

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 09/30/2021

Summary Ratios

 FR BHCPR
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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 |
| + Non-interest income | 5.25 | 3.52 | 3.92 | 2.71 | 6.80 |
| - Overhead expense | 5.32 | 6.04 | 6.00 | 5.68 | 9.65 |
| - Provision for credit losses | 0.06 | 0.07 | 0.08 | 0.04 | 0.03 |
| + Securities gains (losses) | 0.00 | 0.15 | 0.12 | 0.02 | 0.04 |
| + Other tax equivalent adjustments | | | | | 0.00 |
| = Pretax net operating income (tax equivalent) | | | | | 0.00 |
| Net operating income | 1.49 | 0.05 | 0.43 | -0.04 | -0.03 |
| Net income | 1.49 | 0.05 | 0.43 | -0.04 | -0.03 |
| Net income (Subchapter S adjusted) | | -0.53 | 0.14 | -0.17 | 0.38 |
| Percent of Average Earning Assets | | | | | |
| Interest income (tax equivalent) | | | | | 4.34 |
| Interest expense | 0.22 | 0.48 | 0.45 | 0.64 | 1.08 |
| Net interest income (tax equivalent) | | | | | 3.26 |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | |
| Net loan and lease losses / Average loans and leases | -0.12 | 0.53 | 0.33 | 0.16 | 0.14 |
| Earnings coverage of net loan and lease losses (X) | -277.77 | -9.51 | -10.89 | -1.82 | 6.75 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.71 | 1.75 | 1.79 | 2.15 | 1.62 |
| Allowance for loan and lease losses / Total loans and leases | 1.71 | 1.75 | 1.79 | 2.15 | 1.55 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.60 | 1.42 | 1.15 | 2.24 | 2.93 |
| 30-89 days past due loans and leases / Total loans and leases | 0.26 | 0.38 | 0.47 | 1.16 | 1.29 |
| Liquidity and Funding | | | | | |
| Net noncore funding dependence | -21.06 | -21.07 | -20.82 | -29.99 | 2.19 |
| Net short-term noncore funding dependence | -26.00 | -23.80 | -24.88 | -34.73 | -0.25 |
| Net loans and leases / Total assets | 48.12 | 45.71 | 43.98 | 42.51 | 53.19 |
| Capitalization | | | | | |
| Tier 1 leverage ratio | 15.52 | 14.88 | 14.45 | 14.29 | 16.67 |
| Holding company equity capital / Total assets | 15.87 | 15.10 | 14.58 | 15.25 | 18.41 |
| Total equity capital (including minority interest) / Total assets | 16.32 | 15.51 | 14.98 | 15.49 | 18.56 |
| Common equity tier 1 capital / Total risk-weighted assets | 21.57 | 24.08 | 22.59 | 23.61 | 26.73 |
| Net loans and leases / Equity capital (X) | 3.06 | 3.13 | 3.07 | 2.81 | 2.95 |
| Cash dividends / Net income | 9.38 | 26.66 | 698.13 | 123.34 | 72.42 |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | 56.99 |
| Growth Rates | | | | | |
| Assets | -2.56 | 5.83 | 7.94 | -3.02 | -0.37 |
| Equity capital | 4.31 | 0.47 | 2.26 | 4.93 | -1.66 |
| Net loans and leases | 16.85 | 7.83 | 11.43 | -3.48 | 1.96 |
| Noncore funding | 158.89 | -19.87 | 90.52 | -41.26 | 3.09 |
| Parent Company Ratios | | | | | |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.99 |
| Long-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity investment in subsidiaries / Equity capital | 92.42 | 92.40 | 90.79 | 90.75 | 94.60 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 134.00 | -44.26 | 13.04 | 119.13 | 73.83 |

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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 |
|--|------------|------------|------------|------------|------------|
| Percent of Average Assets | | | | | |
| Interest income (tax equivalent) | | | | | 3.71 |
| Less: Interest expense | 0.20 | 0.44 | 0.41 | 0.59 | 0.87 |
| Equals: Net interest income (tax equivalent) | | | | | 2.83 |
| Plus: Non-interest income | 5.25 | 3.52 | 3.92 | 2.71 | 6.80 |
| Equals: adjusted operating income (tax equivalent) | | | | | 9.63 |
| Less: Overhead expense | 5.32 | 6.04 | 6.00 | 5.68 | 9.65 |
| Less: Provision for credit losses | 0.06 | 0.07 | 0.08 | 0.04 | 0.03 |
| 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 | 0.00 | 0.15 | 0.12 | 0.02 | 0.04 |
| Plus: other tax equivalent adjustments | | | | | 0.00 |
| Equals: Pretax net operating income (tax equivalent) | | | | | 0.00 |
| Less: Applicable income taxes (tax equivalent) | | | | | 0.05 |
| Less: Minority interest | 0.04 | 0.04 | 0.05 | -0.01 | -0.02 |
| Equals: Net operating income | 1.49 | 0.05 | 0.43 | -0.04 | -0.03 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net income | 1.49 | 0.05 | 0.43 | -0.04 | -0.03 |
| Memo: Net income (last four quarters) | 1.11 | 0.21 | 0.43 | -0.04 | -0.03 |
| Net income-BHC and noncontrolling (minority) interest | 1.53 | 0.10 | 0.48 | -0.05 | -0.05 |
| Margin Analysis | | | | | |
| Average earning assets / Average assets | 93.28 | 92.75 | 92.16 | 92.40 | 86.73 |
| Average interest-bearing funds / Average assets | 63.78 | 37.83 | 38.64 | 40.86 | 51.32 |
| Interest income (tax equivalent) / Average earning assets | | | | | 4.34 |
| Interest expense / Average earning assets | 0.22 | 0.48 | 0.45 | 0.64 | 1.08 |
| Net interest income (tax equivalent) / Average earning assets | | | | | 3.26 |
| Yield or Cost | | | | | |
| Total loans and leases (tax equivalent) | | | | | 5.45 |
| Interest-bearing bank balances | 0.10 | 1.06 | 0.93 | 1.62 | 1.44 |
| Federal funds sold and reverse repos | 0.17 | 0.85 | 0.75 | 2.46 | 2.19 |
| Trading assets | | 0.00 | 0.00 | 2.92 | 2.58 |
| Total earning assets | 2.20 | 3.36 | 3.34 | 3.86 | 4.28 |
| Investment securities (tax equivalent) | | | | | 2.77 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 0.89 | 4.38 | 4.26 | 2.77 | 2.41 |
| Mortgage-backed securities | 1.41 | 1.87 | 1.74 | 2.56 | 2.57 |
| All other securities | | | | | 3.32 |
| Interest-bearing deposits | 1.24 | 1.87 | 1.82 | 1.94 | 1.38 |
| Time deposits of \$250K or more | 1.80 | 2.16 | 2.08 | 1.96 | 0.81 |
| Time deposits < \$250K | 1.33 | 2.20 | 2.07 | 2.33 | 1.77 |
| Other domestic deposits | 0.15 | 0.51 | 0.44 | 1.42 | 1.11 |
| Foreign deposits | | | | | |
| Federal funds purchased and repos | 0.07 | 0.00 | 0.04 | 1.23 | 1.00 |
| Other borrowed funds and trading liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 3.20 |
| All interest-bearing funds | 0.32 | 1.99 | 1.65 | 2.00 | 1.78 |

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Peer Group: 5
Date: 09/30/2021

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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Overhead expenses / Net Interest Income + non-interest income | 67.15 | 105.45 | 94.63 | 100.49 | 97.09 |
| Percent of Average Assets | | | | | |
| Total overhead expense | 5.32 | 6.04 | 6.00 | 5.68 | 9.65 |
| Personnel expense | 3.27 | 3.70 | 3.69 | 2.99 | 5.40 |
| Net occupancy expense | 0.25 | 0.34 | 0.34 | 0.35 | 0.64 |
| Other operating expenses | 1.80 | 2.01 | 1.97 | 2.34 | 3.60 |
| Overhead less non-interest income | 0.06 | 2.52 | 2.08 | 2.97 | 2.85 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | |
| Total overhead expense | | | | | 96.15 |
| Personnel expense | | | | | 52.77 |
| Net occupancy expense | | | | | 7.05 |
| Other operating expenses | | | | | 36.33 |
| Total non-interest income | | | | | 55.06 |
| Fiduciary activities income | | | | | 0.00 |
| Service charges on domestic deposit accounts | | | | | 12.04 |
| Trading revenue | | | | | 9.91 |
| Investment banking fees and commissions | | | | | 0.00 |
| Insurance activities revenue | | | | | 0.04 |
| Venture capital revenue | | | | | 0.00 |
| Net servicing fees | | | | | 0.17 |
| Net securitization income | | | | | 0.00 |
| Net gain (loss) - sales of loans, OREO, and other assets | | | | | 27.86 |
| Other non-interest income | | | | | 5.03 |
| Overhead less non-interest income | | | | | 41.09 |
| Applicable income taxes / Pretax net operating income (tax equivalent) | | | | | 27.41 |
| Applicable income tax + TE / Pretax net operating income + TE | | | | | 41.45 |

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Date: 09/30/2021

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 | 22.04 | 22.78 | 22.52 | 22.13 | 39.31 |
| Commercial and industrial loans | 4.41 | 4.54 | 4.09 | 3.85 | 3.61 |
| Loans to individuals | 0.98 | 1.79 | 1.61 | 2.15 | 1.73 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 0.63 | 0.48 | 0.54 | 0.43 | 0.30 |
| Other loans and leases | 20.50 | 16.51 | 15.65 | 14.37 | 8.96 |
| Net loans and leases | 48.12 | 45.71 | 43.98 | 42.51 | 53.19 |
| Debt securities over 1 year | 19.41 | 23.05 | 22.02 | 24.36 | 18.16 |
| Mutual funds and equity securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal | 67.53 | 68.76 | 66.00 | 66.87 | 71.34 |
| Interest-bearing bank balances | 11.00 | 8.63 | 18.72 | 8.49 | 8.10 |
| Federal funds sold and reverse repos | 6.66 | 6.62 | 1.19 | 12.08 | 5.68 |
| Debt securities 1 year or less | 2.98 | 2.26 | 2.10 | 2.03 | 0.76 |
| Trading assets | 0.00 | 0.00 | 0.00 | 2.02 | 2.12 |
| Total earning assets | 88.18 | 86.27 | 88.00 | 91.49 | 88.01 |
| Non-interest cash and due from depository institutions | 1.13 | 2.07 | 2.24 | 1.66 | 1.56 |
| Other real estate owned | 0.02 | 0.45 | 0.31 | 0.02 | 1.35 |
| All other assets | 10.69 | 11.66 | 9.76 | 6.84 | 10.43 |
| Memoranda | | | | | |
| Short-term investments | 20.65 | 17.51 | 22.00 | 22.60 | 14.54 |
| US Treasury securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| US agency securities (excluding mortgage-backed securities) | 1.11 | 0.76 | 0.57 | 3.62 | 4.03 |
| Municipal securities | 12.03 | 15.53 | 14.81 | 13.68 | 8.90 |
| Mortgage-backed securities | 6.89 | 6.21 | 6.68 | 8.43 | 5.48 |
| Asset-backed securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other debt securities | 2.37 | 2.81 | 2.06 | 0.66 | 0.50 |
| Loans held-for-sale | 0.00 | 0.00 | 0.00 | 0.00 | 8.11 |
| Loans held for investment | 49.04 | 46.54 | 44.81 | 43.45 | 45.80 |
| Real estate loans secured by 1-4 family | 5.43 | 5.52 | 5.20 | 5.82 | 21.89 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.01 | 3.11 |
| Closed-end, secured by first liens | 5.31 | 5.41 | 5.09 | 5.60 | 17.88 |
| Closed-end, secured by junior liens | 0.12 | 0.11 | 0.11 | 0.20 | 0.91 |
| Commercial real estate loans | 15.11 | 14.45 | 15.16 | 13.14 | 15.61 |
| Construction and land development | 2.29 | 2.64 | 2.55 | 2.80 | 3.33 |
| Multifamily | 1.01 | 1.03 | 1.14 | 0.26 | 0.81 |
| Nonfarm nonresidential | 11.81 | 10.78 | 11.47 | 10.07 | 11.47 |
| Real estate loans secured by farmland | 1.50 | 2.81 | 2.16 | 3.17 | 1.80 |

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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 | 49.95 | 49.95 | 51.57 | 51.40 | 67.60 |
| Real estate loans secured by 1-4 family | 13.26 | 12.29 | 12.27 | 13.61 | 33.73 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.03 | 4.18 |
| Closed-end | 13.26 | 12.29 | 12.27 | 13.58 | 29.55 |
| Commercial real estate loans | 33.35 | 31.51 | 34.36 | 30.44 | 29.71 |
| Construction and land development | 5.62 | 5.89 | 6.03 | 6.54 | 6.37 |
| 1-4 family | 1.38 | 0.40 | 0.43 | 1.43 | 2.65 |
| Other | 4.24 | 5.49 | 5.60 | 5.10 | 3.72 |
| Multifamily | 1.78 | 2.14 | 2.41 | 0.59 | 1.63 |
| Nonfarm nonresidential | 25.95 | 23.49 | 25.93 | 23.32 | 21.70 |
| Owner-occupied | 14.68 | 13.12 | 14.84 | 14.27 | 14.95 |
| Other | 11.27 | 10.37 | 11.10 | 9.05 | 6.75 |
| Real estate loans secured by farmland | 3.34 | 6.14 | 4.94 | 7.35 | 4.16 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 9.94 | 10.03 | 9.63 | 8.97 | 7.74 |
| Loans to individuals | 2.45 | 4.02 | 3.82 | 5.04 | 4.00 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 1.44 | 1.00 | 1.14 | 0.98 | 0.68 |
| Other loans and leases | 35.39 | 34.08 | 32.98 | 32.44 | 19.97 |
| Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted) | | | | | |
| Real estate loans | 156.91 | 174.37 | 170.81 | 151.34 | 226.50 |
| Real estate loans secured by 1-4 family | 42.36 | 45.39 | 42.99 | 41.05 | 120.28 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.08 | 16.10 |
| Closed-end | 42.36 | 45.39 | 42.99 | 40.97 | 104.19 |
| Commercial real estate loans | 104.10 | 107.68 | 111.50 | 88.79 | 94.19 |
| Construction and land development | 17.97 | 22.09 | 21.20 | 19.47 | 20.06 |
| 1-4 family | 4.42 | 1.46 | 1.48 | 3.89 | 8.68 |
| Other | 13.55 | 20.64 | 19.72 | 15.59 | 11.39 |
| Multifamily | 5.21 | 5.63 | 6.60 | 1.55 | 4.95 |
| Nonfarm nonresidential | 80.92 | 79.96 | 83.71 | 67.76 | 69.17 |
| Owner-occupied | 46.20 | 47.72 | 49.71 | 43.21 | 46.97 |
| Other | 34.72 | 32.24 | 33.99 | 24.56 | 22.20 |
| Real estate loans secured by farmland | 10.45 | 21.30 | 16.31 | 21.50 | 12.03 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 31.18 | 36.08 | 33.62 | 26.62 | 23.29 |
| Loans to individuals | 7.85 | 15.19 | 13.53 | 15.42 | 11.72 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 4.53 | 2.80 | 3.17 | 2.69 | 1.96 |
| Other loans and leases | 102.91 | 89.76 | 90.37 | 85.47 | 57.25 |
| Supplemental | | | | | |
| Non-owner occupied CRE loans / Gross loans | 19.22 | 18.39 | 19.53 | 16.18 | 14.75 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 59.66 | 59.96 | 61.79 | 45.59 | 47.21 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 105.86 | 107.68 | 111.50 | 88.79 | 94.19 |

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 Peer Group: 5
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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 | 20.65 | 17.51 | 22.00 | 22.60 | 14.54 |
| Liquid assets | 26.80 | 24.30 | 29.39 | 36.31 | 26.97 |
| Investment securities | 22.39 | 25.31 | 24.11 | 26.39 | 18.91 |
| Net loans and leases | 48.12 | 45.71 | 43.98 | 42.51 | 53.19 |
| Net loans, leases and standby letters of credit | 48.16 | 45.72 | 43.99 | 42.54 | 53.32 |
| Core deposits | 72.64 | 71.07 | 68.38 | 73.72 | 59.98 |
| Noncore funding | 6.97 | 7.07 | 12.13 | 7.58 | 18.10 |
| Time deposits of \$250K or more | 3.92 | 4.90 | 4.78 | 4.78 | 4.91 |
| Foreign deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Federal funds purchased and repos | 0.00 | 0.00 | 4.81 | 0.00 | 4.50 |
| Secured federal funds purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net federal funds purchased (sold) | -6.66 | -6.62 | 3.62 | -12.08 | -1.18 |
| Commercial paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other borrowings w/remaining maturity of 1 year or less | 0.00 | 0.42 | 0.21 | 0.39 | 7.75 |
| Earning assets that reprice within 1 year | 33.66 | 31.85 | 33.75 | 44.38 | 40.59 |
| Interest-bearing liabilities that reprice within 1 year | 19.11 | 23.28 | 22.50 | 24.15 | 21.82 |
| Long-term debt that reprices within 1 year | 0.00 | 0.42 | 0.21 | 0.00 | 0.00 |
| Net assets that reprice within 1 year | 14.54 | 8.15 | 11.03 | 20.24 | 18.76 |
| Other Liquidity and Funding Ratios | | | | | |
| Net noncore funding dependence | -21.06 | -21.07 | -20.82 | -29.99 | 2.19 |
| Net short-term noncore funding dependence | -26.00 | -23.80 | -24.88 | -34.73 | -0.25 |
| Short-term investment / Short-term noncore funding | 12,387.31 | 8,037.86 | 225.17 | 2,803.02 | 103.18 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 31.58 | 25.56 | 28.30 | 52.91 | 20.18 |
| Net loans and leases / Total deposits | 61.98 | 60.17 | 60.32 | 52.84 | 90.09 |
| Net loans and leases / Core deposits | 67.44 | 64.57 | 65.27 | 57.68 | 98.00 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | 0.00 | | | 0.01 | 0.00 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | 1.57 | 3.26 | 3.63 | 1.83 | -5.39 |
| Structured notes appreciation (depreciation) / Tier 1 capital | 0.00 | -0.01 | -0.01 | -0.03 | -0.28 |
| Percent of Investment Securities | | | | | |
| Held-to-maturity securities | 0.06 | 0.00 | 0.00 | 0.73 | 0.49 |
| Available-for-sale securities | 99.94 | 100.00 | 100.00 | 99.27 | 99.51 |
| US Treasury securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| US agency securities (excluding mortgage-backed securities) | 5.37 | 3.63 | 2.21 | 24.38 | 31.50 |
| Municipal securities | 46.14 | 52.07 | 52.58 | 46.59 | 41.57 |
| Mortgage-backed securities | 23.26 | 19.04 | 20.69 | 23.14 | 22.15 |
| Asset-backed securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other debt securities | 25.22 | 25.27 | 24.52 | 5.88 | 4.78 |
| Mutual funds and equity securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Debt securities 1 year or less | 25.38 | 17.21 | 22.90 | 13.47 | 7.23 |
| Debt securities 1 to 5 years | 19.81 | 20.36 | 20.30 | 29.83 | 29.61 |
| Debt securities over 5 years | 54.80 | 62.43 | 56.80 | 56.70 | 63.16 |
| Pledged securities | 10.71 | 28.59 | 25.78 | 48.60 | 52.34 |
| Structured notes, fair value | 3.01 | 3.90 | 4.78 | 2.91 | 4.27 |
| Percent Change from Prior Like Quarter | | | | | |
| Short-term investments | -20.30 | -1.56 | 8.02 | 18.96 | -12.08 |
| Investment securities | -22.71 | -9.10 | -7.51 | -15.59 | -30.64 |
| Core deposits | -2.80 | 3.52 | 0.37 | 5.97 | 7.80 |
| Noncore funding | 158.89 | -19.87 | 90.52 | -41.26 | 3.09 |

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 09/30/2021

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) | | | 18.74 | 13.33 | 12.04 |
| Standby letters of credit | 0.04 | 0.02 | 0.02 | 0.03 | 0.13 |
| Commercial and similar letters of credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Securities lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivatives - notional amount (holding company as guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 5.97 |
| Interest rate contracts | 0.00 | 0.00 | 0.00 | 0.00 | 5.97 |
| Interest rate futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 3.86 |
| Written options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 2.11 |
| Purchased options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Futures and forward foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign exchange rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, commodity, and other derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commodity and other futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commodity and other swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Percent of Average Loans and Leases | | | | | |
| Loan commitments (reported semiannually, June/Dec) | | | 43.06 | 30.00 | 25.39 |

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 Peer Group: 5
 Date:09/30/2021

Derivatives Analysis

| | 09/30/2021 | 09/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|--|------------|------------|------------|------------|------------|
| Percent of Notional Amount | | | | | |
| Interest rate contracts | | | | | 100.00 |
| Foreign exchange contracts | | | | | 0.00 |
| Equity, commodity, and other contracts | | | | | 0.00 |
| Futures and forwards | | | | | 64.64 |
| Written options | | | | | 35.36 |
| Exchange-traded | | | | | 0.00 |
| Over-the-counter | | | | | 35.36 |
| Purchased options | | | | | 0.00 |
| Exchange-traded | | | | | 0.00 |
| Over-the-counter | | | | | 0.00 |
| Swaps | | | | | 0.00 |
| Held for trading | | | | | 0.00 |
| Interest rate contracts | | | | | 0.00 |
| Foreign exchange contracts | | | | | 0.00 |
| Equity, commodity, and other contracts | | | | | 0.00 |
| Non-traded | | | | | 100.00 |
| Interest rate contracts | | | | | 100.00 |
| Foreign exchange contracts | | | | | 0.00 |
| Equity, commodity, and other contracts | | | | | 0.00 |
| Derivative contracts (excluding futures and forex 14 days or less) | | | | | 64.64 |
| One year or less | | | | | 64.64 |
| Over 1 year to 5 years | | | | | 0.00 |
| Over 5 years | | | | | 0.00 |
| Gross negative fair value (absolute value) | | | | | 0.40 |
| Gross positive fair value | | | | | 0.20 |
| Percent of Tier 1 Capital | | | | | |
| Gross negative fair value, absolute value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gross positive fair value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Held for trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current credit exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit losses on derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Past Due Derivative Instruments Fair Value | | | | | |
| 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Ratios | | | | | |
| Current credit exposure / Risk-weighted assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 0.06 | 0.07 | 0.08 | 0.04 | 0.03 |
| Provision for loan and lease losses / Average loans and leases | 0.15 | 0.17 | 0.18 | 0.10 | 0.01 |
| Provision for loan and lease losses / Net loan and lease losses | -1,562.50 | 14.74 | 22.75 | 24.46 | -439.40 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.71 | 1.75 | 1.79 | 2.15 | 1.62 |
| Allowance for loan and lease losses / Total loans and leases | 1.71 | 1.75 | 1.79 | 2.15 | 1.55 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | | 0.56 | 1.08 | 3.34 | 8.93 |
| Allowance for loan and lease losses / Nonaccrual assets | 67.81 | 69.69 | 92.73 | 31.25 | 44.67 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 67.81 | 69.69 | 92.73 | 31.25 | 44.67 |
| Gross loan and lease losses / Average loans and leases | 0.01 | 0.63 | 0.48 | 0.31 | 0.20 |
| Recoveries / Average loans and leases | 0.13 | 0.11 | 0.15 | 0.15 | 0.06 |
| Net losses / Average loans and leases | -0.12 | 0.53 | 0.33 | 0.16 | 0.14 |
| Write-downs, transfers to loans held-for-sale / Average loans and leases | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Recoveries / Prior year-end losses | | 53.69 | 82.30 | 46.22 | 35.00 |
| Earnings coverage of net loan and lease losses (X) | -277.77 | -9.51 | -10.89 | -1.82 | 6.75 |
| Net Loan and Lease Losses By Type | | | | | |
| Real estate loans | -0.21 | 0.55 | 0.36 | -0.07 | -0.09 |
| Real estate loans secured by 1-4 family | -0.01 | 0.00 | 0.00 | 0.00 | -0.02 |
| Revolving | | | | 0.00 | 0.00 |
| Closed-end | -0.01 | 0.00 | 0.00 | 0.00 | -0.02 |
| Commercial real estate loans | -0.24 | 1.03 | 0.68 | 0.01 | -0.10 |
| Construction and land development | -0.05 | -0.45 | -0.33 | 0.00 | 0.00 |
| 1-4 family | -0.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other | 0.00 | -0.45 | -0.33 | 0.00 | 0.00 |
| Multifamily | 0.00 | 0.00 | 0.00 | 0.00 | -0.01 |
| Nonfarm nonresidential | -0.28 | 1.43 | 0.96 | 0.06 | -0.18 |
| Owner-occupied | 0.00 | 1.43 | 1.16 | 0.06 | -0.18 |
| Other | -0.28 | 0.00 | -0.20 | 0.00 | 0.00 |
| Real estate loans secured by farmland | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 0.00 | 0.00 | 0.00 | -0.10 | 0.00 |
| Loans to individuals | 0.12 | | | 0.84 | 1.14 |
| Credit card loans | | | | | |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans to foreign governments and institutions | | | | | |
| Other loans and leases | -0.09 | -0.04 | -0.04 | 0.11 | 15.24 |

BHCPR PEER GROUP DATA

 Peer Group: 5
 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 | 0.26 | 0.38 | 0.47 | 1.16 | 1.29 |
| 90+ days past due loans and leases | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual loans and leases | 0.55 | 0.43 | 0.44 | 2.19 | 1.19 |
| 90+ days past due and nonaccrual loans and leases | 0.55 | 0.43 | 0.44 | 2.19 | 1.19 |
| 30-89 days past due restructured | 0.00 | 0.00 | 0.01 | 0.01 | 0.29 |
| 90+ days past due restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual restructured | 0.00 | 0.00 | 0.02 | 1.29 | 0.05 |
| 30-89 days past due loans held for sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ days past due loans held for sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual loans held for sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Percent of Loans and Leases and Other Assets | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | |
| 30-89 days past due assets | 0.26 | 0.38 | 0.47 | 1.16 | 1.29 |
| 90+ days past due assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual assets | 0.55 | 0.43 | 0.44 | 2.19 | 1.19 |
| 30+ days past due and nonaccrual assets | 0.80 | 0.81 | 0.91 | 3.35 | 2.48 |
| Percent of Total Assets | | | | | |
| 90+ days past due and nonaccrual assets | 0.22 | 0.19 | 0.18 | 0.93 | 0.51 |
| 90+ past due and nonaccrual assets + other real estate owned | 0.24 | 0.65 | 0.49 | 0.96 | 1.86 |
| Restructured and Nonaccrual Loans and Leases | | | | | |
| + OREO as Percent of: | | | | | |
| Total assets | 0.24 | 0.65 | 0.51 | 0.98 | 2.00 |
| Allowance for loan and lease losses | 80.93 | 241.75 | 149.88 | 167.43 | 507.81 |
| Equity capital + allowance for loan and lease losses | 1.89 | 5.20 | 4.06 | 6.79 | 9.82 |
| Tier 1 capital + allowance for loan and lease losses | 1.93 | 5.48 | 4.31 | 7.01 | 11.47 |
| Loans and leases + other real estate owned | 0.60 | 1.42 | 1.20 | 2.29 | 3.27 |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 0.23 | 0.38 | 0.46 | 1.25 | 1.83 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.60 | 0.51 | 0.52 | 2.86 | 1.61 |
| Commercial and industrial | 30-89 days past due | 0.16 | 0.00 | 0.03 | 0.56 | 0.28 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.42 | 0.08 | 0.07 | 0.09 | 0.00 |
| Individuals | 30-89 days past due | 2.05 | 1.15 | 1.57 | 2.74 | 1.57 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.84 | 0.45 | 0.52 | 0.77 | 0.54 |
| Depository institution loans | 30-89 days past due | | | | | |
| | 90+ days past due | | | | | |
| | Nonaccrual | | | | | |
| Agricultural | 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 |
| Foreign governments | 30-89 days past due | | | | | |
| | 90+ days past due | | | | | |
| | Nonaccrual | | | | | |
| Other loans and leases | 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 |

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

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 09/30/2021

Past Due and Nonaccrual Loans and Leases - Continued

| | | 09/30/2021 | 09/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|------------------------------|---------------------|------------|------------|------------|------------|------------|
| Memoranda | | | | | | |
| 1-4 Family | 30-89 days past due | 0.68 | 0.91 | 0.70 | 2.15 | 1.18 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.99 | 1.39 | 1.57 | 2.33 | 1.20 |
| Revolving | 30-89 days past due | | | | 0.00 | 0.00 |
| | 90+ days past due | | | | 0.00 | 0.00 |
| | Nonaccrual | | | | 0.00 | 0.00 |
| Closed-End | 30-89 days past due | 0.68 | 0.91 | 0.70 | 2.15 | 1.18 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.99 | 1.39 | 1.57 | 2.33 | 1.20 |
| Junior Lien | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.03 | 0.08 | 0.08 | 0.00 | 0.00 |
| Commercial real estate | 30-89 days past due | 0.02 | 0.13 | 0.41 | 0.97 | 1.70 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.45 | 0.15 | 0.04 | 3.88 | 2.29 |
| Construction and development | 30-89 days past due | 0.07 | 0.00 | 0.51 | 0.12 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.24 | 0.56 | 0.14 | 0.72 | 1.15 |
| 1-4 family | 30-89 days past due | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.24 | 0.56 | 0.14 | 0.72 | 1.15 |
| Other | 30-89 days past due | 0.00 | 0.00 | 0.51 | 0.12 | 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 |
| Multifamily | 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 |
| Nonfarm non-residential | 30-89 days past due | 0.00 | 0.18 | 0.38 | 1.27 | 2.03 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.52 | 0.00 | 0.00 | 5.01 | 2.50 |
| Owner occupied | 30-89 days past due | 0.00 | 0.18 | 0.38 | 1.27 | 2.03 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.52 | 0.00 | 0.00 | 5.01 | 2.50 |
| Other | 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 |
| Farmland | 30-89 days past due | 0.00 | 0.22 | 0.00 | 0.24 | 6.67 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.02 | 0.05 |
| Credit card | 30-89 days past due | | | | | |
| | 90+ days past due | | | | | |
| | Nonaccrual | | | | | |

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

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 10.79 | | | 12.04 | | | 11.29 | | | 23.60 | | | 26.73 | | |
| Common equity tier 1 capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Tier 1 capital, column A | 10.79 | | | 12.04 | | | 11.29 | | | 23.60 | | | 26.73 | | |
| Tier 1 capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Total capital, column A | 11.41 | | | 12.67 | | | 11.93 | | | 24.74 | | | 27.74 | | |
| Total capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Tier 1 leverage | 15.52 | | | 14.88 | | | 14.45 | | | 14.29 | | | 16.67 | | |
| Supplementary leverage ratio, advanced approaches HCs | | | | | | | | | | | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | | | | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | | | | | |
| Separate account assets (L/H) / Total life assets | | | | | |
| Insurance activities revenue / Adjusted operating income | | | | | 0.04 |
| Premium income / Insurance activities revenue | | | | | 0.00 |
| Credit related premium income / Total premium income | | | | | |
| Other premium income / Total premium income | | | | | |
| 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) | | | | | |
| Insurance net income (L/H) / Equity (L/H) | | | | | |
| Insurance benefits, losses, expenses / Insurance premiums | | | | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | | | | | |
| Reinsurance recovery (L/H) / Total assets (L/H) | | | | | |
| 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 | 12.41 | 11.30 | 11.23 | 11.00 | 8.19 |
| 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: 5
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 | | | | | |
| Cost: Interest-bearing deposits | | | | | |
| Net Losses as a Percent of Foreign Loans by Type | | | | | |
| Real estate loans | | | | | |
| Commercial and industrial loans | | | | | |
| Foreign governments and institutions | | | | | |
| Growth Rates | | | | | |
| Net loans and leases | | | | | |
| Total selected assets | -20.36 | 156.46 | 160.16 | 5.72 | -5.03 |
| Deposits | | | | | |

BHCPR PEER GROUP DATA

 Peer Group: 5
 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 | 13.51 | -0.23 | 2.87 | -0.34 | 0.62 |
| Bank net income / Average equity investment in banks | 3.32 | 5.49 | 6.35 | 6.30 | 5.74 |
| Nonbank net income / Average equity investment in nonbanks | 2.00 | -22.39 | -7.82 | -19.94 | -13.08 |
| Subsidiary HCs net income / Average equity investment in sub HCs | | | | | |
| Bank net income / Parent net income | 136.00 | 157.66 | 1,444.51 | 705.23 | 366.41 |
| Nonbank net income / Parent net income | 24.90 | 32.19 | 32.05 | | |
| Subsidiary holding companies' net income / Parent net income | | | | | |
| Leverage | | | | | |
| Total liabilities / Equity capital | 2.54 | 2.44 | 3.32 | 3.33 | 3.59 |
| Total debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.99 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.99 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.99 |
| Total debt / Equity capital - excess over fair value | 0.00 | 0.00 | 0.00 | 0.00 | 1.32 |
| Long-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.99 |
| 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 | 8.31 |
| Long-term debt / Consolidated long-term debt | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Double Leverage | | | | | |
| Equity investment in subs / Equity capital | 92.42 | 92.40 | 90.79 | 90.75 | 94.60 |
| Total investment in subs / Equity capital | 93.59 | 94.82 | 93.23 | 93.05 | 96.16 |
| 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) | -1.11 | -2.85 | -20.63 | -22.14 | -5.98 |
| Equity investment in subs - equity cap / Net income-div (X) | | | | | |
| Coverage Analysis | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 1,271.67 | 21.68 | 96.77 | 115.56 | 77.47 |
| Cash from ops + noncash items + op expense / Op expense + dividend | 134.00 | -44.26 | 13.04 | 119.13 | 73.83 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 51.19 | -65.84 | 52.66 | 131.99 | 157.15 |
| Pretax operating income + interest expense / Interest expense | | | | | -363.64 |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | | | | | -363.64 |
| Dividends + interest from subsidiaries / Interest expense + dividends | 91.58 | 65.73 | 360.54 | 521.91 | 309.88 |
| Fees + other income from subsidiaries / Salary + other expenses | 25.27 | 5.32 | 16.20 | 5.35 | 23.69 |
| Net income / Current part of long-term debt + preferred dividends (X) | | | | | |
| Other Ratios | | | | | |
| Net assets that reprice within 1 year / Total assets | 6.91 | 1.75 | 3.37 | 4.68 | 3.28 |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | |
| 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Guaranteed Loans as a Percent of Equity Capital | | | | | |
| To bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| To nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| To subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| As a Percent of Consolidated Holding Company Assets | | | | | |
| Nonbank assets of nonbank subsidiaries | 5.31 | 6.25 | 3.85 | 3.27 | 10.36 |
| 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: 5
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 | 0.00 | | 98.92 | 67.07 | 68.11 |
| Dividends declared / Net income | 9.38 | 26.66 | 698.13 | 123.34 | 72.42 |
| Net income - dividends / Average equity | 13.03 | -0.81 | 1.05 | -1.84 | -0.46 |
| Percent of Dividends Paid | | | | | |
| Dividends from bank subsidiaries | 0.00 | 0.00 | 327.12 | 499.61 | 424.71 |
| Dividends from nonbank subsidiaries | 85.89 | 0.00 | 0.00 | 0.00 | 22.87 |
| Dividends from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividends from all subsidiaries | 85.89 | 0.00 | 327.12 | 499.61 | 447.57 |
| Payout Ratios - Subsidiaries: | | | | | |
| Percent of Bank Net Income | | | | | |
| Dividends from bank subsidiaries | 0.00 | 0.00 | 63.92 | 103.96 | 42.56 |
| Interest income from bank subsidiaries | 0.03 | 0.24 | 0.17 | 0.62 | 0.20 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from bank subsidiaries | 1.71 | 1.20 | 1.14 | 1.38 | 0.63 |
| Operating income from bank subsidiaries | 1.74 | 1.44 | 65.23 | 105.96 | 43.39 |
| Percent of Nonbank Net Income | | | | | |
| Dividends from nonbank subsidiaries | 64.74 | 0.00 | 0.00 | | |
| Interest income from nonbank subsidiaries | 4.10 | 5.65 | 24.44 | | |
| Management and serv fees from nonbank subsidiaries | 39.18 | 34.35 | 26.32 | | |
| Other income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | | |
| Operating income from nonbank subsidiaries | 108.02 | 40.00 | 50.75 | | |
| Percent of Subsidiary Holding Companies' Net Income | | | | | |
| Dividends from subsidiary holding companies | | | | | |
| Interest income from subsidiary holding companies | | | | | |
| Management and service fees from subsidiary holding companies | | | | | |
| Other income from subsidiary holding companies | | | | | |
| Operating income from subsidiary holding companies | | | | | |
| Dependence on Subsidiaries: | | | | | |
| Percent of Total Operating Income | | | | | |
| Dividends from bank subsidiaries | 0.00 | 0.00 | 80.39 | 90.38 | 50.58 |
| Interest income from bank subsidiaries | 0.08 | 2.08 | 0.22 | 0.36 | 0.20 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from bank subsidiaries | 3.81 | 10.19 | 1.43 | 0.81 | 0.65 |
| Operating income from bank subsidiaries | 3.88 | 12.26 | 82.05 | 91.56 | 51.43 |
| Dividends from nonbank subsidiaries | 26.41 | 0.00 | 0.00 | 0.00 | 1.71 |
| Interest income from nonbank subsidiaries | 1.77 | 54.91 | 7.89 | 4.81 | 2.95 |
| Management and service fees from nonbank subsidiaries | 16.74 | 29.81 | 9.59 | 3.20 | 5.31 |
| Other income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 4.92 |
| Operating income from nonbank subsidiaries | 44.91 | 84.72 | 17.48 | 8.01 | 14.89 |
| Dividends from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Management and service fees from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans and advances from subsidiaries / Short term debt | | | | | 0.00 |
| Loans and advances from subsidiaries / Total debt | | | | | 0.00 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 5
Date: 09/30/2021

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|---------|---------|---------|---------|---------|--------|--------|-----------|
| Number of BHCs in Peer Group | | | | | | | | | 2 |
| Earnings and Profitability: Percent of Average Assets | | | | | | | | | |
| Net interest income (tax equivalent) | | | | | | | | | |
| + Non-interest income | 5.25 | 2.91 | 3.17 | 3.95 | 5.25 | 6.56 | 7.34 | 7.60 | 2 |
| - Overhead expense | 5.32 | 2.36 | 2.68 | 3.67 | 5.32 | 6.96 | 7.95 | 8.28 | 2 |
| - Provision for credit losses | 0.06 | 0.01 | 0.01 | 0.03 | 0.06 | 0.09 | 0.11 | 0.12 | 2 |
| + Securities gains (losses) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| + Other tax equivalent adjustments | | | | | | | | | |
| = Pretax net operating income (tax equivalent) | | | | | | | | | |
| Net operating income | 1.49 | 1.04 | 1.09 | 1.24 | 1.49 | 1.74 | 1.89 | 1.94 | 2 |
| Net income | 1.49 | 1.04 | 1.09 | 1.24 | 1.49 | 1.74 | 1.89 | 1.94 | 2 |
| Net income (Subchapter S adjusted) | | | | | | | | | |
| Percent of Average Earning Assets | | | | | | | | | |
| Interest income (tax equivalent) | | | | | | | | | |
| Interest expense | 0.22 | 0.18 | 0.18 | 0.20 | 0.22 | 0.24 | 0.25 | 0.26 | 2 |
| Net interest income (tax equivalent) | | | | | | | | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | -0.12 | -0.21 | -0.20 | -0.17 | -0.12 | -0.06 | -0.03 | -0.02 | 2 |
| Earnings coverage of net loan and lease losses (X) | -277.77 | -517.26 | -490.65 | -410.82 | -277.77 | -144.72 | -64.89 | -38.28 | 2 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.71 | 0.84 | 0.94 | 1.23 | 1.71 | 2.19 | 2.48 | 2.58 | 2 |
| Allowance for loan and lease losses / Total loans and leases | 1.71 | 0.84 | 0.94 | 1.23 | 1.71 | 2.19 | 2.48 | 2.58 | 2 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.60 | 0.06 | 0.12 | 0.30 | 0.60 | 0.90 | 1.08 | 1.14 | 2 |
| 30-89 days past due loans and leases / Total loans and leases | 0.26 | 0.03 | 0.05 | 0.13 | 0.26 | 0.38 | 0.46 | 0.48 | 2 |
| Liquidity and Funding | | | | | | | | | |
| Net noncore funding dependence | -21.06 | -28.95 | -28.08 | -25.45 | -21.06 | -16.68 | -14.05 | -13.17 | 2 |
| Net short-term noncore funding dependence | -26.00 | -37.34 | -36.08 | -32.30 | -26.00 | -19.71 | -15.93 | -14.67 | 2 |
| Net loans and leases / Total assets | 48.12 | 40.66 | 41.49 | 43.98 | 48.12 | 52.26 | 54.75 | 55.58 | 2 |
| Capitalization | | | | | | | | | |
| Tier 1 leverage ratio | 15.52 | 12.72 | 13.03 | 13.96 | 15.52 | 17.07 | 18.00 | 18.31 | 2 |
| Holding company equity capital / Total assets | 15.87 | 12.78 | 13.12 | 14.16 | 15.87 | 17.59 | 18.63 | 18.97 | 2 |
| Total equity capital (including minority interest) / Total assets | 16.32 | 12.83 | 13.21 | 14.38 | 16.32 | 18.27 | 19.43 | 19.82 | 2 |
| Common equity tier 1 capital / Total risk-weighted assets | 21.57 | 21.57 | 21.57 | 21.57 | 21.57 | 21.57 | 21.57 | 21.57 | 1 |
| Net loans and leases / Equity capital (X) | 3.06 | 2.93 | 2.95 | 2.99 | 3.06 | 3.13 | 3.17 | 3.19 | 2 |
| Cash dividends / Net income | 9.38 | 0.94 | 1.88 | 4.69 | 9.38 | 14.07 | 16.89 | 17.83 | 2 |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | | | | | |
| Growth Rates | | | | | | | | | |
| Assets | -2.56 | -2.56 | -2.56 | -2.56 | -2.56 | -2.56 | -2.56 | -2.56 | 1 |
| Equity capital | 4.31 | 4.31 | 4.31 | 4.31 | 4.31 | 4.31 | 4.31 | 4.31 | 1 |
| Net loans and leases | 16.85 | 16.85 | 16.85 | 16.85 | 16.85 | 16.85 | 16.85 | 16.85 | 1 |
| Noncore funding | 158.89 | 158.89 | 158.89 | 158.89 | 158.89 | 158.89 | 158.89 | 158.89 | 1 |
| Parent Company Ratios | | | | | | | | | |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Long-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Equity investment in subsidiaries / Equity capital | 92.42 | 90.21 | 90.46 | 91.19 | 92.42 | 93.64 | 94.38 | 94.63 | 2 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 134.00 | 21.58 | 34.07 | 71.55 | 134.00 | 196.45 | 233.93 | 246.42 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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) | | | | | | | | | |
| Less: Interest expense | 0.20 | 0.16 | 0.17 | 0.18 | 0.20 | 0.22 | 0.24 | 0.24 | 2 |
| Equals: Net interest income (tax equivalent) | | | | | | | | | |
| Plus: Non-interest income | 5.25 | 2.91 | 3.17 | 3.95 | 5.25 | 6.56 | 7.34 | 7.60 | 2 |
| Equals: adjusted operating income (tax equivalent) | | | | | | | | | |
| Less: Overhead expense | 5.32 | 2.36 | 2.68 | 3.67 | 5.32 | 6.96 | 7.95 | 8.28 | 2 |
| Less: Provision for credit losses | 0.06 | 0.01 | 0.01 | 0.03 | 0.06 | 0.09 | 0.11 | 0.12 | 2 |
| 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 | 2 |
| Plus: Realized gains (losses) on available-for-sale securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Plus: other tax equivalent adjustments | | | | | | | | | |
| Equals: Pretax net operating income (tax equivalent) | | | | | | | | | |
| Less: Applicable income taxes (tax equivalent) | | | | | | | | | |
| Less: Minority interest | 0.04 | 0.00 | 0.01 | 0.02 | 0.04 | 0.06 | 0.08 | 0.08 | 2 |
| Equals: Net operating income | 1.49 | 1.04 | 1.09 | 1.24 | 1.49 | 1.74 | 1.89 | 1.94 | 2 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Equals: Net income | 1.49 | 1.04 | 1.09 | 1.24 | 1.49 | 1.74 | 1.89 | 1.94 | 2 |
| Memo: Net income (last four quarters) | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 1 |
| Net income-BHC and noncontrolling (minority) interest | 1.53 | 1.12 | 1.17 | 1.30 | 1.53 | 1.76 | 1.90 | 1.94 | 2 |
| Margin Analysis | | | | | | | | | |
| Average earning assets / Average assets | 93.28 | 92.47 | 92.56 | 92.83 | 93.28 | 93.73 | 94.01 | 94.10 | 2 |
| Average interest-bearing funds / Average assets | 63.78 | 61.92 | 62.13 | 62.75 | 63.78 | 64.82 | 65.44 | 65.65 | 2 |
| Interest income (tax equivalent) / Average earning assets | | | | | | | | | |
| Interest expense / Average earning assets | 0.22 | 0.18 | 0.18 | 0.20 | 0.22 | 0.24 | 0.25 | 0.26 | 2 |
| Net interest income (tax equivalent) / Average earning assets | | | | | | | | | |
| Yield or Cost | | | | | | | | | |
| Total loans and leases (tax equivalent) | | | | | | | | | |
| Interest-bearing bank balances | 0.10 | 0.06 | 0.07 | 0.08 | 0.10 | 0.13 | 0.14 | 0.14 | 2 |
| Federal funds sold and reverse repos | 0.17 | 0.06 | 0.07 | 0.11 | 0.17 | 0.24 | 0.27 | 0.29 | 2 |
| Trading assets | | | | | | | | | |
| Total earning assets | 2.20 | 1.88 | 1.91 | 2.02 | 2.20 | 2.37 | 2.48 | 2.51 | 2 |
| Investment securities (tax equivalent) | | | | | | | | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 0.89 | 0.49 | 0.53 | 0.67 | 0.89 | 1.11 | 1.25 | 1.29 | 2 |
| Mortgage-backed securities | 1.41 | 1.33 | 1.34 | 1.37 | 1.41 | 1.46 | 1.49 | 1.50 | 2 |
| All other securities | | | | | | | | | |
| Interest-bearing deposits | 1.24 | 0.34 | 0.44 | 0.74 | 1.24 | 1.74 | 2.04 | 2.14 | 2 |
| Time deposits of \$250K or more | 1.80 | 0.42 | 0.57 | 1.03 | 1.80 | 2.56 | 3.02 | 3.17 | 2 |
| Time deposits < \$250K | 1.33 | 0.43 | 0.53 | 0.83 | 1.33 | 1.83 | 2.13 | 2.23 | 2 |
| Other domestic deposits | 0.15 | 0.10 | 0.10 | 0.12 | 0.15 | 0.18 | 0.20 | 0.20 | 2 |
| Foreign deposits | | | | | | | | | |
| Federal funds purchased and repos | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 1 |
| Other borrowed funds and trading liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| All interest-bearing funds | 0.32 | 0.25 | 0.26 | 0.28 | 0.32 | 0.36 | 0.38 | 0.39 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 22.04 | 13.90 | 14.81 | 17.52 | 22.04 | 26.57 | 29.28 | 30.19 | 2 |
| Commercial and industrial loans | 4.41 | 2.92 | 3.09 | 3.59 | 4.41 | 5.24 | 5.74 | 5.90 | 2 |
| Loans to individuals | 0.98 | 0.10 | 0.20 | 0.49 | 0.98 | 1.47 | 1.77 | 1.87 | 2 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Agricultural loans | 0.63 | 0.37 | 0.40 | 0.49 | 0.63 | 0.77 | 0.86 | 0.89 | 2 |
| Other loans and leases | 20.50 | 2.08 | 4.13 | 10.27 | 20.50 | 30.73 | 36.87 | 38.92 | 2 |
| Net loans and leases | 48.12 | 40.66 | 41.49 | 43.98 | 48.12 | 52.26 | 54.75 | 55.58 | 2 |
| Debt securities over 1 year | 19.41 | 6.28 | 7.74 | 12.12 | 19.41 | 26.70 | 31.08 | 32.54 | 2 |
| Mutual funds and equity securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Subtotal | 67.53 | 61.86 | 62.49 | 64.38 | 67.53 | 70.68 | 72.57 | 73.20 | 2 |
| Interest-bearing bank balances | 11.00 | 6.73 | 7.21 | 8.63 | 11.00 | 13.37 | 14.80 | 15.27 | 2 |
| Federal funds sold and reverse repos | 6.66 | 4.26 | 4.52 | 5.33 | 6.66 | 8.00 | 8.81 | 9.07 | 2 |
| Debt securities 1 year or less | 2.98 | 2.07 | 2.17 | 2.47 | 2.98 | 3.49 | 3.79 | 3.89 | 2 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Total earning assets | 88.18 | 85.28 | 85.60 | 86.57 | 88.18 | 89.79 | 90.75 | 91.07 | 2 |
| Non-interest cash and due from depository institutions | 1.13 | 0.60 | 0.66 | 0.84 | 1.13 | 1.43 | 1.61 | 1.67 | 2 |
| Other real estate owned | 0.02 | 0.00 | 0.00 | 0.01 | 0.02 | 0.03 | 0.04 | 0.04 | 2 |
| All other assets | 10.69 | 7.26 | 7.64 | 8.78 | 10.69 | 12.59 | 13.74 | 14.12 | 2 |
| Memoranda | | | | | | | | | |
| Short-term investments | 20.65 | 17.87 | 18.18 | 19.10 | 20.65 | 22.19 | 23.11 | 23.42 | 2 |
| US Treasury securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| US agency securities (excluding mortgage-backed securities) | 1.11 | 0.59 | 0.65 | 0.82 | 1.11 | 1.39 | 1.57 | 1.62 | 2 |
| Municipal securities | 12.03 | 3.87 | 4.78 | 7.50 | 12.03 | 16.56 | 19.28 | 20.18 | 2 |
| Mortgage-backed securities | 6.89 | 1.55 | 2.15 | 3.92 | 6.89 | 9.85 | 11.63 | 12.22 | 2 |
| Asset-backed securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Other debt securities | 2.37 | 0.57 | 0.77 | 1.37 | 2.37 | 3.36 | 3.96 | 4.16 | 2 |
| Loans held-for-sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Loans held for investment | 49.04 | 41.02 | 41.92 | 44.59 | 49.04 | 53.50 | 56.17 | 57.07 | 2 |
| Real estate loans secured by 1-4 family | 5.43 | 1.18 | 1.65 | 3.07 | 5.43 | 7.79 | 9.21 | 9.68 | 2 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Closed-end, secured by first liens | 5.31 | 1.17 | 1.63 | 3.01 | 5.31 | 7.61 | 8.99 | 9.46 | 2 |
| Closed-end, secured by junior liens | 0.12 | 0.01 | 0.02 | 0.06 | 0.12 | 0.18 | 0.21 | 0.22 | 2 |
| Commercial real estate loans | 15.11 | 11.63 | 12.01 | 13.18 | 15.11 | 17.05 | 18.21 | 18.60 | 2 |
| Construction and land development | 2.29 | 0.44 | 0.64 | 1.26 | 2.29 | 3.32 | 3.94 | 4.14 | 2 |
| Multifamily | 1.01 | 0.18 | 0.27 | 0.55 | 1.01 | 1.47 | 1.75 | 1.84 | 2 |
| Nonfarm nonresidential | 11.81 | 9.35 | 9.62 | 10.44 | 11.81 | 13.18 | 14.00 | 14.27 | 2 |
| Real estate loans secured by farmland | 1.50 | 1.10 | 1.14 | 1.28 | 1.50 | 1.73 | 1.86 | 1.91 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 49.95 | 25.18 | 27.93 | 36.19 | 49.95 | 63.71 | 71.97 | 74.72 | 2 |
| Real estate loans secured by 1-4 family | 13.26 | 2.42 | 3.63 | 7.24 | 13.26 | 19.28 | 22.89 | 24.09 | 2 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Closed-end | 13.26 | 2.42 | 3.63 | 7.24 | 13.26 | 19.28 | 22.89 | 24.09 | 2 |
| Commercial real estate loans | 33.35 | 20.79 | 22.18 | 26.37 | 33.35 | 40.33 | 44.52 | 45.91 | 2 |
| Construction and land development | 5.62 | 0.92 | 1.44 | 3.01 | 5.62 | 8.23 | 9.79 | 10.32 | 2 |
| 1-4 family | 1.38 | 0.14 | 0.28 | 0.69 | 1.38 | 2.07 | 2.48 | 2.62 | 2 |
| Other | 4.24 | 0.78 | 1.17 | 2.32 | 4.24 | 6.16 | 7.31 | 7.70 | 2 |
| Multifamily | 1.78 | 0.38 | 0.54 | 1.00 | 1.78 | 2.56 | 3.03 | 3.18 | 2 |
| Nonfarm nonresidential | 25.95 | 16.69 | 17.71 | 20.80 | 25.95 | 31.10 | 34.18 | 35.21 | 2 |
| Owner-occupied | 14.68 | 6.82 | 7.69 | 10.31 | 14.68 | 19.04 | 21.66 | 22.53 | 2 |
| Other | 11.27 | 9.86 | 10.02 | 10.49 | 11.27 | 12.06 | 12.53 | 12.68 | 2 |
| Real estate loans secured by farmland | 3.34 | 1.96 | 2.12 | 2.58 | 3.34 | 4.11 | 4.57 | 4.72 | 2 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Commercial and industrial loans | 9.94 | 5.28 | 5.80 | 7.35 | 9.94 | 12.53 | 14.09 | 14.60 | 2 |
| Loans to individuals | 2.45 | 0.24 | 0.49 | 1.22 | 2.45 | 3.67 | 4.40 | 4.65 | 2 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Agricultural loans | 1.44 | 0.67 | 0.76 | 1.01 | 1.44 | 1.86 | 2.12 | 2.21 | 2 |
| Other loans and leases | 35.39 | 3.63 | 7.15 | 17.74 | 35.39 | 53.03 | 63.62 | 67.15 | 2 |
| Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted) | | | | | | | | | |
| Real estate loans | 156.91 | 74.37 | 83.54 | 111.06 | 156.91 | 202.77 | 230.28 | 239.46 | 2 |
| Real estate loans secured by 1-4 family | 42.36 | 7.43 | 11.31 | 22.95 | 42.36 | 61.77 | 73.42 | 77.30 | 2 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Closed-end | 42.36 | 7.43 | 11.31 | 22.95 | 42.36 | 61.77 | 73.42 | 77.30 | 2 |
| Commercial real estate loans | 104.10 | 61.16 | 65.93 | 80.25 | 104.10 | 127.96 | 142.27 | 147.04 | 2 |
| Construction and land development | 17.97 | 2.85 | 4.53 | 9.57 | 17.97 | 26.38 | 31.42 | 33.10 | 2 |
| 1-4 family | 4.42 | 0.44 | 0.88 | 2.21 | 4.42 | 6.64 | 7.96 | 8.40 | 2 |
| Other | 13.55 | 2.40 | 3.64 | 7.36 | 13.55 | 19.74 | 23.46 | 24.70 | 2 |
| Multifamily | 5.21 | 1.17 | 1.62 | 2.97 | 5.21 | 7.46 | 8.80 | 9.25 | 2 |
| Nonfarm nonresidential | 80.92 | 49.06 | 52.60 | 63.22 | 80.92 | 98.61 | 109.23 | 112.77 | 2 |
| Owner-occupied | 46.20 | 20.19 | 23.08 | 31.75 | 46.20 | 60.65 | 69.32 | 72.21 | 2 |
| Other | 34.72 | 28.88 | 29.53 | 31.47 | 34.72 | 37.96 | 39.91 | 40.56 | 2 |
| Real estate loans secured by farmland | 10.45 | 5.79 | 6.30 | 7.86 | 10.45 | 13.04 | 14.60 | 15.12 | 2 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Commercial and industrial loans | 31.18 | 15.58 | 17.31 | 22.51 | 31.18 | 39.85 | 45.06 | 46.79 | 2 |
| Loans to individuals | 7.85 | 0.79 | 1.57 | 3.93 | 7.85 | 11.78 | 14.13 | 14.92 | 2 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Agricultural loans | 4.53 | 1.99 | 2.27 | 3.12 | 4.53 | 5.94 | 6.79 | 7.07 | 2 |
| Other loans and leases | 102.91 | 10.57 | 20.83 | 51.61 | 102.91 | 154.22 | 185.00 | 195.26 | 2 |
| Supplemental | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 19.22 | 14.02 | 14.60 | 16.33 | 19.22 | 22.11 | 23.85 | 24.42 | 2 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 59.66 | 41.15 | 43.21 | 49.38 | 59.66 | 69.95 | 76.12 | 78.17 | 2 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 105.86 | 61.34 | 66.28 | 81.13 | 105.86 | 130.60 | 145.44 | 150.38 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 0.06 | 0.01 | 0.01 | 0.03 | 0.06 | 0.09 | 0.11 | 0.12 | 2 |
| Provision for loan and lease losses / Average loans and leases | 0.15 | 0.02 | 0.03 | 0.08 | 0.15 | 0.23 | 0.28 | 0.29 | 2 |
| Provision for loan and lease losses / Net loan and lease losses | -1562.50 | -2968.75 | -2812.50 | -2343.75 | -1562.50 | -781.25 | -312.50 | -156.25 | 2 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.71 | 0.84 | 0.94 | 1.23 | 1.71 | 2.19 | 2.48 | 2.58 | 2 |
| Allowance for loan and lease losses / Total loans and leases | 1.71 | 0.84 | 0.94 | 1.23 | 1.71 | 2.19 | 2.48 | 2.58 | 2 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | | | | | | | | | |
| Allowance for loan and lease losses / Nonaccrual assets | 67.81 | 67.81 | 67.81 | 67.81 | 67.81 | 67.81 | 67.81 | 67.81 | 1 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 67.81 | 67.81 | 67.81 | 67.81 | 67.81 | 67.81 | 67.81 | 67.81 | 1 |
| Gross loan and lease losses / Average loans and leases | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 | 0.02 | 0.02 | 2 |
| Recoveries / Average loans and leases | 0.13 | 0.04 | 0.05 | 0.08 | 0.13 | 0.18 | 0.20 | 0.21 | 2 |
| Net losses / Average loans and leases | -0.12 | -0.21 | -0.20 | -0.17 | -0.12 | -0.06 | -0.03 | -0.02 | 2 |
| 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 | 2 |
| Recoveries / Prior year-end losses | | | | | | | | | |
| Earnings coverage of net loan and lease losses (X) | -277.77 | -517.26 | -490.65 | -410.82 | -277.77 | -144.72 | -64.89 | -38.28 | 2 |
| Net Loan and Lease Losses By Type | | | | | | | | | |
| Real estate loans | -0.21 | -0.37 | -0.35 | -0.30 | -0.21 | -0.11 | -0.06 | -0.04 | 2 |
| Real estate loans secured by 1-4 family | -0.01 | -0.02 | -0.02 | -0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 2 |
| Revolving | | | | | | | | | |
| Closed-end | -0.01 | -0.02 | -0.02 | -0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 2 |
| Commercial real estate loans | -0.24 | -0.43 | -0.41 | -0.34 | -0.24 | -0.13 | -0.07 | -0.04 | 2 |
| Construction and land development | -0.05 | -0.10 | -0.09 | -0.08 | -0.05 | -0.03 | -0.01 | -0.01 | 2 |
| 1-4 family | -0.05 | -0.10 | -0.09 | -0.08 | -0.05 | -0.03 | -0.01 | -0.01 | 2 |
| Other | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Multifamily | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Nonfarm nonresidential | -0.28 | -0.53 | -0.50 | -0.42 | -0.28 | -0.14 | -0.06 | -0.03 | 2 |
| Owner-occupied | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Other | -0.28 | -0.53 | -0.50 | -0.42 | -0.28 | -0.14 | -0.06 | -0.03 | 2 |
| Real estate loans secured by farmland | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Commercial and industrial loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Loans to individuals | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 1 |
| Credit card loans | | | | | | | | | |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Loans to foreign governments and institutions | | | | | | | | | |
| Other loans and leases | -0.09 | -0.17 | -0.16 | -0.13 | -0.09 | -0.04 | -0.02 | -0.01 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 0.26 | 0.03 | 0.05 | 0.13 | 0.26 | 0.38 | 0.46 | 0.48 | 2 |
| 90+ days past due loans and leases | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Nonaccrual loans and leases | 0.55 | 0.05 | 0.11 | 0.27 | 0.55 | 0.82 | 0.99 | 1.04 | 2 |
| 90+ days past due and nonaccrual loans and leases | 0.55 | 0.05 | 0.11 | 0.27 | 0.55 | 0.82 | 0.99 | 1.04 | 2 |
| Percent of Loans and Leases and Other Assets | | | | | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | | | | | |
| 30-89 days past due assets | 0.26 | 0.03 | 0.05 | 0.13 | 0.26 | 0.38 | 0.46 | 0.48 | 2 |
| 90+ days past due assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Nonaccrual assets | 0.55 | 0.05 | 0.11 | 0.27 | 0.55 | 0.82 | 0.99 | 1.04 | 2 |
| 30+ days past due and nonaccrual assets | 0.80 | 0.08 | 0.16 | 0.40 | 0.80 | 1.20 | 1.44 | 1.52 | 2 |
| Percent of Total Assets | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.22 | 0.02 | 0.04 | 0.11 | 0.22 | 0.33 | 0.40 | 0.42 | 2 |
| 90+ past due and nonaccrual assets + other real estate owned | 0.24 | 0.02 | 0.05 | 0.12 | 0.24 | 0.36 | 0.43 | 0.46 | 2 |
| Restructured and Nonaccrual Loans and Leases + OREO as Percent of: | | | | | | | | | |
| Total assets | 0.24 | 0.02 | 0.05 | 0.12 | 0.24 | 0.36 | 0.43 | 0.46 | 2 |
| Allowance for loan and lease losses | 80.93 | 8.09 | 16.19 | 40.47 | 80.93 | 121.40 | 145.68 | 153.78 | 2 |
| Equity capital + allowance for loan and lease losses | 1.89 | 0.19 | 0.38 | 0.95 | 1.89 | 2.84 | 3.41 | 3.60 | 2 |
| Tier 1 capital + allowance for loan and lease losses | 1.93 | 0.19 | 0.39 | 0.96 | 1.93 | 2.89 | 3.47 | 3.66 | 2 |
| Loans and leases + other real estate owned | 0.60 | 0.06 | 0.12 | 0.30 | 0.60 | 0.90 | 1.08 | 1.14 | 2 |

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 0.23 | 0.02 | 0.05 | 0.12 | 0.23 | 0.35 | 0.42 | 0.44 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.60 | 0.06 | 0.12 | 0.30 | 0.60 | 0.90 | 1.08 | 1.14 | 2 |
| Commercial and industrial | 30-89 days past due | 0.16 | 0.02 | 0.03 | 0.08 | 0.16 | 0.24 | 0.29 | 0.30 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.42 | 0.04 | 0.08 | 0.21 | 0.42 | 0.63 | 0.76 | 0.80 | 2 |
| Individuals | 30-89 days past due | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 1 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| | Nonaccrual | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1 |
| Depository institution loans | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Agricultural | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Foreign governments | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Other loans and leases | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |

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: 5
Date: 09/30/2021

| | | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------|---------------------|------------|------|------|------|------|------|------|------|-----------|
| Memoranda | | | | | | | | | | |
| 1-4 Family | 30-89 days past due | 0.68 | 0.07 | 0.14 | 0.34 | 0.68 | 1.03 | 1.23 | 1.30 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.99 | 0.10 | 0.20 | 0.49 | 0.99 | 1.48 | 1.78 | 1.88 | 2 |
| Revolving | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Closed-End | 30-89 days past due | 0.68 | 0.07 | 0.14 | 0.34 | 0.68 | 1.03 | 1.23 | 1.30 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.99 | 0.10 | 0.20 | 0.49 | 0.99 | 1.48 | 1.78 | 1.88 | 2 |
| Junior Lien | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.03 | 0.00 | 0.01 | 0.01 | 0.03 | 0.04 | 0.05 | 0.05 | 2 |
| Commercial real estate | 30-89 days past due | 0.02 | 0.00 | 0.00 | 0.01 | 0.02 | 0.02 | 0.03 | 0.03 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.45 | 0.04 | 0.09 | 0.22 | 0.45 | 0.67 | 0.81 | 0.85 | 2 |
| Construction and development | 30-89 days past due | 0.07 | 0.01 | 0.01 | 0.04 | 0.07 | 0.11 | 0.13 | 0.14 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.24 | 0.02 | 0.05 | 0.12 | 0.24 | 0.35 | 0.42 | 0.45 | 2 |
| 1-4 family | 30-89 days past due | 0.07 | 0.01 | 0.01 | 0.04 | 0.07 | 0.11 | 0.13 | 0.14 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.24 | 0.02 | 0.05 | 0.12 | 0.24 | 0.35 | 0.42 | 0.45 | 2 |
| Other | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Multifamily | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Nonfarm non-residential | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.52 | 0.05 | 0.10 | 0.26 | 0.52 | 0.77 | 0.93 | 0.98 | 2 |
| Owner occupied | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.52 | 0.05 | 0.10 | 0.26 | 0.52 | 0.77 | 0.93 | 0.98 | 2 |
| Other | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Farmland | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Credit card | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |

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

BHCPR Reporters for Quarter Ending 09/30/2021

Peer Group 5 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> |
|----------------|------------------------------------|--------------------------------------|-----------------------------|---|
| 1142309 | 281,363 | MIDWEST INDEPENDENT BANCSHARES, INC. | JEFFERSON CITY, MO | |
| 1100028 | 272,948 | UNITY CAPITAL CORPORATION | HOLLY SPRINGS, MS | New Y-9C/BHCPR reporter; Name change from FIRST STATE CAPITAL CORPORATION |

Note: Peer Group 5 has 2 bank holding companies.