142.73	182.69	110.75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.29	0.95	0.94	0.94	0.95
Allowance for loan and lease losses / Total loans and leases	1.28	0.94	0.93	0.93	0.94
Allowance for loan and lease losses / Net loans and leases losses (X)	31.01	16.99	17.18	21.35	16.23
Allowance for loan and lease losses / Nonaccrual assets	318.06	280.73	315.75	285.36	270.69
ALLL / 90+ days past due + nonaccrual loans and leases	280.37	252.69	283.41	259.30	232.03
Gross loan and lease losses / Average loans and leases	0.14	0.15	0.16	0.15	0.16
Recoveries / Average loans and leases	0.04	0.04	0.05	0.05	0.06
Net losses / Average loans and leases	0.10	0.10	0.11	0.09	0.10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	28.34	31.96	41.80	51.25	50.41
Earnings coverage of net loan and lease losses (X)	31.88	24.71	22.46	29.27	0.97
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.02	0.02	0.01	0.02
Real estate loans secured by 1-4 family	0.01	0.02	0.02	0.01	0.03
Revolving	0.00	0.02	0.02	0.02	0.03
Closed-end	0.01	0.02	0.02	0.01	0.02
Commercial real estate loans	0.04	0.02	0.02	0.01	0.01
Construction and land development	0.00	-0.01	-0.02	-0.02	-0.04
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	-0.02	-0.02	-0.04
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.04	0.04	0.03	0.02	0.02
Owner-occupied	0.01	0.01	0.01	0.01	0.01
Other	0.02	0.01	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.01	0.01	0.00	0.00
Commercial and industrial loans	0.16	0.25	0.27	0.18	0.18
Loans to individuals	0.64	0.73	0.74	0.71	0.78
Credit card loans	1.74	1.99	1.89	1.65	1.60
Agricultural loans	0.00	0.02	0.02	0.03	0.06
Loans to foreign governments and institutions					
Other loans and leases	0.17	0.29	0.14	0.28	0.27

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2020

Past Due and Nonaccrual Assets

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Loans and Leases					
30-89 days past due loans and leases	0.23	0.27	0.31	0.32	0.32
90+ days past due loans and leases	0.04	0.04	0.03	0.03	0.04
Nonaccrual loans and leases	0.57	0.50	0.48	0.49	0.46
90+ days past due and nonaccrual loans and leases	0.64	0.56	0.54	0.54	0.55
30-89 days past due restructured	0.00	0.00	0.00	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.03	0.11	0.07	0.10	0.10
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.23	0.27	0.31	0.32	0.32
90+ days past due assets	0.04	0.04	0.03	0.03	0.04
Nonaccrual assets	0.58	0.50	0.48	0.49	0.47
30+ days past due and nonaccrual assets	0.89	0.85	0.87	0.88	0.89
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.46	0.40	0.39	0.39	0.40
90+ past due and nonaccrual assets + other real estate owned	0.51	0.46	0.45	0.45	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	59.34	96.68	92.08	95.97	100.14
Allowance for loan and lease losses	4.58	5.08	4.77	5.09	5.57
Equity capital + allowance for loan and lease losses	5.07	5.70	5.30	5.65	6.11
Tier 1 capital + allowance for loan and lease losses	0.71	0.83	0.78	0.82	0.86
Loans and leases + other real estate owned					

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2020

Past Due and Nonaccrual Loans and Leases

		09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.22	0.24	0.28	0.29	0.29
	90+ days past due	0.04	0.04	0.03	0.03	0.05
	Nonaccrual	0.60	0.48	0.45	0.48	0.43
Commercial and industrial	30-89 days past due	0.13	0.24	0.22	0.23	0.27
	90+ days past due	0.02	0.02	0.02	0.02	0.01
	Nonaccrual	0.58	0.70	0.74	0.61	0.60
Individuals	30-89 days past due	0.41	0.51	0.60	0.68	0.69
	90+ days past due	0.01	0.03	0.02	0.03	0.03
	Nonaccrual	0.14	0.12	0.12	0.15	0.21
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.14	0.11	0.10	0.11	0.15
	90+ days past due	0.01	0.00	0.00	0.01	0.00
	Nonaccrual	0.60	0.65	0.80	0.46	0.31
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.34	0.12	0.28	0.18	0.12
	90+ days past due	0.01	0.01	0.00	0.00	0.00
	Nonaccrual	0.14	0.05	0.04	0.04	0.06

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: 09/30/2020

		09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Memoranda						
1-4 Family	30-89 days past due	0.30	0.38	0.53	0.52	0.56
	90+ days past due	0.06	0.05	0.05	0.04	0.06
	Nonaccrual	0.65	0.57	0.55	0.61	0.65
Revolving	30-89 days past due	0.26	0.31	0.36	0.36	0.29
	90+ days past due	0.02	0.02	0.01	0.02	0.02
	Nonaccrual	0.48	0.33	0.34	0.35	0.42
Closed-End	30-89 days past due	0.31	0.40	0.56	0.54	0.63
	90+ days past due	0.07	0.05	0.05	0.05	0.06
	Nonaccrual	0.66	0.59	0.57	0.64	0.68
Junior Lien	30-89 days past due	0.01	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.03	0.03	0.04
Commercial real estate	30-89 days past due	0.16	0.14	0.15	0.16	0.15
	90+ days past due	0.03	0.03	0.02	0.02	0.02
	Nonaccrual	0.51	0.41	0.34	0.41	0.33
Construction and development	30-89 days past due	0.17	0.15	0.20	0.17	0.18
	90+ days past due	0.01	0.00	0.01	0.00	0.01
	Nonaccrual	0.23	0.19	0.18	0.18	0.21
1-4 family	30-89 days past due	0.03	0.04	0.05	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.01	0.04	0.04
Other	30-89 days past due	0.11	0.08	0.12	0.06	0.08
	90+ days past due	0.01	0.00	0.00	0.00	0.01
	Nonaccrual	0.18	0.12	0.14	0.10	0.12
Multifamily	30-89 days past due	0.04	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.03	0.03	0.04	0.05
Nonfarm non-residential	30-89 days past due	0.14	0.14	0.13	0.17	0.14
	90+ days past due	0.02	0.03	0.02	0.02	0.02
	Nonaccrual	0.66	0.50	0.36	0.52	0.40
Owner occupied	30-89 days past due	0.06	0.09	0.06	0.08	0.06
	90+ days past due	0.00	0.01	0.01	0.00	0.01
	Nonaccrual	0.26	0.21	0.19	0.20	0.16
Other	30-89 days past due	0.06	0.04	0.05	0.07	0.06
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.28	0.18	0.14	0.22	0.16
Farmland	30-89 days past due	0.07	0.10	0.21	0.09	0.10
	90+ days past due	0.00	0.01	0.01	0.00	0.00
	Nonaccrual	1.20	0.94	1.06	0.49	0.44
Credit card	30-89 days past due	0.77	0.57	0.87	1.03	0.83
	90+ days past due	0.19	0.24	0.18	0.26	0.22
	Nonaccrual	0.03	0.00	0.00	0.07	0.08

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2020

Regulatory Capital Components and Ratios

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
Capital Ratios															
Common equity tier 1 capital, column A	10.53			12.47			12.54			12.41			11.95		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.23			13.17			13.23			13.07			12.68		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	12.96			14.59			14.69			14.53			14.15		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.60			10.40			10.39			10.37			10.04		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2020

Insurance and Broker-Dealer Activities

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
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	60.00	60.00	60.00	66.67	75.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	40.00	40.00	40.00	33.33	25.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.40	0.51	0.37	0.46	0.44
Premium income / Insurance activities revenue	0.01	0.00	0.03	0.00	0.01
Credit related premium income / Total premium income	100.00	66.67	100.00	50.00	60.00
Other premium income / Total premium income	0.00	33.33	0.00	50.00	40.00
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)	26.97	34.47	37.86	72.25	31.81
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	9.76	138.52	132.57	116.87	136.34
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	11.18	11.90	11.53	13.70	14.86
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: 09/30/2020

Foreign Activities

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Analysis Ratios					
Yield: Foreign loans	0.06	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	1.32	2.26	2.53	1.85	0.84
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans		2.89	2.35	3.83	4.38
Foreign governments and institutions					
Growth Rates					
Net loans and leases	-55.43	8.24	-47.91	-27.26	22.03
Total selected assets	-29.96	2.97	-25.04	5.03	-5.54
Deposits	-43.26	33.26	2.53	-2.42	-22.72

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2020

Parent Company Analysis - Part 1

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	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Profitability					
Net income / Average equity capital	8.40	10.57	10.58	11.03	8.67
Bank net income / Average equity investment in banks	8.88	10.96	10.85	11.56	9.11
Nonbank net income / Average equity investment in nonbanks	9.06	12.02	12.07	10.83	9.81
Subsidiary HCs net income / Average equity investment in sub HCs	8.28	15.32	15.16	9.40	8.81
Bank net income / Parent net income	105.53	104.48	103.77	104.73	104.64
Nonbank net income / Parent net income	1.04	1.00	1.08	0.99	1.13
Subsidiary holding companies' net income / Parent net income	102.56	89.40	92.33	90.39	90.33
Leverage					
Total liabilities / Equity capital	11.32	9.09	9.66	9.50	11.14
Total debt / Equity capital	5.49	3.88	3.93	3.94	4.62
Total debt + notes payable to subs that issued TPS / Equity capital	9.36	7.70	7.99	7.93	9.36
Total debt + Loans guaranteed for affiliate / Equity capital	5.51	3.93	3.97	3.98	4.64
Total debt / Equity capital - excess over fair value	5.49	3.88	3.93	3.94	4.62
Long-term debt / Equity capital	5.35	3.80	3.86	3.76	4.39
Short-term debt / Equity capital	0.02	0.00	0.01	0.03	0.02
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	18.67	14.81	14.37	15.49	17.83
Double Leverage					
Equity investment in subs / Equity capital	104.45	104.19	104.21	104.10	105.17
Total investment in subs / Equity capital	104.77	104.47	104.48	104.38	105.55
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)	0.50	0.44	0.44	0.36	0.56
Equity investment in subs - equity cap / Net income-div (X)	1.95	1.43	1.47	1.18	1.91
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	118.71	132.48	149.98	113.37	96.31
Cash from ops + noncash items + op expense / Op expense + dividend	140.71	139.35	148.90	123.74	100.80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	140.65	100.89	105.99	108.88	101.42
Pretax operating income + interest expense / Interest expense	2,331.67	15,124.34	17,211.14	1,631.73	1,955.22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,482.43	2,323.99	2,475.76	1,015.91	1,082.59
Dividends + interest from subsidiaries / Interest expense + dividends	137.47	183.09	196.13	140.89	107.07
Fees + other income from subsidiaries / Salary + other expenses	4.08	2.93	3.91	3.76	6.15
Net income / Current part of long-term debt + preferred dividends (X)	184.24	136.64	71.69	106.04	71.32
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.05	1.43	1.59	1.59	1.68
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	7.57	8.16	0.70	0.46
Total	0.00	7.57	8.16	0.70	0.46
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	0.10	0.13	0.13	0.14	0.15
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: 09/30/2020

Parent Company Analysis - Part 2

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	81.27	71.76	65.39	87.25	100.86
Dividends declared / Net income	32.07	26.20	25.65	24.10	32.32
Net income - dividends / Average equity	5.51	7.55	7.61	8.12	5.74
Percent of Dividends Paid					
Dividends from bank subsidiaries	136.42	145.69	160.93	131.90	106.72
Dividends from nonbank subsidiaries	1.98	1.51	2.59	2.83	2.37
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	165.98	162.91	209.89	144.51	114.69
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	44.20	40.98	45.74	33.37	35.18
Interest income from bank subsidiaries	0.06	0.10	0.09	0.11	0.14
Management and service fees from bank subsidiaries	0.48	0.30	0.47	0.32	0.94
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	48.34	42.74	48.27	35.67	41.35
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	71.88	56.83	76.61	80.47	129.02
Interest income from nonbank subsidiaries	0.05	1.14	0.91	0.31	0.63
Management and serv fees from nonbank subsidiaries	0.02	0.00	0.02	0.17	0.60
Other income from nonbank subsidiaries	0.00	0.02	0.01	0.06	0.08
Operating income from nonbank subsidiaries	74.58	61.40	83.73	96.62	153.75
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	31.53	78.63	65.48	43.51	58.43
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.07
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	-0.14
Other income from subsidiary holding companies	0.00	0.00	0.00	0.15	0.00
Operating income from subsidiary holding companies	31.53	78.63	65.48	43.66	58.36
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	73.45	76.83	76.91	72.95	67.33
Interest income from bank subsidiaries	1.42	1.51	0.24	0.55	1.07
Management and service fees from bank subsidiaries	1.07	0.53	0.75	0.59	2.14
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	85.10	95.23	93.96	89.39	79.76
Dividends from nonbank subsidiaries	1.43	1.20	1.21	2.65	1.78
Interest income from nonbank subsidiaries	0.00	0.01	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	1.77	1.37	1.65	3.33	3.09
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	474.53	1,863.71	1,178.56	854.19	886.47
Loans and advances from subsidiaries / Total debt	58.32	59.94	70.71	81.26	74.60

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									142
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.96	1.93	2.26	2.69	3.05	3.29	3.52	3.54	61
+ Non-interest income	0.95	0.19	0.26	0.50	0.86	1.35	1.93	2.99	142
- Overhead expense	2.45	1.35	1.68	1.98	2.42	2.81	3.39	4.18	142
- Provision for credit losses	0.45	0.10	0.14	0.24	0.38	0.66	0.94	1.08	142
+ Securities gains (losses)	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.16	142
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61
= Pretax net operating income (tax equivalent)	1.10	0.43	0.59	0.78	1.05	1.38	1.71	1.73	61
Net operating income	0.88	-0.01	0.40	0.60	0.87	1.17	1.41	1.66	142
Net income	0.88	-0.01	0.40	0.60	0.87	1.17	1.41	1.66	142
Net income (Subchapter S adjusted)	1.19	0.52	0.58	0.94	1.14	1.35	1.67	2.14	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.84	2.98	3.36	3.51	3.89	4.06	4.29	4.52	61
Interest expense	0.63	0.20	0.28	0.44	0.60	0.84	1.01	1.17	142
Net interest income (tax equivalent)	3.18	2.01	2.37	2.84	3.22	3.52	3.76	3.98	61
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.10	0.00	0.00	0.02	0.06	0.13	0.33	0.58	142
Earnings coverage of net loan and lease losses (X)	31.88	-331.85	1.25	8.68	24.70	55.86	153.40	276.45	141
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.29	0.62	0.81	1.03	1.25	1.60	1.84	2.01	142
Allowance for loan and lease losses / Total loans and leases	1.28	0.62	0.78	1.02	1.21	1.58	1.82	1.97	142
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.06	0.15	0.33	0.54	0.90	1.35	1.65	142
30-89 days past due loans and leases / Total loans and leases	0.23	0.02	0.04	0.09	0.18	0.34	0.61	0.84	142
Liquidity and Funding									
Net noncore funding dependence	4.42	-16.51	-10.19	-3.32	3.83	12.77	21.24	26.60	142
Net short-term noncore funding dependence	-0.34	-21.48	-14.79	-7.17	-0.09	7.53	13.64	18.87	142
Net loans and leases / Total assets	71.22	50.78	57.70	66.04	72.05	77.55	81.64	83.58	142
Capitalization									
Tier 1 leverage ratio	9.60	6.93	7.98	8.62	9.29	10.59	12.14	13.32	142
Holding company equity capital / Total assets	10.43	6.78	7.56	8.90	10.40	12.01	13.49	13.91	142
Total equity capital (including minority interest) / Total assets	10.50	6.86	7.70	9.08	10.43	12.01	13.49	13.91	142
Common equity tier 1 capital / Total risk-weighted assets	12.29	9.08	9.89	10.64	11.81	13.65	15.73	17.60	125
Net loans and leases / Equity capital (X)	7.04	4.37	4.90	5.95	7.01	8.00	9.48	10.53	142
Cash dividends / Net income	32.07	0.00	0.00	12.50	33.20	49.80	75.53	94.76	134
Cash dividends / Net income (Subchapter S adjusted)	49.44	21.11	26.50	42.64	55.42	62.22	67.59	69.39	4
Growth Rates									
Assets	16.99	-0.73	3.16	10.33	15.88	22.26	33.60	48.59	139
Equity capital	8.08	-3.14	0.33	3.50	7.48	12.10	19.06	30.22	139
Net loans and leases	13.88	-2.53	2.54	5.67	13.61	21.18	29.44	45.22	139
Noncore funding	-0.61	-46.58	-38.70	-18.32	-4.08	16.36	45.62	75.68	138
Parent Company Ratios									
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.85	142
Long-term debt / Equity capital	5.35	0.00	0.00	0.00	0.00	11.75	19.86	22.15	142
Equity investment in subsidiaries / Equity capital	104.45	92.01	94.95	98.98	103.08	110.35	116.47	121.36	142
Cash from ops + noncash items + op expense / Op expense + dividends	140.71	28.77	46.54	86.44	122.00	172.13	289.80	482.39	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2020

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)	3.58	2.77	3.13	3.32	3.61	3.81	3.96	4.21	61
Less: Interest expense	0.59	0.19	0.26	0.41	0.57	0.78	0.96	1.08	142
Equals: Net interest income (tax equivalent)	2.96	1.93	2.26	2.69	3.05	3.29	3.52	3.54	61
Plus: Non-interest income	0.95	0.19	0.26	0.50	0.86	1.35	1.93	2.99	142
Equals: adjusted operating income (tax equivalent)	3.88	2.23	2.69	3.25	3.87	4.51	5.19	5.55	61
Less: Overhead expense	2.45	1.35	1.68	1.98	2.42	2.81	3.39	4.18	142
Less: Provision for credit losses	0.45	0.10	0.14	0.24	0.38	0.66	0.94	1.08	142
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	142
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.16	142
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61
Equals: Pretax net operating income (tax equivalent)	1.10	0.43	0.59	0.78	1.05	1.38	1.71	1.73	61
Less: Applicable income taxes (tax equivalent)	0.24	0.00	0.05	0.16	0.23	0.33	0.44	0.49	61
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Equals: Net operating income	0.88	-0.01	0.40	0.60	0.87	1.17	1.41	1.66	142
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Equals: Net income	0.88	-0.01	0.40	0.60	0.87	1.17	1.41	1.66	142
Memo: Net income (last four quarters)	0.95	0.21	0.54	0.67	0.96	1.20	1.47	1.63	140
Net income-BHC and noncontrolling (minority) interest	0.89	-0.01	0.41	0.60	0.87	1.18	1.43	1.67	142
Margin Analysis									
Average earning assets / Average assets	93.42	88.93	90.20	91.63	93.51	95.28	96.57	97.40	142
Average interest-bearing funds / Average assets	68.74	51.20	55.44	62.76	68.68	75.26	82.08	85.78	142
Interest income (tax equivalent) / Average earning assets	3.84	2.98	3.36	3.51	3.89	4.06	4.29	4.52	61
Interest expense / Average earning assets	0.63	0.20	0.28	0.44	0.60	0.84	1.01	1.17	142
Net interest income (tax equivalent) / Average earning assets	3.18	2.01	2.37	2.84	3.22	3.52	3.76	3.98	61
Yield or Cost									
Total loans and leases (tax equivalent)	4.30	3.55	3.67	3.99	4.30	4.60	4.87	5.20	61
Interest-bearing bank balances	0.40	0.15	0.18	0.29	0.38	0.50	0.71	0.87	142
Federal funds sold and reverse repos	0.48	0.00	0.00	0.00	0.34	0.67	1.64	1.80	57
Trading assets	0.73	0.00	0.00	0.00	0.00	0.00	1.52	8.11	33
Total earning assets	3.85	3.19	3.34	3.58	3.83	4.06	4.45	4.66	142
Investment securities (tax equivalent)	2.43	1.68	1.86	2.18	2.40	2.67	3.02	3.20	61
US Treasury and agency securities (excluding mortgage-backed securities)	2.03	0.20	0.82	1.39	2.00	2.70	3.33	4.47	132
Mortgage-backed securities	3.69	1.39	1.78	2.23	2.84	4.59	7.33	14.71	135
All other securities	3.19	1.83	2.17	2.58	2.97	3.68	4.45	6.29	58
Interest-bearing deposits	0.69	0.26	0.35	0.48	0.67	0.88	1.15	1.25	142
Time deposits of \$250K or more	1.71	0.97	1.12	1.40	1.75	2.00	2.22	2.45	140
Time deposits < \$250K	1.59	0.83	1.02	1.39	1.63	1.83	2.04	2.10	141
Other domestic deposits	0.41	0.14	0.20	0.27	0.37	0.54	0.77	0.90	142
Foreign deposits	1.32	0.48	0.59	0.90	1.43	1.79	2.00	2.07	3
Federal funds purchased and repos	0.41	0.00	0.00	0.12	0.30	0.62	1.20	2.25	113
Other borrowed funds and trading liabilities	0.55	0.00	0.00	0.00	0.00	1.24	2.11	2.44	141
All interest-bearing funds	0.85	0.35	0.42	0.62	0.82	1.08	1.31	1.45	142

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2020

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.52	0.00	0.00	0.00	0.00	0.07	3.06	6.85	141
Overhead expenses / Net Interest Income + non-interest income	61.08	47.43	50.33	55.28	60.80	66.22	72.50	76.69	142
Percent of Average Assets									
Total overhead expense	2.45	1.35	1.68	1.98	2.42	2.81	3.39	4.18	142
Personnel expense	1.42	0.79	0.90	1.14	1.40	1.66	2.01	2.44	142
Net occupancy expense	0.30	0.16	0.18	0.23	0.29	0.36	0.43	0.52	142
Other operating expenses	0.71	0.35	0.39	0.54	0.68	0.84	1.09	1.29	142
Overhead less non-interest income	1.44	0.57	0.80	1.13	1.43	1.73	2.10	2.34	142
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	59.05	47.10	49.90	54.22	59.75	62.80	71.10	72.34	61
Personnel expense	34.37	24.33	25.53	30.93	34.55	37.24	42.29	44.30	61
Net occupancy expense	7.14	4.15	4.57	5.56	6.92	8.63	9.55	11.19	61
Other operating expenses	17.07	10.47	11.99	14.30	16.91	19.85	22.67	26.70	61
Total non-interest income	22.56	5.06	8.12	12.89	20.19	30.46	41.96	50.24	61
Fiduciary activities income	1.41	0.00	0.00	0.00	0.34	3.02	5.76	7.47	61
Service charges on domestic deposit accounts	2.69	0.03	0.48	1.42	2.69	3.68	6.17	7.46	61
Trading revenue	0.11	0.00	0.00	0.00	0.00	0.00	0.44	2.28	61
Investment banking fees and commissions	0.99	0.00	0.00	0.00	0.71	1.18	5.97	7.08	61
Insurance activities revenue	0.40	0.00	0.00	0.00	0.00	0.27	1.97	5.43	61
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61
Net servicing fees	-0.09	-3.99	-1.36	-0.20	0.00	0.17	0.65	1.46	61
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61
Net gain (loss) - sales of loans, OREO, and other assets	5.29	-0.05	0.00	0.38	2.39	8.02	21.24	31.53	61
Other non-interest income	7.27	1.24	2.72	4.11	6.66	9.04	14.99	22.65	61
Overhead less non-interest income	35.71	8.18	11.66	26.83	36.56	45.07	53.28	56.58	61
Applicable income taxes / Pretax net operating income (tax equivalent)	20.31	2.91	8.10	16.41	20.95	24.71	27.10	28.74	58
Applicable income tax + TE / Pretax net operating income + TE	22.97	2.91	16.49	20.09	22.82	26.11	29.23	31.23	58

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2020

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	48.65	22.22	30.27	39.03	47.89	58.46	67.14	72.21	142
Commercial and industrial loans	14.90	3.89	6.18	8.97	13.95	21.21	26.34	32.68	142
Loans to individuals	2.25	0.01	0.06	0.26	0.82	2.78	10.64	16.51	142
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	142
Agricultural loans	0.49	0.00	0.00	0.00	0.04	0.75	2.56	3.61	142
Other loans and leases	1.38	0.00	0.00	0.00	0.12	2.17	6.14	12.90	142
Net loans and leases	71.22	50.78	57.70	66.04	72.05	77.55	81.64	83.58	142
Debt securities over 1 year	12.63	2.02	4.11	7.87	11.93	17.18	22.76	30.00	142
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.01	0.08	0.25	0.37	142
Subtotal	84.60	71.85	76.53	81.17	85.66	88.72	90.84	91.42	142
Interest-bearing bank balances	5.75	0.66	1.05	2.59	4.69	8.50	13.72	16.32	142
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.52	142
Debt securities 1 year or less	1.92	0.06	0.11	0.45	1.15	3.11	6.12	6.91	142
Trading assets	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.78	142
Total earning assets	90.44	82.94	84.34	87.09	91.21	93.42	94.95	95.99	142
Non-interest cash and due from depository institutions	1.03	0.19	0.34	0.69	0.99	1.36	1.90	2.34	142
Other real estate owned	0.03	0.00	0.00	0.00	0.01	0.05	0.13	0.22	142
All other assets	5.96	2.76	3.46	4.54	5.93	7.41	8.62	9.63	142
Memoranda									
Short-term investments	8.13	1.40	2.55	4.21	6.96	11.86	16.31	19.90	142
US Treasury securities	0.17	0.00	0.00	0.00	0.00	0.06	1.04	3.39	142
US agency securities (excluding mortgage-backed securities)	1.10	0.00	0.00	0.11	0.63	1.78	3.92	6.72	142
Municipal securities	2.76	0.00	0.01	0.27	1.73	4.92	7.92	9.70	142
Mortgage-backed securities	5.63	0.00	0.17	2.31	5.11	8.54	12.73	15.56	142
Asset-backed securities	0.32	0.00	0.00	0.00	0.00	0.13	1.90	5.23	142
Other debt securities	0.57	0.00	0.00	0.00	0.26	0.89	2.05	4.03	142
Loans held-for-sale	0.60	0.00	0.00	0.09	0.30	0.82	2.37	4.00	142
Loans held for investment	70.89	51.62	55.03	65.30	71.82	77.56	81.96	83.90	142
Real estate loans secured by 1-4 family	14.69	1.09	4.29	7.47	12.39	21.11	30.56	36.54	142
Revolving	1.87	0.01	0.11	0.67	1.65	3.08	4.22	5.60	142
Closed-end, secured by first liens	12.19	1.01	3.01	6.30	10.19	17.37	26.32	34.28	142
Closed-end, secured by junior liens	0.30	0.00	0.03	0.09	0.26	0.47	0.77	1.02	142
Commercial real estate loans	30.62	12.76	17.39	23.15	29.81	37.08	44.91	56.86	142
Construction and land development	4.50	0.57	1.11	2.64	4.18	6.37	8.38	9.86	142
Multifamily	4.86	0.47	0.99	1.74	3.30	6.99	14.25	22.32	142
Nonfarm nonresidential	19.89	5.77	9.35	15.13	19.99	25.18	29.33	31.49	142
Real estate loans secured by farmland	0.92	0.00	0.00	0.00	0.18	1.74	4.72	5.61	142

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2020

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	67.98	36.04	46.26	56.82	67.64	81.59	88.09	89.81	142
Real estate loans secured by 1-4 family	20.63	3.40	5.86	10.65	18.67	28.36	42.38	50.25	142
Revolving	2.64	0.02	0.15	0.90	2.32	4.18	6.13	8.42	142
Closed-end	17.60	1.81	4.29	9.16	15.74	23.86	36.62	45.37	142
Commercial real estate loans	43.01	20.95	24.97	34.86	42.77	50.86	65.93	70.26	142
Construction and land development	6.32	1.01	1.57	4.02	6.03	8.78	11.93	13.15	142
1-4 family	1.30	0.00	0.05	0.34	0.94	2.11	3.30	3.89	142
Other	4.93	0.87	1.15	2.78	4.90	6.91	9.32	10.96	142
Multifamily	6.62	0.65	1.37	2.56	4.72	9.36	18.33	27.20	142
Nonfarm nonresidential	28.13	9.82	14.93	22.30	28.53	33.84	40.23	45.91	142
Owner-occupied	9.66	1.12	3.37	6.52	9.71	12.32	16.59	18.93	142
Other	17.99	5.94	8.13	12.86	17.20	23.05	29.90	35.45	142
Real estate loans secured by farmland	1.33	0.00	0.00	0.00	0.24	2.39	6.62	7.91	142
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	142
Commercial and industrial loans	21.39	5.50	8.86	13.32	20.90	28.86	37.15	45.23	142
Loans to individuals	3.35	0.02	0.08	0.35	1.18	4.51	15.85	22.70	142
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.28	142
Agricultural loans	0.75	0.00	0.00	0.00	0.06	1.05	4.07	7.35	142
Other loans and leases	2.01	0.00	0.00	0.00	0.16	2.89	10.55	18.23	142
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	482.88	179.99	308.48	384.24	471.93	589.83	692.24	726.16	142
Real estate loans secured by 1-4 family	146.22	12.01	40.53	69.85	133.03	195.40	324.91	393.23	142
Revolving	18.81	0.11	1.11	6.03	14.78	29.64	43.54	58.76	142
Closed-end	124.97	10.50	27.53	61.08	112.28	161.35	286.54	353.47	142
Commercial real estate loans	305.42	106.69	156.44	231.51	306.52	369.71	454.41	557.40	142
Construction and land development	44.96	5.19	10.90	26.77	40.35	63.80	86.66	96.26	142
1-4 family	8.98	0.00	0.35	2.53	6.55	12.99	22.98	29.07	142
Other	35.49	3.28	8.49	19.67	32.98	50.72	67.94	73.30	142
Multifamily	48.05	4.80	9.68	17.07	32.41	67.82	151.47	216.79	142
Nonfarm nonresidential	199.54	49.22	87.50	141.45	201.96	249.25	303.01	339.46	142
Owner-occupied	68.23	7.80	18.95	44.28	69.63	88.19	121.87	135.71	142
Other	126.63	35.86	50.50	84.98	126.71	159.21	227.11	273.33	142
Real estate loans secured by farmland	8.98	0.00	0.00	0.02	1.89	17.08	45.45	61.19	142
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.54	142
Commercial and industrial loans	149.78	36.39	56.56	88.56	139.81	211.13	272.42	315.70	142
Loans to individuals	21.72	0.14	0.51	2.72	8.17	29.21	89.32	155.90	142
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.14	1.16	1.91	142
Agricultural loans	4.72	0.00	0.00	0.00	0.37	7.71	26.13	34.57	142
Other loans and leases	13.71	0.00	0.00	0.00	1.25	21.78	66.17	126.10	142
Supplemental									
Non-owner occupied CRE loans / Gross loans	33.11	13.54	17.94	24.79	31.08	41.32	53.26	65.33	142
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	234.98	75.79	111.33	164.60	230.74	295.71	398.87	486.07	142
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	308.00	107.17	159.38	233.09	308.94	376.35	458.96	563.66	142

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2020

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.13	1.40	2.55	4.21	6.96	11.86	16.31	19.90	142
Liquid assets	14.92	5.31	6.67	10.44	14.98	18.46	24.42	29.30	142
Investment securities	15.18	5.93	6.66	9.57	13.84	20.50	26.04	36.47	142
Net loans and leases	71.22	50.78	57.70	66.04	72.05	77.55	81.64	83.58	142
Net loans, leases and standby letters of credit	71.59	50.80	58.22	66.13	72.45	77.87	82.31	83.74	142
Core deposits	74.82	59.17	62.49	70.10	75.35	80.69	83.35	84.16	142
Noncore funding	11.99	1.98	3.20	5.96	11.56	16.81	23.27	28.95	142
Time deposits of \$250K or more	3.57	0.52	1.15	1.96	3.06	5.04	7.00	10.04	142
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Federal funds purchased and repos	0.65	0.00	0.00	0.00	0.15	1.20	3.16	3.82	142
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Net federal funds purchased (sold)	0.63	-0.15	-0.01	0.00	0.02	1.17	2.83	3.75	142
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Other borrowings w/remaining maturity of 1 year or less	1.44	0.00	0.00	0.00	0.64	2.30	6.77	10.51	142
Earning assets that reprice within 1 year	30.84	14.40	18.28	23.04	28.36	38.81	47.99	55.41	142
Interest-bearing liabilities that reprice within 1 year	15.39	3.41	4.32	7.12	11.29	17.91	48.17	56.46	142
Long-term debt that reprices within 1 year	0.10	0.00	0.00	0.00	0.00	0.00	0.67	1.49	142
Net assets that reprice within 1 year	14.88	-28.82	-16.21	6.28	16.36	27.99	36.62	43.29	142
Other Liquidity and Funding Ratios									
Net noncore funding dependence	4.42	-16.51	-10.19	-3.32	3.83	12.77	21.24	26.60	142
Net short-term noncore funding dependence	-0.34	-21.48	-14.79	-7.17	-0.09	7.53	13.64	18.87	142
Short-term investment / Short-term noncore funding	162.16	17.34	19.84	37.05	98.04	236.41	458.72	1010.54	141
Liquid assets - short-term noncore funding / Nonliquid assets	8.76	-12.42	-6.81	0.54	8.13	16.07	27.29	34.03	142
Net loans and leases / Total deposits	87.55	63.45	69.35	79.56	88.63	96.13	106.14	108.38	142
Net loans and leases / Core deposits	95.84	66.03	73.26	84.24	95.74	107.17	120.22	138.65	142
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.97	0.00	0.00	0.04	0.30	1.71	2.92	6.34	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.74	0.06	0.39	1.64	3.44	5.60	7.97	10.65	140
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	-0.03	-0.02	0.00	0.00	0.01	0.06	0.11	25
Percent of Investment Securities									
Held-to-maturity securities	5.66	0.00	0.00	0.00	0.00	8.64	31.48	53.66	141
Available-for-sale securities	92.94	42.92	63.94	89.03	97.98	99.98	100.00	100.00	141
US Treasury securities	1.17	0.00	0.00	0.00	0.00	0.88	7.60	15.39	141
US agency securities (excluding mortgage-backed securities)	7.91	0.00	0.00	0.87	5.65	12.09	28.00	39.57	141
Municipal securities	18.02	0.00	0.12	2.42	12.78	31.16	49.00	57.46	141
Mortgage-backed securities	37.64	0.07	3.80	18.54	34.26	56.14	76.14	83.53	141
Asset-backed securities	1.77	0.00	0.00	0.00	0.00	1.04	13.42	24.80	141
Other debt securities	4.31	0.00	0.00	0.00	1.73	8.14	17.15	25.12	141
Mutual funds and equity securities	0.43	0.00	0.00	0.00	0.06	0.53	2.18	3.82	141
Debt securities 1 year or less	13.81	0.63	2.01	3.52	9.69	18.10	41.94	66.05	141
Debt securities 1 to 5 years	20.70	1.93	3.83	7.44	18.21	31.33	46.82	59.88	141
Debt securities over 5 years	61.16	8.73	22.03	43.34	67.47	79.96	88.46	92.21	141
Pledged securities	46.91	3.33	6.64	23.89	46.32	73.38	86.62	89.82	141
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.28	1.05	141
Percent Change from Prior Like Quarter									
Short-term investments	122.49	-32.61	-24.65	13.89	67.07	181.24	491.92	914.96	139
Investment securities	12.57	-22.34	-14.52	-5.78	6.40	26.96	60.41	76.14	138
Core deposits	22.22	3.42	9.45	15.65	20.11	28.72	40.49	52.86	139
Noncore funding	-0.61	-46.58	-38.70	-18.32	-4.08	16.36	45.62	75.68	138

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date:09/30/2020

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	98.83	74.07	99.82	100.00	100.00	100.00	100.00	100.00	51
Foreign exchange contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.10	2.53	51
Equity, commodity, and other contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.91	51
Futures and forwards									
	15.97	0.00	0.00	0.00	10.44	25.66	51.89	73.45	51
Written options									
	12.24	0.00	0.00	0.02	9.03	18.65	39.23	47.49	51
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Over-the-counter	12.24	0.00	0.00	0.02	9.03	18.65	39.23	47.49	51
Purchased options									
	1.50	0.00	0.00	0.00	0.00	1.19	8.57	11.05	51
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Over-the-counter	1.50	0.00	0.00	0.00	0.00	1.19	8.57	11.05	51
Swaps									
	70.10	0.00	6.72	39.75	71.88	92.70	100.00	100.00	51
Held for trading									
	14.82	0.00	0.00	0.00	0.00	27.12	85.33	100.00	51
Interest rate contracts	14.33	0.00	0.00	0.00	0.00	10.19	84.99	99.95	51
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	51
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Non-traded									
	85.18	0.00	14.67	72.88	100.00	100.00	100.00	100.00	51
Interest rate contracts	84.39	0.00	14.67	71.67	100.00	100.00	100.00	100.00	51
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.12	51
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Derivative contracts (excluding futures and forex 14 days or less)									
	77.92	0.00	22.71	57.98	86.86	99.07	100.00	101.74	51
One year or less	16.53	0.00	0.00	0.04	5.67	31.18	57.14	93.43	51
Over 1 year to 5 years	17.00	0.00	0.00	0.00	14.23	33.33	44.65	55.89	51
Over 5 years	32.29	0.00	0.00	5.01	33.72	52.56	72.95	80.07	51
Gross negative fair value (absolute value)	3.06	0.05	0.21	1.14	2.86	4.86	6.08	7.68	51
Gross positive fair value	2.48	0.01	0.23	1.04	2.59	3.44	5.10	5.49	51
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.15	142
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.11	142
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	142
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	142
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.07	142
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
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	142
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Other Ratios									
Current credit exposure / Risk-weighted assets	0.10	0.00	0.00	0.00	0.00	0.04	0.66	1.07	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2020

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	0.45	0.10	0.13	0.24	0.38	0.65	0.91	1.08	142
Provision for loan and lease losses / Average loans and leases	0.62	0.15	0.21	0.37	0.50	0.88	1.27	1.43	142
Provision for loan and lease losses / Net loan and lease losses	773.99	-8750.00	-150.47	278.89	628.17	1355.42	3365.57	5528.29	141
Allowance for loan and lease losses / Total loans and leases not held for sale	1.29	0.62	0.81	1.03	1.25	1.60	1.84	2.01	142
Allowance for loan and lease losses / Total loans and leases	1.28	0.62	0.78	1.02	1.21	1.58	1.82	1.97	142
Allowance for loan and lease losses / Net loans and leases losses (X)	31.01	2.19	3.86	9.35	17.50	33.85	120.90	189.88	127
Allowance for loan and lease losses / Nonaccrual assets	318.06	71.11	91.67	141.48	249.34	420.51	853.72	1540.15	140
ALLL / 90+ days past due + nonaccrual loans and leases	280.37	69.81	88.49	135.06	204.60	375.63	698.05	1367.24	140
Gross loan and lease losses / Average loans and leases	0.14	0.01	0.02	0.04	0.10	0.19	0.38	0.70	142
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.03	0.06	0.10	0.13	142
Net losses / Average loans and leases	0.10	0.00	0.00	0.02	0.06	0.13	0.33	0.58	142
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	142
Recoveries / Prior year-end losses	28.34	2.71	5.82	11.05	19.65	39.57	69.89	135.75	136
Earnings coverage of net loan and lease losses (X)	31.88	-331.85	1.25	8.68	24.70	55.86	153.40	276.45	141
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.03	-0.02	-0.01	0.01	0.05	0.13	0.24	141
Real estate loans secured by 1-4 family	0.01	-0.05	-0.02	-0.01	0.00	0.02	0.08	0.09	141
Revolving	0.00	-0.09	-0.07	-0.01	0.00	0.01	0.08	0.16	137
Closed-end	0.01	-0.04	-0.02	-0.01	0.00	0.02	0.07	0.11	141
Commercial real estate loans	0.04	-0.04	-0.02	-0.01	0.00	0.07	0.18	0.39	141
Construction and land development	0.00	-0.15	-0.05	-0.01	0.00	0.00	0.04	0.36	141
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	141
Other	0.00	-0.13	-0.05	-0.01	0.00	0.00	0.01	0.18	141
Multifamily	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.01	140
Nonfarm nonresidential	0.04	-0.05	-0.02	0.00	0.00	0.05	0.25	0.56	141
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.08	0.31	141
Other	0.02	-0.03	-0.01	0.00	0.00	0.00	0.15	0.29	141
Real estate loans secured by farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.15	109
Commercial and industrial loans	0.16	-0.05	-0.02	0.01	0.10	0.28	0.54	1.08	142
Loans to individuals	0.64	0.01	0.06	0.16	0.41	0.95	1.72	3.23	116
Credit card loans	1.74	0.00	0.00	0.00	1.62	2.94	4.47	5.52	48
Agricultural loans	0.00	-0.08	-0.02	0.00	0.00	0.00	0.02	0.08	93
Loans to foreign governments and institutions									
Other loans and leases	0.17	-0.04	0.00	0.00	0.00	0.22	0.85	2.08	81

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 Date: 09/30/2020

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	0.23	0.02	0.04	0.09	0.18	0.34	0.61	0.84	142
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.07	0.21	0.36	142
Nonaccrual loans and leases	0.57	0.05	0.12	0.30	0.51	0.77	1.26	1.60	142
90+ days past due and nonaccrual loans and leases	0.64	0.07	0.16	0.33	0.56	0.85	1.40	1.71	142
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	142
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Nonaccrual restructured	0.03	0.00	0.00	0.00	0.00	0.06	0.20	0.27	142
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	142
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Percent of Total Assets									
30-89 days past due assets	0.23	0.02	0.04	0.09	0.18	0.34	0.61	0.84	142
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.07	0.21	0.38	142
Nonaccrual assets	0.58	0.05	0.12	0.30	0.51	0.77	1.30	1.60	142
30+ days past due and nonaccrual assets	0.89	0.10	0.25	0.50	0.81	1.27	1.86	2.03	142
+ OREO as Percent of:									
Total assets	0.51	0.06	0.10	0.24	0.47	0.76	1.10	1.41	142
Allowance for loan and lease losses	59.34	7.90	14.55	28.81	52.22	84.71	125.18	169.65	141
Equity capital + allowance for loan and lease losses	4.58	0.51	0.99	2.11	4.29	6.24	10.63	13.36	142
Tier 1 capital + allowance for loan and lease losses	5.07	0.51	1.12	2.53	4.59	7.01	11.23	14.76	142
Loans and leases + other real estate owned	0.71	0.09	0.16	0.36	0.63	1.06	1.47	1.75	142

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2020

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	0.22	0.01	0.03	0.07	0.15	0.33	0.57	0.92	141
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.08	0.21	0.43	141
	Nonaccrual	0.60	0.04	0.14	0.30	0.52	0.81	1.35	2.33	141
Commercial and industrial	30-89 days past due	0.13	0.00	0.00	0.01	0.08	0.21	0.52	0.57	142
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.39	142
	Nonaccrual	0.58	0.00	0.01	0.12	0.38	0.92	1.60	2.89	142
Individuals	30-89 days past due	0.41	0.00	0.00	0.10	0.34	0.66	1.22	1.96	140
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.10	140
	Nonaccrual	0.14	0.00	0.00	0.00	0.08	0.29	0.47	0.64	140
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Agricultural	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.13	0.82	1.52	93
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.16	93
	Nonaccrual	0.60	0.00	0.00	0.00	0.00	0.62	2.96	7.18	93
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.34	0.00	0.00	0.00	0.00	0.31	1.95	4.89	81
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.20	81
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.04	0.97	1.97	81

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2020

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.30	0.00	0.03	0.09	0.23	0.39	0.89	1.21	141
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.07	0.38	0.77	141
	Nonaccrual	0.65	0.05	0.15	0.34	0.54	0.91	1.41	2.15	141
Revolving	30-89 days past due	0.26	0.00	0.00	0.02	0.18	0.43	0.79	1.63	137
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.39	137
	Nonaccrual	0.48	0.00	0.00	0.09	0.33	0.73	1.44	2.76	137
Closed-End	30-89 days past due	0.31	0.00	0.02	0.08	0.21	0.44	0.85	1.34	141
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.09	0.41	0.76	141
	Nonaccrual	0.66	0.01	0.13	0.31	0.57	0.88	1.46	2.16	141
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	141
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	141
	Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.05	0.12	0.17	141
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.02	0.09	0.22	0.74	1.04	141
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.13	0.44	141
	Nonaccrual	0.51	0.00	0.03	0.20	0.41	0.75	1.17	2.29	141
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.21	0.97	2.20	141
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.38	141
	Nonaccrual	0.23	0.00	0.00	0.00	0.05	0.37	1.13	2.21	141
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.53	141
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.33	141
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.07	0.57	1.63	141
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.25	141
	Nonaccrual	0.18	0.00	0.00	0.00	0.02	0.22	0.90	1.70	141
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.01	0.31	0.57	140
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	140
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.02	0.30	0.98	140
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.00	0.06	0.22	0.66	1.21	141
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.47	141
	Nonaccrual	0.66	0.00	0.02	0.22	0.49	0.96	1.68	2.49	141
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.02	0.12	0.25	0.40	141
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	141
	Nonaccrual	0.26	0.00	0.00	0.07	0.17	0.43	0.72	1.48	141
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.29	0.95	141
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.22	141
	Nonaccrual	0.28	0.00	0.00	0.00	0.15	0.52	1.03	1.45	141
Farmland	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.10	0.38	0.47	109
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.14	109
	Nonaccrual	1.20	0.00	0.00	0.00	0.04	1.61	5.74	11.21	109
Credit card	30-89 days past due	0.77	0.00	0.00	0.00	0.46	1.26	3.06	3.79	48
	90+ days past due	0.19	0.00	0.00	0.00	0.00	0.31	0.86	1.39	48
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.64	48

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: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.20	17
Cost: Interest-bearing deposits	1.32	0.48	0.59	0.90	1.43	1.79	2.00	2.07	3
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	-55.43	-100.00	-100.00	-100.00	-100.00	-2.09	19.29	100.86	29
Total selected assets	-29.96	-100.00	-100.00	-100.00	-8.92	2.29	59.68	115.38	48
Deposits	-43.26	-46.41	-46.06	-45.01	-43.26	-41.52	-40.47	-40.12	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 09/30/2020

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	81.27	7.33	22.93	52.16	80.89	102.38	137.37	209.41	110
Dividends declared / Net income	32.07	0.00	0.00	12.50	33.20	49.80	75.53	94.76	134
Net income - dividends / Average equity	5.51	-1.47	0.16	3.24	5.71	7.62	10.94	13.20	142
Percent of Dividends Paid									
Dividends from bank subsidiaries	136.42	0.00	0.00	97.70	121.30	174.99	326.71	555.12	118
Dividends from nonbank subsidiaries	1.98	0.00	0.00	0.00	0.00	0.34	10.56	25.75	118
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Dividends from all subsidiaries	165.98	0.00	24.42	102.76	128.27	186.46	419.03	742.66	118
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	44.20	0.00	0.00	15.07	44.95	72.90	107.75	124.05	131
Interest income from bank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.03	0.23	1.06	131
Management and service fees from bank subsidiaries	0.48	0.00	0.00	0.00	0.00	0.00	0.18	17.20	131
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	131
Operating income from bank subsidiaries	48.34	0.00	0.00	16.60	46.69	77.37	115.99	132.06	131
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	71.88	0.00	0.00	1.79	95.56	100.00	150.10	407.09	63
Interest income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.46	63
Management and serv fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.25	63
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Operating income from nonbank subsidiaries	74.58	0.00	0.00	7.91	96.85	100.00	175.27	407.09	63
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	31.53	0.00	0.00	0.00	11.64	46.94	85.75	102.16	8
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	31.53	0.00	0.00	0.00	11.64	46.94	85.75	102.16	8
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	73.45	0.00	0.00	70.54	97.46	99.84	100.00	100.00	134
Interest income from bank subsidiaries	1.42	0.00	0.00	0.00	0.00	0.08	1.08	74.60	134
Management and service fees from bank subsidiaries	1.07	0.00	0.00	0.00	0.00	0.00	0.20	25.22	134
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.38	134
Operating income from bank subsidiaries	85.10	0.00	13.07	93.27	99.62	100.00	100.00	100.26	134
Dividends from nonbank subsidiaries	1.43	0.00	0.00	0.00	0.00	0.23	8.41	20.92	134
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	134
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Operating income from nonbank subsidiaries	1.77	0.00	0.00	0.00	0.00	0.63	10.24	25.26	134
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Loans and advances from subsidiaries / Short term debt	474.53	0.00	0.00	25.77	159.72	657.34	1191.97	1676.94	11
Loans and advances from subsidiaries / Total debt	58.32	0.00	0.00	0.00	22.15	70.26	249.42	488.33	75

BHCPR Reporters for Quarter Ending 09/30/2020

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 06/30/2020 and Other Notes</u>
1399765	3,870,308	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	7,295,379	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	5,967,782	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	5,134,926	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	6,373,164	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,977,047	AMERANT BANCORP INC.	CORAL GABLES, FL	
1059715	4,648,331	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	4,108,514	ANB CORPORATION, THE	TERRELL, TX	
1048812	3,777,684	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	7,738,106	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1133286	9,618,897	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	6,169,303	BANCORP, INC., THE	WILMINGTON, DE	
1097306	4,552,818	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	5,574,481	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,352,474	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,859,709	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	3,509,801	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
1416523	6,322,559	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	4,664,934	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	9,020,972	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	5,046,939	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	5,639,539	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	3,957,817	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	6,496,513	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	3,987,109	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	5,196,467	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,153,793	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	3,603,862	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	4,172,702	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	3,585,973	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,509,098	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
3594872	3,815,683	CBTX, INC.	BEAUMONT, TX	
2158156	3,121,668	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	6,648,142	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
111108E	6,295,426	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	5,510,822	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	4,734,475	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	8,862,153	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,865,207	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,020,421	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	7,449,559	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,505,696	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	4,182,169	CTBC CAPITAL CORP.	LOS ANGELES, CA	
1121229	3,021,453	DACOTAH BANKS, INC.	ABERDEEN, SD	Moved from Peer 3
2107707	3,514,042	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2487650	6,619,391	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
5218097	9,828,478	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2461016	4,060,547	ENTERPRISE BANCORP, INC.	LOWELL, MA	

2303910	8,367,976	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	3,866,201	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	4,302,237	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	5,502,446	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,666,713	FB CORPORATION	CREVE COEUR, MO	
1032464	4,959,201	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	5,893,272	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	7,064,634	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	5,581,378	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	5,163,891	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1071306	9,289,366	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1208595	4,384,784	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	6,481,982	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	4,333,624	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	4,509,128	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1048894	4,011,308	FIRST OF LONG ISLAND CORP, THE	GLEN HEAD, NY	
1099917	3,229,774	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	Moved from Peer 3
1066713	4,888,757	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	7,063,056	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1026801	5,127,402	FREMONT BANCORPORATION	FREMONT, CA	
1098620	4,854,865	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,448,409	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2900261	6,106,782	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	5,375,526	HAPPY BANCSHARES, INC.	CANYON, TX	
4973353	4,433,203	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	3,535,223	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	4,606,785	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	6,685,889	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,780,451	HILLS BANCORPORATION	HILLS, IA	
3843507	7,409,641	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,569,315	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	3,460,349	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	3,674,034	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	5,790,143	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1201925	4,168,944	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	4,945,783	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	7,371,906	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	3,474,670	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,134,630	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,310,209	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	7,522,546	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	5,553,074	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3884863	8,093,381	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	7,071,663	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	4,420,887	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	9,530,475	MERCHANTS BANCORP	CARMEL, IN	
1902651	6,566,895	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	6,092,939	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	5,642,748	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	6,700,045	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	5,330,708	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	6,600,676	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
3212091	6,429,563	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	9,049,528	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	4,706,374	NICOLET BANKSHARES, INC.	GREEN BAY, WI	

3132863	5,589,869	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ
1136661	4,606,522	OCEAN BANKSHARES, INC.	MIAMI, FL
2233950	3,564,850	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX
1885307	7,101,670	ORIGIN BANCORP, INC.	RUSTON, LA
1142336	9,250,348	PARK NATIONAL CORPORATION	NEWARK, OH
2651590	5,958,107	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ
1070578	4,911,807	PEOPLES BANCORP INC.	MARIETTA, OH
3186585	3,234,906	PEOPLESBANCORP, MHC	HOLYOKE, MA
3316917	6,979,713	PREMIER FINANCIAL CORP	DEFIANCE, OH
2125813	5,864,561	QCR HOLDINGS, INC.	MOLINE, IL
4176855	3,359,576	RBB BANCORP	LOS ANGELES, CA
1130584	3,519,648	RCB HOLDING COMPANY, INC.	CLAREMORE, OK
1097025	6,240,446	REPUBLIC BANCORP, INC.	LOUISVILLE, KY
1398807	4,958,756	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA
1071397	9,190,572	S&T BANCORP, INC.	INDIANA, PA
3365858	5,524,552	SALEM FIVE BANCORP	SALEM, MA
1085013	8,287,840	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
2368106	9,504,399	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
2033226	3,542,666	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
1075694	3,701,964	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
1245068	7,190,960	SOUTHSIDE BANCSHARES, INC.	TYLER, TX
1417333	8,299,712	STATE BANKSHARES, INC.	FARGO, ND
3852031	3,938,062	STERLING BANCORP, INC.	SOUTHFIELD, MI
1249730	4,370,257	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY
1126046	4,779,167	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT
2367921	7,794,502	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY
1030170	7,449,799	TRICO BANCSHARES	CHICO, CA
3475074	9,493,790	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA
3233126	5,836,788	TRIUMPH BANCORP, INC.	DALLAS, TX
1048513	5,735,670	TRUSTCO BANK CORP NY	GLENVILLE, NY
1116609	6,382,831	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA
1050712	3,523,425	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
4105266	8,702,375	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	9,243,985	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
1115349	5,851,132	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1135048	4,107,032	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1025541	6,563,404	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
2004141	3,246,762	WILSON BANK HOLDING COMPANY	LEBANON, TN
1137770	8,727,871	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX

Note: Peer Group 2 has 142 bank holding companies.