

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2022

Summary Ratios

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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.79	2.65	2.60	2.77	3.01
+ Non-interest income	0.94	1.09	1.04	1.21	1.32
- Overhead expense	2.18	2.21	2.17	2.57	2.69
- Provision for credit losses	0.10	-0.12	-0.09	0.51	0.15
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.46	1.76	1.66	1.04	1.56
Net operating income	1.10	1.34	1.26	0.81	1.19
Net income	1.10	1.34	1.26	0.82	1.19
Net income (Subchapter S adjusted)	1.56	2.06	1.97	1.18	1.17
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.36	3.12	3.06	3.55	4.41
Interest expense	0.35	0.26	0.25	0.52	1.08
Net interest income (tax equivalent)	3.01	2.85	2.80	3.01	3.33
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.09	0.12	0.11	0.27	0.21
Earnings coverage of net loan and lease losses (X)	36.38	26.30	39.72	22.91	24.40
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.32	1.23	1.58	0.83
Allowance for loan and lease losses / Total loans and leases	1.15	1.30	1.20	1.55	0.81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.58	0.49	0.71	0.57
30-89 days past due loans and leases / Total loans and leases	0.33	0.29	0.32	0.39	0.43
Liquidity and Funding					
Net noncore funding dependence	5.89	-3.31	-2.33	3.20	14.45
Net short-term noncore funding dependence	0.87	-9.17	-7.71	-4.76	3.38
Net loans and leases / Total assets	63.09	58.81	58.67	61.58	63.77
Capitalization					
Tier 1 leverage ratio	9.22	9.07	8.98	9.13	9.76
Holding company equity capital / Total assets	9.68	10.79	10.71	11.16	12.43
Total equity capital (including minority interest) / Total assets	9.81	10.91	10.82	11.29	12.57
Common equity tier 1 capital / Total risk-weighted assets	11.79	12.64	12.42	12.38	12.17
Net loans and leases / Equity capital (X)	6.64	5.47	5.53	5.58	5.21
Cash dividends / Net income	31.93	27.22	28.27	42.30	33.12
Cash dividends / Net income (Subchapter S adjusted)	71.62	-3.51	3.14	-0.65	-12.02
Growth Rates					
Assets	6.04	9.51	10.50	16.68	9.26
Equity capital	-3.83	7.52	7.46	6.99	10.49
Net loans and leases	14.48	-0.66	3.36	9.07	9.10
Noncore funding	36.20	-21.64	-14.79	-12.18	6.59
Parent Company Ratios					
Short-term debt / Equity capital	0.48	0.55	0.57	0.77	1.02
Long-term debt / Equity capital	11.91	10.65	10.95	13.56	13.04
Equity investment in subsidiaries / Equity capital	104.01	103.15	103.22	102.81	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	118.32	155.61	154.48	147.24	190.27

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Relative Income Statement and Margin Analysis

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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Average Assets					
Interest income (tax equivalent)	3.12	2.90	2.85	3.27	4.00
Less: Interest expense	0.33	0.24	0.23	0.48	0.98
Equals: Net interest income (tax equivalent)	2.79	2.65	2.60	2.77	3.01
Plus: Non-interest income	0.94	1.09	1.04	1.21	1.32
Equals: adjusted operating income (tax equivalent)	3.77	3.80	3.70	4.04	4.41
Less: Overhead expense	2.18	2.21	2.17	2.57	2.69
Less: Provision for credit losses	0.10	-0.12	-0.09	0.51	0.15
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	0.01	0.01	0.02	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.46	1.76	1.66	1.04	1.56
Less: Applicable income taxes (tax equivalent)	0.34	0.41	0.38	0.23	0.36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.10	1.34	1.26	0.81	1.19
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.10	1.34	1.26	0.82	1.19
Memo: Net income (last four quarters)	1.10	1.30	1.26	0.82	1.19
Net income-BHC and noncontrolling (minority) interest	1.11	1.35	1.27	0.83	1.20
Margin Analysis					
Average earning assets / Average assets	92.93	93.09	93.08	92.32	91.05
Average interest-bearing funds / Average assets	60.59	61.98	61.99	64.06	65.57
Interest income (tax equivalent) / Average earning assets	3.36	3.12	3.06	3.55	4.41
Interest expense / Average earning assets	0.35	0.26	0.25	0.52	1.08
Net interest income (tax equivalent) / Average earning assets	3.01	2.85	2.80	3.01	3.33
Yield or Cost					
Total loans and leases (tax equivalent)	4.24	4.07	4.01	4.27	5.09
Interest-bearing bank balances	0.79	0.13	0.14	0.27	2.04
Federal funds sold and reverse repos	1.05	0.25	0.25	0.68	2.44
Trading assets	0.57	0.45	0.45	0.60	0.99
Total earning assets	3.33	3.09	3.04	3.51	4.36
Investment securities (tax equivalent)	1.96	1.77	1.77	2.25	2.76
US Treasury and agency securities (excluding mortgage-backed securities)	1.38	1.23	1.14	1.75	2.32
Mortgage-backed securities	1.87	1.55	1.57	2.05	2.61
All other securities	2.89	2.85	2.81	3.24	4.06
Interest-bearing deposits	0.35	0.22	0.21	0.53	1.10
Time deposits of \$250K or more	0.61	0.70	0.66	1.42	1.96
Time deposits < \$250K	0.58	0.67	0.62	1.36	1.82
Other domestic deposits	0.31	0.16	0.15	0.36	0.93
Foreign deposits	0.50	0.12	0.14	0.42	1.19
Federal funds purchased and repos	0.88	0.18	0.17	0.62	1.86
Other borrowed funds and trading liabilities	1.55	1.29	1.27	1.50	2.38
All interest-bearing funds	0.54	0.38	0.37	0.74	1.49

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Non-interest Income & Expenses

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.43	2.14	2.17	2.02	2.72
Overhead expenses / Net Interest Income + non-interest income	58.02	58.85	59.28	62.28	61.29
Percent of Average Assets					
Total overhead expense	2.18	2.21	2.17	2.57	2.69
Personnel expense	1.20	1.23	1.21	1.30	1.41
Net occupancy expense	0.22	0.24	0.23	0.26	0.28
Other operating expenses	0.73	0.72	0.72	0.94	0.97
Overhead less non-interest income	1.22	1.08	1.10	1.25	1.32
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	57.55	58.34	58.83	61.82	60.64
Personnel expense	31.86	32.89	32.93	32.36	32.39
Net occupancy expense	5.98	6.26	6.23	6.58	6.52
Other operating expenses	19.14	18.68	19.18	22.28	21.20
Total non-interest income	24.10	28.20	27.67	28.83	29.23
Fiduciary activities income	2.13	2.27	2.20	2.09	1.97
Service charges on domestic deposit accounts	3.30	3.25	3.27	3.27	3.88
Trading revenue	0.57	0.68	0.62	1.24	1.18
Investment banking fees and commissions	2.15	2.46	2.58	2.46	3.54
Insurance activities revenue	0.36	0.38	0.36	0.41	0.47
Venture capital revenue	0.01	0.03	0.04	0.01	0.02
Net servicing fees	1.23	0.56	0.60	0.01	0.28
Net securitization income	0.00	0.01	0.01	0.00	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.19	3.63	3.30	3.92	1.86
Other non-interest income	8.80	9.39	9.27	9.67	10.04
Overhead less non-interest income	32.79	29.67	30.52	31.93	31.06
Applicable income taxes / Pretax net operating income (tax equivalent)	21.50	21.49	21.18	18.63	20.56
Applicable income tax + TE / Pretax net operating income + TE	23.57	23.11	22.67	21.18	23.23

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Percent Composition of Assets

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Real estate loans	39.89	36.06	36.25	36.22	37.78
Commercial and industrial loans	11.23	11.12	10.78	13.52	12.02
Loans to individuals	3.58	3.60	3.36	3.40	4.20
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.02	0.03	0.04
Agricultural loans	0.19	0.21	0.18	0.19	0.24
Other loans and leases	4.52	4.24	4.46	4.63	5.01
Net loans and leases	63.09	58.81	58.67	61.58	63.77
Debt securities over 1 year	18.76	18.32	19.46	15.55	14.60
Mutual funds and equity securities	0.05	0.05	0.06	0.05	0.06
Subtotal	83.05	78.17	79.22	78.16	79.65
Interest-bearing bank balances	3.61	9.37	8.50	7.51	3.06
Federal funds sold and reverse repos	0.52	0.53	0.54	0.82	1.57
Debt securities 1 year or less	1.71	1.51	1.56	1.68	1.91
Trading assets	0.59	0.58	0.49	1.01	1.19
Total earning assets	90.76	91.57	91.77	91.05	89.53
Non-interest cash and due from depository institutions	0.98	0.99	0.82	1.07	1.14
Other real estate owned	0.01	0.01	0.01	0.02	0.03
All other assets	8.19	7.39	7.35	7.82	9.27
Memoranda					
Short-term investments	6.75	12.31	11.47	11.17	7.63
US Treasury securities	1.98	1.18	1.47	0.84	1.03
US agency securities (excluding mortgage-backed securities)	0.81	0.75	0.82	0.63	0.54
Municipal securities	1.69	1.70	1.73	1.69	1.34
Mortgage-backed securities	12.93	13.46	14.14	11.75	11.44
Asset-backed securities	0.85	0.47	0.50	0.32	0.28
Other debt securities	0.51	0.51	0.53	0.42	0.39
Loans held-for-sale	0.30	0.50	0.55	0.52	0.39
Loans held for investment	63.03	58.34	58.06	61.72	63.50
Real estate loans secured by 1-4 family	12.79	11.57	11.46	11.91	13.29
Revolving	1.52	1.44	1.42	1.66	2.07
Closed-end, secured by first liens	10.86	9.73	9.67	9.81	10.69
Closed-end, secured by junior liens	0.19	0.19	0.17	0.22	0.28
Commercial real estate loans	24.89	22.35	22.69	22.22	22.23
Construction and land development	3.92	3.40	3.34	3.40	3.44
Multifamily	3.87	3.32	3.57	3.12	3.01
Nonfarm nonresidential	15.73	14.65	14.57	14.72	14.69
Real estate loans secured by farmland	0.34	0.35	0.30	0.33	0.36

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	62.30	60.51	61.05	57.15	57.46
Real estate loans secured by 1-4 family	20.65	20.00	19.86	19.43	20.75
Revolving	2.39	2.47	2.43	2.64	3.15
Closed-end	18.01	17.35	17.24	16.59	17.39
Commercial real estate loans	38.12	37.13	37.86	34.63	33.52
Construction and land development	6.10	5.69	5.65	5.26	5.09
1-4 family	1.40	1.19	1.18	0.93	0.94
Other	4.62	4.46	4.40	4.19	4.02
Multifamily	5.86	5.41	5.78	4.96	4.69
Nonfarm nonresidential	24.30	24.45	24.56	22.93	22.15
Owner-occupied	8.11	8.31	8.29	7.68	7.72
Other	15.95	15.83	15.94	14.95	14.34
Real estate loans secured by farmland	0.55	0.61	0.54	0.54	0.55
Loans to depository institutions and acceptances of other banks	0.04	0.03	0.04	0.06	0.11
Commercial and industrial loans	18.37	19.47	18.89	22.17	19.53
Loans to individuals	6.24	6.58	6.24	6.13	7.13
Credit card loans	0.53	0.51	0.53	0.65	0.81
Agricultural loans	0.31	0.38	0.34	0.32	0.37
Other loans and leases	8.16	8.39	8.72	9.09	9.85
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	411.18	383.43	391.81	381.27	391.26
Real estate loans secured by 1-4 family	133.66	124.74	126.06	125.03	138.18
Revolving	15.46	15.53	15.44	17.42	21.26
Closed-end	116.59	107.54	108.85	106.14	115.20
Commercial real estate loans	254.67	238.58	245.88	234.65	229.44
Construction and land development	39.81	36.07	35.95	35.62	34.95
1-4 family	9.02	7.44	7.42	6.34	6.61
Other	30.27	28.34	28.11	28.16	27.32
Multifamily	40.47	35.29	38.66	32.74	31.04
Nonfarm nonresidential	161.11	156.30	158.05	155.06	152.10
Owner-occupied	53.44	52.63	52.99	52.37	53.07
Other	105.97	100.99	102.54	100.54	97.41
Real estate loans secured by farmland	3.36	3.67	3.22	3.44	3.60
Loans to depository institutions and acceptances of other banks	0.26	0.20	0.21	0.28	0.44
Commercial and industrial loans	115.08	116.30	114.64	139.91	122.02
Loans to individuals	35.47	36.56	34.55	37.47	43.51
Credit card loans	2.79	2.58	2.77	3.30	4.34
Agricultural loans	1.73	2.03	1.86	1.88	2.18
Other loans and leases	50.09	47.49	50.87	49.54	52.44
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.74	29.25	30.07	27.32	26.45
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	205.32	187.63	195.33	183.76	178.57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.17	244.92	252.85	240.85	236.10

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Liquidity and Funding

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Short-term investments	6.75	12.31	11.47	11.17	7.63
Liquid assets	23.63	29.12	29.03	26.22	22.44
Investment securities	20.98	20.37	21.63	17.85	16.99
Net loans and leases	63.09	58.81	58.67	61.58	63.77
Net loans, leases and standby letters of credit	63.92	59.61	59.49	62.48	64.84
Core deposits	74.28	75.52	75.71	70.67	63.09
Noncore funding	12.30	10.15	10.30	14.13	19.36
Time deposits of \$250K or more	1.67	1.67	1.58	2.11	2.94
Foreign deposits	0.33	0.33	0.34	0.36	0.43
Federal funds purchased and repos	1.24	1.19	1.23	1.47	1.94
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.58	0.54	0.54	0.54	0.48
Commercial paper	0.02	0.01	0.01	0.01	0.02
Other borrowings w/remaining maturity of 1 year or less	2.18	0.88	1.00	1.24	3.01
Earning assets that reprice within 1 year	35.71	38.80	37.37	39.38	39.29
Interest-bearing liabilities that reprice within 1 year	6.79	6.64	6.39	8.20	10.19
Long-term debt that reprices within 1 year	0.38	0.27	0.26	0.47	0.96
Net assets that reprice within 1 year	27.35	30.83	29.65	29.11	26.63
Other Liquidity and Funding Ratios					
Net noncore funding dependence	5.89	-3.31	-2.33	3.20	14.45
Net short-term noncore funding dependence	0.87	-9.17	-7.71	-4.76	3.38
Short-term investment / Short-term noncore funding	112.63	304.29	273.46	184.19	77.77
Liquid assets - short-term noncore funding / Nonliquid assets	24.05	36.72	36.68	28.18	16.97
Net loans and leases / Total deposits	79.04	73.05	72.79	79.43	90.31
Net loans and leases / Core deposits	86.19	78.83	78.25	88.34	103.93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05	0.50	0.12	1.57	0.72
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.27	1.06	-0.25	4.31	1.36
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47	0.00	-0.02	0.02	0.00
Percent of Investment Securities					
Held-to-maturity securities	26.09	13.65	14.28	11.38	12.67
Available-for-sale securities	71.92	84.59	83.77	87.23	85.40
US Treasury securities	9.62	6.01	6.70	4.72	6.15
US agency securities (excluding mortgage-backed securities)	4.10	4.24	4.12	4.01	3.49
Municipal securities	8.02	8.38	8.22	9.83	7.75
Mortgage-backed securities	62.34	66.09	66.54	66.64	67.43
Asset-backed securities	4.33	2.45	2.50	1.91	1.66
Other debt securities	3.02	3.01	3.08	3.01	2.94
Mutual funds and equity securities	0.27	0.29	0.29	0.35	0.40
Debt securities 1 year or less	9.28	8.18	7.78	10.55	11.86
Debt securities 1 to 5 years	20.14	17.39	18.25	17.03	17.94
Debt securities over 5 years	68.28	72.07	71.11	69.86	66.02
Pledged securities	31.26	33.37	32.26	35.67	30.57
Structured notes, fair value	0.20	0.06	0.11	0.02	0.03
Percent Change from Prior Like Quarter					
Short-term investments	-40.81	64.27	27.98	183.32	26.69
Investment securities	11.76	32.48	31.36	23.62	11.75
Core deposits	4.57	16.96	16.94	26.88	11.23
Noncore funding	36.20	-21.64	-14.79	-12.18	6.59

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Derivatives and Off-Balance-Sheet Transactions

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			22.78	22.01	23.52
Standby letters of credit	0.66	0.66	0.65	0.71	0.84
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.08	0.10	0.10	0.18	0.40
Credit derivatives - notional amount (holding company as guarantor)	0.27	0.24	0.24	0.35	0.42
Credit derivatives - notional amount (holding company as beneficiary)	0.17	0.18	0.18	0.30	0.52
Credit derivative contracts w/ purchased credit protection-investment grade	0.20	0.18	0.18	0.25	0.30
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.19	0.13	0.13	0.30	0.45
Derivative contracts	44.74	47.31	46.30	48.61	68.47
Interest rate contracts	32.78	35.15	32.46	34.36	47.31
Interest rate futures and forward contracts	3.53	4.39	3.25	6.21	10.67
Written options contracts (interest rate)	1.49	1.69	1.41	2.18	2.47
Purchased options contracts (interest rate)	1.57	1.29	1.31	1.46	2.65
Interest rate swaps	23.04	20.27	20.49	20.83	28.86
Foreign exchange contracts	6.65	6.12	6.30	6.01	10.12
Futures and forward foreign exchange contracts	4.26	3.76	3.78	3.47	5.23
Written options contracts (foreign exchange)	0.04	0.04	0.04	0.03	0.05
Purchased options contracts (foreign exchange)	0.04	0.04	0.04	0.04	0.08
Foreign exchange rate swaps	0.85	0.76	0.76	0.77	2.03
Equity, commodity, and other derivative contracts	1.18	0.91	0.92	1.85	3.32
Commodity and other futures and forward contracts	0.09	0.07	0.07	0.14	0.19
Written options contracts (commodity and other)	0.41	0.31	0.32	0.52	0.98
Purchased options contracts (commodity and other)	0.31	0.21	0.21	0.36	0.94
Commodity and other swaps	0.31	0.30	0.31	0.32	0.38
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			44.98	42.82	45.53

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Derivatives Analysis

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Notional Amount					
Interest rate contracts	93.95	94.10	94.17	94.10	93.44
Foreign exchange contracts	3.10	3.22	3.47	3.49	3.20
Equity, commodity, and other contracts	1.15	1.21	1.14	1.17	1.64
Futures and forwards	9.12	12.59	11.16	14.05	13.49
Written options	5.29	7.18	6.28	8.18	5.91
Exchange-traded	0.14	0.11	0.12	0.14	0.15
Over-the-counter	4.93	6.91	5.96	7.73	5.10
Purchased options	4.14	3.41	3.27	3.42	4.42
Exchange-traded	0.14	0.12	0.12	0.15	0.28
Over-the-counter	3.58	3.01	2.87	2.86	3.35
Swaps	77.96	71.71	74.26	68.76	69.75
Held for trading	38.04	40.70	40.42	43.53	44.16
Interest rate contracts	31.71	34.66	34.15	36.62	37.24
Foreign exchange contracts	1.66	1.55	1.68	1.60	1.60
Equity, commodity, and other contracts	0.57	0.61	0.60	0.68	0.83
Non-traded	61.96	59.30	59.58	56.47	55.84
Interest rate contracts	57.95	56.22	56.71	53.82	52.22
Foreign exchange contracts	0.39	0.36	0.40	0.46	0.34
Equity, commodity, and other contracts	0.10	0.11	0.09	0.10	0.13
Derivative contracts (excluding futures and forex 14 days or less)	93.16	91.91	92.53	91.48	93.86
One year or less	37.29	27.90	27.56	32.05	32.17
Over 1 year to 5 years	22.61	29.78	27.01	27.06	30.45
Over 5 years	26.09	29.19	29.89	29.56	28.09
Gross negative fair value (absolute value)	2.48	1.18	0.98	1.55	0.83
Gross positive fair value	2.55	1.59	1.34	2.23	1.19
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.10	0.05	0.04	0.07	0.06
Gross positive fair value (X)	0.10	0.06	0.05	0.09	0.07
Held for trading (X)	0.06	0.05	0.04	0.07	0.06
Non-traded (X)	0.02	0.01	0.01	0.02	0.01
Current credit exposure (X)	0.06	0.05	0.04	0.06	0.05
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	0.70	0.59	0.46	0.85	0.73

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2022

Allowance and Net Loan and Lease Losses

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.09	-0.12	-0.09	0.51	0.15
Provision for loan and lease losses / Average loans and leases	0.16	-0.21	-0.16	0.82	0.24
Provision for loan and lease losses / Net loan and lease losses	151.30	-65.12	-105.48	487.86	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.32	1.23	1.58	0.83
Allowance for loan and lease losses / Total loans and leases	1.15	1.30	1.20	1.55	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64	17.40	21.39	11.58	8.03
Allowance for loan and lease losses / Nonaccrual assets	428.13	330.05	364.13	299.17	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	320.87	271.93	287.08	244.34	151.73
Gross loan and lease losses / Average loans and leases	0.16	0.20	0.19	0.34	0.28
Recoveries / Average loans and leases	0.07	0.08	0.08	0.07	0.08
Net losses / Average loans and leases	0.09	0.12	0.11	0.27	0.21
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	34.26	25.09	34.67	33.98	36.22
Earnings coverage of net loan and lease losses (X)	36.38	26.30	39.72	22.91	24.40
Net Loan and Lease Losses By Type					
Real estate loans	-0.01	0.02	0.02	0.04	0.01
Real estate loans secured by 1-4 family	-0.02	-0.01	-0.02	0.01	0.01
Revolving	-0.06	-0.07	-0.07	0.01	0.02
Closed-end	-0.01	-0.01	-0.01	0.00	0.00
Commercial real estate loans	0.00	0.04	0.04	0.07	0.01
Construction and land development	-0.02	0.01	0.00	0.00	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	0.01	0.00	0.00	-0.01
Multifamily	0.00	0.01	0.01	0.00	0.00
Nonfarm nonresidential	0.00	0.05	0.05	0.11	0.02
Owner-occupied	0.00	0.01	0.01	0.02	0.01
Other	0.01	0.04	0.04	0.08	0.01
Real estate loans secured by farmland	0.00	-0.01	0.00	0.02	0.01
Commercial and industrial loans	0.11	0.19	0.17	0.47	0.37
Loans to individuals	0.76	0.72	0.71	1.13	1.17
Credit card loans	1.94	2.27	1.84	2.92	3.11
Agricultural loans	0.02	0.02	0.02	0.19	0.08
Loans to foreign governments and institutions	0.05	0.00	0.00	0.00	0.00
Other loans and leases	0.13	0.09	0.10	0.15	0.15

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2022

Past Due and Nonaccrual Assets

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Loans and Leases					
30-89 days past due loans and leases	0.33	0.29	0.32	0.39	0.43
90+ days past due loans and leases	0.10	0.09	0.10	0.12	0.15
Nonaccrual loans and leases	0.37	0.54	0.46	0.66	0.51
90+ days past due and nonaccrual loans and leases	0.52	0.68	0.62	0.85	0.71
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.01
90+ days past due restructured	0.01	0.00	0.00	0.01	0.01
Nonaccrual restructured	0.09	0.12	0.10	0.13	0.14
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	0.01	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.33	0.29	0.33	0.40	0.43
90+ days past due assets	0.10	0.09	0.10	0.12	0.15
Nonaccrual assets	0.37	0.55	0.47	0.67	0.53
30+ days past due and nonaccrual assets	0.89	1.00	0.97	1.29	1.19
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.33	0.40	0.36	0.52	0.44
90+ past due and nonaccrual assets + other real estate owned	0.35	0.42	0.37	0.55	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.38	0.48	0.41	0.60	0.53
Allowance for loan and lease losses	55.46	67.85	62.64	66.66	115.41
Equity capital + allowance for loan and lease losses	3.63	4.12	3.60	4.97	4.28
Tier 1 capital + allowance for loan and lease losses	3.90	4.89	4.30	6.05	5.65
Loans and leases + other real estate owned	0.61	0.82	0.71	0.97	0.85

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2022

Past Due and Nonaccrual Loans and Leases

		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.23	0.25	0.27	0.39	0.38
	90+ days past due	0.11	0.12	0.12	0.16	0.16
	Nonaccrual	0.41	0.60	0.52	0.76	0.46
Commercial and industrial	30-89 days past due	0.29	0.24	0.24	0.23	0.31
	90+ days past due	0.06	0.02	0.03	0.03	0.05
	Nonaccrual	0.47	0.65	0.57	0.75	0.83
Individuals	30-89 days past due	0.83	0.60	0.63	0.83	0.83
	90+ days past due	0.10	0.08	0.09	0.14	0.17
	Nonaccrual	0.17	0.17	0.17	0.28	0.17
Depository institution loans	30-89 days past due	0.00	0.03	0.01	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	0.09	0.11	0.07	0.17	0.24
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.27	0.51	0.70	0.49	0.67
Foreign governments	30-89 days past due	0.00	0.00	0.50	0.00	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.14	0.17	0.15	0.09	0.03
Other loans and leases	30-89 days past due	0.13	0.11	0.12	0.18	0.20
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.06	0.13	0.10	0.15	0.13

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 09/30/2022

		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Memoranda						
1-4 Family	30-89 days past due	0.39	0.36	0.47	0.65	0.67
	90+ days past due	0.22	0.25	0.24	0.33	0.31
	Nonaccrual	0.58	0.76	0.71	0.89	0.73
Revolving	30-89 days past due	0.31	0.33	0.28	0.48	0.45
	90+ days past due	0.02	0.03	0.02	0.03	0.05
	Nonaccrual	0.86	1.05	1.20	1.13	1.00
Closed-End	30-89 days past due	0.41	0.36	0.49	0.65	0.70
	90+ days past due	0.25	0.27	0.26	0.38	0.35
	Nonaccrual	0.57	0.71	0.67	0.87	0.70
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	0.04	0.03	0.04	0.04
Commercial real estate	30-89 days past due	0.13	0.16	0.15	0.26	0.18
	90+ days past due	0.01	0.01	0.01	0.02	0.03
	Nonaccrual	0.29	0.48	0.38	0.62	0.23
Construction and development	30-89 days past due	0.19	0.15	0.16	0.28	0.28
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.14	0.31	0.20	0.41	0.20
1-4 family	30-89 days past due	0.02	0.03	0.02	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.02	0.01	0.03	0.02
Other	30-89 days past due	0.13	0.10	0.12	0.22	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.12	0.25	0.16	0.35	0.17
Multifamily	30-89 days past due	0.04	0.09	0.07	0.09	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.13	0.17	0.11	0.05
Nonfarm non-residential	30-89 days past due	0.10	0.12	0.12	0.23	0.14
	90+ days past due	0.01	0.01	0.01	0.02	0.03
	Nonaccrual	0.36	0.58	0.45	0.80	0.28
Owner occupied	30-89 days past due	0.04	0.04	0.04	0.07	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.12	0.20	0.17	0.27	0.16
Other	30-89 days past due	0.05	0.07	0.07	0.14	0.07
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.21	0.31	0.23	0.44	0.10
Farmland	30-89 days past due	0.09	0.13	0.10	0.11	0.23
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.51	1.06	0.69	1.13	0.84
Credit card	30-89 days past due	1.22	0.79	0.81	0.95	1.19
	90+ days past due	0.50	0.40	0.45	0.63	0.78
	Nonaccrual	0.13	0.08	0.10	0.05	0.11

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2022

Regulatory Capital Components and Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Capital Ratios															
Common equity tier 1 capital, column A		11.77			12.59			12.37			12.35			12.11	
Common equity tier 1 capital, column B		0.26			0.29			0.29			0.30			0.29	
Tier 1 capital, column A		12.48			13.31			13.11			13.08			12.78	
Tier 1 capital, column B		0.31			0.33			0.34			0.34			0.34	
Total capital, column A		14.27			15.21			14.91			15.23			14.36	
Total capital, column B		0.34			0.36			0.37			0.39			0.38	
Tier 1 leverage		9.22			9.07			8.98			9.13			9.76	
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.71			7.41	

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2022

Insurance and Broker-Dealer Activities

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77	53.46	53.11	53.67	51.47
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23	46.54	46.89	46.33	48.53
Separate account assets (L/H) / Total life assets	11.73	13.15	13.40	11.24	7.26
Insurance activities revenue / Adjusted operating income	0.36	0.38	0.36	0.41	0.47
Premium income / Insurance activities revenue	2.54	2.90	2.76	2.84	7.32
Credit related premium income / Total premium income	32.83	31.14	32.99	38.23	34.91
Other premium income / Total premium income	67.17	68.86	67.01	61.77	65.09
Insurance underwriting net income / Consolidated net income	0.02	0.02	0.02	0.03	0.08
Insurance net income (P/C) / Equity (P/C)	15.15	28.21	23.22	15.59	19.86
Insurance net income (L/H) / Equity (L/H)	177.77	5.51	4.49	3.62	5.13
Insurance benefits, losses, expenses / Insurance premiums	4,581.19	-364.02	99.73	447.82	233.61
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.07	0.07	0.07	0.15
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.15
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	12.02	11.72	12.00	11.03	11.51
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.55	0.44	0.46	0.75	1.39

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2022

Foreign Activities

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Yield: Foreign loans	0.84	0.63	0.66	0.87	1.25
Cost: Interest-bearing deposits	0.50	0.12	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26	0.18	0.20	5.18	27.03
Commercial and industrial loans	0.13	0.86	0.79	0.64	0.29
Foreign governments and institutions	0.05	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	20.10	0.03	7.10	-2.40	22.48
Total selected assets	20.92	3.52	9.71	2.04	12.40
Deposits	-2.72	10.74	0.73	3.46	10.36

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2022

Parent Company Analysis - Part 1

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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Profitability					
Net income / Average equity capital	11.02	12.52	11.94	7.29	9.68
Bank net income / Average equity investment in banks	11.60	12.35	11.80	7.45	10.51
Nonbank net income / Average equity investment in nonbanks	9.71	13.18	13.12	9.75	7.89
Subsidiary HCs net income / Average equity investment in sub HCs	8.41	11.04	10.11	7.01	8.55
Bank net income / Parent net income	98.76	96.45	96.79	88.16	82.22
Nonbank net income / Parent net income	2.50	3.22	3.40	3.59	5.93
Subsidiary holding companies' net income / Parent net income	85.68	66.57	65.35	68.34	74.00
Leverage					
Total liabilities / Equity capital	18.39	16.51	16.81	20.06	20.43
Total debt / Equity capital	12.61	11.37	11.71	14.41	14.31
Total debt + notes payable to subs that issued TPS / Equity capital	14.76	13.41	13.63	16.67	16.36
Total debt + Loans guaranteed for affiliate / Equity capital	12.68	11.46	11.77	14.68	14.56
Total debt / Equity capital - excess over fair value	12.75	11.47	11.81	14.52	14.51
Long-term debt / Equity capital	11.91	10.65	10.95	13.56	13.04
Short-term debt / Equity capital	0.48	0.55	0.57	0.77	1.02
Current portion of long-term debt / Equity capital	0.09	0.10	0.06	0.06	0.05
Excess cost over fair value / Equity capital	0.09	0.08	0.05	0.08	0.12
Long-term debt / Consolidated long-term debt	39.59	40.69	39.86	34.67	28.44
Double Leverage					
Equity investment in subs / Equity capital	104.01	103.15	103.22	102.81	103.22
Total investment in subs / Equity capital	109.29	108.29	108.40	110.16	111.07
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	0.27	0.29	0.47	0.36
Equity investment in subs - equity cap / Net income-div (X)	1.15	0.85	1.05	1.82	1.22
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	130.36	152.56	152.85	136.59	177.68
Cash from ops + noncash items + op expense / Op expense + dividend	118.32	155.61	154.48	147.24	190.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.80	94.59	98.54	134.08	116.34
Pretax operating income + interest expense / Interest expense	1,565.66	1,645.53	1,835.33	2,016.32	1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,454.22	1,896.20	1,770.77	1,539.23	1,632.83
Dividends + interest from subsidiaries / Interest expense + dividends	150.57	174.48	174.12	150.43	210.80
Fees + other income from subsidiaries / Salary + other expenses	10.18	12.03	11.92	13.95	16.52
Net income / Current part of long-term debt + preferred dividends (X)	26.99	40.79	47.61	35.64	57.11
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.60	3.29	3.44	3.85	2.64
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.30	0.60	0.17	0.10	0.04
Nonaccrual	0.65	1.04	0.92	1.03	0.54
Total	0.95	1.64	1.09	1.13	0.58
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.03	0.02	0.05	0.10
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.03	0.02	0.05	0.10
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	1.77	1.76	1.76	2.66	5.62
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.06	0.07	0.06	0.08	0.19

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2022

Parent Company Analysis - Part 2

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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	70.90	69.90	66.37	81.10	57.84
Dividends declared / Net income	31.93	27.22	28.27	42.29	33.08
Net income - dividends / Average equity	7.51	9.25	8.62	4.14	6.46
Percent of Dividends Paid					
Dividends from bank subsidiaries	133.26	160.45	155.92	132.17	178.13
Dividends from nonbank subsidiaries	2.76	6.19	4.90	3.41	7.53
Dividends from subsidiary holding companies	4.73	6.32	5.91	4.85	21.40
Dividends from all subsidiaries	183.35	213.42	203.53	174.85	260.40
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	43.79	43.30	45.96	60.28	66.55
Interest income from bank subsidiaries	0.21	0.11	0.11	0.36	0.54
Management and service fees from bank subsidiaries	0.95	0.87	0.88	1.47	1.55
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	52.71	48.70	51.33	62.88	69.36
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	47.96	66.90	62.63	56.39	82.95
Interest income from nonbank subsidiaries	3.25	2.38	2.44	7.38	20.25
Management and serv fees from nonbank subsidiaries	0.51	0.66	0.37	0.86	1.92
Other income from nonbank subsidiaries	0.12	0.11	0.07	0.16	1.06
Operating income from nonbank subsidiaries	64.26	94.31	87.22	79.84	150.41
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	72.55	36.58	38.10	43.51	61.23
Interest income from subsidiary holding companies	15.40	5.06	5.26	8.40	6.54
Management and service fees from subsidiary holding companies	0.27	0.75	0.73	0.44	0.36
Other income from subsidiary holding companies	-3.00	-0.41	-0.40	0.01	0.29
Operating income from subsidiary holding companies	85.23	47.30	58.37	55.20	76.49
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	67.73	72.55	74.16	69.76	67.32
Interest income from bank subsidiaries	0.98	0.27	0.23	0.63	0.80
Management and service fees from bank subsidiaries	1.25	1.64	1.44	1.87	1.81
Other income from bank subsidiaries	0.03	0.03	0.02	0.04	0.03
Operating income from bank subsidiaries	81.70	82.68	83.13	82.20	78.80
Dividends from nonbank subsidiaries	2.90	3.56	3.07	1.95	2.65
Interest income from nonbank subsidiaries	0.28	0.20	0.18	0.73	1.19
Management and service fees from nonbank subsidiaries	0.01	0.02	0.01	0.02	0.06
Other income from nonbank subsidiaries	0.00	0.01	0.01	0.01	0.04
Operating income from nonbank subsidiaries	4.41	5.69	4.67	4.70	7.29
Dividends from subsidiary holding companies	2.46	2.13	2.10	2.53	4.52
Interest income from subsidiary holding companies	0.01	0.01	0.01	0.11	0.20
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	3.74	3.40	3.91	4.56	6.08
Loans and advances from subsidiaries / Short term debt	284.57	152.66	158.10	135.13	83.37
Loans and advances from subsidiaries / Total debt	27.96	28.03	26.38	27.08	28.33

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									132
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.79	1.42	1.96	2.54	2.86	3.08	3.32	3.89	132
+ Non-interest income	0.94	0.23	0.30	0.47	0.76	1.31	1.79	2.84	132
- Overhead expense	2.18	1.28	1.50	1.83	2.10	2.45	3.05	3.82	132
- Provision for credit losses	0.10	-0.04	-0.01	0.03	0.08	0.15	0.24	0.57	132
+ Securities gains (losses)	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.01	132
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	132
= Pretax net operating income (tax equivalent)	1.46	0.80	0.97	1.23	1.40	1.68	2.04	2.25	132
Net operating income	1.10	0.50	0.70	0.93	1.09	1.27	1.56	1.70	132
Net income	1.10	0.50	0.69	0.93	1.09	1.27	1.56	1.70	132
Net income (Subchapter S adjusted)	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.36	1.95	2.72	3.00	3.36	3.66	4.02	4.86	132
Interest expense	0.35	0.09	0.11	0.19	0.30	0.46	0.82	1.06	132
Net interest income (tax equivalent)	3.01	1.51	2.09	2.66	3.11	3.36	3.59	4.06	132
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.09	-0.02	-0.01	0.01	0.06	0.15	0.27	0.54	132
Earnings coverage of net loan and lease losses (X)	36.38	-507.80	-172.98	6.02	24.89	74.71	336.16	711.46	132
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	0.47	0.60	0.94	1.13	1.34	1.93	2.30	132
Allowance for loan and lease losses / Total loans and leases	1.15	0.32	0.55	0.94	1.11	1.34	1.92	2.29	132
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.08	0.11	0.20	0.37	0.52	0.78	1.11	132
30-89 days past due loans and leases / Total loans and leases	0.33	0.03	0.07	0.11	0.22	0.46	0.96	1.54	132
Liquidity and Funding									
Net noncore funding dependence	5.89	-11.28	-6.86	0.32	4.44	12.22	21.65	29.67	132
Net short-term noncore funding dependence	0.87	-33.43	-13.77	-2.44	1.22	6.45	13.93	20.24	132
Net loans and leases / Total assets	63.09	27.71	43.09	55.51	65.03	73.19	79.90	82.40	132
Capitalization									
Tier 1 leverage ratio	9.22	6.91	7.49	8.44	9.14	10.04	11.07	11.98	132
Holding company equity capital / Total assets	9.68	6.26	6.81	8.34	9.59	11.20	12.63	13.11	132
Total equity capital (including minority interest) / Total assets	9.81	6.62	6.90	8.44	9.76	11.35	12.63	13.11	132
Common equity tier 1 capital / Total risk-weighted assets	11.79	9.09	9.24	9.98	11.42	13.04	15.50	17.41	131
Net loans and leases / Equity capital (X)	6.64	3.46	3.98	5.28	6.66	7.87	9.68	10.46	132
Cash dividends / Net income	31.93	0.00	5.21	17.52	31.92	43.35	52.30	60.22	131
Cash dividends / Net income (Subchapter S adjusted)	71.62	71.62	71.62	71.62	71.62	71.62	71.62	71.62	1
Growth Rates									
Assets	6.04	-7.68	-5.44	-1.38	3.79	10.43	26.23	35.54	131
Equity capital	-3.83	-32.78	-24.07	-14.76	-6.09	5.53	24.14	45.20	131
Net loans and leases	14.48	-1.59	3.74	6.92	11.66	19.36	35.35	50.15	131
Noncore funding	36.20	-30.04	-22.63	-3.10	17.33	62.52	144.76	285.71	131
Parent Company Ratios									
Short-term debt / Equity capital	0.48	0.00	0.00	0.00	0.00	0.00	3.13	7.13	132
Long-term debt / Equity capital	11.91	0.00	0.00	0.00	8.15	15.98	46.54	70.18	132
Equity investment in subsidiaries / Equity capital	104.01	89.67	95.22	98.89	102.71	109.58	115.50	121.89	132
Cash from ops + noncash items + op expense / Op expense + dividends	118.32	-104.19	-42.78	47.14	113.71	181.25	285.83	429.99	129

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2022

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)	3.12	1.84	2.47	2.80	3.11	3.44	3.76	4.65	132
Less: Interest expense	0.33	0.08	0.10	0.17	0.29	0.42	0.77	0.97	132
Equals: Net interest income (tax equivalent)	2.79	1.42	1.96	2.54	2.86	3.08	3.32	3.89	132
Plus: Non-interest income	0.94	0.23	0.30	0.47	0.76	1.31	1.79	2.84	132
Equals: adjusted operating income (tax equivalent)	3.77	2.57	3.00	3.34	3.69	4.03	4.83	6.41	132
Less: Overhead expense	2.18	1.28	1.50	1.83	2.10	2.45	3.05	3.82	132
Less: Provision for credit losses	0.10	-0.04	-0.01	0.03	0.08	0.15	0.24	0.57	132
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.01	132
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	132
Equals: Pretax net operating income (tax equivalent)	1.46	0.80	0.97	1.23	1.40	1.68	2.04	2.25	132
Less: Applicable income taxes (tax equivalent)	0.34	0.16	0.18	0.28	0.33	0.39	0.50	0.63	132
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	132
Equals: Net operating income	1.10	0.50	0.70	0.93	1.09	1.27	1.56	1.70	132
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Equals: Net income	1.10	0.50	0.69	0.93	1.09	1.27	1.56	1.70	132
Memo: Net income (last four quarters)	1.10	0.56	0.72	0.94	1.09	1.25	1.52	1.68	131
Net income-BHC and noncontrolling (minority) interest	1.11	0.61	0.73	0.94	1.10	1.27	1.56	1.70	132
Margin Analysis									
Average earning assets / Average assets	92.93	88.06	89.40	91.31	92.66	94.77	96.83	97.43	132
Average interest-bearing funds / Average assets	60.59	45.05	49.97	54.88	58.44	65.87	75.63	81.99	132
Interest income (tax equivalent) / Average earning assets	3.36	1.95	2.72	3.00	3.36	3.66	4.02	4.86	132
Interest expense / Average earning assets	0.35	0.09	0.11	0.19	0.30	0.46	0.82	1.06	132
Net interest income (tax equivalent) / Average earning assets	3.01	1.51	2.09	2.66	3.11	3.36	3.59	4.06	132
Yield or Cost									
Total loans and leases (tax equivalent)	4.24	3.17	3.59	3.90	4.14	4.44	5.14	6.49	132
Interest-bearing bank balances	0.79	0.34	0.41	0.59	0.79	0.95	1.16	1.28	132
Federal funds sold and reverse repos	1.05	0.00	0.00	0.53	0.92	1.74	2.38	3.56	80
Trading assets	0.57	0.00	0.00	0.00	0.00	1.32	2.75	3.81	80
Total earning assets	3.33	1.91	2.65	2.98	3.33	3.65	3.97	4.85	132
Investment securities (tax equivalent)	1.96	1.32	1.48	1.69	1.90	2.21	2.57	2.92	132
US Treasury and agency securities (excluding mortgage-backed securities)	1.38	0.55	0.83	1.04	1.39	1.62	2.22	2.63	124
Mortgage-backed securities	1.87	1.32	1.46	1.65	1.85	2.07	2.29	2.58	131
All other securities	2.89	1.16	1.50	2.25	2.79	3.42	4.40	6.13	129
Interest-bearing deposits	0.35	0.08	0.11	0.17	0.31	0.48	0.78	1.01	132
Time deposits of \$250K or more	0.61	0.16	0.26	0.41	0.58	0.82	1.04	1.29	129
Time deposits < \$250K	0.58	0.11	0.16	0.33	0.51	0.79	1.19	1.46	130
Other domestic deposits	0.31	0.08	0.09	0.14	0.25	0.45	0.68	0.94	132
Foreign deposits	0.50	0.00	0.00	0.15	0.37	0.71	1.24	2.17	27
Federal funds purchased and repos	0.88	0.04	0.11	0.22	0.66	1.24	2.49	3.35	117
Other borrowed funds and trading liabilities	1.55	0.03	0.50	0.98	1.63	2.03	2.58	3.07	128
All interest-bearing funds	0.54	0.15	0.18	0.30	0.49	0.71	1.12	1.38	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.43	0.00	0.00	0.07	1.88	4.00	7.29	9.84	131
Overhead expenses / Net Interest Income + non-interest income	58.02	38.73	44.33	52.33	58.10	63.57	71.56	74.93	132
Percent of Average Assets									
Total overhead expense	2.18	1.28	1.50	1.83	2.10	2.45	3.05	3.82	132
Personnel expense	1.20	0.65	0.76	1.02	1.17	1.37	1.64	1.96	132
Net occupancy expense	0.22	0.08	0.10	0.17	0.22	0.29	0.33	0.38	132
Other operating expenses	0.73	0.38	0.44	0.56	0.67	0.83	1.24	1.83	132
Overhead less non-interest income	1.22	0.11	0.52	0.97	1.25	1.52	1.75	1.92	132
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	57.55	38.33	43.78	51.95	57.73	62.88	71.44	74.68	132
Personnel expense	31.86	18.86	21.36	28.33	32.84	36.58	39.70	42.10	132
Net occupancy expense	5.98	1.84	2.88	4.55	6.02	7.28	9.11	10.25	132
Other operating expenses	19.14	12.12	13.69	15.85	18.57	20.92	26.95	32.33	132
Total non-interest income	24.10	7.19	8.80	13.38	21.79	31.51	46.57	63.95	132
Fiduciary activities income	2.13	0.00	0.00	0.00	1.58	3.65	7.01	11.83	132
Service charges on domestic deposit accounts	3.30	0.03	0.56	1.83	3.56	4.75	6.16	6.88	132
Trading revenue	0.57	-0.62	-0.08	0.00	0.00	0.76	2.88	5.77	132
Investment banking fees and commissions	2.15	0.00	0.00	0.31	1.42	3.19	7.93	13.47	132
Insurance activities revenue	0.36	0.00	0.00	0.00	0.04	0.52	1.94	2.65	132
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.30	132
Net servicing fees	1.23	0.00	0.00	0.01	0.33	1.27	7.23	9.07	132
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	132
Net gain (loss) - sales of loans, OREO, and other assets	1.19	-0.75	-0.21	0.17	0.77	2.16	3.70	5.21	132
Other non-interest income	8.80	1.69	2.77	4.74	7.11	12.39	19.69	26.65	132
Overhead less non-interest income	32.79	3.46	15.73	24.47	34.87	40.33	44.44	50.12	132
Applicable income taxes / Pretax net operating income (tax equivalent)	21.50	13.86	16.47	18.95	21.51	24.13	26.72	27.78	131
Applicable income tax + TE / Pretax net operating income + TE	23.57	18.17	19.74	21.73	23.29	25.41	28.19	28.91	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2022

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	39.89	5.96	10.64	25.63	41.25	52.85	65.65	69.49	132
Commercial and industrial loans	11.23	1.66	3.20	6.63	10.47	15.76	21.46	25.48	132
Loans to individuals	3.58	0.02	0.05	0.38	1.40	5.16	13.31	23.13	132
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.43	132
Agricultural loans	0.19	0.00	0.00	0.00	0.03	0.31	0.95	2.03	132
Other loans and leases	4.52	0.11	0.42	1.56	3.21	7.26	10.74	14.26	132
Net loans and leases	63.09	27.71	43.09	55.51	65.03	73.19	79.90	82.40	132
Debt securities over 1 year	18.76	5.19	7.75	11.71	17.17	25.14	32.95	35.58	132
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.19	0.27	132
Subtotal	83.05	45.35	65.55	81.28	85.54	88.72	90.87	91.78	132
Interest-bearing bank balances	3.61	0.31	0.46	1.19	2.55	5.63	9.18	14.48	132
Federal funds sold and reverse repos	0.52	0.00	0.00	0.00	0.00	0.19	2.90	8.70	132
Debt securities 1 year or less	1.71	0.06	0.12	0.52	1.08	2.58	4.76	7.64	132
Trading assets	0.59	0.00	0.00	0.00	0.04	0.68	2.83	7.82	132
Total earning assets	90.76	85.92	87.19	88.82	90.49	92.99	94.77	95.33	132
Non-interest cash and due from depository institutions	0.98	0.23	0.41	0.66	0.97	1.24	1.66	1.97	132
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.06	132
All other assets	8.19	3.98	4.78	5.83	8.39	10.09	11.89	12.94	132
Memoranda									
Short-term investments	6.75	0.90	1.28	2.54	4.67	9.01	19.35	30.98	132
US Treasury securities	1.98	0.00	0.00	0.13	1.03	3.19	8.22	9.51	132
US agency securities (excluding mortgage-backed securities)	0.81	0.00	0.00	0.02	0.39	1.52	2.84	5.83	132
Municipal securities	1.69	0.00	0.00	0.08	0.85	2.88	5.52	8.56	132
Mortgage-backed securities	12.93	1.91	4.10	7.56	12.56	18.07	23.76	27.50	132
Asset-backed securities	0.85	0.00	0.00	0.00	0.23	1.43	3.82	4.64	132
Other debt securities	0.51	0.00	0.00	0.01	0.23	1.01	1.72	2.59	132
Loans held-for-sale	0.30	0.00	0.00	0.01	0.08	0.42	1.08	4.67	132
Loans held for investment	63.03	26.45	35.70	56.24	64.87	72.68	80.61	83.71	132
Real estate loans secured by 1-4 family	12.79	0.97	3.03	6.25	12.17	17.46	26.11	30.28	132
Revolving	1.52	0.00	0.01	0.41	1.22	2.54	3.67	4.29	132
Closed-end, secured by first liens	10.86	0.74	2.10	5.41	10.30	15.04	24.23	28.32	132
Closed-end, secured by junior liens	0.19	0.00	0.00	0.03	0.10	0.26	0.64	1.18	132
Commercial real estate loans	24.89	1.06	3.25	14.85	25.16	35.74	43.59	52.67	132
Construction and land development	3.92	0.10	0.31	1.17	3.60	6.17	9.15	11.04	132
Multifamily	3.87	0.13	0.39	1.17	2.97	5.48	11.58	14.88	132
Nonfarm nonresidential	15.73	0.58	1.98	8.42	15.86	23.45	29.42	34.01	132
Real estate loans secured by farmland	0.34	0.00	0.00	0.00	0.08	0.58	1.54	2.24	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2022

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	62.30	18.13	27.22	47.33	66.57	77.65	87.70	90.11	132
Real estate loans secured by 1-4 family	20.65	1.37	5.32	12.29	21.09	27.48	36.80	47.36	132
Revolving	2.39	0.00	0.03	0.72	2.01	3.87	5.61	6.62	132
Closed-end	18.01	1.00	3.91	11.15	17.88	24.28	34.05	41.80	132
Commercial real estate loans	38.12	4.67	10.50	21.60	41.15	52.89	62.01	71.11	132
Construction and land development	6.10	0.17	0.78	2.01	5.61	9.13	14.07	16.53	132
1-4 family	1.40	0.00	0.00	0.16	0.84	2.31	4.33	5.13	132
Other	4.62	0.07	0.64	1.65	4.41	7.10	9.92	11.05	132
Multifamily	5.86	0.56	0.87	2.19	4.53	8.11	15.66	19.50	132
Nonfarm nonresidential	24.30	3.53	5.39	12.02	24.66	34.79	42.14	46.92	132
Owner-occupied	8.11	0.01	0.57	3.38	7.56	12.49	16.64	18.91	132
Other	15.95	2.12	4.33	7.65	15.97	22.87	28.14	33.26	132
Real estate loans secured by farmland	0.55	0.00	0.00	0.01	0.12	0.88	2.59	3.90	132
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.01	0.20	0.84	132
Commercial and industrial loans	18.37	4.52	6.59	10.93	16.96	24.97	34.38	39.43	132
Loans to individuals	6.24	0.03	0.08	0.62	2.37	9.06	20.19	35.70	132
Credit card loans	0.53	0.00	0.00	0.00	0.01	0.45	2.61	7.87	132
Agricultural loans	0.31	0.00	0.00	0.00	0.04	0.50	1.62	3.70	132
Other loans and leases	8.16	0.15	0.61	2.71	5.04	12.37	21.14	34.88	132
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	411.18	67.66	129.88	266.21	425.09	523.49	670.94	752.07	131
Real estate loans secured by 1-4 family	133.66	12.18	33.45	70.52	125.87	178.32	268.97	342.65	131
Revolving	15.46	0.03	0.15	5.09	12.27	26.13	35.15	44.64	131
Closed-end	116.59	8.51	22.13	61.00	103.37	157.71	268.85	316.68	131
Commercial real estate loans	254.67	16.24	52.11	136.43	254.75	363.49	468.34	547.28	131
Construction and land development	39.81	1.74	4.64	13.23	35.77	60.58	90.27	108.33	131
1-4 family	9.02	0.00	0.04	0.85	5.22	15.21	27.49	30.58	131
Other	30.27	0.95	3.39	11.10	29.84	45.16	65.87	77.56	131
Multifamily	40.47	2.70	5.52	12.32	32.01	52.65	132.69	161.02	131
Nonfarm nonresidential	161.11	10.43	24.75	85.65	160.09	231.87	285.24	364.12	131
Owner-occupied	53.44	0.22	2.87	23.43	50.81	80.70	114.85	125.53	131
Other	105.97	7.31	17.11	49.74	109.12	150.10	192.62	260.22	131
Real estate loans secured by farmland	3.36	0.00	0.00	0.03	0.79	5.58	16.14	23.48	131
Loans to depository institutions and acceptances of other banks	0.26	0.00	0.00	0.00	0.00	0.07	1.33	5.30	131
Commercial and industrial loans	115.08	18.37	40.92	64.41	103.86	164.47	226.24	255.36	131
Loans to individuals	35.47	0.21	0.60	3.75	14.19	52.29	132.23	232.83	131
Credit card loans	2.79	0.00	0.00	0.00	0.05	3.02	12.28	42.53	131
Agricultural loans	1.73	0.00	0.00	0.00	0.29	2.61	7.57	16.88	131
Other loans and leases	50.09	0.93	4.02	16.01	32.50	83.53	135.34	177.44	131
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.74	5.40	10.01	18.97	32.17	42.94	53.00	56.83	132
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	205.32	15.86	49.18	117.42	197.58	279.03	384.12	453.74	131
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.17	19.35	59.45	154.39	267.04	367.10	469.68	550.80	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2022

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	6.75	0.90	1.28	2.54	4.67	9.01	19.35	30.98	132
Liquid assets	23.63	7.96	10.16	13.79	21.92	30.82	45.40	57.39	132
Investment securities	20.98	6.40	10.17	12.80	19.71	27.47	34.89	38.85	132
Net loans and leases	63.09	27.71	43.09	55.51	65.03	73.19	79.90	82.40	132
Net loans, leases and standby letters of credit	63.92	30.87	43.39	56.06	65.70	73.55	80.21	83.01	132
Core deposits	74.28	43.00	54.32	69.04	77.02	81.92	85.26	86.24	132
Noncore funding	12.30	2.08	2.69	5.30	9.70	18.04	29.91	37.55	132
Time deposits of \$250K or more	1.67	0.22	0.34	0.71	1.29	2.16	4.09	6.49	132
Foreign deposits	0.33	0.00	0.00	0.00	0.00	0.00	2.92	5.68	132
Federal funds purchased and repos	1.24	0.00	0.00	0.01	0.65	1.66	5.71	7.75	132
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Net federal funds purchased (sold)	0.58	-2.34	-0.39	0.00	0.25	1.20	2.25	3.41	132
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.52	132
Other borrowings w/remaining maturity of 1 year or less	2.18	0.00	0.00	0.11	1.65	3.86	6.34	9.51	132
Earning assets that reprice within 1 year	35.71	12.73	17.27	24.58	36.31	45.27	55.59	60.66	132
Interest-bearing liabilities that reprice within 1 year	6.79	1.42	2.04	3.45	5.08	8.12	19.09	24.33	132
Long-term debt that reprices within 1 year	0.38	0.00	0.00	0.00	0.00	0.43	2.12	4.02	132
Net assets that reprice within 1 year	27.35	2.26	7.78	15.98	29.61	38.66	42.45	50.40	132
Other Liquidity and Funding Ratios									
Net noncore funding dependence	5.89	-11.28	-6.86	0.32	4.44	12.22	21.65	29.67	132
Net short-term noncore funding dependence	0.87	-33.43	-13.77	-2.44	1.22	6.45	13.93	20.24	132
Short-term investment / Short-term noncore funding	112.63	9.40	15.58	30.72	83.30	145.65	307.85	536.48	132
Liquid assets - short-term noncore funding / Nonliquid assets	24.05	-13.06	-6.58	6.44	20.57	38.28	68.43	103.63	132
Net loans and leases / Total deposits	79.04	47.11	55.82	67.88	79.02	90.05	100.31	110.66	132
Net loans and leases / Core deposits	86.19	53.66	61.31	70.37	84.11	99.56	115.99	132.82	132
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05	-36.22	-25.25	-16.32	-8.30	-2.85	-0.42	0.00	113
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.27	-45.43	-39.64	-27.63	-17.62	-9.89	-4.33	-1.92	131
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47	-2.19	-1.47	-0.82	-0.13	-0.04	-0.01	-0.01	29
Percent of Investment Securities									
Held-to-maturity securities	26.09	0.00	0.00	3.72	28.07	44.99	61.13	72.68	132
Available-for-sale securities	71.92	26.95	38.62	54.76	71.53	94.24	99.84	99.98	132
US Treasury securities	9.62	0.00	0.00	0.93	5.12	14.55	33.49	55.57	132
US agency securities (excluding mortgage-backed securities)	4.10	0.00	0.00	0.13	1.92	7.54	16.64	20.84	132
Municipal securities	8.02	0.00	0.00	0.59	4.73	15.11	27.67	36.32	132
Mortgage-backed securities	62.34	19.66	31.53	47.54	63.23	77.53	88.15	92.72	132
Asset-backed securities	4.33	0.00	0.00	0.00	1.09	7.65	17.55	21.31	132
Other debt securities	3.02	0.00	0.00	0.04	1.43	4.97	12.45	19.47	132
Mutual funds and equity securities	0.27	0.00	0.00	0.00	0.10	0.46	0.97	1.81	132
Debt securities 1 year or less	9.28	0.27	0.74	2.31	5.55	13.41	26.33	40.04	132
Debt securities 1 to 5 years	20.14	2.24	3.41	8.87	16.94	30.43	45.09	56.22	132
Debt securities over 5 years	68.28	22.45	32.40	55.94	72.34	82.50	90.42	93.79	132
Pledged securities	31.26	2.01	7.18	15.12	28.38	47.38	64.59	71.92	132
Structured notes, fair value	0.20	0.00	0.00	0.00	0.00	0.00	1.27	4.24	132
Percent Change from Prior Like Quarter									
Short-term investments	-40.81	-88.28	-81.12	-64.38	-50.12	-18.07	15.02	45.18	131
Investment securities	11.76	-17.44	-14.21	-6.67	6.05	23.18	63.47	91.66	131
Core deposits	4.57	-9.68	-6.79	-2.50	1.41	11.63	26.13	34.55	131
Noncore funding	36.20	-30.04	-22.63	-3.10	17.33	62.52	144.76	285.71	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	93.95	30.22	70.62	91.61	99.97	100.00	100.00	100.00	130
Foreign exchange contracts	3.10	0.00	0.00	0.00	0.00	4.01	15.45	37.65	130
Equity, commodity, and other contracts	1.15	0.00	0.00	0.00	0.00	0.33	7.62	13.45	130
Futures and forwards									
Futures and forwards	9.12	0.00	0.00	0.16	3.03	14.64	33.82	62.59	130
Written options									
Written options	5.29	0.00	0.00	0.40	2.12	9.77	18.00	31.28	130
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	1.49	2.71	130
Over-the-counter	4.93	0.00	0.00	0.40	1.74	8.52	18.00	31.28	130
Purchased options									
Purchased options	4.14	0.00	0.00	0.00	0.98	7.67	17.47	24.61	130
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	1.61	2.35	130
Over-the-counter	3.58	0.00	0.00	0.00	0.53	6.81	15.25	24.00	130
Swaps	77.96	0.00	15.66	63.38	84.03	96.88	99.97	100.00	130
Held for trading									
Held for trading	38.04	0.00	0.00	0.00	18.04	87.67	98.78	99.68	130
Interest rate contracts	31.71	0.00	0.00	0.00	7.83	72.86	90.72	98.48	130
Foreign exchange contracts	1.66	0.00	0.00	0.00	0.00	0.53	10.17	22.02	130
Equity, commodity, and other contracts	0.57	0.00	0.00	0.00	0.00	0.00	4.75	8.70	130
Non-traded									
Non-traded	61.96	0.32	1.22	12.33	81.96	100.00	100.00	100.00	130
Interest rate contracts	57.95	0.10	1.13	10.77	50.85	100.00	100.00	100.00	130
Foreign exchange contracts	0.39	0.00	0.00	0.00	0.00	0.10	1.16	9.71	130
Equity, commodity, and other contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.61	2.08	130
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	93.16	37.61	61.76	89.55	98.60	101.42	105.06	114.52	130
One year or less	37.29	0.00	0.57	5.08	26.85	64.07	98.79	100.00	130
Over 1 year to 5 years	22.61	0.00	0.00	8.80	23.00	34.67	53.06	59.47	130
Over 5 years	26.09	0.00	0.00	5.76	22.18	43.30	70.76	76.68	130
Gross negative fair value (absolute value)	2.48	0.03	0.33	1.35	2.45	3.68	4.77	5.09	130
Gross positive fair value	2.55	0.14	0.57	1.12	2.24	4.00	5.39	7.99	130
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.10	0.00	0.00	0.01	0.05	0.12	0.30	1.29	131
Gross positive fair value (X)	0.10	0.00	0.00	0.01	0.04	0.11	0.30	1.29	131
Held for trading (X)	0.06	0.00	0.00	0.00	0.00	0.06	0.20	1.25	131
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.14	131
Current credit exposure (X)	0.06	0.00	0.00	0.01	0.02	0.08	0.21	0.53	131
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
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	131
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Other Ratios									
Current credit exposure / Risk-weighted assets	0.70	0.00	0.00	0.07	0.29	0.84	2.88	6.85	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2022

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	0.09	-0.03	-0.02	0.01	0.07	0.14	0.23	0.54	132
Provision for loan and lease losses / Average loans and leases	0.16	-0.07	-0.04	0.02	0.12	0.24	0.48	0.96	132
Provision for loan and lease losses / Net loan and lease losses	151.30	-1926.30	-508.96	-20.28	111.83	357.66	1062.35	1995.91	132
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	0.47	0.60	0.94	1.13	1.34	1.93	2.30	132
Allowance for loan and lease losses / Total loans and leases	1.15	0.32	0.55	0.94	1.11	1.34	1.92	2.29	132
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64	3.42	4.31	7.00	14.87	42.94	145.64	381.65	107
Allowance for loan and lease losses / Nonaccrual assets	428.13	89.70	130.76	202.54	320.15	578.69	1116.75	1689.65	131
ALLL / 90+ days past due + nonaccrual loans and leases	320.87	67.00	93.53	147.97	258.16	456.10	726.99	872.60	131
Gross loan and lease losses / Average loans and leases	0.16	0.01	0.01	0.04	0.10	0.22	0.41	0.81	132
Recoveries / Average loans and leases	0.07	0.01	0.01	0.03	0.06	0.10	0.17	0.35	132
Net losses / Average loans and leases	0.09	-0.02	-0.01	0.01	0.06	0.15	0.27	0.54	132
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
Recoveries / Prior year-end losses	34.26	7.00	11.22	20.16	29.93	43.24	73.70	88.28	131
Earnings coverage of net loan and lease losses (X)	36.38	-507.80	-172.98	6.02	24.89	74.71	336.16	711.46	132
Net Loan and Lease Losses By Type									
Real estate loans	-0.01	-0.07	-0.04	-0.02	0.00	0.00	0.04	0.08	132
Real estate loans secured by 1-4 family	-0.02	-0.12	-0.07	-0.03	-0.01	0.00	0.01	0.03	129
Revolving	-0.06	-0.48	-0.29	-0.08	-0.02	0.00	0.01	0.03	125
Closed-end	-0.01	-0.10	-0.06	-0.03	-0.01	0.00	0.01	0.03	129
Commercial real estate loans	0.00	-0.07	-0.04	-0.01	0.00	0.01	0.05	0.09	130
Construction and land development	-0.02	-0.13	-0.06	-0.02	0.00	0.00	0.00	0.02	127
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.01	127
Other	-0.01	-0.11	-0.05	-0.02	0.00	0.00	0.00	0.00	127
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.05	129
Nonfarm nonresidential	0.00	-0.08	-0.04	-0.01	0.00	0.01	0.06	0.10	128
Owner-occupied	0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.02	128
Other	0.01	-0.05	-0.02	0.00	0.00	0.01	0.06	0.08	128
Real estate loans secured by farmland	0.00	-0.07	-0.04	0.00	0.00	0.00	0.00	0.14	109
Commercial and industrial loans	0.11	-0.09	-0.05	-0.01	0.04	0.22	0.44	0.52	131
Loans to individuals	0.76	0.03	0.09	0.25	0.61	1.09	2.02	2.72	114
Credit card loans	1.94	0.00	0.00	1.22	1.94	2.82	3.47	4.51	73
Agricultural loans	0.02	-0.24	-0.07	0.00	0.00	0.00	0.22	0.53	101
Loans to foreign governments and institutions	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.24	14
Other loans and leases	0.13	-0.02	-0.01	0.00	0.01	0.19	0.57	0.93	131

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 09/30/2022

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	0.33	0.03	0.07	0.11	0.22	0.46	0.96	1.54	132
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.03	0.14	0.46	0.74	132
Nonaccrual loans and leases	0.37	0.06	0.10	0.18	0.35	0.50	0.76	0.99	132
90+ days past due and nonaccrual loans and leases	0.52	0.11	0.13	0.24	0.41	0.72	1.04	2.17	132
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.14	132
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.11	132
Nonaccrual restructured	0.09	0.00	0.00	0.01	0.06	0.14	0.25	0.37	132
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	132
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	132
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	132
Percent of Total Assets									
30-89 days past due assets	0.33	0.03	0.07	0.11	0.22	0.46	0.96	1.54	132
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.14	0.46	0.74	132
Nonaccrual assets	0.37	0.06	0.10	0.18	0.35	0.51	0.76	0.99	132
30+ days past due and nonaccrual assets	0.89	0.20	0.28	0.41	0.70	1.24	2.18	3.29	132
+ OREO as Percent of:									
Total assets	0.38	0.06	0.10	0.20	0.30	0.55	0.76	1.60	132
Allowance for loan and lease losses	55.46	12.78	13.99	29.83	48.30	76.76	125.62	175.29	132
Equity capital + allowance for loan and lease losses	3.63	0.75	0.94	1.73	3.08	4.83	7.26	14.35	132
Tier 1 capital + allowance for loan and lease losses	3.90	0.69	1.01	1.93	3.13	5.21	7.59	17.06	132
Loans and leases + other real estate owned	0.61	0.13	0.16	0.31	0.48	0.85	1.28	2.23	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2022

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	0.01	0.05	0.08	0.16	0.36	0.60	0.82	132
	90+ days past due	0.11	0.00	0.00	0.00	0.01	0.09	0.63	1.32	132
	Nonaccrual	0.41	0.03	0.07	0.16	0.34	0.57	0.98	1.39	132
Commercial and industrial	30-89 days past due	0.29	0.00	0.02	0.09	0.20	0.42	0.77	1.00	131
	90+ days past due	0.06	0.00	0.00	0.00	0.01	0.09	0.24	0.49	131
	Nonaccrual	0.47	0.01	0.04	0.16	0.38	0.72	1.11	1.83	131
Individuals	30-89 days past due	0.83	0.00	0.04	0.29	0.67	1.07	2.08	2.97	131
	90+ days past due	0.10	0.00	0.00	0.00	0.02	0.16	0.45	0.75	131
	Nonaccrual	0.17	0.00	0.00	0.00	0.09	0.27	0.71	0.88	131
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	44
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	44
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	44
Agricultural	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.12	0.46	0.70	101
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	101
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.40	1.24	3.37	101
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.50	0.88	14
Other loans and leases	30-89 days past due	0.13	0.00	0.00	0.00	0.03	0.20	0.64	1.21	131
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.13	131
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.08	0.28	0.66	131

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 09/30/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.39	0.03	0.06	0.14	0.28	0.52	1.01	2.02	129
	90+ days past due	0.22	0.00	0.00	0.00	0.01	0.17	1.38	2.82	129
	Nonaccrual	0.58	0.03	0.08	0.21	0.45	0.75	1.54	1.98	129
Revolving	30-89 days past due	0.31	0.00	0.00	0.12	0.31	0.52	0.76	0.97	125
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.21	125
	Nonaccrual	0.86	0.00	0.01	0.19	0.45	1.08	3.57	5.86	125
Closed-End	30-89 days past due	0.41	0.01	0.05	0.13	0.28	0.58	1.09	2.22	129
	90+ days past due	0.25	0.00	0.00	0.00	0.01	0.18	1.92	3.21	129
	Nonaccrual	0.57	0.04	0.08	0.20	0.44	0.83	1.53	2.20	129
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	129
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.11	129
Commercial real estate	30-89 days past due	0.13	0.00	0.01	0.03	0.08	0.22	0.39	0.48	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.11	130
	Nonaccrual	0.29	0.00	0.02	0.08	0.21	0.45	0.82	1.19	130
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.04	0.24	0.90	2.12	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.07	127
	Nonaccrual	0.14	0.00	0.00	0.00	0.02	0.19	0.69	1.49	127
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.19	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	127
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.12	127
Other	30-89 days past due	0.13	0.00	0.00	0.00	0.01	0.14	0.74	1.58	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	127
	Nonaccrual	0.12	0.00	0.00	0.00	0.01	0.14	0.63	1.08	127
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.18	0.37	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	129
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.08	0.33	0.79	129
Nonfarm non-residential	30-89 days past due	0.10	0.00	0.00	0.02	0.06	0.15	0.36	0.47	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.13	128
	Nonaccrual	0.36	0.00	0.02	0.09	0.26	0.53	1.03	1.51	128
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.01	0.03	0.07	0.14	0.21	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.06	128
	Nonaccrual	0.12	0.00	0.00	0.02	0.09	0.24	0.37	0.45	128
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.08	0.20	0.37	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	128
	Nonaccrual	0.21	0.00	0.00	0.02	0.14	0.31	0.70	1.39	128
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.10	0.35	1.36	109
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	109
	Nonaccrual	0.51	0.00	0.00	0.00	0.03	0.64	3.01	3.60	109
Credit card	30-89 days past due	1.22	0.00	0.31	0.69	1.01	1.34	2.42	4.15	73
	90+ days past due	0.50	0.00	0.00	0.00	0.51	0.82	1.31	1.48	73
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.01	0.84	1.33	73

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2022

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	11.77	9.05	9.18	9.97	11.38	13.03	15.49	17.41	132
Common equity tier 1 capital, column B	0.26	0.00	0.00	0.00	0.00	0.00	0.00	11.57	132
Tier 1 capital, column A	12.48	9.77	10.25	10.86	12.16	13.82	16.08	17.41	132
Tier 1 capital, column B	0.31	0.00	0.00	0.00	0.00	0.00	0.00	13.18	132
Total capital, column A	14.27	11.49	11.85	12.83	13.86	15.50	17.89	18.93	132
Total capital, column B	0.34	0.00	0.00	0.00	0.00	0.00	0.00	14.34	132
Tier 1 leverage	9.22	6.91	7.49	8.44	9.14	10.04	11.07	11.98	132
Supplementary leverage ratio, advanced approaches HCs	6.74	5.38	5.48	5.72	6.87	7.29	7.77	8.37	14

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2022

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	132
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77	0.00	0.00	0.00	37.09	100.00	100.00	100.00	26
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23	0.00	0.00	0.00	62.91	100.00	100.00	100.00	26
Separate account assets (L/H) / Total life assets	11.73	0.00	0.00	0.00	0.00	0.00	45.88	83.39	15
Insurance activities revenue / Adjusted operating income	0.36	0.00	0.00	0.00	0.04	0.52	1.94	2.65	132
Premium income / Insurance activities revenue	2.54	0.00	0.00	0.00	0.00	0.00	19.88	56.47	101
Credit related premium income / Total premium income	32.83	0.00	0.00	0.00	0.00	97.73	100.00	100.00	18
Other premium income / Total premium income	67.17	0.00	0.00	2.27	100.00	100.00	100.00	100.00	18
Insurance underwriting net income / Consolidated net income	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.61	132
Insurance net income (P/C) / Equity (P/C)	15.15	-3.11	-2.49	1.36	3.25	21.10	46.15	71.41	18
Insurance net income (L/H) / Equity (L/H)	177.77	-3.76	-2.27	0.74	3.17	8.99	43.78	877.68	14
Insurance benefits, losses, expenses / Insurance premiums	4581.19	0.00	0.53	26.57	75.88	265.83	437.50	12607.27	18
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.18	18
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	132
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.02	0.00	0.65	5.04	12.88	18.29	21.62	23.55	132
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.09	14.74	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.84	0.00	0.00	0.00	0.00	1.73	4.55	6.10	82
Cost: Interest-bearing deposits	0.50	0.00	0.00	0.15	0.37	0.71	1.24	2.17	27
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.26	0.07	0.08	0.12	0.19	0.36	0.46	0.50	3
Commercial and industrial loans	0.13	0.01	0.02	0.04	0.07	0.11	0.19	0.46	10
Foreign governments and institutions	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.24	14
Growth Rates									
Net loans and leases	20.10	-70.49	-35.19	-15.65	5.66	34.76	142.58	265.96	80
Total selected assets	20.92	-57.68	-32.22	-17.57	0.06	29.19	175.33	251.71	90
Deposits	-2.72	-85.12	-42.03	-12.37	-0.49	1.80	28.14	105.05	29

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 09/30/2022

Parent Company Analysis - Part 1

 FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	11.02	5.80	7.05	8.41	10.47	13.30	15.85	19.01	132
Bank net income / Average equity investment in banks	11.60	6.74	7.82	8.77	11.02	14.31	17.37	19.79	121
Nonbank net income / Average equity investment in nonbanks	9.71	-5.31	-1.65	0.79	5.24	16.76	31.67	38.86	102
Subsidiary HCs net income / Average equity investment in sub HCs	8.41	-3.70	1.41	6.07	9.18	11.87	19.19	22.81	19
Bank net income / Parent net income	98.76	0.00	0.08	98.72	102.24	106.42	111.78	114.81	130
Nonbank net income / Parent net income	2.50	0.00	0.00	0.00	0.49	2.91	10.73	30.95	116
Subsidiary holding companies' net income / Parent net income	85.68	10.02	14.24	69.42	94.11	103.46	117.47	137.87	17
Leverage									
Total liabilities / Equity capital	18.39	0.00	0.85	5.43	13.81	24.57	54.97	85.28	132
Total debt / Equity capital	12.61	0.00	0.00	0.00	8.15	18.46	50.25	74.55	132
Total debt + notes payable to subs that issued TPS / Equity capital	14.76	0.00	0.00	4.45	12.45	21.55	50.25	74.55	132
Total debt + Loans guaranteed for affiliate / Equity capital	12.68	0.00	0.00	0.00	8.41	18.46	50.25	74.88	132
Total debt / Equity capital - excess over fair value	12.75	0.00	0.00	0.00	8.16	18.46	50.55	74.74	132
Long-term debt / Equity capital	11.91	0.00	0.00	0.00	8.15	15.98	46.54	70.18	132
Short-term debt / Equity capital	0.48	0.00	0.00	0.00	0.00	0.00	3.13	7.13	132
Current portion of long-term debt / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.09	3.57	132
Excess cost over fair value / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.56	1.42	132
Long-term debt / Consolidated long-term debt	39.59	0.00	0.00	6.67	44.01	70.55	91.65	99.97	125
Double Leverage									
Equity investment in subs / Equity capital	104.01	89.67	95.22	98.89	102.71	109.58	115.50	121.89	132
Total investment in subs / Equity capital	109.29	94.13	96.38	99.99	105.45	112.56	136.09	179.66	132
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.39	-0.64	-0.37	-0.08	0.20	0.90	1.51	1.99	131
Equity investment in subs - equity cap / Net income-div (X)	1.15	0.05	0.12	0.33	0.81	1.92	2.93	4.27	86
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	130.36	5.42	16.93	73.66	119.81	173.58	262.13	420.86	131
Cash from ops + noncash items + op expense / Op expense + dividend	118.32	-104.19	-42.78	47.14	113.71	181.25	285.83	429.99	129
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.80	-25.82	0.27	72.11	100.70	131.50	262.29	274.62	129
Pretax operating income + interest expense / Interest expense	1565.66	-143.68	8.43	278.79	1075.06	2008.91	6404.78	8775.41	99
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1454.22	-91.30	8.77	355.99	955.25	2009.39	5178.29	6219.99	112
Dividends + interest from subsidiaries / Interest expense + dividends	150.57	0.05	8.79	75.47	127.16	201.09	370.46	539.20	127
Fees + other income from subsidiaries / Salary + other expenses	10.18	0.00	0.00	0.00	0.00	12.75	64.68	82.91	129
Net income / Current part of long-term debt + preferred dividends (X)	26.99	0.34	2.05	12.82	20.58	32.90	73.07	153.72	63
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.60	-4.35	-1.73	0.00	2.69	7.13	11.43	18.02	132
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.30	0.00	0.00	0.00	0.00	0.00	0.00	1.64	12
Nonaccrual	0.65	0.00	0.00	0.00	0.00	0.00	0.82	3.58	12
Total	0.95	0.00	0.00	0.00	0.00	0.23	3.37	5.09	12
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.33	132
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Total	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.33	132
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	1.77	0.00	0.00	0.00	0.09	0.57	15.16	25.02	132
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Combined foreign nonbank subsidiary assets	0.06	0.00	0.00	0.00	0.00	0.00	0.05	2.84	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	70.90	13.02	15.80	41.92	66.83	97.75	149.64	208.27	105
Dividends declared / Net income	31.93	0.00	5.23	17.52	31.92	43.35	52.30	60.22	131
Net income - dividends / Average equity	7.51	2.61	3.75	5.14	6.80	9.59	13.18	15.86	132
Percent of Dividends Paid									
Dividends from bank subsidiaries	133.26	0.00	0.00	31.35	119.92	198.70	412.99	653.83	123
Dividends from nonbank subsidiaries	2.76	0.00	0.00	0.00	0.01	3.06	14.58	39.76	123
Dividends from subsidiary holding companies	4.73	0.00	0.00	0.00	0.00	0.00	0.00	172.81	123
Dividends from all subsidiaries	183.35	0.00	0.07	83.14	146.32	225.80	497.04	763.02	123
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	43.79	0.00	0.00	13.76	44.75	71.46	105.51	126.83	118
Interest income from bank subsidiaries	0.21	0.00	0.00	0.00	0.00	0.12	1.29	2.31	118
Management and service fees from bank subsidiaries	0.95	0.00	0.00	0.00	0.00	0.00	6.36	12.07	118
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	118
Operating income from bank subsidiaries	52.71	0.00	0.12	16.22	45.73	77.61	114.48	154.17	118
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	47.96	0.00	0.00	0.00	41.40	100.00	122.66	187.66	79
Interest income from nonbank subsidiaries	3.25	0.00	0.00	0.00	0.00	3.25	18.60	44.15	79
Management and serv fees from nonbank subsidiaries	0.51	0.00	0.00	0.00	0.00	0.00	3.51	13.29	79
Other income from nonbank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.00	0.25	4.70	79
Operating income from nonbank subsidiaries	64.26	0.00	0.00	3.38	57.42	110.84	147.48	392.16	79
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	72.55	0.00	0.00	0.00	56.81	96.61	177.07	268.72	17
Interest income from subsidiary holding companies	15.40	0.00	0.00	0.00	0.00	22.71	35.83	60.85	17
Management and service fees from subsidiary holding companies	0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.93	17
Other income from subsidiary holding companies	-3.00	-10.19	0.00	0.00	0.00	0.00	0.00	0.00	17
Operating income from subsidiary holding companies	85.23	0.00	0.00	8.80	80.78	120.82	188.14	269.65	17
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	67.73	0.00	0.00	38.56	93.36	99.78	99.99	100.00	124
Interest income from bank subsidiaries	0.98	0.00	0.00	0.00	0.01	0.43	4.64	24.47	124
Management and service fees from bank subsidiaries	1.25	0.00	0.00	0.00	0.00	0.00	10.33	20.18	124
Other income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.51	124
Operating income from bank subsidiaries	81.70	0.02	3.65	71.86	98.39	99.94	100.00	100.28	124
Dividends from nonbank subsidiaries	2.90	0.00	0.00	0.00	0.02	2.45	19.14	28.89	124
Interest income from nonbank subsidiaries	0.28	0.00	0.00	0.00	0.00	0.00	1.32	8.40	124
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.52	124
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	124
Operating income from nonbank subsidiaries	4.41	0.00	0.00	0.00	0.09	4.42	27.66	41.21	124
Dividends from subsidiary holding companies	2.46	0.00	0.00	0.00	0.00	0.00	0.00	79.12	124
Interest income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.16	124
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124
Operating income from subsidiary holding companies	3.74	0.00	0.00	0.00	0.00	0.00	21.38	85.70	124
Loans and advances from subsidiaries / Short term debt	284.57	0.00	0.00	2.58	52.34	400.89	1008.87	2201.24	28
Loans and advances from subsidiaries / Total debt	27.96	0.00	0.00	0.00	14.48	47.44	106.26	124.25	98

BHCPR Reporters for Quarter Ending 09/30/2022

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2022 and Other Notes</u>
1562859	188,640,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	23,813,664	AMERIS BANCORP	ATLANTA, GA	
3446412	16,809,639	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	25,894,839	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	38,049,607	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,950,356	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	18,407,078	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	12,454,714	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,072,953,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,134,040	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	427,953,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	36,599,906	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,360,809	BANNER CORPORATION	WALLA WALLA, WA	
3762457	24,183,178	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	11,320,477	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	195,054,847	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	43,725,391	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	15,909,133	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	444,232,099	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	21,890,130	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,554,754	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	66,664,781	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,381,064,000	CITIGROUP INC.	NEW YORK, NY	
1132449	225,138,533	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,000,693	COLUMBIA BANK MHC	FAIR LAWN, NJ	Moved from Peer 2
2078816	20,411,552	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	84,344,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,636,355	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,594,547	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	52,976,570	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	20,381,808	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	16,349,276	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	12,880,136	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,369,155	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	121,885,743	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,028,532	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	10,713,044	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	62,576,061	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	22,045,362	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	18,349,910	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	18,349,910	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	12,994,787	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3005332	42,692,203	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	12,258,082	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	205,463,245	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	10,517,002	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	18,442,034	FIRST BANCORP	SAN JUAN, PR	
1203602	12,497,388	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	

1075612	109,310,039	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071276	16,623,793	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	13,110,344	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	12,331,541	FIRST FOUNDATION INC.	DALLAS, TX
1025608	24,870,272	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	80,300,257	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	31,345,880	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	17,718,985	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	26,719,459	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	28,487,756	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
3852022	25,442,911	FLAGSTAR BANCORP, INC.	TROY, MI
1117129	26,090,151	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	26,732,954	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,555,994,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	34,574,919	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	19,682,950	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA
3838727	16,615,291	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	23,157,370	HOME BANCSHARES, INC.	CONWAY, AR
2961879	19,084,610	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	231,094,845	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	179,402,155	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	19,705,652	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	17,944,493	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	16,094,950	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	48,356,213	JOHN DEERE CAPITAL CORPORATION	MADISON, WI
1039502	3,773,884,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	190,232,450	KEYCORP	CLEVELAND, OH
1404799	10,516,976	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
1037003	197,955,479	M&T BANK CORPORATION	BUFFALO, NY
3530786	11,978,722	MERCHANTS BANCORP	CARMEL, IN
2568278	33,358,581	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,160,029,000	MORGAN STANLEY	NEW YORK, NY
1378434	151,874,906	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
1139279	11,640,742	NBT BANCORP INC.	NORWICH, NY
2132932	62,956,248	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY
3823844	13,918,150	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	159,839,583	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,049,774	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	12,653,632	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	10,058,179	OFG BANCORP	SAN JUAN, PR
1098303	46,221,736	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	21,619,201	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
2875332	41,404,592	PACWEST BANCORP	BEVERLY HILLS, CA
1053272	17,677,299	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	41,000,118	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	559,495,699	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	70,730,000	POPULAR, INC.	SAN JUAN, PR
1109599	37,850,605	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	13,603,846	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
3242838	157,943,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	16,471,099	RENASANT CORPORATION	TUPELO, MS
1248304	13,765,597	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	166,828,828	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	10,345,235	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	13,890,030	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL

3695667	15,467,340	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA
1094828	27,076,087	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
1133437	45,178,609	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	14,553,474	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	11,996,176	STATE BANKSHARES, INC.	FARGO, ND
1111435	303,568,000	STATE STREET CORPORATION	BOSTON, MA
1031449	212,868,000	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	100,766,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	58,644,225	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	513,100,714	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	30,408,513	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	15,789,825	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	548,438,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	17,190,634	TRUSTMARK CORPORATION	JACKSON, MS
1119794	600,973,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	37,581,062	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	31,471,960	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	29,048,475	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	23,692,809	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	55,927,501	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	11,714,454	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,559,417	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	20,772,131	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	69,052,567	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,877,745,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	16,605,694	WESBANCO, INC.	WHEELING, WV
2349815	69,164,937	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	52,378,078	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	19,985,387	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 132 bank holding companies.