

BHCPR PEER GROUP DATA

 Peer Group: 2
 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
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.83	2.96	2.96	3.21	3.33
+ Non-interest income	0.91	0.95	0.98	0.90	0.90
- Overhead expense	2.32	2.45	2.48	2.59	2.58
- Provision for credit losses	-0.02	0.45	0.38	0.12	0.12
+ Securities gains (losses)	0.01	0.02	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)	1.64	1.10	1.22	1.53	1.55
Net operating income	1.26	0.88	0.97	1.19	1.22
Net income	1.27	0.88	0.97	1.19	1.22
Net income (Subchapter S adjusted)	1.41	1.19	1.27	1.41	1.41
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.34	3.84	3.78	4.49	4.38
Interest expense	0.31	0.63	0.57	1.02	0.81
Net interest income (tax equivalent)	3.02	3.18	3.17	3.45	3.58
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.05	0.10	0.11	0.11	0.09
Earnings coverage of net loan and lease losses (X)	-2.85	31.88	33.55	22.46	29.27
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	1.29	1.35	0.94	0.94
Allowance for loan and lease losses / Total loans and leases	1.29	1.28	1.33	0.93	0.93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.64	0.67	0.56	0.57
30-89 days past due loans and leases / Total loans and leases	0.18	0.23	0.26	0.31	0.32
Liquidity and Funding					
Net noncore funding dependence	-4.45	4.42	0.77	10.70	13.54
Net short-term noncore funding dependence	-7.33	-0.34	-3.25	5.88	8.57
Net loans and leases / Total assets	64.42	71.22	69.27	72.36	73.30
Capitalization					
Tier 1 leverage ratio	9.70	9.60	9.65	10.39	10.37
Holding company equity capital / Total assets	10.42	10.43	10.51	11.37	11.21
Total equity capital (including minority interest) / Total assets	10.47	10.50	10.57	11.43	11.30
Common equity tier 1 capital / Total risk-weighted assets	12.63	12.29	12.48	12.54	12.41
Net loans and leases / Equity capital (X)	6.34	7.04	6.79	6.55	6.70
Cash dividends / Net income	21.14	32.07	29.42	25.65	24.05
Cash dividends / Net income (Subchapter S adjusted)	21.03	49.44	39.66	93.20	35.12
Growth Rates					
Assets	8.74	16.99	16.11	8.66	9.35
Equity capital	7.68	8.08	8.42	12.19	12.50
Net loans and leases	-1.31	13.88	9.99	8.63	10.51
Noncore funding	-26.53	-0.63	-12.78	4.16	6.76
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.02	0.01	0.01	0.03
Long-term debt / Equity capital	5.63	5.35	5.67	3.86	3.76
Equity investment in subsidiaries / Equity capital	105.02	104.45	104.49	104.21	104.10
Cash from ops + noncash items + op expense / Op expense + dividends	127.34	139.03	135.77	148.90	123.74

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	3.14	3.58	3.53	4.19	4.08
Less: Interest expense	0.29	0.59	0.54	0.95	0.75
Equals: Net interest income (tax equivalent)	2.83	2.96	2.96	3.21	3.33
Plus: Non-interest income	0.91	0.95	0.98	0.90	0.90
Equals: adjusted operating income (tax equivalent)	3.70	3.88	3.96	4.16	4.27
Less: Overhead expense	2.32	2.45	2.48	2.59	2.58
Less: Provision for credit losses	-0.02	0.45	0.38	0.12	0.12
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	0.02	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)	1.64	1.10	1.22	1.53	1.55
Less: Applicable income taxes (tax equivalent)	0.35	0.24	0.27	0.35	0.32
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.26	0.88	0.97	1.19	1.22
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.27	0.88	0.97	1.19	1.22
Memo: Net income (last four quarters)	1.25	0.95	0.97	1.19	1.22
Net income-BHC and noncontrolling (minority) interest	1.27	0.89	0.97	1.19	1.22
Margin Analysis					
Average earning assets / Average assets	94.04	93.42	93.47	93.22	93.23
Average interest-bearing funds / Average assets	65.51	68.81	68.24	70.66	70.70
Interest income (tax equivalent) / Average earning assets	3.34	3.84	3.78	4.49	4.38
Interest expense / Average earning assets	0.31	0.63	0.57	1.02	0.81
Net interest income (tax equivalent) / Average earning assets	3.02	3.18	3.17	3.45	3.58
Yield or Cost					
Total loans and leases (tax equivalent)	4.06	4.30	4.28	4.98	4.85
Interest-bearing bank balances	0.14	0.40	0.32	2.26	1.88
Federal funds sold and reverse repos	0.14	0.48	0.43	2.02	1.50
Trading assets	0.32	0.73	0.80	0.49	0.70
Total earning assets	3.41	3.85	3.80	4.47	4.33
Investment securities (tax equivalent)	1.84	2.43	2.32	2.74	2.69
US Treasury and agency securities (excluding mortgage-backed securities)	1.27	2.03	1.87	2.54	2.20
Mortgage-backed securities	1.48	2.15	2.05	2.54	2.44
All other securities	2.67	3.19	3.24	3.80	3.74
Interest-bearing deposits	0.30	0.69	0.62	1.13	0.85
Time deposits of \$250K or more	0.84	1.71	1.60	2.13	1.57
Time deposits < \$250K	0.81	1.59	1.49	1.91	1.42
Other domestic deposits	0.18	0.41	0.36	0.86	0.64
Foreign deposits	0.48	1.32	1.24	2.53	1.85
Federal funds purchased and repos	0.11	0.41	0.37	1.23	1.03
Other borrowed funds and trading liabilities	0.56	0.55	0.55	1.03	2.10
All interest-bearing funds	0.45	0.85	0.79	1.34	1.06

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Non-interest Income & Expenses

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.55	0.52	0.51	0.66	1.69
Overhead expenses / Net Interest Income + non-interest income	60.04	61.08	61.22	61.79	61.22
Percent of Average Assets					
Total overhead expense	2.32	2.45	2.48	2.59	2.58
Personnel expense	1.36	1.42	1.42	1.50	1.46
Net occupancy expense	0.28	0.30	0.30	0.32	0.31
Other operating expenses	0.67	0.71	0.73	0.76	0.79
Overhead less non-interest income	1.36	1.44	1.45	1.65	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	58.21	59.05	58.93	59.91	60.51
Personnel expense	33.95	34.37	33.88	34.17	34.42
Net occupancy expense	7.17	7.14	7.04	7.50	7.33
Other operating expenses	16.78	17.07	17.57	17.93	18.28
Total non-interest income	21.80	22.56	23.45	19.83	20.30
Fiduciary activities income	1.99	1.41	1.45	1.61	1.95
Service charges on domestic deposit accounts	2.86	2.69	2.67	3.21	3.58
Trading revenue	0.04	0.11	0.10	0.07	0.03
Investment banking fees and commissions	1.03	0.99	1.03	0.91	0.85
Insurance activities revenue	0.58	0.40	0.41	0.37	0.46
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.38	-0.09	0.00	0.22	0.52
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	3.73	5.29	5.55	2.27	1.98
Other non-interest income	6.99	7.27	7.76	7.41	7.05
Overhead less non-interest income	35.42	35.71	34.63	39.47	39.75
Applicable income taxes / Pretax net operating income (tax equivalent)	21.51	20.31	20.30	21.51	18.37
Applicable income tax + TE / Pretax net operating income + TE	21.36	22.97	22.51	23.31	21.35

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Percent Composition of Assets

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Real estate loans	47.52	48.65	48.33	52.67	53.63
Commercial and industrial loans	10.18	14.90	13.47	11.45	11.42
Loans to individuals	2.02	2.25	2.29	2.71	2.65
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.39	0.49	0.43	0.53	0.47
Other loans and leases	1.22	1.38	1.39	1.08	2.64
Net loans and leases	64.42	71.22	69.27	72.36	73.30
Debt securities over 1 year	17.11	12.63	13.53	13.66	13.20
Mutual funds and equity securities	0.07	0.05	0.05	0.06	0.05
Subtotal	82.22	84.60	83.47	86.76	87.24
Interest-bearing bank balances	8.14	5.75	6.78	2.97	2.30
Federal funds sold and reverse repos	0.03	0.02	0.02	0.03	0.01
Debt securities 1 year or less	1.81	1.92	2.03	2.10	2.14
Trading assets	0.03	0.04	0.04	0.03	0.02
Total earning assets	93.33	92.90	92.98	92.39	92.24
Non-interest cash and due from depository institutions	1.01	1.03	1.07	1.14	1.25
Other real estate owned	0.02	0.03	0.03	0.04	0.04
All other assets	5.58	5.96	5.87	6.41	6.39
Memoranda					
Short-term investments	10.77	8.13	9.38	5.36	4.70
US Treasury securities	0.42	0.17	0.19	0.29	0.37
US agency securities (excluding mortgage-backed securities)	1.83	1.10	1.28	1.25	1.67
Municipal securities	3.40	2.76	2.96	2.58	2.66
Mortgage-backed securities	10.18	8.33	8.52	9.38	8.73
Asset-backed securities	0.44	0.31	0.35	0.30	0.26
Other debt securities	0.66	0.57	0.60	0.53	0.52
Loans held-for-sale	0.36	0.60	0.58	0.39	0.29
Loans held for investment	64.50	70.89	69.07	72.01	73.24
Real estate loans secured by 1-4 family	13.64	14.69	14.47	16.02	16.83
Revolving	1.60	1.87	1.79	2.24	2.43
Closed-end, secured by first liens	11.57	12.19	12.11	13.07	13.60
Closed-end, secured by junior liens	0.21	0.30	0.27	0.37	0.41
Commercial real estate loans	30.84	30.62	30.65	33.26	33.39
Construction and land development	4.26	4.50	4.32	5.00	4.78
Multifamily	5.13	4.86	5.03	4.76	5.12
Nonfarm nonresidential	20.07	19.89	19.97	21.85	21.85
Real estate loans secured by farmland	0.78	0.92	0.85	0.95	0.88

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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
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	73.45	67.98	69.38	72.74	72.88
Real estate loans secured by 1-4 family	21.25	20.63	20.91	22.29	23.13
Revolving	2.53	2.64	2.61	3.13	3.34
Closed-end	18.37	17.60	17.94	18.71	19.33
Commercial real estate loans	47.97	43.01	44.23	46.16	45.57
Construction and land development	6.67	6.32	6.26	6.97	6.53
1-4 family	1.28	1.30	1.14	1.47	1.52
Other	5.16	4.93	4.94	5.34	4.90
Multifamily	7.68	6.62	7.01	6.42	6.76
Nonfarm nonresidential	31.36	28.13	29.04	30.59	30.16
Owner-occupied	10.77	9.66	10.00	10.68	10.31
Other	20.22	17.99	18.53	19.36	19.35
Real estate loans secured by farmland	1.31	1.33	1.30	1.38	1.27
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	16.20	21.39	19.85	16.16	16.21
Loans to individuals	3.41	3.35	3.53	4.00	3.89
Credit card loans	0.03	0.03	0.03	0.04	0.04
Agricultural loans	0.67	0.75	0.69	0.78	0.69
Other loans and leases	1.94	2.01	2.07	1.48	3.74
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	467.82	482.80	473.75	493.53	505.61
Real estate loans secured by 1-4 family	136.27	146.18	142.34	151.03	161.34
Revolving	15.98	18.80	17.81	21.25	23.52
Closed-end	117.83	124.94	122.21	127.10	134.73
Commercial real estate loans	304.37	305.38	302.08	311.74	316.03
Construction and land development	41.87	44.95	42.85	46.63	44.92
1-4 family	8.00	8.97	7.52	9.52	10.21
Other	32.53	35.48	33.94	35.90	33.75
Multifamily	48.90	48.04	48.67	44.76	48.38
Nonfarm nonresidential	199.16	199.50	198.42	206.64	208.15
Owner-occupied	67.93	68.21	67.98	71.54	70.68
Other	127.43	126.61	125.78	130.65	134.17
Real estate loans secured by farmland	7.83	8.98	8.35	8.66	8.13
Loans to depository institutions and acceptances of other banks	0.01	0.03	0.03	0.01	0.01
Commercial and industrial loans	100.82	149.76	133.93	106.70	107.07
Loans to individuals	20.04	21.71	22.15	24.83	24.45
Credit card loans	0.18	0.18	0.20	0.24	0.24
Agricultural loans	3.74	4.72	4.17	4.86	4.49
Other loans and leases	12.09	13.71	13.62	10.25	25.58
Supplemental					
Non-owner occupied CRE loans / Gross loans	36.97	33.11	34.00	35.38	35.09
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	233.91	234.95	232.08	239.13	243.62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	306.64	307.95	304.52	315.15	318.90

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Liquidity and Funding

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Assets					
Short-term investments	10.77	8.13	9.38	5.36	4.70
Liquid assets	23.32	17.53	19.32	16.28	15.56
Investment securities	19.86	15.18	16.07	16.41	16.02
Net loans and leases	64.42	71.22	69.27	72.36	73.30
Net loans, leases and standby letters of credit	64.81	71.59	69.67	72.78	73.71
Core deposits	79.45	74.82	76.49	71.61	69.97
Noncore funding	7.51	11.99	10.29	14.61	16.58
Time deposits of \$250K or more	2.84	3.57	3.37	4.33	4.28
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.58	0.65	0.62	0.77	0.96
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.56	0.63	0.59	0.75	0.97
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.47	1.44	1.06	2.75	3.63
Earning assets that reprice within 1 year	31.04	30.86	31.93	33.16	32.35
Interest-bearing liabilities that reprice within 1 year	13.03	14.99	14.04	18.54	18.20
Long-term debt that reprices within 1 year	0.02	0.10	0.10	0.15	0.16
Net assets that reprice within 1 year	17.26	15.28	17.03	13.71	12.98
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-4.45	4.42	0.77	10.70	13.54
Net short-term noncore funding dependence	-7.33	-0.34	-3.25	5.88	8.57
Short-term investment / Short-term noncore funding	363.30	162.16	230.45	78.10	62.28
Liquid assets - short-term noncore funding / Nonliquid assets	25.11	12.43	16.27	6.90	4.17
Net loans and leases / Total deposits	76.74	87.55	84.20	90.96	92.88
Net loans and leases / Core deposits	81.53	95.84	91.10	102.55	106.50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.20	0.97	0.88	0.36	-0.47
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.32	3.74	3.63	1.28	-1.95
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	0.01	0.03	-0.02	-0.04
Percent of Investment Securities					
Held-to-maturity securities	6.93	5.66	5.36	7.25	10.76
Available-for-sale securities	91.99	92.94	93.39	91.33	88.32
US Treasury securities	2.21	1.17	1.22	2.07	2.08
US agency securities (excluding mortgage-backed securities)	9.49	7.91	8.39	8.16	11.00
Municipal securities	17.33	18.02	18.61	15.40	16.63
Mortgage-backed securities	55.09	55.30	54.48	57.07	54.50
Asset-backed securities	2.25	1.75	1.97	1.70	1.54
Other debt securities	3.85	4.31	4.34	3.73	3.75
Mutual funds and equity securities	0.46	0.43	0.44	0.49	0.41
Debt securities 1 year or less	10.75	13.81	13.69	13.55	13.91
Debt securities 1 to 5 years	17.50	20.70	20.49	23.43	23.42
Debt securities over 5 years	68.16	61.16	61.87	58.63	58.36
Pledged securities	37.24	46.91	44.55	43.76	42.20
Structured notes, fair value	0.24	0.04	0.03	0.09	0.15
Percent Change from Prior Like Quarter					
Short-term investments	47.70	122.49	136.94	32.84	16.28
Investment securities	37.22	12.57	16.36	4.80	8.02
Core deposits	15.71	22.22	23.17	9.96	10.40
Noncore funding	-26.53	-0.63	-12.78	4.16	6.76

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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
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			16.09	16.97	17.31
Standby letters of credit	0.31	0.31	0.31	0.36	0.35
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	0.00	0.00	0.00	0.02
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.01
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.02	0.01	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	3.73	4.12	3.72	2.95	6.51
Interest rate contracts	3.66	3.99	3.62	2.87	6.40
Interest rate futures and forward contracts	0.12	0.24	0.20	0.08	0.25
Written options contracts (interest rate)	0.15	0.30	0.24	0.13	0.26
Purchased options contracts (interest rate)	0.01	0.02	0.03	0.02	0.07
Interest rate swaps	2.95	2.72	2.58	2.19	5.18
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)			24.20	24.81	25.18

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	99.84	98.83	99.50	99.57	99.91
Foreign exchange contracts	0.16	0.11	0.19	0.14	0.00
Equity, commodity, and other contracts	0.00	0.04	0.00	0.07	0.00
Futures and forwards	8.32	15.97	15.03	14.06	11.75
Written options	6.92	12.24	10.24	11.73	11.14
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	6.92	12.24	10.24	10.84	10.65
Purchased options	1.35	1.50	2.13	2.45	1.29
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.35	1.50	2.13	2.28	1.22
Swaps	80.97	70.10	71.83	64.61	65.42
Held for trading	22.75	14.82	16.03	15.01	13.60
Interest rate contracts	14.59	14.33	16.37	16.17	12.87
Foreign exchange contracts	0.00	0.00	0.00	0.11	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	77.25	85.18	83.97	84.99	86.40
Interest rate contracts	77.05	84.39	83.02	84.69	85.51
Foreign exchange contracts	0.00	0.01	0.00	0.01	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.01	0.00
Derivative contracts (excluding futures and forex 14 days or less)	82.90	77.92	79.60	80.07	82.85
One year or less	10.02	16.53	15.52	15.20	12.75
Over 1 year to 5 years	23.89	17.00	19.75	22.92	22.66
Over 5 years	40.11	32.29	32.47	34.12	36.28
Gross negative fair value (absolute value)	1.73	3.06	2.84	1.30	0.66
Gross positive fair value	1.45	2.48	2.25	1.14	1.10
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.00	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.01
Current credit exposure (X)	0.00	0.01	0.02	0.01	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	0.07	0.10	0.27	0.10	0.06

BHCPR PEER GROUP DATA

 Peer Group: 2
 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
Analysis Ratios					
Provision for loan and lease losses / Average assets	-0.02	0.45	0.38	0.12	0.12
Provision for loan and lease losses / Average loans and leases	-0.03	0.62	0.53	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	148.99	773.99	672.96	142.73	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	1.29	1.35	0.94	0.94
Allowance for loan and lease losses / Total loans and leases	1.29	1.28	1.33	0.93	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	59.09	31.01	25.33	17.18	21.35
Allowance for loan and lease losses / Nonaccrual assets	444.45	318.06	336.78	315.75	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	435.18	280.37	293.46	283.41	259.30
Gross loan and lease losses / Average loans and leases	0.10	0.14	0.16	0.16	0.15
Recoveries / Average loans and leases	0.05	0.04	0.04	0.05	0.05
Net losses / Average loans and leases	0.05	0.10	0.11	0.11	0.09
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	32.36	28.34	42.12	41.80	51.25
Earnings coverage of net loan and lease losses (X)	-2.85	31.88	33.55	22.46	29.27
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.03	0.04	0.02	0.01
Real estate loans secured by 1-4 family	-0.01	0.01	0.01	0.02	0.01
Revolving	-0.02	0.00	0.00	0.02	0.02
Closed-end	-0.01	0.01	0.01	0.02	0.01
Commercial real estate loans	0.02	0.04	0.05	0.02	0.01
Construction and land development	-0.01	0.00	0.00	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.01	-0.02	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.03	0.04	0.07	0.03	0.02
Owner-occupied	0.00	0.01	0.01	0.01	0.01
Other	0.02	0.02	0.04	0.01	0.01
Real estate loans secured by farmland	0.01	0.01	0.01	0.01	0.00
Commercial and industrial loans	0.13	0.16	0.20	0.27	0.18
Loans to individuals	0.46	0.64	0.66	0.74	0.71
Credit card loans	0.87	1.74	1.71	1.89	1.65
Agricultural loans	0.00	0.00	0.01	0.02	0.03
Loans to foreign governments and institutions					
Other loans and leases	0.32	0.17	0.44	0.14	0.28

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2021

Past Due and Nonaccrual Assets

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Loans and Leases					
30-89 days past due loans and leases	0.18	0.23	0.26	0.31	0.32
90+ days past due loans and leases	0.03	0.04	0.04	0.03	0.03
Nonaccrual loans and leases	0.49	0.57	0.60	0.48	0.49
90+ days past due and nonaccrual loans and leases	0.55	0.64	0.67	0.54	0.54
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.18	0.23	0.26	0.31	0.32
90+ days past due assets	0.03	0.04	0.04	0.03	0.03
Nonaccrual assets	0.49	0.58	0.60	0.48	0.49
30+ days past due and nonaccrual assets	0.75	0.89	0.95	0.87	0.88
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.36	0.46	0.47	0.39	0.39
90+ past due and nonaccrual assets + other real estate owned	0.39	0.51	0.52	0.45	0.45
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.41	0.51	0.63	0.56	0.59
Allowance for loan and lease losses	52.38	59.34	72.10	92.08	95.97
Equity capital + allowance for loan and lease losses	3.72	4.58	5.64	4.77	5.09
Tier 1 capital + allowance for loan and lease losses	4.07	5.07	6.21	5.30	5.65
Loans and leases + other real estate owned	0.64	0.71	0.92	0.78	0.82

BHCPR PEER GROUP DATA

Peer Group: 2
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
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.15	0.22	0.25	0.28	0.29
	90+ days past due	0.02	0.04	0.04	0.03	0.03
	Nonaccrual	0.48	0.60	0.63	0.45	0.48
Commercial and industrial	30-89 days past due	0.18	0.13	0.15	0.22	0.23
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.61	0.58	0.61	0.74	0.61
Individuals	30-89 days past due	0.40	0.41	0.52	0.60	0.68
	90+ days past due	0.02	0.01	0.02	0.02	0.03
	Nonaccrual	0.12	0.14	0.14	0.12	0.15
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	0.07	0.14	0.07	0.10	0.11
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.25	0.60	0.57	0.80	0.46
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.21	0.34	0.67	0.28	0.18
	90+ days past due	0.01	0.01	0.00	0.00	0.00
	Nonaccrual	0.19	0.14	0.10	0.04	0.04

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: 09/30/2021

		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Memoranda						
1-4 Family	30-89 days past due	0.25	0.30	0.46	0.53	0.52
	90+ days past due	0.03	0.06	0.06	0.05	0.04
	Nonaccrual	0.52	0.65	0.67	0.55	0.61
Revolving	30-89 days past due	0.18	0.26	0.25	0.36	0.36
	90+ days past due	0.01	0.02	0.01	0.01	0.02
	Nonaccrual	0.45	0.48	0.46	0.34	0.35
Closed-End	30-89 days past due	0.26	0.31	0.48	0.56	0.54
	90+ days past due	0.03	0.07	0.06	0.05	0.05
	Nonaccrual	0.53	0.66	0.69	0.57	0.64
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.03	0.03	0.03
Commercial real estate	30-89 days past due	0.09	0.16	0.14	0.15	0.16
	90+ days past due	0.01	0.03	0.02	0.02	0.02
	Nonaccrual	0.44	0.51	0.57	0.34	0.41
Construction and development	30-89 days past due	0.06	0.17	0.16	0.20	0.17
	90+ days past due	0.00	0.01	0.01	0.01	0.00
	Nonaccrual	0.11	0.23	0.21	0.18	0.18
1-4 family	30-89 days past due	0.01	0.03	0.03	0.05	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.02	0.01	0.01	0.04
Other	30-89 days past due	0.03	0.11	0.09	0.12	0.06
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.09	0.18	0.16	0.14	0.10
Multifamily	30-89 days past due	0.02	0.04	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.05	0.10	0.03	0.04
Nonfarm non-residential	30-89 days past due	0.08	0.14	0.14	0.13	0.17
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.51	0.66	0.73	0.36	0.52
Owner occupied	30-89 days past due	0.03	0.06	0.05	0.06	0.08
	90+ days past due	0.00	0.00	0.01	0.01	0.00
	Nonaccrual	0.19	0.27	0.27	0.19	0.20
Other	30-89 days past due	0.04	0.06	0.06	0.05	0.07
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.28	0.28	0.33	0.14	0.22
Farmland	30-89 days past due	0.05	0.07	0.08	0.21	0.09
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.70	1.20	1.19	1.06	0.49
Credit card	30-89 days past due	0.89	0.77	1.02	0.87	1.03
	90+ days past due	0.19	0.19	0.22	0.18	0.26
	Nonaccrual	0.01	0.03	0.02	0.00	0.07

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2021

Regulatory Capital Components and Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Capital Ratios															
Common equity tier 1 capital, column A	10.96			10.53			10.85			12.54			12.41		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.58			11.23			11.54			13.23			13.07		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	13.38			12.95			13.38			14.69			14.53		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.70			9.60			9.65			10.39			10.37		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2021

Insurance and Broker-Dealer Activities

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
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	50.00	60.00	50.00	60.00	66.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	40.00	50.00	40.00	33.33
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.58	0.40	0.41	0.37	0.46
Premium income / Insurance activities revenue	0.02	0.01	0.01	0.03	0.00
Credit related premium income / Total premium income	100.00	100.00	100.00	100.00	50.00
Other premium income / Total premium income	0.00	0.00	0.00	0.00	50.00
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)	55.54	26.97	19.85	37.86	72.25
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	665.75	9.76	-40.91	132.57	116.87
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	11.53	11.18	11.01	11.53	13.70
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: 09/30/2021

Foreign Activities

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Analysis Ratios					
Yield: Foreign loans	0.03	0.06	0.05	0.00	0.00
Cost: Interest-bearing deposits	0.48	1.32	1.24	2.53	1.85
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				2.35	3.83
Foreign governments and institutions					
Growth Rates					
Net loans and leases	-26.72	-55.43	5,672.05	-47.91	-27.26
Total selected assets	-4.10	-29.96	6.04	-25.04	5.03
Deposits	-17.05	-43.26	-44.89	2.53	-2.42

BHCPR PEER GROUP DATA

 Peer Group: 2
 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
Profitability					
Net income / Average equity capital	12.18	8.40	9.11	10.58	11.03
Bank net income / Average equity investment in banks	12.46	8.88	9.38	10.85	11.56
Nonbank net income / Average equity investment in nonbanks	13.68	9.06	9.69	12.07	10.83
Subsidiary HCs net income / Average equity investment in sub HCs	9.75	8.28	8.82	15.16	9.40
Bank net income / Parent net income	103.10	105.53	104.93	103.77	104.73
Nonbank net income / Parent net income	0.67	1.04	1.04	1.08	0.99
Subsidiary holding companies' net income / Parent net income	92.97	102.56	101.16	92.33	90.39
Leverage					
Total liabilities / Equity capital	11.38	11.32	11.62	9.66	9.50
Total debt / Equity capital	5.73	5.49	5.79	3.93	3.94
Total debt + notes payable to subs that issued TPS / Equity capital	9.61	9.36	9.67	7.99	7.93
Total debt + Loans guaranteed for affiliate / Equity capital	5.73	5.51	5.79	3.97	3.98
Total debt / Equity capital - excess over fair value	5.73	5.49	5.79	3.93	3.94
Long-term debt / Equity capital	5.63	5.35	5.67	3.86	3.76
Short-term debt / Equity capital	0.00	0.02	0.01	0.01	0.03
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	25.24	18.67	20.97	14.37	15.49
Double Leverage					
Equity investment in subs / Equity capital	105.02	104.45	104.49	104.21	104.10
Total investment in subs / Equity capital	105.33	104.77	104.82	104.48	104.38
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)	0.39	0.50	0.49	0.44	0.36
Equity investment in subs - equity cap / Net income-div (X)	1.11	1.95	1.45	1.47	1.18
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	123.09	120.54	119.20	149.98	113.37
Cash from ops + noncash items + op expense / Op expense + dividend	127.34	139.03	135.77	148.90	123.74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.73	139.29	140.42	105.99	108.88
Pretax operating income + interest expense / Interest expense	1,305.64	2,350.94	2,318.94	17,211.14	1,631.73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,270.23	1,495.68	1,425.86	2,475.76	1,015.91
Dividends + interest from subsidiaries / Interest expense + dividends	129.32	139.75	137.00	196.13	140.89
Fees + other income from subsidiaries / Salary + other expenses	4.29	4.08	4.45	3.91	3.76
Net income / Current part of long-term debt + preferred dividends (X)	384.53	184.24	52.16	71.69	106.04
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.35	2.05	2.19	1.59	1.59
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	8.16	0.70
Total	0.00	0.00	0.00	8.16	0.70
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	0.07	0.10	0.09	0.13	0.14
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: 09/30/2021

Parent Company Analysis - Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	72.20	82.15	79.13	65.39	87.25
Dividends declared / Net income	21.14	32.07	29.39	25.65	24.10
Net income - dividends / Average equity	9.41	5.51	6.36	7.61	8.12
Percent of Dividends Paid					
Dividends from bank subsidiaries	138.64	140.63	130.75	160.93	131.90
Dividends from nonbank subsidiaries	1.09	1.98	3.01	2.59	2.83
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	151.96	167.32	158.62	209.89	144.51
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	32.11	46.20	43.33	45.74	33.37
Interest income from bank subsidiaries	0.02	0.06	0.05	0.09	0.11
Management and service fees from bank subsidiaries	0.43	0.48	0.57	0.47	0.32
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	34.67	55.68	50.81	48.27	35.67
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	52.68	71.88	99.52	76.61	80.47
Interest income from nonbank subsidiaries	0.05	0.05	0.07	0.91	0.31
Management and serv fees from nonbank subsidiaries	0.00	0.02	0.02	0.02	0.17
Other income from nonbank subsidiaries	0.01	0.00	0.11	0.01	0.06
Operating income from nonbank subsidiaries	55.52	74.58	105.70	83.73	96.62
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	42.23	31.53	29.39	65.48	43.51
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	0.15
Operating income from subsidiary holding companies	42.23	31.53	29.39	65.48	43.66
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	70.10	74.13	75.96	76.91	72.95
Interest income from bank subsidiaries	0.19	0.83	0.14	0.24	0.55
Management and service fees from bank subsidiaries	1.67	1.06	0.96	0.75	0.59
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	80.35	84.94	84.59	93.96	89.39
Dividends from nonbank subsidiaries	1.15	1.42	1.90	1.21	2.65
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.64	1.76	2.20	1.65	3.33
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	0.01	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	501.25	474.53	400.31	1,178.56	854.19
Loans and advances from subsidiaries / Total debt	38.87	58.32	59.71	70.71	81.26

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 09/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									144
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.83	1.90	2.26	2.58	2.94	3.08	3.34	3.52	59
+ Non-interest income	0.91	0.21	0.28	0.49	0.85	1.17	1.80	2.41	144
- Overhead expense	2.32	1.42	1.61	1.90	2.24	2.64	3.32	3.97	144
- Provision for credit losses	-0.02	-0.24	-0.18	-0.10	0.00	0.06	0.14	0.19	144
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	144
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	59
= Pretax net operating income (tax equivalent)	1.64	0.95	1.05	1.37	1.72	1.94	2.10	2.16	59
Net operating income	1.26	0.66	0.83	1.00	1.28	1.48	1.70	1.79	144
Net income	1.27	0.66	0.83	1.00	1.29	1.48	1.70	1.79	144
Net income (Subchapter S adjusted)	1.41	0.89	0.91	1.20	1.37	1.40	1.69	2.17	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.34	2.59	2.76	3.08	3.42	3.62	3.86	4.05	59
Interest expense	0.31	0.10	0.12	0.19	0.29	0.43	0.56	0.65	144
Net interest income (tax equivalent)	3.02	2.03	2.34	2.71	3.14	3.32	3.62	3.73	59
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.05	-0.05	-0.03	0.00	0.03	0.09	0.19	0.28	144
Earnings coverage of net loan and lease losses (X)	-2.85	-707.57	-355.46	-44.69	18.32	63.09	155.93	1102.34	143
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	0.67	0.94	1.08	1.26	1.51	1.85	2.10	144
Allowance for loan and lease losses / Total loans and leases	1.29	0.67	0.92	1.06	1.25	1.51	1.83	2.10	144
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.04	0.10	0.24	0.48	0.79	1.10	1.48	144
30-89 days past due loans and leases / Total loans and leases	0.18	0.02	0.03	0.07	0.13	0.26	0.48	0.68	144
Liquidity and Funding									
Net noncore funding dependence	-4.45	-34.45	-24.64	-12.94	-2.76	3.83	12.46	15.82	144
Net short-term noncore funding dependence	-7.33	-35.60	-25.78	-14.94	-6.51	0.59	6.61	8.77	144
Net loans and leases / Total assets	64.42	42.49	48.21	56.57	66.21	72.08	77.33	79.18	144
Capitalization									
Tier 1 leverage ratio	9.70	7.42	7.86	8.68	9.42	10.75	11.96	12.89	144
Holding company equity capital / Total assets	10.42	6.68	7.66	9.03	10.39	11.79	13.41	13.79	144
Total equity capital (including minority interest) / Total assets	10.47	6.68	7.78	9.10	10.58	11.82	13.41	13.79	144
Common equity tier 1 capital / Total risk-weighted assets	12.63	9.48	9.89	10.96	12.32	14.09	16.47	17.12	128
Net loans and leases / Equity capital (X)	6.34	4.08	4.57	5.31	6.20	7.32	8.19	9.04	144
Cash dividends / Net income	21.14	0.00	0.00	6.38	23.88	33.57	45.39	63.06	144
Cash dividends / Net income (Subchapter S adjusted)	21.03	2.81	6.27	16.63	26.78	31.17	31.18	31.19	4
Growth Rates									
Assets	8.74	-3.33	-0.78	3.13	8.85	13.28	19.37	22.35	139
Equity capital	7.68	-2.03	1.45	4.56	7.22	11.08	15.04	23.81	139
Net loans and leases	-1.31	-13.29	-10.20	-6.16	-1.18	3.85	9.73	14.10	139
Noncore funding	-26.53	-64.20	-58.48	-41.07	-23.71	-10.64	1.12	7.72	138
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Long-term debt / Equity capital	5.63	0.00	0.00	0.00	0.59	13.02	19.11	23.95	144
Equity investment in subsidiaries / Equity capital	105.02	93.24	95.33	99.02	103.33	112.26	117.25	121.94	144
Cash from ops + noncash items + op expense / Op expense + dividends	127.34	0.49	13.06	59.85	107.78	153.14	364.26	514.28	143

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2021

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)	3.14	2.51	2.63	2.87	3.19	3.37	3.67	3.81	59
Less: Interest expense	0.29	0.09	0.11	0.17	0.27	0.40	0.52	0.62	144
Equals: Net interest income (tax equivalent)	2.83	1.90	2.26	2.58	2.94	3.08	3.34	3.52	59
Plus: Non-interest income	0.91	0.21	0.28	0.49	0.85	1.17	1.80	2.41	144
Equals: adjusted operating income (tax equivalent)	3.70	2.33	2.90	3.27	3.72	4.13	4.62	5.32	59
Less: Overhead expense	2.32	1.42	1.61	1.90	2.24	2.64	3.32	3.97	144
Less: Provision for credit losses	-0.02	-0.24	-0.18	-0.10	0.00	0.06	0.14	0.19	144
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	144
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	144
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	59
Equals: Pretax net operating income (tax equivalent)	1.64	0.95	1.05	1.37	1.72	1.94	2.10	2.16	59
Less: Applicable income taxes (tax equivalent)	0.35	0.00	0.17	0.28	0.38	0.46	0.53	0.59	59
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Equals: Net operating income	1.26	0.66	0.83	1.00	1.28	1.48	1.70	1.79	144
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Equals: Net income	1.27	0.66	0.83	1.00	1.29	1.48	1.70	1.79	144
Memo: Net income (last four quarters)	1.25	0.69	0.79	0.99	1.28	1.46	1.66	1.91	140
Net income-BHC and noncontrolling (minority) interest	1.27	0.75	0.83	1.03	1.29	1.48	1.71	1.80	144
Margin Analysis									
Average earning assets / Average assets	94.04	89.68	90.59	92.25	94.18	95.81	96.89	97.72	144
Average interest-bearing funds / Average assets	65.51	48.17	52.70	58.71	65.18	72.71	78.08	85.05	144
Interest income (tax equivalent) / Average earning assets	3.34	2.59	2.76	3.08	3.42	3.62	3.86	4.05	59
Interest expense / Average earning assets	0.31	0.10	0.12	0.19	0.29	0.43	0.56	0.65	144
Net interest income (tax equivalent) / Average earning assets	3.02	2.03	2.34	2.71	3.14	3.32	3.62	3.73	59
Yield or Cost									
Total loans and leases (tax equivalent)	4.06	3.22	3.43	3.82	4.03	4.39	4.78	5.02	59
Interest-bearing bank balances	0.14	0.09	0.10	0.12	0.13	0.15	0.20	0.29	144
Federal funds sold and reverse repos	0.14	0.00	0.00	0.00	0.06	0.13	0.69	1.08	46
Trading assets	0.32	0.00	0.00	0.00	0.00	0.00	1.34	2.37	38
Total earning assets	3.41	2.76	2.91	3.17	3.40	3.67	3.97	4.19	144
Investment securities (tax equivalent)	1.84	1.18	1.23	1.48	1.74	2.25	2.74	2.94	59
US Treasury and agency securities (excluding mortgage-backed securities)	1.27	0.26	0.47	0.78	1.22	1.65	2.23	2.93	138
Mortgage-backed securities	1.48	0.76	0.98	1.18	1.44	1.75	2.08	2.47	142
All other securities	2.67	1.25	1.58	2.03	2.50	3.18	4.26	4.81	57
Interest-bearing deposits	0.30	0.09	0.11	0.18	0.28	0.39	0.57	0.72	144
Time deposits of \$250K or more	0.84	0.29	0.37	0.56	0.82	1.10	1.37	1.64	142
Time deposits < \$250K	0.81	0.29	0.40	0.56	0.79	1.04	1.33	1.49	142
Other domestic deposits	0.18	0.05	0.06	0.11	0.16	0.25	0.33	0.47	144
Foreign deposits	0.48	0.08	0.12	0.24	0.44	0.70	0.85	0.90	3
Federal funds purchased and repos	0.11	0.00	0.00	0.03	0.09	0.18	0.32	0.42	103
Other borrowed funds and trading liabilities	0.56	0.00	0.00	0.00	0.00	1.27	2.18	3.75	134
All interest-bearing funds	0.45	0.17	0.19	0.29	0.41	0.61	0.77	0.92	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2021

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.55	0.00	0.00	0.00	0.00	0.02	3.49	6.98	143
Overhead expenses / Net Interest Income + non-interest income	60.04	46.26	49.56	53.80	59.18	65.54	72.42	75.88	144
Percent of Average Assets									
Total overhead expense	2.32	1.42	1.61	1.90	2.24	2.64	3.32	3.97	144
Personnel expense	1.36	0.77	0.94	1.10	1.30	1.58	1.89	2.32	144
Net occupancy expense	0.28	0.16	0.18	0.21	0.28	0.33	0.39	0.48	144
Other operating expenses	0.67	0.35	0.42	0.53	0.65	0.80	0.99	1.12	144
Overhead less non-interest income	1.36	0.74	0.85	1.10	1.35	1.64	1.87	2.00	144
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	58.21	45.27	48.98	53.15	57.97	63.60	69.36	75.89	59
Personnel expense	33.95	23.04	26.66	30.04	33.49	38.60	43.17	47.15	59
Net occupancy expense	7.17	4.55	4.70	5.69	7.18	8.63	10.05	10.81	59
Other operating expenses	16.78	11.50	12.71	14.52	16.69	19.00	22.06	23.29	59
Total non-interest income	21.80	5.81	7.83	14.32	21.02	29.13	36.94	46.83	59
Fiduciary activities income	1.99	0.00	0.00	0.00	0.39	3.29	9.24	12.27	59
Service charges on domestic deposit accounts	2.86	0.08	0.64	1.44	2.52	4.41	6.33	8.26	59
Trading revenue	0.04	0.00	0.00	0.00	0.00	0.01	0.26	0.58	59
Investment banking fees and commissions	1.03	0.00	0.00	0.00	0.63	1.36	4.09	7.73	59
Insurance activities revenue	0.58	0.00	0.00	0.00	0.00	0.53	3.09	6.16	59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	59
Net servicing fees	0.38	-0.36	-0.01	0.00	0.11	0.61	1.89	2.43	59
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Net gain (loss) - sales of loans, OREO, and other assets	3.73	0.00	0.00	0.64	2.44	6.43	12.54	14.91	59
Other non-interest income	6.99	0.80	2.80	4.15	6.75	9.41	13.03	18.08	59
Overhead less non-interest income	35.42	18.47	22.13	26.81	35.09	44.12	53.93	58.55	59
Applicable income taxes / Pretax net operating income (tax equivalent)	21.51	0.40	13.39	19.22	22.60	25.28	27.32	29.27	59
Applicable income tax + TE / Pretax net operating income + TE	21.36	0.00	14.88	20.23	22.88	26.03	28.03	28.98	59

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2021

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	47.52	19.23	29.75	38.50	46.42	56.49	66.60	69.42	144
Commercial and industrial loans	10.18	2.80	3.66	6.00	8.99	13.63	21.02	25.41	144
Loans to individuals	2.02	0.02	0.05	0.21	0.82	2.98	8.77	12.57	144
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	144
Agricultural loans	0.39	0.00	0.00	0.00	0.02	0.54	2.07	3.78	144
Other loans and leases	1.22	0.00	0.00	0.00	0.17	1.79	5.90	10.96	144
Net loans and leases	64.42	42.49	48.21	56.57	66.21	72.08	77.33	79.18	144
Debt securities over 1 year	17.11	2.69	5.94	9.93	16.14	22.86	31.86	39.44	144
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.01	0.11	0.27	1.06	144
Subtotal	82.22	68.03	71.26	77.45	83.01	87.86	89.90	91.57	144
Interest-bearing bank balances	8.14	0.41	1.49	3.07	6.96	12.65	18.25	21.26	144
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.94	144
Debt securities 1 year or less	1.81	0.05	0.10	0.46	1.21	2.80	5.73	8.02	144
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.35	144
Total earning assets	93.33	89.69	90.49	92.02	93.43	94.92	95.94	96.61	144
Non-interest cash and due from depository institutions	1.01	0.16	0.31	0.62	0.97	1.34	1.80	2.28	144
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.18	144
All other assets	5.58	2.57	3.21	4.10	5.42	7.04	8.29	9.07	144
Memoranda									
Short-term investments	10.77	1.95	2.95	5.17	9.88	15.65	21.62	25.03	144
US Treasury securities	0.42	0.00	0.00	0.00	0.00	0.62	2.64	4.51	144
US agency securities (excluding mortgage-backed securities)	1.83	0.00	0.01	0.14	1.07	2.78	5.94	9.36	144
Municipal securities	3.40	0.00	0.01	0.41	2.13	5.56	10.55	12.19	144
Mortgage-backed securities	10.18	0.85	2.93	5.37	8.94	15.29	21.68	25.64	144
Asset-backed securities	0.44	0.00	0.00	0.00	0.00	0.34	2.79	5.82	144
Other debt securities	0.66	0.00	0.00	0.02	0.32	1.17	2.35	3.63	144
Loans held-for-sale	0.36	0.00	0.00	0.02	0.16	0.44	1.70	3.02	144
Loans held for investment	64.50	43.12	47.92	55.09	66.82	71.68	77.51	79.67	144
Real estate loans secured by 1-4 family	13.64	1.64	3.84	7.15	11.81	19.83	28.35	32.24	144
Revolving	1.60	0.00	0.09	0.48	1.31	2.60	3.58	4.61	144
Closed-end, secured by first liens	11.57	1.16	2.93	6.08	9.88	16.85	24.61	28.78	144
Closed-end, secured by junior liens	0.21	0.00	0.02	0.06	0.16	0.31	0.60	0.73	144
Commercial real estate loans	30.84	11.31	16.34	23.36	31.22	38.37	46.01	54.09	144
Construction and land development	4.26	0.48	0.85	2.44	3.78	6.30	8.24	9.82	144
Multifamily	5.13	0.28	0.88	1.74	3.71	6.97	14.04	26.28	144
Nonfarm nonresidential	20.07	6.17	9.03	14.98	19.70	26.35	30.45	32.26	144
Real estate loans secured by farmland	0.78	0.00	0.00	0.00	0.14	1.26	3.93	5.27	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2021

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	73.45	42.97	48.85	65.19	73.99	84.44	90.38	93.03	144
Real estate loans secured by 1-4 family	21.25	3.15	6.15	11.36	19.70	30.28	42.96	48.72	144
Revolving	2.53	0.00	0.14	0.70	2.21	3.95	6.06	8.09	144
Closed-end	18.37	2.10	4.60	9.27	16.23	28.27	36.61	43.29	144
Commercial real estate loans	47.97	18.33	28.05	39.26	47.49	55.80	68.35	75.00	144
Construction and land development	6.67	0.70	1.12	3.89	6.03	9.42	13.07	14.82	144
1-4 family	1.28	0.00	0.00	0.36	1.03	2.10	3.86	4.88	144
Other	5.16	0.53	1.07	2.60	4.66	7.19	10.30	12.54	144
Multifamily	7.68	0.57	1.72	2.99	5.89	10.27	20.25	32.52	144
Nonfarm nonresidential	31.36	11.57	14.15	24.97	31.90	38.38	45.53	50.60	144
Owner-occupied	10.77	1.43	3.50	6.92	10.57	14.70	19.45	21.93	144
Other	20.22	6.36	8.29	14.32	19.13	26.18	32.23	40.04	144
Real estate loans secured by farmland	1.31	0.00	0.00	0.00	0.24	1.91	6.56	8.60	144
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	144
Commercial and industrial loans	16.20	4.28	5.83	9.60	14.86	21.41	30.92	39.46	144
Loans to individuals	3.41	0.03	0.08	0.37	1.34	4.41	14.04	23.08	144
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.33	144
Agricultural loans	0.67	0.00	0.00	0.00	0.04	0.82	3.68	6.03	144
Other loans and leases	1.94	0.00	0.00	0.00	0.25	2.70	9.29	16.38	144
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	467.82	167.27	274.22	380.55	468.30	567.81	645.91	691.80	144
Real estate loans secured by 1-4 family	136.27	14.33	35.13	66.57	121.19	187.45	293.75	366.95	144
Revolving	15.98	0.00	0.77	4.64	12.22	25.48	36.52	46.55	144
Closed-end	117.83	13.54	26.25	55.99	100.54	172.11	266.66	318.63	144
Commercial real estate loans	304.37	89.36	161.01	235.10	299.98	374.98	456.21	505.15	144
Construction and land development	41.87	4.30	7.71	21.95	37.18	63.02	80.31	99.10	144
1-4 family	8.00	0.00	0.04	2.49	6.41	13.62	22.37	32.05	144
Other	32.53	2.87	6.21	16.86	30.09	47.87	63.56	74.51	144
Multifamily	48.90	2.64	10.79	18.36	36.14	61.11	125.89	219.72	144
Nonfarm nonresidential	199.16	56.25	80.23	144.40	201.46	262.10	310.26	321.51	144
Owner-occupied	67.93	8.04	18.61	42.82	67.62	92.03	124.43	136.62	144
Other	127.43	33.40	51.30	83.72	124.83	168.28	225.85	237.81	144
Real estate loans secured by farmland	7.83	0.00	0.00	0.02	1.34	13.98	39.19	50.79	144
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.37	144
Commercial and industrial loans	100.82	22.80	35.14	55.56	94.79	135.72	187.40	241.84	144
Loans to individuals	20.04	0.21	0.52	2.30	8.22	27.47	86.78	125.10	144
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.15	1.07	1.87	144
Agricultural loans	3.74	0.00	0.00	0.00	0.28	5.03	21.15	32.27	144
Other loans and leases	12.09	0.00	0.00	0.00	1.72	17.50	57.74	111.47	144
Supplemental									
Non-owner occupied CRE loans / Gross loans	36.97	13.51	19.55	28.75	35.59	45.79	58.04	64.97	144
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	233.91	61.59	110.65	159.73	233.78	290.14	374.25	443.76	144
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	306.64	89.36	162.08	235.86	305.70	378.49	456.21	515.57	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2021

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	10.77	1.95	2.95	5.17	9.88	15.65	21.62	25.03	144
Liquid assets	23.32	9.21	10.59	16.72	23.06	29.00	38.35	42.97	144
Investment securities	19.86	6.05	8.54	11.62	18.33	26.51	38.54	42.80	144
Net loans and leases	64.42	42.49	48.21	56.57	66.21	72.08	77.33	79.18	144
Net loans, leases and standby letters of credit	64.81	42.50	48.37	56.87	66.59	72.49	77.70	79.91	144
Core deposits	79.45	64.47	70.05	76.04	80.40	83.74	85.86	87.13	144
Noncore funding	7.51	1.22	1.81	3.30	6.38	11.01	15.53	19.61	144
Time deposits of \$250K or more	2.84	0.52	0.80	1.53	2.42	3.85	6.20	8.07	144
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Federal funds purchased and repos	0.58	0.00	0.00	0.00	0.01	0.94	2.96	3.78	144
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Net federal funds purchased (sold)	0.56	-0.19	0.00	0.00	0.00	0.88	2.69	3.78	144
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Other borrowings w/remaining maturity of 1 year or less	0.47	0.00	0.00	0.00	0.05	0.78	2.14	4.54	144
Earning assets that reprice within 1 year	31.04	12.53	14.91	22.02	29.28	39.97	51.25	55.30	144
Interest-bearing liabilities that reprice within 1 year	13.03	2.26	3.04	4.82	8.19	14.85	48.30	57.13	144
Long-term debt that reprices within 1 year	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.57	144
Net assets that reprice within 1 year	17.26	-30.04	-15.27	6.54	18.64	30.15	39.71	47.16	144
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-4.45	-34.45	-24.64	-12.94	-2.76	3.83	12.46	15.82	144
Net short-term noncore funding dependence	-7.33	-35.60	-25.78	-14.94	-6.51	0.59	6.61	8.77	144
Short-term investment / Short-term noncore funding	363.30	24.34	37.11	90.59	210.18	547.79	1160.85	1946.50	143
Liquid assets - short-term noncore funding / Nonliquid assets	25.11	0.54	3.38	12.97	23.86	35.95	48.91	65.82	144
Net loans and leases / Total deposits	76.74	49.81	56.30	65.19	77.36	87.26	93.95	100.57	144
Net loans and leases / Core deposits	81.53	51.33	58.32	70.12	82.35	92.79	106.80	113.85	144
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.20	-1.10	-0.60	0.00	0.07	0.49	1.23	1.46	72
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.32	-0.82	-0.49	0.10	0.97	2.36	4.16	5.50	142
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.15	-0.11	-0.04	-0.01	0.00	0.04	0.16	41
Percent of Investment Securities									
Held-to-maturity securities	6.93	0.00	0.00	0.00	0.01	9.50	32.52	60.69	143
Available-for-sale securities	91.99	36.14	67.48	88.29	98.66	99.99	100.00	100.00	143
US Treasury securities	2.21	0.00	0.00	0.00	0.04	2.48	11.67	21.47	143
US agency securities (excluding mortgage-backed securities)	9.49	0.00	0.16	1.21	6.52	14.26	31.72	38.89	143
Municipal securities	17.33	0.00	0.14	2.57	13.64	27.50	46.67	55.22	143
Mortgage-backed securities	55.09	10.16	20.40	37.68	54.10	73.12	86.50	91.20	143
Asset-backed securities	2.25	0.00	0.00	0.00	0.00	2.36	13.24	27.23	143
Other debt securities	3.85	0.00	0.00	0.11	1.81	6.47	14.43	22.36	143
Mutual funds and equity securities	0.46	0.00	0.00	0.00	0.05	0.51	2.26	5.20	143
Debt securities 1 year or less	10.75	0.37	0.72	2.74	7.45	15.73	37.64	50.97	143
Debt securities 1 to 5 years	17.50	1.69	2.89	6.39	14.92	26.29	41.91	51.11	143
Debt securities over 5 years	68.16	15.48	34.53	53.11	72.99	83.84	92.26	96.19	143
Pledged securities	37.24	0.13	3.01	19.04	34.25	57.44	73.44	84.56	143
Structured notes, fair value	0.24	0.00	0.00	0.00	0.00	0.07	1.46	3.35	143
Percent Change from Prior Like Quarter									
Short-term investments	47.70	-45.52	-35.20	-6.34	44.00	101.39	165.36	193.24	139
Investment securities	37.22	-10.73	-4.82	9.10	35.84	59.22	90.38	109.40	138
Core deposits	15.71	2.73	5.82	10.17	14.61	20.86	26.94	40.47	139
Noncore funding	-26.53	-64.20	-58.48	-41.07	-23.71	-10.64	1.12	7.72	138

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:09/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.84	96.47	99.89	100.00	100.00	100.00	100.00	100.00	52
Foreign exchange contracts	0.16	0.00	0.00	0.00	0.00	0.00	0.02	3.53	52
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Futures and forwards									
	8.32	0.00	0.00	0.00	3.06	16.39	28.65	44.56	52
Written options									
	6.92	0.00	0.00	0.00	4.77	12.08	23.93	34.86	52
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Over-the-counter	6.92	0.00	0.00	0.00	4.77	12.08	23.93	34.86	52
Purchased options									
	1.35	0.00	0.00	0.00	0.00	0.24	6.31	13.23	52
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Over-the-counter	1.35	0.00	0.00	0.00	0.00	0.24	6.31	13.23	52
Swaps									
	80.97	28.69	41.32	66.19	85.80	99.82	100.00	100.00	52
Held for trading									
	22.75	0.00	0.00	0.00	0.00	48.31	96.59	100.00	52
Interest rate contracts	14.59	0.00	0.00	0.00	0.00	37.43	96.59	100.00	52
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	52
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Non-traded									
	77.25	0.00	3.41	51.69	100.00	100.00	100.00	100.00	52
Interest rate contracts	77.05	0.00	3.41	51.69	100.00	100.00	100.00	100.00	52
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	52
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Derivative contracts (excluding futures and forex 14 days or less)									
	82.90	3.48	29.01	65.80	93.91	100.00	100.00	100.98	52
One year or less	10.02	0.00	0.00	0.00	3.75	16.22	29.39	56.07	52
Over 1 year to 5 years	23.89	0.00	0.00	4.70	23.29	43.73	54.70	74.22	52
Over 5 years	40.11	0.00	0.00	20.97	42.68	63.74	76.29	91.25	52
Gross negative fair value (absolute value)	1.73	0.00	0.16	0.60	1.52	2.60	3.94	4.48	52
Gross positive fair value	1.45	0.09	0.24	0.81	1.38	2.00	2.88	3.09	52
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	144
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	144
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	144
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	144
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	144
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
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	144
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Other Ratios									
Current credit exposure / Risk-weighted assets	0.07	0.00	0.00	0.00	0.00	0.07	0.40	0.86	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2021

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	-0.02	-0.23	-0.18	-0.11	-0.01	0.07	0.13	0.19	144
Provision for loan and lease losses / Average loans and leases	-0.03	-0.36	-0.27	-0.16	-0.01	0.11	0.21	0.28	144
Provision for loan and lease losses / Net loan and lease losses	148.99	-2612.91	-903.66	-243.95	24.80	363.19	1759.83	4700.59	143
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	0.67	0.94	1.08	1.26	1.51	1.85	2.10	144
Allowance for loan and lease losses / Total loans and leases	1.29	0.67	0.92	1.06	1.25	1.51	1.83	2.10	144
Allowance for loan and lease losses / Net loans and leases losses (X)	59.09	4.49	5.35	10.05	20.22	41.55	172.56	1248.65	99
Allowance for loan and lease losses / Nonaccrual assets	444.45	85.42	115.85	168.36	261.11	545.41	1353.00	2249.07	141
ALLL / 90+ days past due + nonaccrual loans and leases	435.18	79.72	96.83	152.39	239.01	601.95	1344.12	2612.87	143
Gross loan and lease losses / Average loans and leases	0.10	0.00	0.01	0.03	0.08	0.16	0.29	0.40	144
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.04	0.07	0.14	0.20	144
Net losses / Average loans and leases	0.05	-0.05	-0.03	0.00	0.03	0.09	0.19	0.28	144
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	144
Recoveries / Prior year-end losses	32.36	2.41	5.91	13.95	25.60	49.25	73.16	91.06	138
Earnings coverage of net loan and lease losses (X)	-2.85	-707.57	-355.46	-44.69	18.32	63.09	155.93	1102.34	143
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.06	-0.04	-0.01	0.00	0.02	0.09	0.21	143
Real estate loans secured by 1-4 family	-0.01	-0.11	-0.08	-0.02	0.00	0.01	0.03	0.06	143
Revolving	-0.02	-0.27	-0.13	-0.03	0.00	0.00	0.05	0.11	136
Closed-end	-0.01	-0.10	-0.05	-0.02	0.00	0.01	0.03	0.06	143
Commercial real estate loans	0.02	-0.07	-0.03	0.00	0.00	0.03	0.15	0.30	143
Construction and land development	-0.01	-0.16	-0.07	0.00	0.00	0.00	0.00	0.06	143
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	143
Other	-0.01	-0.13	-0.05	0.00	0.00	0.00	0.00	0.06	143
Multifamily	0.00	-0.01	-0.01	0.00	0.00	0.00	0.00	0.01	141
Nonfarm nonresidential	0.03	-0.07	-0.03	0.00	0.00	0.04	0.18	0.33	143
Owner-occupied	0.00	-0.04	-0.01	0.00	0.00	0.00	0.03	0.07	143
Other	0.02	-0.05	-0.01	0.00	0.00	0.01	0.15	0.27	143
Real estate loans secured by farmland	0.01	-0.01	0.00	0.00	0.00	0.00	0.01	0.35	110
Commercial and industrial loans	0.13	-0.18	-0.10	-0.02	0.03	0.26	0.59	0.85	143
Loans to individuals	0.46	0.02	0.02	0.09	0.22	0.56	1.48	2.74	98
Credit card loans	0.87	-0.38	0.00	0.00	0.55	1.62	2.63	3.76	48
Agricultural loans	0.00	-0.15	-0.06	0.00	0.00	0.00	0.01	0.12	93
Loans to foreign governments and institutions									
Other loans and leases	0.32	-0.02	0.00	0.00	0.00	0.26	2.06	4.10	86

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 Date: 09/30/2021

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	0.18	0.02	0.03	0.07	0.13	0.26	0.48	0.68	144
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.45	144
Nonaccrual loans and leases	0.49	0.03	0.09	0.21	0.42	0.74	1.03	1.45	144
90+ days past due and nonaccrual loans and leases	0.55	0.03	0.09	0.21	0.49	0.80	1.25	1.50	144
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	144
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Nonaccrual restructured	0.03	0.00	0.00	0.00	0.00	0.05	0.21	0.25	144
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	144
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	144
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.18	0.02	0.03	0.07	0.13	0.26	0.48	0.72	144
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.45	144
Nonaccrual assets	0.49	0.03	0.09	0.21	0.42	0.74	1.03	1.45	144
30+ days past due and nonaccrual assets	0.75	0.10	0.19	0.34	0.69	1.12	1.55	1.96	144
Total assets	0.41	0.03	0.06	0.20	0.35	0.59	0.91	1.19	144
Allowance for loan and lease losses	52.38	4.95	9.44	22.12	48.21	75.34	118.13	156.20	143
Equity capital + allowance for loan and lease losses	3.72	0.28	0.58	1.75	3.42	5.14	7.68	10.53	144
Tier 1 capital + allowance for loan and lease losses	4.07	0.29	0.62	1.82	3.63	5.86	9.20	12.24	144
Loans and leases + other real estate owned	0.64	0.05	0.12	0.29	0.57	0.93	1.42	1.94	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.15	0.01	0.02	0.04	0.10	0.23	0.42	0.68	143
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.16	0.29	143
	Nonaccrual	0.48	0.02	0.09	0.19	0.42	0.70	1.10	1.42	143
Commercial and industrial	30-89 days past due	0.18	0.00	0.00	0.01	0.09	0.32	0.57	1.21	143
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.23	143
	Nonaccrual	0.61	0.00	0.02	0.10	0.33	0.99	2.09	2.57	143
Individuals	30-89 days past due	0.40	0.00	0.00	0.08	0.28	0.62	1.32	2.56	141
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.09	0.22	141
	Nonaccrual	0.12	0.00	0.00	0.00	0.06	0.22	0.41	0.86	141
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Agricultural	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.02	0.38	1.07	93
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.32	1.16	2.86	93
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.21	0.00	0.00	0.00	0.00	0.20	1.51	2.58	86
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.36	86
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.00	0.87	3.81	86

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2021

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	0.25	0.00	0.03	0.07	0.18	0.41	0.63	0.84	143
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.20	0.53	143
	Nonaccrual	0.52	0.00	0.06	0.20	0.44	0.77	1.32	1.64	143
Revolving	30-89 days past due	0.18	0.00	0.00	0.00	0.13	0.29	0.62	0.91	136
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.28	136
	Nonaccrual	0.45	0.00	0.00	0.09	0.29	0.74	1.38	2.21	136
Closed-End	30-89 days past due	0.26	0.00	0.01	0.06	0.17	0.44	0.68	1.00	143
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.20	0.52	143
	Nonaccrual	0.53	0.00	0.04	0.19	0.44	0.78	1.24	1.62	143
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.02	0.07	0.10	143
Commercial real estate	30-89 days past due	0.09	0.00	0.00	0.01	0.04	0.15	0.36	0.55	143
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	143
	Nonaccrual	0.44	0.00	0.00	0.07	0.33	0.66	1.20	1.60	143
Construction and development	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.07	0.34	0.84	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	143
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.12	0.66	1.41	143
1-4 family	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.22	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	143
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.15	0.80	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	143
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.10	0.50	1.20	143
Multifamily	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.45	141
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.06	0.54	1.06	141
Nonfarm non-residential	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.11	0.35	0.56	143
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.27	143
	Nonaccrual	0.51	0.00	0.00	0.08	0.41	0.85	1.50	1.98	143
Owner occupied	30-89 days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.15	0.23	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	143
	Nonaccrual	0.19	0.00	0.00	0.02	0.13	0.37	0.61	0.75	143
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.21	0.38	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	143
	Nonaccrual	0.28	0.00	0.00	0.00	0.09	0.46	1.29	1.73	143
Farmland	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.03	0.28	0.48	110
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	110
	Nonaccrual	0.70	0.00	0.00	0.00	0.00	0.86	3.09	9.22	110
Credit card	30-89 days past due	0.89	0.00	0.00	0.00	0.49	1.44	3.61	4.69	48
	90+ days past due	0.19	0.00	0.00	0.00	0.00	0.34	0.78	1.38	48
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.34	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: 09/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.09	18
Cost: Interest-bearing deposits	0.48	0.08	0.12	0.24	0.44	0.70	0.85	0.90	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	-26.72	-95.16	-90.31	-56.28	-9.26	-1.58	10.39	22.35	11
Total selected assets	-4.10	-97.06	-83.46	-53.14	-7.63	5.82	45.22	187.17	35
Deposits	-17.05	-80.80	-74.35	-55.00	-22.74	18.05	42.52	50.68	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 09/30/2021

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	72.20	0.00	9.90	41.15	75.21	99.36	124.19	140.80	105
Dividends declared / Net income	21.14	0.00	0.00	6.38	23.88	33.57	45.39	63.06	144
Net income - dividends / Average equity	9.41	4.40	5.55	7.64	9.18	10.92	13.91	15.13	144
Percent of Dividends Paid									
Dividends from bank subsidiaries	138.64	0.00	0.00	72.93	129.35	187.32	350.27	704.09	117
Dividends from nonbank subsidiaries	1.09	0.00	0.00	0.00	0.00	0.16	7.98	16.60	117
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Dividends from all subsidiaries	151.96	0.00	0.05	93.54	129.65	192.74	374.40	782.69	117
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	32.11	0.00	0.00	0.00	29.89	55.34	79.58	127.83	136
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.01	0.09	0.22	136
Management and service fees from bank subsidiaries	0.43	0.00	0.00	0.00	0.00	0.00	1.03	12.91	136
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	136
Operating income from bank subsidiaries	34.67	0.00	0.00	3.68	33.75	56.03	82.72	132.83	136
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	52.68	0.00	0.00	0.18	68.25	100.00	105.83	143.04	67
Interest income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.91	67
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.42	67
Operating income from nonbank subsidiaries	55.52	0.00	0.00	1.75	68.25	100.00	112.61	155.56	67
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	42.23	0.00	0.00	0.00	40.66	75.87	80.90	90.45	9
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating income from subsidiary holding companies	42.23	0.00	0.00	0.00	40.66	75.87	80.90	90.45	9
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	70.10	0.00	0.00	1.20	97.55	99.90	100.00	100.00	134
Interest income from bank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.02	0.28	6.49	134
Management and service fees from bank subsidiaries	1.67	0.00	0.00	0.00	0.00	0.00	4.58	38.75	134
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.58	134
Operating income from bank subsidiaries	80.35	0.00	0.00	85.76	99.56	99.98	100.00	100.00	134
Dividends from nonbank subsidiaries	1.15	0.00	0.00	0.00	0.00	0.14	7.57	13.93	134
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	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	0.04	134
Operating income from nonbank subsidiaries	1.64	0.00	0.00	0.00	0.00	0.74	10.15	19.13	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	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.34	134
Loans and advances from subsidiaries / Short term debt	501.25	75.23	150.46	376.14	552.13	677.24	811.34	856.04	4
Loans and advances from subsidiaries / Total debt	38.87	0.00	0.00	2.27	20.51	61.24	119.28	194.31	74

BHCPR Reporters for Quarter Ending 09/30/2021

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 06/30/2021 and Other Notes</u>
1399765	4,609,337	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	7,968,529	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	6,760,119	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	6,111,232	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	6,866,397	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	7,607,212	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,489,305	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,289,063	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,618,885	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,004,255	ANB CORPORATION, THE	TERRELL, TX	
1048812	4,071,104	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	8,278,741	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
2858951	6,288,481	BANCORP, INC., THE	WILMINGTON, DE	
1097306	5,113,324	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	6,725,348	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,971,416	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
3590388	4,261,062	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,738,345	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	4,268,917	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3378764	3,389,125	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,202,892	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,339,181	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,879,079	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	5,842,168	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	4,409,823	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	6,704,451	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	4,483,567	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	5,353,490	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,502,902	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,053,536	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	4,793,455	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	4,048,733	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,652,561	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,134,063	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
3594872	4,209,766	CBTX, INC.	BEAUMONT, TX	
2158156	3,670,753	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,298,231	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	7,129,562	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	5,951,348	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	5,246,286	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	9,202,029	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	4,387,608	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,385,585	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	7,949,514	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,401,151	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	4,194,026	CTBC CAPITAL CORP.	LOS ANGELES, CA	
1121229	3,314,175	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	3,503,874	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	

2461016	4,451,432	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	4,270,004	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,104,292	FARMERS & MERCHANTS BANCORP	LODI, CA
1053580	6,208,388	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1118797	6,853,196	FB CORPORATION	CREVE COEUR, MO
1032464	5,623,193	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
1199974	6,051,988	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1076431	8,490,825	FIRST BANCORP	SOUTHERN PINES, NC
1204560	5,975,542	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	5,513,544	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1071306	9,477,854	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1478017	3,139,710	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
1208595	4,796,647	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3842658	7,735,446	FIRST FOUNDATION INC.	DALLAS, TX
3393178	4,252,292	FIRST INTERNET BANCORP	FISHERS, IN
1206760	6,043,359	FIRST MID BANCSHARES, INC.	MATTOON, IL
1048894	4,096,856	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY
1099917	3,659,425	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	5,683,085	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	3,926,098	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
2393274	8,077,334	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
1026801	5,666,958	FREMONT BANCORPORATION	FREMONT, CA
1098620	5,478,018	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,455,821	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
2900261	6,776,533	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
1843062	6,442,828	HAPPY BANCSHARES, INC.	CANYON, TX
4973353	4,568,874	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	3,948,226	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,463,002	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,259,038	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	4,086,085	HILLS BANCORPORATION	HILLS, IA
3843507	7,372,451	HOMESTREET, INC.	SEATTLE, WA
2592714	4,973,718	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	3,623,709	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	3,481,360	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	7,534,240	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
1201925	4,622,340	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
2112439	5,442,810	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,565,000	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	4,104,911	INWOOD BANCSHARES, INC.	DALLAS, TX
1490701	5,979,416	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	7,183,688	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ
1404799	8,173,575	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
1208906	6,224,770	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3884863	8,137,341	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
3814208	7,220,786	LUTHER BURBANK CORPORATION	SANTA ROSA, CA
2608763	4,964,412	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI
1902651	6,128,577	MERIDIAN BANCORP, INC.	PEABODY, MA
2390013	6,690,689	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD
2820211	6,141,254	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY
3932072	6,032,158	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	7,093,959	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	5,875,423	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
3973888	7,100,991	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO
2398082	3,056,637	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA

4436559	3,046,144	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	Moved from Peer 3
3212091	5,771,988	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	9,760,042	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	6,407,820	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,403,557	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
1136661	5,032,358	OCEAN BANKSHARES, INC.	MIAMI, FL	
2233950	3,780,113	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	7,471,355	ORIGIN BANCORP, INC.	RUSTON, LA	
2651590	6,240,285	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	7,059,752	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,441,133	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	7,471,403	PREMIER FINANCIAL CORP	DEFIANCE, OH	
3325740	3,453,420	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	6,014,508	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,801,808	RBB BANCORP	LOS ANGELES, CA	
1130584	3,786,626	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	6,187,634	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	5,405,577	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,436,054	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,807,741	SALEM FIVE BANCORP	SALEM, MA	
1085013	9,893,498	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
2368106	9,499,800	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,774,175	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,417,765	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
1245068	7,135,691	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
3852031	3,138,372	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	6,190,690	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	5,487,514	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	8,113,110	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	8,458,030	TRICO BANCSHARES	CHICO, CA	
3233126	6,024,533	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	6,134,855	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1116609	6,979,852	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,718,021	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1917600	3,593,789	VERABANK, INC.	HENDERSON, TX	
4105266	9,572,300	VERITEX HOLDINGS, INC.	DALLAS, TX	
1115349	6,004,892	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	4,713,657	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1025541	7,407,522	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	3,793,166	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,992,429	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 144 bank holding companies.