

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2021

**Summary Ratios**

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	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	2.64	2.80	2.77	3.01	3.08
+ Non-interest income	1.09	1.21	1.21	1.32	1.31
- Overhead expense	2.21	2.59	2.57	2.69	2.71
- Provision for credit losses	-0.12	0.66	0.51	0.15	0.14
+ Securities gains (losses)	0.01	0.03	0.02	0.01	0.00
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.76	0.91	1.04	1.56	1.57
Net operating income	1.34	0.70	0.81	1.19	1.24
Net income	1.34	0.71	0.82	1.19	1.24
Net income (Subchapter S adjusted)	2.06	1.15	1.18	1.17	1.42
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	3.11	3.64	3.55	4.41	4.24
Interest expense	0.26	0.58	0.52	1.08	0.86
Net interest income (tax equivalent)	2.84	3.05	3.01	3.33	3.38
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.12	0.28	0.27	0.21	0.22
Earnings coverage of net loan and lease losses (X)	26.30	20.97	22.89	24.40	21.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	1.58	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.30	1.55	1.55	0.81	0.89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.71	0.71	0.57	0.61
30-89 days past due loans and leases / Total loans and leases	0.29	0.37	0.39	0.43	0.44
<b>Liquidity and Funding</b>					
Net noncore funding dependence	-3.31	6.19	3.20	14.45	16.62
Net short-term noncore funding dependence	-9.17	-2.71	-4.76	3.38	4.66
Net loans and leases / Total assets	58.81	63.00	61.58	63.77	63.98
<b>Capitalization</b>					
Tier 1 leverage ratio	9.07	9.05	9.13	9.76	9.71
Holding company equity capital / Total assets	10.79	11.12	11.16	12.43	12.22
Total equity capital (including minority interest) / Total assets	10.91	11.24	11.28	12.57	12.27
Common equity tier 1 capital / Total risk-weighted assets	12.64	12.26	12.40	12.17	12.12
Net loans and leases / Equity capital (X)	5.47	5.73	5.59	5.21	5.29
Cash dividends / Net income	27.22	49.74	42.30	33.12	27.31
Cash dividends / Net income (Subchapter S adjusted)	-3.51	10.79	-0.65	-12.02	17.36
<b>Growth Rates</b>					
Assets	9.51	16.67	16.68	9.26	7.00
Equity capital	7.52	6.54	6.99	10.49	7.89
Net loans and leases	-0.66	12.75	9.07	9.10	7.89
Noncore funding	-21.64	-6.57	-12.18	6.59	10.67
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.55	0.92	0.77	1.02	1.14
Long-term debt / Equity capital	10.65	13.73	13.56	13.04	13.37
Equity investment in subsidiaries / Equity capital	103.15	103.27	102.81	103.22	103.10
Cash from ops + noncash items + op expense / Op expense + dividends	152.43	142.45	147.26	190.27	174.91

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**Relative Income Statement and Margin Analysis**

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	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	2.89	3.35	3.27	4.00	3.87
Less: Interest expense	0.24	0.54	0.48	0.98	0.79
Equals: Net interest income (tax equivalent)	2.64	2.80	2.77	3.01	3.08
Plus: Non-interest income	1.09	1.21	1.21	1.32	1.31
Equals: adjusted operating income (tax equivalent)	3.80	4.06	4.04	4.41	4.46
Less: Overhead expense	2.21	2.59	2.57	2.69	2.71
Less: Provision for credit losses	-0.12	0.66	0.51	0.15	0.14
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	0.03	0.02	0.01	0.00
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.76	0.91	1.04	1.56	1.57
Less: Applicable income taxes (tax equivalent)	0.41	0.21	0.23	0.36	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.34	0.70	0.81	1.19	1.24
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.34	0.71	0.82	1.19	1.24
Memo: Net income (last four quarters)	1.30	0.81	0.82	1.19	1.24
Net income-BHC and noncontrolling (minority) interest	1.35	0.72	0.83	1.20	1.25
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.09	92.11	92.32	91.05	91.48
Average interest-bearing funds / Average assets	61.98	64.67	64.06	65.57	65.56
Interest income (tax equivalent) / Average earning assets	3.11	3.64	3.55	4.41	4.24
Interest expense / Average earning assets	0.26	0.58	0.52	1.08	0.86
Net interest income (tax equivalent) / Average earning assets	2.84	3.05	3.01	3.33	3.38
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.07	4.35	4.27	5.09	4.95
Interest-bearing bank balances	0.13	0.36	0.27	2.04	1.64
Federal funds sold and reverse repos	0.25	0.75	0.68	2.44	2.17
Trading assets	0.45	0.65	0.60	0.99	1.11
Total earning assets	3.09	3.61	3.51	4.36	4.20
Investment securities (tax equivalent)	1.76	2.36	2.25	2.76	2.68
US Treasury and agency securities (excluding mortgage-backed securities)	1.23	1.85	1.75	2.32	2.05
Mortgage-backed securities	1.55	2.17	2.05	2.61	2.50
All other securities	2.81	3.28	3.24	4.06	4.20
Interest-bearing deposits	0.22	0.60	0.53	1.10	0.81
Time deposits of \$250K or more	0.70	1.53	1.42	1.96	1.44
Time deposits < \$250K	0.67	1.47	1.36	1.82	1.29
Other domestic deposits	0.16	0.41	0.36	0.93	0.67
Foreign deposits	0.12	0.48	0.42	1.19	0.97
Federal funds purchased and repos	0.18	0.71	0.62	1.86	1.51
Other borrowed funds and trading liabilities	1.27	1.54	1.50	2.38	2.28
All interest-bearing funds	0.38	0.82	0.74	1.49	1.19

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**Non-interest Income & Expenses**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.14	2.09	2.02	2.72	3.08
Overhead expenses / Net Interest Income + non-interest income	58.85	62.06	62.31	61.29	60.88
<b>Percent of Average Assets</b>					
Total overhead expense	2.21	2.59	2.57	2.69	2.71
Personnel expense	1.23	1.30	1.30	1.41	1.44
Net occupancy expense	0.24	0.26	0.26	0.28	0.28
Other operating expenses	0.72	0.95	0.94	0.97	0.97
Overhead less non-interest income	1.08	1.27	1.26	1.32	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	58.34	61.60	61.85	60.64	60.37
Personnel expense	32.89	32.31	32.40	32.39	32.51
Net occupancy expense	6.27	6.55	6.58	6.52	6.48
Other operating expenses	18.68	22.16	22.28	21.20	20.90
Total non-interest income	28.20	28.52	28.83	29.23	28.50
Fiduciary activities income	2.27	2.06	2.09	1.97	2.14
Service charges on domestic deposit accounts	3.26	3.23	3.27	3.88	4.15
Trading revenue	0.69	1.37	1.24	1.18	0.85
Investment banking fees and commissions	2.47	2.59	2.46	3.54	3.42
Insurance activities revenue	0.38	0.41	0.41	0.47	0.47
Venture capital revenue	0.03	0.00	0.01	0.02	0.02
Net servicing fees	0.56	-0.04	0.01	0.28	0.65
Net securitization income	0.01	0.00	0.00	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	3.63	3.74	3.92	1.86	1.61
Other non-interest income	9.40	9.49	9.67	10.04	9.86
Overhead less non-interest income	29.66	31.97	31.96	31.06	31.46
Applicable income taxes / Pretax net operating income (tax equivalent)	21.49	18.64	18.62	20.56	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.11	22.16	21.20	23.23	21.56

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**Percent Composition of Assets**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Assets</b>					
Real estate loans	36.06	36.66	36.21	37.78	37.19
Commercial and industrial loans	11.12	14.40	13.51	12.02	12.85
Loans to individuals	3.60	3.57	3.40	4.20	4.31
Loans to depository institutions and acceptances of other banks	0.02	0.03	0.03	0.04	0.05
Agricultural loans	0.21	0.20	0.19	0.24	0.30
Other loans and leases	4.24	4.66	4.63	5.01	5.00
Net loans and leases	58.81	63.00	61.58	63.77	63.98
Debt securities over 1 year	18.32	14.80	15.55	14.60	14.63
Mutual funds and equity securities	0.06	0.06	0.05	0.06	0.06
Subtotal	78.17	79.07	78.16	79.65	79.97
Interest-bearing bank balances	9.37	6.40	7.51	3.06	3.04
Federal funds sold and reverse repos	0.53	0.80	0.82	1.57	1.66
Debt securities 1 year or less	1.52	1.85	1.68	1.91	1.96
Trading assets	0.58	1.04	1.01	1.19	1.33
Total earning assets	91.57	90.87	91.05	89.53	89.74
Non-interest cash and due from depository institutions	0.99	1.03	1.07	1.14	1.21
Other real estate owned	0.01	0.03	0.02	0.03	0.04
All other assets	7.38	8.03	7.82	9.27	8.98
<b>Memoranda</b>					
Short-term investments	12.32	10.21	11.17	7.63	7.80
US Treasury securities	1.18	0.91	0.84	1.03	1.04
US agency securities (excluding mortgage-backed securities)	0.75	0.59	0.63	0.54	0.69
Municipal securities	1.70	1.60	1.69	1.34	1.62
Mortgage-backed securities	13.46	11.20	11.75	11.44	11.13
Asset-backed securities	0.47	0.31	0.32	0.28	0.33
Other debt securities	0.51	0.40	0.42	0.39	0.41
Loans held-for-sale	0.50	0.52	0.52	0.39	0.30
Loans held for investment	58.34	63.22	61.72	63.50	63.93
Real estate loans secured by 1-4 family	11.57	12.28	11.91	13.29	13.46
Revolving	1.44	1.72	1.66	2.07	2.27
Closed-end, secured by first liens	9.73	10.10	9.81	10.69	10.57
Closed-end, secured by junior liens	0.19	0.24	0.22	0.28	0.31
Commercial real estate loans	22.35	22.30	22.22	22.23	21.58
Construction and land development	3.39	3.47	3.40	3.44	3.51
Multifamily	3.32	3.10	3.12	3.01	2.72
Nonfarm nonresidential	14.65	14.72	14.72	14.69	14.44
Real estate loans secured by farmland	0.35	0.33	0.33	0.36	0.41

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**Loan Mix and Analysis of Concentrations of Credit**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	60.50	56.15	57.15	57.46	56.49
Real estate loans secured by 1-4 family	20.00	19.51	19.43	20.75	21.10
Revolving	2.47	2.66	2.64	3.15	3.50
Closed-end	17.35	16.64	16.59	17.39	17.39
Commercial real estate loans	37.12	33.63	34.63	33.52	32.14
Construction and land development	5.69	5.18	5.26	5.09	5.20
1-4 family	1.19	0.94	0.93	0.94	1.02
Other	4.46	4.09	4.19	4.02	4.05
Multifamily	5.41	4.78	4.96	4.69	4.10
Nonfarm nonresidential	24.44	22.19	22.93	22.15	21.40
Owner-occupied	8.31	7.46	7.68	7.72	8.03
Other	15.82	14.52	14.95	14.34	13.38
Real estate loans secured by farmland	0.61	0.52	0.54	0.55	0.63
Loans to depository institutions and acceptances of other banks	0.03	0.06	0.06	0.11	0.12
Commercial and industrial loans	19.48	22.98	22.16	19.53	20.32
Loans to individuals	6.58	6.23	6.13	7.13	7.36
Credit card loans	0.51	0.63	0.65	0.81	1.02
Agricultural loans	0.38	0.31	0.32	0.37	0.46
Other loans and leases	8.39	9.11	9.09	9.85	9.66
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	383.38	387.92	381.26	391.26	379.80
Real estate loans secured by 1-4 family	124.74	130.23	125.02	138.18	137.84
Revolving	15.53	18.32	17.42	21.26	23.33
Closed-end	107.54	110.40	106.14	115.20	112.79
Commercial real estate loans	238.54	237.16	234.65	229.44	219.72
Construction and land development	36.06	36.48	35.62	34.95	35.36
1-4 family	7.44	6.64	6.34	6.61	7.04
Other	28.34	28.60	28.16	27.32	27.26
Multifamily	35.29	32.93	32.74	31.04	27.85
Nonfarm nonresidential	156.26	156.60	155.06	152.10	147.22
Owner-occupied	52.63	52.43	52.37	53.07	54.89
Other	100.96	101.87	100.54	97.41	91.80
Real estate loans secured by farmland	3.67	3.43	3.44	3.60	4.02
Loans to depository institutions and acceptances of other banks	0.20	0.31	0.28	0.44	0.54
Commercial and industrial loans	116.31	150.16	139.89	122.02	128.82
Loans to individuals	36.56	36.83	37.47	43.51	42.67
Credit card loans	2.58	3.28	3.30	4.34	5.31
Agricultural loans	2.03	1.99	1.88	2.18	2.72
Other loans and leases	47.50	49.92	49.56	52.44	51.79
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	29.24	26.62	27.32	26.45	24.79
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	187.60	186.45	183.76	178.57	167.93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	244.88	243.47	240.85	236.10	225.98

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**Liquidity and Funding**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Assets</b>					
Short-term investments	12.32	10.21	11.17	7.63	7.80
Liquid assets	29.12	24.65	26.23	22.44	22.72
Investment securities	20.37	17.19	17.84	16.99	17.27
Net loans and leases	58.81	63.00	61.58	63.77	63.98
Net loans, leases and standby letters of credit	59.61	63.89	62.48	64.84	65.07
Core deposits	75.52	69.20	70.67	63.09	62.13
Noncore funding	10.15	15.53	14.13	19.36	21.34
Time deposits of \$250K or more	1.67	2.35	2.11	2.94	2.89
Foreign deposits	0.33	0.36	0.36	0.43	0.47
Federal funds purchased and repos	1.19	1.44	1.47	1.94	1.97
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.54	0.59	0.54	0.48	0.54
Commercial paper	0.01	0.01	0.01	0.02	0.02
Other borrowings w/remaining maturity of 1 year or less	0.88	1.75	1.24	3.01	3.67
Earning assets that reprice within 1 year	38.80	38.76	39.38	39.29	40.29
Interest-bearing liabilities that reprice within 1 year	6.64	8.86	8.20	10.19	10.01
Long-term debt that reprices within 1 year	0.28	0.52	0.47	0.96	1.34
Net assets that reprice within 1 year	30.82	27.76	29.11	26.63	27.38
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	-3.31	6.19	3.20	14.45	16.62
Net short-term noncore funding dependence	-9.17	-2.71	-4.76	3.38	4.66
Short-term investment / Short-term noncore funding	304.29	149.65	184.19	77.77	66.46
Liquid assets - short-term noncore funding / Nonliquid assets	36.72	24.47	28.18	16.97	16.04
Net loans and leases / Total deposits	73.05	82.06	79.43	90.31	90.08
Net loans and leases / Core deposits	78.83	92.26	88.34	103.93	105.00
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50	1.73	1.57	0.72	-0.82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.06	4.54	4.31	1.36	-1.98
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	0.00	0.02	0.00	-0.05
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	13.65	11.41	11.38	12.67	16.19
Available-for-sale securities	84.58	86.72	87.23	85.40	81.88
US Treasury securities	6.01	5.26	4.72	6.15	6.99
US agency securities (excluding mortgage-backed securities)	4.24	3.94	4.01	3.49	4.02
Municipal securities	8.38	9.87	9.83	7.75	9.16
Mortgage-backed securities	66.09	66.61	66.64	67.43	65.45
Asset-backed securities	2.45	1.91	1.91	1.66	2.05
Other debt securities	3.01	2.93	3.01	2.94	2.79
Mutual funds and equity securities	0.30	0.38	0.35	0.40	0.42
Debt securities 1 year or less	8.36	11.25	10.55	11.86	11.91
Debt securities 1 to 5 years	17.84	17.70	17.03	17.94	19.18
Debt securities over 5 years	71.40	68.10	69.86	66.02	64.73
Pledged securities	33.37	37.16	35.67	30.57	33.30
Structured notes, fair value	0.06	0.02	0.02	0.03	0.04
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	64.38	124.80	183.32	26.69	6.77
Investment securities	32.50	20.30	23.62	11.75	9.42
Core deposits	16.96	26.00	26.88	11.23	7.29
Noncore funding	-21.64	-6.57	-12.18	6.59	10.67

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**Derivatives and Off-Balance-Sheet Transactions**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			22.01	23.52	24.05
Standby letters of credit	0.66	0.72	0.71	0.84	0.92
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.10	0.23	0.18	0.40	0.62
Credit derivatives - notional amount (holding company as guarantor)	0.24	0.39	0.35	0.42	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0.18	0.46	0.41	0.52	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0.18	0.24	0.25	0.30	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.13	0.35	0.30	0.45	0.69
Derivative contracts	47.31	51.28	48.41	68.47	65.81
Interest rate contracts	35.15	35.90	34.16	47.31	43.84
Interest rate futures and forward contracts	4.39	8.89	6.21	10.67	11.40
Written options contracts (interest rate)	1.69	2.33	2.18	2.47	2.16
Purchased options contracts (interest rate)	1.29	1.45	1.46	2.65	2.32
Interest rate swaps	20.27	20.49	20.62	28.86	26.74
Foreign exchange contracts	6.12	5.79	6.01	10.12	10.92
Futures and forward foreign exchange contracts	3.76	3.70	3.47	5.23	5.22
Written options contracts (foreign exchange)	0.04	0.03	0.03	0.05	0.14
Purchased options contracts (foreign exchange)	0.04	0.04	0.04	0.08	0.13
Foreign exchange rate swaps	0.76	0.73	0.77	2.03	2.17
Equity, commodity, and other derivative contracts	0.91	1.80	1.85	3.32	4.08
Commodity and other futures and forward contracts	0.07	0.13	0.14	0.19	0.25
Written options contracts (commodity and other)	0.31	0.54	0.52	0.98	1.48
Purchased options contracts (commodity and other)	0.21	0.38	0.36	0.94	1.29
Commodity and other swaps	0.30	0.31	0.32	0.38	0.40
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			42.81	45.53	44.93

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**Derivatives Analysis**

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	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Notional Amount</b>					
Interest rate contracts	94.10	94.60	94.07	93.44	92.91
Foreign exchange contracts	3.22	3.07	3.49	3.20	3.39
Equity, commodity, and other contracts	1.21	1.18	1.17	1.64	1.93
Futures and forwards	12.66	14.61	14.08	13.49	12.78
Written options	7.18	8.61	8.20	5.91	6.60
Exchange-traded	0.11	0.15	0.14	0.15	0.23
Over-the-counter	6.91	8.13	7.73	5.10	5.49
Purchased options	3.41	3.51	3.42	4.42	4.19
Exchange-traded	0.12	0.14	0.15	0.28	0.32
Over-the-counter	3.01	2.98	2.86	3.35	3.20
Swaps	71.63	67.31	68.70	69.75	70.34
Held for trading	40.70	43.07	43.59	44.16	46.31
Interest rate contracts	34.66	36.64	36.65	37.24	38.40
Foreign exchange contracts	1.55	1.45	1.60	1.60	1.85
Equity, commodity, and other contracts	0.61	0.68	0.68	0.83	1.14
Non-traded	59.30	56.93	56.41	55.84	53.69
Interest rate contracts	56.22	54.27	53.76	52.22	50.60
Foreign exchange contracts	0.36	0.39	0.46	0.34	0.57
Equity, commodity, and other contracts	0.11	0.10	0.10	0.13	0.16
Derivative contracts (excluding futures and forex 14 days or less)	91.89	90.28	91.48	93.86	94.47
One year or less	27.55	31.66	32.05	32.17	32.51
Over 1 year to 5 years	29.89	27.15	27.06	30.45	31.16
Over 5 years	29.40	28.15	29.56	28.09	28.71
Gross negative fair value (absolute value)	1.18	1.65	1.55	0.83	0.72
Gross positive fair value	1.59	2.48	2.23	1.19	0.85
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.05	0.07	0.07	0.06	0.06
Gross positive fair value (X)	0.06	0.10	0.09	0.07	0.06
Held for trading (X)	0.05	0.07	0.07	0.06	0.05
Non-traded (X)	0.01	0.02	0.02	0.01	0.01
Current credit exposure (X)	0.05	0.07	0.07	0.05	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
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
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.59	0.91	0.89	0.73	0.53



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2021

**Allowance and Net Loan and Lease Losses**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	-0.12	0.66	0.51	0.15	0.14
Provision for loan and lease losses / Average loans and leases	-0.21	1.06	0.82	0.24	0.24
Provision for loan and lease losses / Net loan and lease losses	-65.12	587.54	487.86	130.58	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	1.58	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.30	1.55	1.55	0.81	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	17.40	11.29	11.58	8.03	7.54
Allowance for loan and lease losses / Nonaccrual assets	330.05	301.93	299.44	218.72	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	271.93	249.38	244.62	151.73	160.51
Gross loan and lease losses / Average loans and leases	0.20	0.35	0.34	0.28	0.30
Recoveries / Average loans and leases	0.08	0.07	0.07	0.08	0.09
Net losses / Average loans and leases	0.12	0.28	0.27	0.21	0.22
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	25.10	24.77	33.98	36.22	41.30
Earnings coverage of net loan and lease losses (X)	26.30	20.97	22.89	24.40	21.75
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.04	0.04	0.01	0.02
Real estate loans secured by 1-4 family	-0.01	0.01	0.01	0.01	0.01
Revolving	-0.07	0.01	0.01	0.02	0.03
Closed-end	-0.01	0.01	0.00	0.00	0.01
Commercial real estate loans	0.04	0.06	0.07	0.01	0.01
Construction and land development	0.01	0.00	0.00	-0.01	-0.03
1-4 family	0.00	0.00	0.00	0.00	-0.01
Other	0.01	0.00	0.00	-0.01	-0.02
Multifamily	0.01	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.05	0.08	0.11	0.02	0.02
Owner-occupied	0.01	0.02	0.02	0.01	0.01
Other	0.04	0.05	0.08	0.01	0.01
Real estate loans secured by farmland	-0.01	0.04	0.02	0.01	0.00
Commercial and industrial loans	0.19	0.46	0.47	0.37	0.31
Loans to individuals	0.72	1.25	1.13	1.17	1.16
Credit card loans	2.27	3.33	2.92	3.11	2.92
Agricultural loans	0.02	0.11	0.19	0.08	0.15
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.09	0.14	0.15	0.15	0.14

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2021

**Past Due and Nonaccrual Assets**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.29	0.37	0.39	0.43	0.44
90+ days past due loans and leases	0.09	0.13	0.12	0.15	0.17
Nonaccrual loans and leases	0.54	0.66	0.66	0.51	0.54
90+ days past due and nonaccrual loans and leases	0.68	0.84	0.85	0.71	0.75
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.02
90+ days past due restructured	0.00	0.01	0.01	0.01	0.01
Nonaccrual restructured	0.12	0.14	0.13	0.14	0.16
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	0.01	0.00	0.00
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.29	0.37	0.40	0.43	0.44
90+ days past due assets	0.09	0.13	0.12	0.15	0.18
Nonaccrual assets	0.55	0.67	0.67	0.53	0.57
30+ days past due and nonaccrual assets	1.00	1.25	1.29	1.19	1.26
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.40	0.52	0.52	0.44	0.48
90+ past due and nonaccrual assets + other real estate owned	0.42	0.55	0.55	0.48	0.52
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.48	0.61	0.60	0.53	0.60
Allowance for loan and lease losses	67.85	66.38	66.54	115.41	118.28
Equity capital + allowance for loan and lease losses	4.12	5.10	4.97	4.28	4.79
Tier 1 capital + allowance for loan and lease losses	4.89	6.26	6.04	5.65	6.16
Loans and leases + other real estate owned	0.82	0.98	0.97	0.85	0.96

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2021

**Past Due and Nonaccrual Loans and Leases**

		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.25	0.35	0.39	0.38	0.42
	90+ days past due	0.12	0.17	0.16	0.16	0.22
	Nonaccrual	0.60	0.70	0.75	0.46	0.57
Commercial and industrial	30-89 days past due	0.24	0.24	0.23	0.31	0.30
	90+ days past due	0.02	0.03	0.03	0.05	0.05
	Nonaccrual	0.65	0.80	0.75	0.83	0.76
Individuals	30-89 days past due	0.60	0.74	0.83	0.83	0.84
	90+ days past due	0.08	0.11	0.14	0.17	0.16
	Nonaccrual	0.17	0.24	0.28	0.17	0.23
Depository institution loans	30-89 days past due	0.03	0.01	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	0.11	0.15	0.17	0.24	0.17
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.51	0.72	0.49	0.67	0.75
Foreign governments	30-89 days past due	0.00	3.73	0.00	0.07	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.04	0.09	0.03	0.06
Other loans and leases	30-89 days past due	0.11	0.14	0.18	0.20	0.17
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.13	0.19	0.15	0.13	0.14

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

**BHCPR PEER GROUP DATA**

**Past Due and Nonaccrual Loans and Leases - Continued**

Peer Group: 1  
Date: 09/30/2021

		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.36	0.51	0.65	0.67	0.71
	90+ days past due	0.25	0.36	0.33	0.31	0.46
	Nonaccrual	0.76	0.91	0.89	0.73	0.86
Revolving	30-89 days past due	0.33	0.40	0.48	0.45	0.50
	90+ days past due	0.03	0.02	0.03	0.05	0.05
	Nonaccrual	1.05	1.28	1.13	1.00	1.17
Closed-End	30-89 days past due	0.36	0.52	0.65	0.70	0.75
	90+ days past due	0.27	0.41	0.38	0.35	0.53
	Nonaccrual	0.71	0.89	0.87	0.70	0.84
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	0.04	0.05	0.04	0.04	0.06
Commercial real estate	30-89 days past due	0.16	0.21	0.26	0.18	0.17
	90+ days past due	0.01	0.02	0.02	0.03	0.03
	Nonaccrual	0.48	0.53	0.62	0.23	0.28
Construction and development	30-89 days past due	0.15	0.24	0.28	0.28	0.21
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.31	0.32	0.41	0.20	0.19
1-4 family	30-89 days past due	0.03	0.03	0.03	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.03	0.02	0.02
Other	30-89 days past due	0.10	0.17	0.22	0.20	0.13
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.25	0.26	0.35	0.17	0.15
Multifamily	30-89 days past due	0.09	0.09	0.09	0.08	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.13	0.09	0.11	0.05	0.08
Nonfarm non-residential	30-89 days past due	0.12	0.21	0.23	0.14	0.17
	90+ days past due	0.01	0.02	0.02	0.03	0.03
	Nonaccrual	0.58	0.68	0.79	0.28	0.30
Owner occupied	30-89 days past due	0.04	0.07	0.07	0.07	0.09
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.20	0.26	0.27	0.16	0.17
Other	30-89 days past due	0.07	0.13	0.14	0.07	0.07
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.31	0.36	0.44	0.10	0.13
Farmland	30-89 days past due	0.13	0.24	0.11	0.23	0.25
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	1.06	1.49	1.13	0.84	1.23
Credit card	30-89 days past due	0.79	0.92	0.95	1.19	1.22
	90+ days past due	0.40	0.55	0.63	0.78	0.73
	Nonaccrual	0.08	0.06	0.05	0.11	0.09

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2021

**Regulatory Capital Components and Ratios**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.59			12.26			12.38			12.11			12.09		
Common equity tier 1 capital, column B	0.29			0.29			0.30			0.29			0.52		
Tier 1 capital, column A	13.32			12.97			13.11			12.78			12.85		
Tier 1 capital, column B	0.33			0.33			0.34			0.34			0.60		
Total capital, column A	15.21			15.12			15.26			14.36			14.45		
Total capital, column B	0.36			0.38			0.39			0.38			0.67		
Tier 1 leverage	9.07			9.05			9.13			9.76			9.71		
Supplementary leverage ratio, advanced approaches HCs	6.90			8.70			8.71			7.41			7.31		

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2021

**Insurance and Broker-Dealer Activities**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46	54.17	53.67	51.47	56.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54	45.83	46.33	48.53	43.88
Separate account assets (L/H) / Total life assets	13.15	11.09	11.24	7.26	8.53
Insurance activities revenue / Adjusted operating income	0.38	0.41	0.41	0.47	0.47
Premium income / Insurance activities revenue	2.90	2.06	2.84	7.32	4.86
Credit related premium income / Total premium income	31.14	40.11	38.23	34.91	44.54
Other premium income / Total premium income	68.86	59.89	61.77	65.09	55.46
Insurance underwriting net income / Consolidated net income	0.02	0.03	0.03	0.08	0.08
Insurance net income (P/C) / Equity (P/C)	28.21	10.18	15.59	19.86	15.64
Insurance net income (L/H) / Equity (L/H)	5.51	5.32	3.62	5.13	1.99
Insurance benefits, losses, expenses / Insurance premiums	-364.02	654.61	447.82	233.61	160.49
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.07	0.15	0.17
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.15	2.31
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	11.71	11.07	11.03	11.51	10.22
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.44	0.75	0.75	1.39	1.79

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2021

**Foreign Activities**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.63	0.88	0.87	1.25	1.17
Cost: Interest-bearing deposits	0.12	0.48	0.42	1.19	0.97
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	0.18	6.51	5.18	27.03	27.29
Commercial and industrial loans	0.86	0.43	0.64	0.29	1.53
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	0.03	-0.58	-2.41	22.48	7.24
Total selected assets	3.52	2.65	2.04	12.40	3.24
Deposits	10.74	-1.43	3.46	10.36	5.00

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2021

**Parent Company Analysis - Part 1**

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	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Profitability</b>					
Net income / Average equity capital	12.52	6.29	7.28	9.68	10.40
Bank net income / Average equity investment in banks	12.35	6.43	7.44	10.51	11.19
Nonbank net income / Average equity investment in nonbanks	13.18	8.01	9.75	7.89	7.10
Subsidiary HCs net income / Average equity investment in sub HCs	11.04	6.72	7.01	8.55	8.78
Bank net income / Parent net income	96.45	87.60	88.16	82.22	82.56
Nonbank net income / Parent net income	3.22	4.43	3.59	5.93	3.78
Subsidiary holding companies' net income / Parent net income	66.57	81.94	68.34	74.00	72.48
<b>Leverage</b>					
Total liabilities / Equity capital	16.51	20.37	20.06	20.43	20.88
Total debt / Equity capital	11.37	14.74	14.41	14.31	14.69
Total debt + notes payable to subs that issued TPS / Equity capital	13.41	17.04	16.67	16.36	17.10
Total debt + Loans guaranteed for affiliate / Equity capital	11.46	15.02	14.68	14.56	15.14
Total debt / Equity capital - excess over fair value	11.47	14.86	14.52	14.51	14.81
Long-term debt / Equity capital	10.65	13.73	13.56	13.04	13.37
Short-term debt / Equity capital	0.55	0.92	0.77	1.02	1.14
Current portion of long-term debt / Equity capital	0.10	0.05	0.06	0.05	0.14
Excess cost over fair value / Equity capital	0.08	0.08	0.08	0.12	0.12
Long-term debt / Consolidated long-term debt	40.69	32.61	34.67	28.44	28.63
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	103.15	103.27	102.81	103.22	103.10
Total investment in subs / Equity capital	108.29	110.46	110.16	111.07	112.48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.27	0.69	0.47	0.36	0.35
Equity investment in subs - equity cap / Net income-div (X)	0.85	2.31	1.82	1.22	1.22
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	152.56	128.63	136.61	177.68	162.34
Cash from ops + noncash items + op expense / Op expense + dividend	152.43	142.45	147.26	190.27	174.91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.61	140.42	134.09	116.34	103.19
Pretax operating income + interest expense / Interest expense	1,645.53	1,826.91	2,016.32	1,968.54	2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,896.20	1,413.95	1,539.23	1,632.83	1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends	174.48	144.62	150.43	210.80	188.90
Fees + other income from subsidiaries / Salary + other expenses	12.03	14.76	13.95	16.52	16.08
Net income / Current part of long-term debt + preferred dividends (X)	40.79	26.65	35.64	57.11	33.93
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	3.29	3.69	3.86	2.64	2.61
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.60	0.12	0.10	0.04	0.24
Nonaccrual	1.04	0.80	1.03	0.54	6.54
Total	1.64	0.92	1.13	0.58	6.78
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.03	0.05	0.05	0.10	0.24
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.03	0.05	0.05	0.10	0.25
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	1.76	2.95	2.66	5.62	5.50
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.07	0.07	0.08	0.19	0.21



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2021

**Parent Company Analysis - Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	69.90	84.44	81.10	57.84	57.26
Dividends declared / Net income	27.22	49.77	42.29	33.08	27.33
Net income - dividends / Average equity	9.25	3.19	4.13	6.46	7.33
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	160.45	130.19	132.17	178.13	157.73
Dividends from nonbank subsidiaries	6.19	3.74	3.41	7.53	7.13
Dividends from subsidiary holding companies	6.32	2.34	4.85	21.40	16.86
Dividends from all subsidiaries	213.42	167.02	174.85	260.40	215.26
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	43.30	61.85	60.28	66.55	60.71
Interest income from bank subsidiaries	0.11	0.48	0.36	0.54	0.52
Management and service fees from bank subsidiaries	0.87	1.79	1.47	1.55	1.88
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	48.70	71.13	62.88	69.36	63.43
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	66.90	52.29	56.39	82.95	51.40
Interest income from nonbank subsidiaries	2.38	4.57	7.38	20.25	18.56
Management and serv fees from nonbank subsidiaries	0.66	0.93	0.86	1.92	2.96
Other income from nonbank subsidiaries	0.11	0.20	0.16	1.06	0.15
Operating income from nonbank subsidiaries	94.31	70.62	79.84	150.41	99.33
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	36.58	25.82	43.51	61.23	48.56
Interest income from subsidiary holding companies	5.06	9.87	8.40	6.54	3.95
Management and service fees from subsidiary holding companies	0.75	0.41	0.44	0.36	0.43
Other income from subsidiary holding companies	-0.41	0.01	0.01	0.29	0.01
Operating income from subsidiary holding companies	47.30	41.80	55.20	76.49	61.19
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	72.55	68.00	69.76	67.32	65.18
Interest income from bank subsidiaries	0.27	1.03	0.63	0.80	0.92
Management and service fees from bank subsidiaries	1.64	2.06	1.87	1.81	2.01
Other income from bank subsidiaries	0.03	0.08	0.04	0.03	0.02
Operating income from bank subsidiaries	82.68	80.80	82.20	78.80	74.20
Dividends from nonbank subsidiaries	3.56	2.36	1.95	2.65	2.57
Interest income from nonbank subsidiaries	0.20	0.90	0.73	1.19	2.32
Management and service fees from nonbank subsidiaries	0.02	0.03	0.02	0.06	0.03
Other income from nonbank subsidiaries	0.01	0.02	0.01	0.04	0.02
Operating income from nonbank subsidiaries	5.69	5.80	4.70	7.29	7.64
Dividends from subsidiary holding companies	2.13	1.41	2.53	4.52	5.15
Interest income from subsidiary holding companies	0.01	0.16	0.11	0.20	0.37
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	3.40	4.22	4.56	6.08	6.79
Loans and advances from subsidiaries / Short term debt	152.66	216.76	135.13	83.37	87.87
Loans and advances from subsidiaries / Total debt	28.03	27.05	27.08	28.33	26.53

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 1  
Date: 09/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									132
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.64	1.16	1.63	2.32	2.69	2.98	3.32	3.90	131
+ Non-interest income	1.09	0.24	0.34	0.55	0.95	1.53	2.05	3.15	132
- Overhead expense	2.21	1.32	1.50	1.85	2.17	2.49	2.96	3.86	132
- Provision for credit losses	-0.12	-0.53	-0.37	-0.23	-0.09	0.00	0.06	0.08	132
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.08	132
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
= Pretax net operating income (tax equivalent)	1.76	0.87	1.20	1.42	1.69	2.09	2.56	2.99	131
Net operating income	1.34	0.57	0.86	1.07	1.30	1.56	1.95	2.26	132
Net income	1.34	0.66	0.90	1.07	1.30	1.55	1.95	2.26	132
Net income (Subchapter S adjusted)	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	3.11	1.48	2.23	2.73	3.15	3.52	4.06	4.43	131
Interest expense	0.26	0.05	0.07	0.16	0.22	0.35	0.54	0.78	132
Net interest income (tax equivalent)	2.84	1.24	1.75	2.51	2.90	3.22	3.57	4.08	131
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.12	-0.03	-0.01	0.03	0.09	0.22	0.29	0.53	132
Earnings coverage of net loan and lease losses (X)	26.30	-148.07	-45.56	7.43	17.00	43.66	103.66	241.93	132
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	0.49	0.67	1.02	1.26	1.58	2.19	2.67	132
Allowance for loan and lease losses / Total loans and leases	1.30	0.37	0.61	0.99	1.26	1.54	2.18	2.65	132
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.10	0.17	0.35	0.50	0.79	1.15	1.73	132
30-89 days past due loans and leases / Total loans and leases	0.29	0.03	0.07	0.12	0.23	0.40	0.66	1.16	132
<b>Liquidity and Funding</b>									
Net noncore funding dependence	-3.31	-28.06	-18.48	-12.30	-3.45	4.66	11.95	24.66	132
Net short-term noncore funding dependence	-9.17	-50.00	-31.74	-15.66	-7.14	-0.48	5.54	10.45	132
Net loans and leases / Total assets	58.81	28.82	42.05	51.68	58.81	68.05	77.34	80.20	132
<b>Capitalization</b>									
Tier 1 leverage ratio	9.07	7.09	7.39	8.15	8.93	9.90	11.18	12.38	132
Holding company equity capital / Total assets	10.79	7.34	7.97	9.29	10.63	12.41	13.82	15.27	132
Total equity capital (including minority interest) / Total assets	10.91	7.64	8.08	9.36	10.72	12.49	13.90	15.37	132
Common equity tier 1 capital / Total risk-weighted assets	12.64	9.58	10.09	11.03	12.22	14.04	16.89	18.60	130
Net loans and leases / Equity capital (X)	5.47	2.89	3.52	4.30	5.31	6.54	7.70	8.81	132
Cash dividends / Net income	27.22	0.00	3.70	13.45	26.15	38.56	47.39	58.63	132
Cash dividends / Net income (Subchapter S adjusted)	-3.51	-3.51	-3.51	-3.51	-3.51	-3.51	-3.51	-3.51	1
<b>Growth Rates</b>									
Assets	9.51	-3.93	0.21	4.31	8.41	14.53	21.61	28.11	132
Equity capital	7.52	-1.21	-0.61	2.74	5.32	10.16	20.83	42.97	132
Net loans and leases	-0.66	-13.38	-9.39	-5.94	-2.29	3.21	13.92	28.79	132
Noncore funding	-21.64	-61.42	-53.42	-38.37	-22.87	-4.76	12.25	26.04	132
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.55	0.00	0.00	0.00	0.00	0.00	4.17	6.60	132
Long-term debt / Equity capital	10.65	0.00	0.00	0.67	7.51	16.26	38.72	63.31	132
Equity investment in subsidiaries / Equity capital	103.15	92.02	95.63	99.21	102.08	106.59	112.42	119.34	132
Cash from ops + noncash items + op expense / Op expense + dividends	152.43	16.51	37.15	91.20	135.63	204.95	310.29	481.78	129

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2021

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	2.89	1.40	2.06	2.59	2.89	3.24	3.73	4.26	131
Less: Interest expense	0.24	0.04	0.06	0.14	0.20	0.33	0.52	0.73	132
Equals: Net interest income (tax equivalent)	2.64	1.16	1.63	2.32	2.69	2.98	3.32	3.90	131
Plus: Non-interest income	1.09	0.24	0.34	0.55	0.95	1.53	2.05	3.15	132
Equals: adjusted operating income (tax equivalent)	3.80	2.32	3.01	3.28	3.73	4.16	4.93	6.87	131
Less: Overhead expense	2.21	1.32	1.50	1.85	2.17	2.49	2.96	3.86	132
Less: Provision for credit losses	-0.12	-0.53	-0.37	-0.23	-0.09	0.00	0.06	0.08	132
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	132
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.08	132
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
Equals: Pretax net operating income (tax equivalent)	1.76	0.87	1.20	1.42	1.69	2.09	2.56	2.99	131
Less: Applicable income taxes (tax equivalent)	0.41	0.11	0.22	0.33	0.39	0.48	0.64	0.78	131
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	132
Equals: Net operating income	1.34	0.57	0.86	1.07	1.30	1.56	1.95	2.26	132
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Equals: Net income	1.34	0.66	0.90	1.07	1.30	1.55	1.95	2.26	132
Memo: Net income (last four quarters)	1.30	0.48	0.87	1.04	1.28	1.53	1.91	2.37	132
Net income-BHC and noncontrolling (minority) interest	1.35	0.75	0.93	1.09	1.31	1.55	1.95	2.36	132
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.09	88.25	88.83	91.21	92.95	95.06	96.87	97.75	132
Average interest-bearing funds / Average assets	61.98	47.91	51.05	56.03	60.76	67.23	75.24	82.00	132
Interest income (tax equivalent) / Average earning assets	3.11	1.48	2.23	2.73	3.15	3.52	4.06	4.43	131
Interest expense / Average earning assets	0.26	0.05	0.07	0.16	0.22	0.35	0.54	0.78	132
Net interest income (tax equivalent) / Average earning assets	2.84	1.24	1.75	2.51	2.90	3.22	3.57	4.08	131
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.07	2.77	3.25	3.59	4.02	4.44	5.12	6.32	131
Interest-bearing bank balances	0.13	0.02	0.08	0.12	0.13	0.14	0.17	0.20	132
Federal funds sold and reverse repos	0.25	-0.03	0.00	0.00	0.13	0.34	1.08	1.57	79
Trading assets	0.45	0.00	0.00	0.00	0.00	1.14	2.13	2.53	81
Total earning assets	3.09	1.49	2.23	2.73	3.15	3.46	4.02	4.37	132
Investment securities (tax equivalent)	1.76	0.95	1.15	1.40	1.74	2.07	2.40	2.75	131
US Treasury and agency securities (excluding mortgage-backed securities)	1.23	0.13	0.49	0.84	1.24	1.56	2.12	2.96	123
Mortgage-backed securities	1.55	0.93	1.08	1.27	1.52	1.81	2.10	2.31	131
All other securities	2.81	0.85	1.29	2.02	2.75	3.48	4.61	6.22	127
Interest-bearing deposits	0.22	0.04	0.06	0.12	0.19	0.34	0.45	0.54	132
Time deposits of \$250K or more	0.70	0.19	0.27	0.48	0.66	0.90	1.20	1.32	130
Time deposits < \$250K	0.67	0.20	0.29	0.46	0.62	0.88	1.12	1.36	130
Other domestic deposits	0.16	0.03	0.04	0.07	0.13	0.23	0.34	0.42	132
Foreign deposits	0.12	-0.13	-0.11	0.00	0.05	0.21	0.48	0.69	26
Federal funds purchased and repos	0.18	0.00	0.00	0.06	0.10	0.20	0.49	1.87	119
Other borrowed funds and trading liabilities	1.27	0.00	0.03	0.54	1.26	1.88	2.47	3.25	130
All interest-bearing funds	0.38	0.08	0.14	0.23	0.34	0.52	0.75	1.07	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2021

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.14	0.00	0.00	0.10	1.88	3.70	6.65	7.61	132
Overhead expenses / Net Interest Income + non-interest income	58.85	40.88	44.21	53.24	60.05	64.74	70.06	72.86	132
<b>Percent of Average Assets</b>									
Total overhead expense	2.21	1.32	1.50	1.85	2.17	2.49	2.96	3.86	132
Personnel expense	1.23	0.70	0.76	1.03	1.21	1.44	1.70	2.07	132
Net occupancy expense	0.24	0.08	0.11	0.19	0.23	0.29	0.34	0.39	132
Other operating expenses	0.72	0.39	0.47	0.53	0.66	0.83	1.16	1.66	132
Overhead less non-interest income	1.08	-0.37	0.41	0.83	1.16	1.38	1.67	1.82	132
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	58.34	40.81	43.67	52.86	59.20	64.28	70.01	72.67	131
Personnel expense	32.89	18.83	23.59	28.53	33.65	37.69	40.79	43.22	131
Net occupancy expense	6.27	1.96	3.15	4.68	6.41	7.71	9.28	10.06	131
Other operating expenses	18.68	12.17	13.46	15.40	18.03	21.42	25.12	30.09	131
Total non-interest income	28.20	7.89	10.44	15.83	26.18	37.57	52.60	67.64	131
Fiduciary activities income	2.27	0.00	0.00	0.01	1.80	3.96	6.84	12.05	131
Service charges on domestic deposit accounts	3.26	0.12	0.60	1.60	3.36	4.62	6.05	6.68	131
Trading revenue	0.69	0.00	0.00	0.00	0.03	0.86	4.21	6.56	131
Investment banking fees and commissions	2.47	0.00	0.00	0.32	1.43	3.29	9.12	16.39	131
Insurance activities revenue	0.38	0.00	0.00	0.00	0.06	0.57	1.95	2.72	131
Venture capital revenue	0.03	0.00	0.00	0.00	0.00	0.00	0.10	0.68	131
Net servicing fees	0.56	-0.03	0.00	0.00	0.18	0.79	2.61	3.07	131
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.37	131
Net gain (loss) - sales of loans, OREO, and other assets	3.63	0.00	0.11	0.56	2.60	5.17	10.67	15.92	131
Other non-interest income	9.40	2.69	3.22	5.15	7.76	12.18	20.65	28.53	131
Overhead less non-interest income	29.66	-6.45	5.75	21.99	32.60	38.23	43.85	47.19	131
Applicable income taxes / Pretax net operating income (tax equivalent)	21.49	14.90	16.83	19.46	21.75	23.88	25.65	27.32	131
Applicable income tax + TE / Pretax net operating income + TE	23.11	17.52	19.17	21.41	22.93	24.89	27.29	29.04	131

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2021

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	36.06	5.43	10.70	23.29	37.69	45.56	59.31	66.59	132
Commercial and industrial loans	11.12	2.11	3.77	7.10	10.00	15.35	20.35	25.26	132
Loans to individuals	3.60	0.02	0.13	0.43	1.35	5.16	12.50	21.82	132
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.38	132
Agricultural loans	0.21	0.00	0.00	0.00	0.03	0.31	0.94	2.14	132
Other loans and leases	4.24	0.18	0.40	1.45	2.92	6.99	10.51	13.83	132
Net loans and leases	58.81	28.82	42.05	51.68	58.81	68.05	77.34	80.20	132
Debt securities over 1 year	18.32	3.17	7.51	11.95	17.28	25.87	30.98	36.44	132
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.10	0.21	0.34	132
Subtotal	78.17	44.44	64.20	73.93	80.08	84.60	88.19	90.22	132
Interest-bearing bank balances	9.37	1.27	2.36	4.39	8.66	13.64	18.06	24.72	132
Federal funds sold and reverse repos	0.53	0.00	0.00	0.00	0.00	0.15	2.92	8.62	132
Debt securities 1 year or less	1.52	0.05	0.12	0.45	1.00	2.28	3.79	6.94	132
Trading assets	0.58	0.00	0.00	0.00	0.13	0.57	1.98	9.30	132
Total earning assets	91.57	86.45	87.96	89.42	91.37	93.71	95.18	95.83	132
Non-interest cash and due from depository institutions	0.99	0.30	0.44	0.70	1.02	1.28	1.50	1.76	132
Other real estate owned	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.09	132
All other assets	7.38	3.29	4.13	5.31	7.23	9.46	10.98	12.85	132
<b>Memoranda</b>									
Short-term investments	12.32	2.53	3.39	6.74	10.71	17.05	25.07	34.66	132
US Treasury securities	1.18	0.00	0.00	0.00	0.33	1.96	5.24	7.92	132
US agency securities (excluding mortgage-backed securities)	0.75	0.00	0.00	0.02	0.29	1.18	2.91	4.84	132
Municipal securities	1.70	0.00	0.00	0.07	0.81	2.82	6.20	7.76	132
Mortgage-backed securities	13.46	0.65	4.11	7.97	13.01	18.51	26.12	28.93	132
Asset-backed securities	0.47	0.00	0.00	0.00	0.00	0.72	2.31	3.80	132
Other debt securities	0.51	0.00	0.00	0.00	0.23	0.91	1.96	2.41	132
Loans held-for-sale	0.50	0.00	0.00	0.03	0.19	0.66	1.93	4.93	132
Loans held for investment	58.34	25.97	38.95	51.87	59.02	66.86	75.36	80.77	132
Real estate loans secured by 1-4 family	11.57	0.53	2.28	5.50	11.02	16.30	23.67	27.54	132
Revolving	1.44	0.00	0.02	0.37	1.08	2.43	3.41	3.94	132
Closed-end, secured by first liens	9.73	0.51	1.74	4.09	9.37	14.08	22.06	25.51	132
Closed-end, secured by junior liens	0.19	0.00	0.00	0.04	0.14	0.23	0.63	1.19	132
Commercial real estate loans	22.35	1.06	3.34	13.07	22.52	31.38	37.16	48.30	132
Construction and land development	3.39	0.12	0.34	1.26	3.17	5.29	7.64	9.93	132
Multifamily	3.32	0.17	0.39	0.97	2.47	4.74	8.92	15.53	132
Nonfarm nonresidential	14.65	0.53	2.17	7.82	15.00	21.22	26.38	30.24	132
Real estate loans secured by farmland	0.35	0.00	0.00	0.00	0.07	0.56	1.45	2.25	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2021

**Loan Mix and Analysis of Concentrations of Credit**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	60.50	18.26	24.70	45.32	64.65	75.10	84.07	88.28	132
Real estate loans secured by 1-4 family	20.00	0.80	5.21	11.69	20.27	27.96	34.40	42.12	132
Revolving	2.47	0.00	0.04	0.86	2.10	3.99	5.70	6.85	132
Closed-end	17.35	0.76	4.09	9.83	17.05	23.73	32.69	39.69	132
Commercial real estate loans	37.12	4.69	11.82	22.23	39.69	50.40	60.09	66.59	132
Construction and land development	5.69	0.22	0.78	2.19	5.02	8.38	12.30	14.58	132
1-4 family	1.19	0.00	0.01	0.16	0.65	1.90	3.70	4.56	132
Other	4.46	0.16	0.68	1.92	4.14	6.60	9.00	10.30	132
Multifamily	5.41	0.45	0.93	1.99	4.24	7.79	15.29	20.57	132
Nonfarm nonresidential	24.44	3.31	6.15	12.63	26.01	34.99	42.00	44.51	132
Owner-occupied	8.31	0.10	0.73	3.82	7.47	12.61	16.77	20.64	132
Other	15.82	2.10	4.73	7.63	15.86	22.43	27.99	30.62	132
Real estate loans secured by farmland	0.61	0.00	0.00	0.01	0.15	1.05	2.90	4.14	132
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.01	0.12	0.66	132
Commercial and industrial loans	19.48	4.41	7.96	12.36	17.52	25.29	36.56	39.46	132
Loans to individuals	6.58	0.03	0.22	0.70	2.49	10.02	22.23	33.65	132
Credit card loans	0.51	0.00	0.00	0.00	0.00	0.49	2.51	7.60	132
Agricultural loans	0.38	0.00	0.00	0.00	0.07	0.53	1.83	4.21	132
Other loans and leases	8.39	0.26	0.59	2.37	5.17	13.84	22.44	46.41	132
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	383.38	73.43	146.10	256.78	407.56	486.39	593.71	669.97	131
Real estate loans secured by 1-4 family	124.74	8.48	28.26	62.10	120.33	172.95	255.05	332.40	131
Revolving	15.53	0.04	0.16	4.21	12.46	26.54	37.00	44.39	131
Closed-end	107.54	6.79	21.68	52.32	99.03	144.71	244.62	305.74	131
Commercial real estate loans	238.54	18.24	48.20	134.55	243.06	323.22	416.29	492.64	131
Construction and land development	36.06	1.68	4.63	13.64	34.00	56.61	75.59	92.52	131
1-4 family	7.44	0.00	0.10	0.77	4.00	12.59	20.71	29.34	131
Other	28.34	1.29	3.99	10.39	27.59	44.21	58.58	67.80	131
Multifamily	35.29	2.45	5.07	11.00	25.76	47.52	105.70	157.94	131
Nonfarm nonresidential	156.26	11.62	28.86	82.59	159.05	224.49	276.26	333.55	131
Owner-occupied	52.63	0.42	4.59	23.01	48.01	78.58	113.30	128.93	131
Other	100.96	9.35	20.69	46.96	94.88	148.94	180.16	215.55	131
Real estate loans secured by farmland	3.67	0.00	0.00	0.06	0.88	6.21	15.57	24.73	131
Loans to depository institutions and acceptances of other banks	0.20	0.00	0.00	0.00	0.00	0.05	0.79	4.49	131
Commercial and industrial loans	116.31	28.43	42.02	70.74	104.08	163.51	225.09	249.04	131
Loans to individuals	36.56	0.18	1.03	4.26	14.43	60.08	136.16	212.14	131
Credit card loans	2.58	0.00	0.00	0.00	0.01	3.08	11.45	39.92	131
Agricultural loans	2.03	0.00	0.00	0.01	0.36	3.25	9.34	18.06	131
Other loans and leases	47.50	1.59	4.08	13.22	32.04	74.73	130.14	172.94	131
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	29.24	5.29	10.35	19.40	29.51	39.58	48.35	54.69	132
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	187.60	17.86	49.06	108.10	183.08	258.93	326.16	424.79	131
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	244.88	19.63	53.81	137.00	252.14	331.93	420.55	493.44	131

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Liquidity and Funding**

Peer Group: 1  
Date: 09/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	12.32	2.53	3.39	6.74	10.71	17.05	25.07	34.66	132
Liquid assets	29.12	9.11	11.84	18.97	29.60	37.33	45.35	58.69	132
Investment securities	20.37	4.13	8.52	13.01	19.11	28.50	33.77	39.20	132
Net loans and leases	58.81	28.82	42.05	51.68	58.81	68.05	77.34	80.20	132
Net loans, leases and standby letters of credit	59.61	32.86	42.49	52.51	59.46	68.98	77.35	80.78	132
Core deposits	75.52	46.80	55.96	71.41	78.43	81.96	84.43	85.29	132
Noncore funding	10.15	1.39	2.57	4.25	7.39	12.60	29.48	34.20	132
Time deposits of \$250K or more	1.67	0.23	0.37	0.71	1.35	2.49	3.61	4.96	132
Foreign deposits	0.33	0.00	0.00	0.00	0.00	0.00	2.71	6.04	132
Federal funds purchased and repos	1.19	0.00	0.00	0.02	0.61	1.70	5.20	7.01	132
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Net federal funds purchased (sold)	0.54	-2.22	-0.75	0.00	0.22	1.21	2.10	4.21	132
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	132
Other borrowings w/remaining maturity of 1 year or less	0.88	0.00	0.00	0.00	0.22	1.73	3.09	5.40	132
Earning assets that reprice within 1 year	38.80	15.38	18.88	29.62	39.88	47.80	58.63	68.67	132
Interest-bearing liabilities that reprice within 1 year	6.64	1.36	1.97	3.31	4.88	7.68	17.74	27.07	132
Long-term debt that reprices within 1 year	0.28	0.00	0.00	0.00	0.00	0.26	1.78	2.70	132
Net assets that reprice within 1 year	30.82	5.45	9.49	21.44	31.77	40.87	48.89	58.29	132
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	-3.31	-28.06	-18.48	-12.30	-3.45	4.66	11.95	24.66	132
Net short-term noncore funding dependence	-9.17	-50.00	-31.74	-15.66	-7.14	-0.48	5.54	10.45	132
Short-term investment / Short-term noncore funding	304.29	29.55	45.68	109.62	216.79	449.57	880.42	1233.36	132
Liquid assets - short-term noncore funding / Nonliquid assets	36.72	-4.22	2.21	16.43	33.81	54.01	77.84	120.08	132
Net loans and leases / Total deposits	73.05	42.73	53.28	62.61	72.10	82.21	93.13	109.57	132
Net loans and leases / Core deposits	78.83	50.16	56.94	65.58	76.85	88.69	108.37	125.09	132
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50	-1.02	-0.72	-0.03	0.27	1.13	2.19	3.44	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.06	-1.40	-0.66	0.05	0.76	2.04	3.70	4.94	131
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.15	-0.08	0.00	0.00	0.02	0.07	0.09	23
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	13.65	0.00	0.00	0.00	6.07	28.11	49.43	61.92	132
Available-for-sale securities	84.58	37.88	50.57	71.72	92.80	99.61	100.00	100.00	132
US Treasury securities	6.01	0.00	0.00	0.00	1.43	8.89	29.59	48.52	132
US agency securities (excluding mortgage-backed securities)	4.24	0.00	0.00	0.11	1.65	6.94	18.87	26.27	132
Municipal securities	8.38	0.00	0.00	0.60	5.21	15.82	28.40	41.17	132
Mortgage-backed securities	66.09	13.80	33.99	51.31	67.57	83.74	92.04	94.87	132
Asset-backed securities	2.45	0.00	0.00	0.00	0.00	4.94	11.61	17.62	132
Other debt securities	3.01	0.00	0.00	0.04	1.37	5.14	12.82	18.67	132
Mutual funds and equity securities	0.30	0.00	0.00	0.00	0.12	0.52	1.18	1.77	132
Debt securities 1 year or less	8.36	0.25	0.72	2.63	6.48	12.41	23.52	29.97	132
Debt securities 1 to 5 years	17.84	0.92	1.74	5.15	13.93	26.67	46.32	55.78	132
Debt securities over 5 years	71.40	20.59	35.23	57.90	76.20	87.65	92.47	95.39	132
Pledged securities	33.37	1.11	3.01	14.18	31.13	51.76	67.27	79.24	132
Structured notes, fair value	0.06	0.00	0.00	0.00	0.00	0.00	0.21	1.62	132
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	64.38	-35.97	-20.31	4.93	35.71	111.54	233.53	366.15	132
Investment securities	32.50	-15.18	-1.87	7.94	25.69	55.04	84.35	107.13	132
Core deposits	16.96	2.36	6.57	11.24	14.61	22.23	30.43	48.47	132
Noncore funding	-21.64	-61.42	-53.42	-38.37	-22.87	-4.76	12.25	26.04	132





# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date:09/30/2021

# Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	94.10	50.22	68.21	91.67	99.91	100.00	100.00	100.00	130
Foreign exchange contracts	3.22	0.00	0.00	0.00	0.00	3.77	17.83	37.83	130
Equity, commodity, and other contracts	1.21	0.00	0.00	0.00	0.00	0.42	7.96	13.37	130
<b>Futures and forwards</b>									
	12.66	0.00	0.00	0.52	5.69	23.98	49.10	63.75	130
<b>Written options</b>									
	7.18	0.00	0.00	1.02	4.10	11.23	24.83	34.31	130
Exchange-traded	0.11	0.00	0.00	0.00	0.00	0.00	0.53	2.45	130
Over-the-counter	6.91	0.00	0.00	1.01	3.79	11.20	24.83	34.31	130
<b>Purchased options</b>									
	3.41	0.00	0.00	0.00	0.92	6.78	14.61	17.15	130
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	0.92	2.35	130
Over-the-counter	3.01	0.00	0.00	0.00	0.52	5.72	14.04	17.09	130
Swaps	71.63	0.00	6.24	55.27	80.66	95.47	99.65	100.00	130
<b>Held for trading</b>									
	40.70	0.00	0.00	0.00	42.68	86.65	99.33	99.99	130
Interest rate contracts	34.66	0.00	0.00	0.00	27.48	73.06	91.75	99.98	130
Foreign exchange contracts	1.55	0.00	0.00	0.00	0.00	0.46	8.49	22.78	130
Equity, commodity, and other contracts	0.61	0.00	0.00	0.00	0.00	0.00	5.04	8.01	130
<b>Non-traded</b>									
	59.30	0.01	0.67	13.35	57.32	100.00	100.00	100.00	130
Interest rate contracts	56.22	0.01	0.58	11.13	43.55	100.00	100.00	100.00	130
Foreign exchange contracts	0.36	0.00	0.00	0.00	0.00	0.13	1.90	9.21	130
Equity, commodity, and other contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.85	2.29	130
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	91.89	50.07	61.75	85.73	97.56	100.00	105.18	112.17	130
One year or less	27.55	0.00	0.54	5.27	19.04	45.53	79.32	99.06	130
Over 1 year to 5 years	29.89	0.00	0.32	12.11	28.21	45.92	54.62	61.22	130
Over 5 years	29.40	0.00	0.00	9.21	26.82	52.13	71.36	80.71	130
Gross negative fair value (absolute value)	1.18	0.02	0.07	0.46	1.04	1.79	2.43	3.86	130
Gross positive fair value	1.59	0.11	0.58	1.00	1.53	2.13	2.71	3.76	130
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.02	0.05	0.15	0.73	131
Gross positive fair value (X)	0.06	0.00	0.00	0.01	0.03	0.08	0.17	0.75	131
Held for trading (X)	0.05	0.00	0.00	0.00	0.01	0.06	0.15	0.75	131
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.04	0.07	131
Current credit exposure (X)	0.05	0.00	0.00	0.00	0.02	0.06	0.17	0.43	131
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.59	0.00	0.00	0.06	0.28	0.80	1.88	5.73	130

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 09/30/2021

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	-0.12	-0.50	-0.35	-0.22	-0.09	0.00	0.06	0.08	132
Provision for loan and lease losses / Average loans and leases	-0.21	-0.91	-0.61	-0.42	-0.14	0.00	0.09	0.13	132
Provision for loan and lease losses / Net loan and lease losses	-65.12	-1072.63	-647.89	-315.32	-77.25	50.19	733.86	1623.67	132
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	0.49	0.67	1.02	1.26	1.58	2.19	2.67	132
Allowance for loan and lease losses / Total loans and leases	1.30	0.37	0.61	0.99	1.26	1.54	2.18	2.65	132
Allowance for loan and lease losses / Net loans and leases losses (X)	17.40	3.47	4.18	6.03	10.76	23.39	43.44	104.89	114
Allowance for loan and lease losses / Nonaccrual assets	330.05	59.24	102.01	180.79	263.81	382.51	773.90	1357.36	131
ALLL / 90+ days past due + nonaccrual loans and leases	271.93	47.52	73.31	141.63	230.76	344.02	602.68	841.34	131
Gross loan and lease losses / Average loans and leases	0.20	0.02	0.04	0.08	0.15	0.31	0.44	0.88	132
Recoveries / Average loans and leases	0.08	0.00	0.01	0.03	0.07	0.12	0.17	0.39	132
Net losses / Average loans and leases	0.12	-0.03	-0.01	0.03	0.09	0.22	0.29	0.53	132
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	0.01	132
Recoveries / Prior year-end losses	25.10	3.15	5.42	11.79	20.48	34.59	60.14	82.97	131
Earnings coverage of net loan and lease losses (X)	26.30	-148.07	-45.56	7.43	17.00	43.66	103.66	241.93	132
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.05	-0.04	-0.01	0.00	0.04	0.13	0.26	132
Real estate loans secured by 1-4 family	-0.01	-0.10	-0.07	-0.04	0.00	0.00	0.03	0.12	129
Revolving	-0.07	-0.71	-0.39	-0.09	-0.01	0.01	0.07	0.12	126
Closed-end	-0.01	-0.09	-0.06	-0.03	-0.01	0.00	0.03	0.13	129
Commercial real estate loans	0.04	-0.06	-0.02	0.00	0.01	0.08	0.19	0.32	130
Construction and land development	0.01	-0.13	-0.07	-0.02	0.00	0.00	0.10	0.69	128
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.02	128
Other	0.01	-0.10	-0.06	-0.01	0.00	0.00	0.05	0.44	128
Multifamily	0.01	-0.01	-0.01	0.00	0.00	0.00	0.03	0.15	129
Nonfarm nonresidential	0.05	-0.06	-0.02	0.00	0.01	0.09	0.22	0.39	128
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.01	0.05	0.09	128
Other	0.04	-0.05	-0.02	0.00	0.00	0.06	0.21	0.35	128
Real estate loans secured by farmland	-0.01	-0.16	-0.06	0.00	0.00	0.00	0.00	0.12	111
Commercial and industrial loans	0.19	-0.09	-0.04	0.02	0.14	0.34	0.61	0.84	131
Loans to individuals	0.72	0.02	0.08	0.23	0.54	1.07	2.02	2.83	110
Credit card loans	2.27	0.00	0.00	1.24	2.03	2.93	5.10	9.68	73
Agricultural loans	0.02	-0.24	-0.06	0.00	0.00	0.00	0.23	0.41	103
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.09	-0.05	-0.02	0.00	0.01	0.15	0.37	0.64	131

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 09/30/2021

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.29	0.03	0.07	0.12	0.23	0.40	0.66	1.16	132
90+ days past due loans and leases	0.09	0.00	0.00	0.00	0.03	0.10	0.52	0.96	132
Nonaccrual loans and leases	0.54	0.07	0.15	0.31	0.47	0.72	1.12	1.72	132
90+ days past due and nonaccrual loans and leases	0.68	0.12	0.19	0.37	0.58	0.89	1.34	2.43	132
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.11	132
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	132
Nonaccrual restructured	0.12	0.00	0.01	0.03	0.09	0.19	0.34	0.41	132
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	132
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	132
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	132
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.29	0.03	0.07	0.12	0.23	0.40	0.66	1.17	132
90+ days past due assets	0.09	0.00	0.00	0.00	0.03	0.10	0.52	0.96	132
Nonaccrual assets	0.55	0.07	0.15	0.31	0.47	0.72	1.13	1.72	132
30+ days past due and nonaccrual assets	1.00	0.25	0.37	0.57	0.83	1.33	2.14	3.19	132
90+ days past due and nonaccrual assets	0.40	0.06	0.10	0.23	0.34	0.51	0.87	1.30	132
90+ past due and nonaccrual assets + other real estate owned	0.42	0.07	0.11	0.24	0.36	0.55	0.87	1.44	132
<b>Restructured and Nonaccrual Loans and Leases</b>									
Total assets	0.48	0.08	0.12	0.25	0.43	0.64	0.98	1.66	132
Allowance for loan and lease losses	67.85	15.38	21.20	35.60	55.29	84.39	153.71	217.94	132
Equity capital + allowance for loan and lease losses	4.12	0.85	1.21	2.42	3.78	5.39	8.69	12.70	132
Tier 1 capital + allowance for loan and lease losses	4.89	1.02	1.53	2.83	4.46	6.76	9.53	14.53	132
Loans and leases + other real estate owned	0.82	0.16	0.24	0.42	0.74	1.10	1.59	2.62	132

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 09/30/2021

## 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	0.25	0.00	0.02	0.09	0.20	0.36	0.67	0.92	132
	90+ days past due	0.12	0.00	0.00	0.00	0.02	0.09	0.84	1.45	132
	Nonaccrual	0.60	0.03	0.09	0.25	0.45	0.80	1.39	2.10	132
Commercial and industrial	30-89 days past due	0.24	0.00	0.02	0.07	0.16	0.37	0.65	0.86	131
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.15	131
	Nonaccrual	0.65	0.02	0.09	0.24	0.52	0.96	1.53	2.35	131
Individuals	30-89 days past due	0.60	0.00	0.02	0.18	0.46	0.87	1.56	2.12	132
	90+ days past due	0.08	0.00	0.00	0.00	0.02	0.12	0.31	0.66	132
	Nonaccrual	0.17	0.00	0.00	0.01	0.10	0.28	0.56	1.25	132
Depository institution loans	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.02	0.85	46
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Agricultural	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.20	0.60	0.79	103
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	103
	Nonaccrual	0.51	0.00	0.00	0.00	0.00	0.57	2.31	8.48	103
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.00	0.37	1.01	15
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.03	0.20	0.40	1.10	131
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	131
	Nonaccrual	0.13	0.00	0.00	0.00	0.02	0.22	0.57	1.04	131

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Past Due and Nonaccrual Loans and Leases - Continued**

Peer Group: 1  
Date: 09/30/2021

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.36	0.02	0.04	0.12	0.26	0.55	0.94	1.37	129
	90+ days past due	0.25	0.00	0.00	0.00	0.02	0.15	1.32	3.70	129
	Nonaccrual	0.76	0.04	0.14	0.37	0.66	1.02	1.86	2.98	129
Revolving	30-89 days past due	0.33	0.00	0.00	0.12	0.31	0.51	0.88	1.24	126
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.20	0.35	126
	Nonaccrual	1.05	0.00	0.00	0.27	0.60	1.24	3.66	7.96	126
Closed-End	30-89 days past due	0.36	0.00	0.03	0.09	0.26	0.54	1.01	1.36	129
	90+ days past due	0.27	0.00	0.00	0.00	0.02	0.19	1.57	3.96	129
	Nonaccrual	0.71	0.04	0.12	0.34	0.62	0.98	1.80	2.52	129
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	129
	Nonaccrual	0.04	0.00	0.00	0.00	0.03	0.07	0.12	0.15	129
Commercial real estate	30-89 days past due	0.16	0.00	0.01	0.03	0.10	0.24	0.53	0.65	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.10	130
	Nonaccrual	0.48	0.01	0.05	0.16	0.34	0.74	1.24	1.58	130
Construction and development	30-89 days past due	0.15	0.00	0.00	0.00	0.04	0.19	0.66	1.49	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.08	128
	Nonaccrual	0.31	0.00	0.00	0.00	0.08	0.32	1.39	3.31	128
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.22	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	128
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.27	128
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.01	0.09	0.56	1.26	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	128
	Nonaccrual	0.25	0.00	0.00	0.00	0.04	0.25	1.36	2.87	128
Multifamily	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.12	0.38	1.02	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	129
	Nonaccrual	0.13	0.00	0.00	0.00	0.02	0.12	0.77	1.22	129
Nonfarm non-residential	30-89 days past due	0.12	0.00	0.00	0.02	0.07	0.20	0.40	0.51	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.12	128
	Nonaccrual	0.58	0.02	0.06	0.21	0.43	0.86	1.57	2.48	128
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.03	0.07	0.12	0.19	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	128
	Nonaccrual	0.20	0.00	0.00	0.06	0.18	0.30	0.57	0.80	128
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.02	0.11	0.32	0.43	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.10	128
	Nonaccrual	0.31	0.00	0.00	0.05	0.19	0.53	1.03	1.54	128
Farmland	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.14	0.65	1.78	111
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.15	111
	Nonaccrual	1.06	0.00	0.00	0.00	0.23	1.30	5.20	10.75	111
Credit card	30-89 days past due	0.79	0.00	0.00	0.51	0.82	1.13	1.52	2.55	73
	90+ days past due	0.40	0.00	0.00	0.00	0.30	0.72	1.03	1.45	73
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.38	0.87	73

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 1  
Date: 09/30/2021**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.59	9.53	9.93	10.97	12.20	14.03	16.79	18.56	132
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.11	132
Tier 1 capital, column A	13.32	10.57	11.08	11.84	12.81	14.79	17.30	18.93	132
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	14.11	132
Total capital, column A	15.21	12.38	12.85	13.85	14.78	16.11	19.27	20.48	132
Total capital, column B	0.36	0.00	0.00	0.00	0.00	0.00	0.00	15.37	132
Tier 1 leverage	9.07	7.09	7.39	8.15	8.93	9.90	11.18	12.38	132
Supplementary leverage ratio, advanced approaches HCs	6.90	5.53	5.59	5.76	6.98	7.51	8.14	8.99	15

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2021

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	132
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46	0.00	0.00	0.00	68.76	100.00	100.00	100.00	24
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54	0.00	0.00	0.00	31.24	100.00	100.00	100.00	24
Separate account assets (L/H) / Total life assets	13.15	0.00	0.00	0.00	0.00	0.00	59.09	83.14	13
Insurance activities revenue / Adjusted operating income	0.38	0.00	0.00	0.00	0.06	0.57	1.95	2.72	131
Premium income / Insurance activities revenue	2.90	0.00	0.00	0.00	0.00	0.00	14.27	57.80	102
Credit related premium income / Total premium income	31.14	0.00	0.00	0.00	0.00	95.83	100.00	100.00	19
Other premium income / Total premium income	68.86	0.00	0.00	4.17	100.00	100.00	100.00	100.00	19
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.54	132
Insurance net income (P/C) / Equity (P/C)	28.21	-5.87	-2.22	2.34	4.89	39.42	64.08	106.46	16
Insurance net income (L/H) / Equity (L/H)	5.51	-4.24	-0.57	0.26	1.68	7.22	17.26	24.72	11
Insurance benefits, losses, expenses / Insurance premiums	-364.02	-1200.00	0.00	29.03	66.67	165.37	1350.00	4420.25	19
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.29	16
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	132
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.71	0.01	0.97	5.11	12.24	18.06	21.80	23.55	132
<b>Broker-Dealer Activities</b>									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	0.96	14.22	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 09/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.63	0.00	0.00	0.00	0.00	0.85	3.50	5.78	86
Cost: Interest-bearing deposits	0.12	-0.13	-0.11	0.00	0.05	0.21	0.48	0.69	26
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	0.18	0.09	0.09	0.09	0.10	0.22	0.30	0.33	3
Commercial and industrial loans	0.86	0.02	0.03	0.07	0.11	0.23	0.30	3.53	15
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
<b>Growth Rates</b>									
Net loans and leases	0.03	-87.96	-42.09	-15.49	-3.99	19.71	51.39	101.40	80
Total selected assets	3.52	-82.78	-49.32	-15.59	0.00	18.86	79.17	118.99	91
Deposits	10.74	-28.81	-22.18	-1.10	9.29	26.06	36.62	60.29	28



**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 09/30/2021

**Parent Company Analysis - Part 1**

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	12.52	7.25	8.04	9.32	11.95	15.34	18.63	23.33	132
Bank net income / Average equity investment in banks	12.35	7.29	8.11	9.19	11.45	15.01	18.66	22.83	123
Nonbank net income / Average equity investment in nonbanks	13.18	-0.74	-0.12	1.36	9.67	21.47	44.06	54.10	105
Subsidiary HCs net income / Average equity investment in sub HCs	11.04	4.28	5.39	6.36	10.05	15.27	22.56	24.58	19
Bank net income / Parent net income	96.45	0.00	16.21	96.79	101.41	104.32	109.96	112.84	132
Nonbank net income / Parent net income	3.22	0.00	0.00	0.00	0.78	3.93	17.83	21.91	119
Subsidiary holding companies' net income / Parent net income	66.57	13.26	16.30	22.71	87.85	99.88	104.33	108.42	19
<b>Leverage</b>									
Total liabilities / Equity capital	16.51	0.00	0.78	5.85	12.37	21.54	48.00	91.99	132
Total debt / Equity capital	11.37	0.00	0.00	1.02	7.67	16.26	41.27	70.35	132
Total debt + notes payable to subs that issued TPS / Equity capital	13.41	0.00	0.00	4.88	11.16	17.88	41.27	70.35	132
Total debt + Loans guaranteed for affiliate / Equity capital	11.46	0.00	0.00	1.02	7.83	16.26	41.27	70.63	132
Total debt / Equity capital - excess over fair value	11.47	0.00	0.00	1.02	7.68	16.26	42.74	70.54	132
Long-term debt / Equity capital	10.65	0.00	0.00	0.67	7.51	16.26	38.72	63.31	132
Short-term debt / Equity capital	0.55	0.00	0.00	0.00	0.00	0.00	4.17	6.60	132
Current portion of long-term debt / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.45	2.31	132
Excess cost over fair value / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.44	1.78	132
Long-term debt / Consolidated long-term debt	40.69	0.00	0.00	9.50	48.50	69.36	93.20	100.00	126
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	103.15	92.02	95.63	99.21	102.08	106.59	112.42	119.34	132
Total investment in subs / Equity capital	108.29	94.38	98.02	99.98	104.51	110.44	131.24	183.49	132
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
<b>Double Leverage Payback</b>									
Equity investment in subs - equity cap / Net income (X)	0.27	-0.63	-0.34	-0.07	0.18	0.55	1.16	1.68	132
Equity investment in subs - equity cap / Net income-div (X)	0.85	0.05	0.08	0.28	0.55	1.14	2.25	3.70	86
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	152.56	21.30	38.28	88.38	136.53	214.46	308.53	457.91	131
Cash from ops + noncash items + op expense / Op expense + dividend	152.43	16.51	37.15	91.20	135.63	204.95	310.29	481.78	129
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.61	-59.24	-3.83	60.05	98.89	130.95	182.27	233.31	129
Pretax operating income + interest expense / Interest expense	1645.53	28.62	61.02	506.85	1313.76	1952.67	4597.72	8146.08	105
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1896.20	34.87	82.29	506.76	1163.56	2086.33	5339.31	16955.49	115
Dividends + interest from subsidiaries / Interest expense + dividends	174.48	20.87	42.05	92.54	141.48	247.86	389.45	540.69	129
Fees + other income from subsidiaries / Salary + other expenses	12.03	0.00	0.00	0.00	0.00	18.16	63.95	79.17	129
Net income / Current part of long-term debt + preferred dividends (X)	40.79	0.59	5.57	11.35	24.77	37.71	132.08	413.82	65
<b>Other Ratios</b>									
Net assets that reprice within 1 year / Total assets	3.29	-3.81	-1.53	0.00	2.63	6.11	12.18	13.86	132
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	0.60	0.00	0.00	0.00	0.00	0.00	0.00	2.41	16
Nonaccrual	1.04	0.00	0.00	0.00	0.00	0.00	0.54	4.68	16
Total	1.64	0.00	0.00	0.00	0.00	0.00	5.35	11.09	16
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
To nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.48	132
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Total	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.48	132
<b>As a Percent of Consolidated Holding Company Assets</b>									
Nonbank assets of nonbank subsidiaries	1.76	0.00	0.00	0.00	0.07	0.58	14.89	22.05	132
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Combined foreign nonbank subsidiary assets	0.07	0.00	0.00	0.00	0.00	0.00	0.17	2.43	132

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 09/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	69.90	9.91	16.09	34.95	64.47	94.11	162.47	212.84	115
Dividends declared / Net income	27.22	0.00	3.70	13.45	26.15	38.56	47.38	58.63	132
Net income - dividends / Average equity	9.25	3.45	4.34	5.93	8.60	11.94	17.36	20.54	132
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	160.45	0.00	0.00	68.67	137.59	247.87	411.74	848.78	123
Dividends from nonbank subsidiaries	6.19	0.00	0.00	0.00	0.07	6.81	33.81	75.44	123
Dividends from subsidiary holding companies	6.32	0.00	0.00	0.00	0.00	0.00	0.00	155.51	123
Dividends from all subsidiaries	213.42	2.28	48.55	99.87	158.52	288.72	522.26	892.16	123
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	43.30	0.00	0.00	21.68	46.61	72.89	89.80	103.12	121
Interest income from bank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.06	0.77	1.34	121
Management and service fees from bank subsidiaries	0.87	0.00	0.00	0.00	0.00	0.00	5.99	14.72	121
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	121
Operating income from bank subsidiaries	48.70	0.00	1.64	22.70	48.24	73.53	94.25	107.24	121
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	66.90	0.00	0.00	3.41	67.76	102.00	161.11	300.42	83
Interest income from nonbank subsidiaries	2.38	0.00	0.00	0.00	0.00	1.62	14.15	33.80	83
Management and serv fees from nonbank subsidiaries	0.66	0.00	0.00	0.00	0.00	0.00	5.55	15.48	83
Other income from nonbank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.00	0.48	2.64	83
Operating income from nonbank subsidiaries	94.31	0.05	2.23	15.09	82.56	128.43	329.34	423.39	83
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	36.58	0.00	0.00	0.00	38.59	72.80	92.46	101.01	19
Interest income from subsidiary holding companies	5.06	0.00	0.00	0.00	0.01	9.60	25.30	32.41	19
Management and service fees from subsidiary holding companies	0.75	0.00	0.00	0.00	0.00	0.00	2.69	13.54	19
Other income from subsidiary holding companies	-0.41	-0.78	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating income from subsidiary holding companies	47.30	0.00	0.00	8.57	56.21	83.70	103.49	110.55	19
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	72.55	0.00	0.00	63.82	94.98	99.01	99.97	100.00	127
Interest income from bank subsidiaries	0.27	0.00	0.00	0.00	0.01	0.17	1.23	4.79	127
Management and service fees from bank subsidiaries	1.64	0.00	0.00	0.00	0.00	0.02	10.23	23.69	127
Other income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.01	1.05	127
Operating income from bank subsidiaries	82.68	0.01	3.61	74.43	97.43	99.80	100.00	100.00	127
Dividends from nonbank subsidiaries	3.56	0.00	0.00	0.00	0.05	3.87	17.03	45.86	127
Interest income from nonbank subsidiaries	0.20	0.00	0.00	0.00	0.00	0.00	1.48	3.73	127
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.52	127
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	127
Operating income from nonbank subsidiaries	5.69	0.00	0.00	0.00	0.35	5.63	35.13	61.49	127
Dividends from subsidiary holding companies	2.13	0.00	0.00	0.00	0.00	0.00	0.00	63.66	127
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	127
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Operating income from subsidiary holding companies	3.40	0.00	0.00	0.00	0.00	0.00	19.99	84.93	127
Loans and advances from subsidiaries / Short term debt	152.66	0.00	0.00	9.69	67.17	198.53	527.45	868.31	29
Loans and advances from subsidiaries / Total debt	28.03	0.00	0.00	0.00	14.29	49.47	103.64	126.29	103

# BHCPR Reporters for Quarter Ending 09/30/2021

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2021 and Other Notes</u>
1562859	179,184,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	22,533,225	AMERIS BANCORP	ATLANTA, GA	
3446412	16,123,179	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,514,090	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	34,439,666	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,937,235	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	14,906,750	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	11,302,781	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,085,446,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	22,965,383	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	470,533,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,311,797	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,637,879	BANNER CORPORATION	WALLA WALLA, WA	
3762457	20,641,397	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	11,852,027	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	195,146,304	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	46,983,194	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,243,690	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	19,754,661	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	425,377,455	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	19,860,439	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,539,009	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	60,557,127	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	54,419,992	CIT GROUP INC.	MORRISTOWN, NJ	
1951350	2,361,876,000	CITIGROUP INC.	NEW YORK, NY	
1132449	187,548,624	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	18,603,073	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	94,722,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	34,515,052	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,331,098	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	47,975,070	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	19,124,061	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	16,201,598	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	12,362,819	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	11,724,992	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	108,544,181	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,277,285	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,585,317	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	60,959,110	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	17,463,933	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	19,052,469	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	19,052,469	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	12,888,016	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3005332	39,433,154	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	11,810,290	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	207,730,841	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	21,256,154	FIRST BANCORP	SAN JUAN, PR	
1203602	12,899,330	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	

1075612	56,901,977	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071276	15,956,593	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	12,543,258	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1025608	25,548,322	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	88,538,652	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	19,373,067	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	15,060,725	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	21,778,180	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	25,751,645	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	27,388,540	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	27,041,559	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	26,335,498	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	21,314,019	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,443,237,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	12,911,468	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	35,327,785	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	18,996,225	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	17,989,651	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	17,765,056	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	17,799,344	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	253,913,883	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	173,878,184	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	14,534,086	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	18,918,225	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	15,677,497	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	27,350,833	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	43,311,836	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	3,757,576,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	187,198,237	KEYCORP	CLEVELAND, OH	
3530786	10,952,033	MERCHANTS BANCORP	CARMEL, IN	Moved from Peer 2
2568278	31,311,671	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,190,476,000	MORGAN STANLEY	NEW YORK, NY	
1378434	164,592,763	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	11,994,411	NBT BANCORP INC.	NORWICH, NY	
2132932	57,890,106	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	169,085,713	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,490,132	NORTHWEST BANCSHARES INC	WARREN, PA	
2609975	11,838,271	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	10,606,865	OFG BANCORP	SAN JUAN, PR	
1098303	24,018,849	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	21,005,211	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	35,885,676	PACWEST BANCORP	BEVERLY HILLS, CA	
1142336	10,030,337	PARK NATIONAL CORPORATION	NEWARK, OH	Moved from Peer 2
3650152	63,678,281	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	17,140,090	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	36,523,936	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	554,456,689	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	74,189,000	POPULAR, INC.	SAN JUAN, PR	
1109599	36,523,349	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	13,391,943	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
3242838	156,405,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	16,155,550	RENASANT CORPORATION	TUPELO, MS	
1248304	13,017,464	SANDY SPRING BANCORP, INC.	OLNEY, MD	
3981856	155,860,507	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
3635319	14,602,228	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	

1094828	23,241,591	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
1133437	40,900,805	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	11,994,172	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	10,862,236	STATE BANKSHARES, INC.	FARGO, ND
1111435	323,139,000	STATE STREET CORPORATION	BOSTON, MA
3083291	30,028,425	STERLING BANCORP	PEARL RIVER, NY
1031449	190,997,350	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	91,937,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	55,509,129	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	514,438,248	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	36,404,320	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	14,057,395	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
3475074	12,158,868	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA
1074156	529,884,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	17,364,644	TRUSTMARK CORPORATION	JACKSON, MS
1119794	567,495,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	37,554,285	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	30,891,479	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	27,507,517	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	19,485,796	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	41,278,007	VALLEY NATIONAL BANCORP	NEW YORK, NY
1029464	10,583,447	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	19,650,574	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	35,374,258	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,954,901,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	16,892,349	WESBANCO, INC.	WHEELING, WV
2349815	52,775,070	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	47,832,271	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	15,376,096	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 132 bank holding companies.