

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.07	2.83	2.85	2.96	3.21
+ Non-interest income	0.79	0.91	0.94	0.98	0.90
- Overhead expense	2.33	2.32	2.37	2.48	2.59
- Provision for credit losses	0.08	-0.02	-0.01	0.38	0.12
+ 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)	1.51	1.64	1.64	1.22	1.53
Net operating income	1.16	1.26	1.25	0.97	1.19
Net income	1.16	1.27	1.25	0.97	1.19
Net income (Subchapter S adjusted)	1.24	1.41	1.37	1.27	1.41
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	3.62	3.34	3.34	3.78	4.49
Interest expense	0.33	0.31	0.28	0.57	1.02
Net interest income (tax equivalent)	3.27	3.02	3.05	3.17	3.45
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.04	0.05	0.06	0.11	0.11
Earnings coverage of net loan and lease losses (X)	-18.18	-2.85	-14.44	33.55	22.46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.31	1.26	1.35	0.94
Allowance for loan and lease losses / Total loans and leases	1.18	1.29	1.25	1.33	0.93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.54	0.49	0.67	0.56
30-89 days past due loans and leases / Total loans and leases	0.18	0.18	0.21	0.26	0.31
<b>Liquidity and Funding</b>					
Net noncore funding dependence	3.66	-4.45	-5.41	0.77	10.70
Net short-term noncore funding dependence	1.45	-7.33	-7.77	-3.25	5.88
Net loans and leases / Total assets	68.35	64.42	64.16	69.27	72.36
<b>Capitalization</b>					
Tier 1 leverage ratio	9.60	9.69	9.54	9.65	10.39
Holding company equity capital / Total assets	8.82	10.42	10.31	10.51	11.37
Total equity capital (including minority interest) / Total assets	8.85	10.47	10.36	10.57	11.43
Common equity tier 1 capital / Total risk-weighted assets	11.88	12.63	12.48	12.44	12.50
Net loans and leases / Equity capital (X)	8.00	6.34	6.35	6.79	6.55
Cash dividends / Net income	24.13	21.14	22.04	29.42	25.65
Cash dividends / Net income (Subchapter S adjusted)	34.42	21.03	53.82	39.66	93.20
<b>Growth Rates</b>					
Assets	6.17	8.74	9.64	16.11	8.66
Equity capital	-7.61	7.68	7.16	8.42	12.19
Net loans and leases	13.75	-1.31	2.51	9.99	8.63
Noncore funding	28.43	-26.53	-20.94	-12.78	4.16
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.00	0.00	0.01	0.01
Long-term debt / Equity capital	8.02	5.63	6.32	5.67	3.86
Equity investment in subsidiaries / Equity capital	107.11	105.02	105.13	104.49	104.21
Cash from ops + noncash items + op expense / Op expense + dividends	136.77	133.48	167.98	138.81	152.31

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**Relative Income Statement and Margin Analysis**

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<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.40	3.14	3.12	3.53	4.19
Less: Interest expense	0.31	0.29	0.26	0.54	0.95
Equals: Net interest income (tax equivalent)	3.07	2.83	2.85	2.96	3.21
Plus: Non-interest income	0.79	0.91	0.94	0.98	0.90
Equals: adjusted operating income (tax equivalent)	3.88	3.70	3.89	3.96	4.16
Less: Overhead expense	2.33	2.32	2.37	2.48	2.59
Less: Provision for credit losses	0.08	-0.02	-0.01	0.38	0.12
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	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)	1.51	1.64	1.64	1.22	1.53
Less: Applicable income taxes (tax equivalent)	0.33	0.35	0.35	0.27	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.16	1.26	1.25	0.97	1.19
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.16	1.27	1.25	0.97	1.19
Memo: Net income (last four quarters)	1.18	1.25	1.26	0.97	1.19
Net income-BHC and noncontrolling (minority) interest	1.16	1.27	1.25	0.97	1.19
<b>Margin Analysis</b>					
Average earning assets / Average assets	94.04	94.04	93.81	93.47	93.22
Average interest-bearing funds / Average assets	64.33	65.52	65.01	68.25	70.66
Interest income (tax equivalent) / Average earning assets	3.62	3.34	3.34	3.78	4.49
Interest expense / Average earning assets	0.33	0.31	0.28	0.57	1.02
Net interest income (tax equivalent) / Average earning assets	3.27	3.02	3.05	3.17	3.45
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.35	4.06	4.16	4.28	4.98
Interest-bearing bank balances	0.75	0.14	0.15	0.32	2.26
Federal funds sold and reverse repos	0.66	0.14	0.17	0.43	2.02
Trading assets	0.24	0.32	0.32	0.80	0.49
Total earning assets	3.57	3.41	3.40	3.80	4.47
Investment securities (tax equivalent)	2.07	1.84	1.75	2.32	2.74
US Treasury and agency securities (excluding mortgage-backed securities)	1.43	1.27	1.22	1.87	2.54
Mortgage-backed securities	1.80	1.48	1.44	2.05	2.54
All other securities	2.78	2.67	2.49	3.24	3.80
Interest-bearing deposits	0.34	0.30	0.27	0.62	1.13
Time deposits of \$250K or more	0.73	0.84	0.79	1.60	2.13
Time deposits < \$250K	0.61	0.81	0.75	1.49	1.91
Other domestic deposits	0.29	0.18	0.17	0.36	0.86
Foreign deposits	0.19	0.48	0.42	1.24	2.53
Federal funds purchased and repos	0.48	0.11	0.11	0.37	1.23
Other borrowed funds and trading liabilities	0.70	0.56	0.53	0.55	1.03
All interest-bearing funds	0.49	0.45	0.41	0.79	1.34

**BHCPR PEER GROUP DATA**

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**Non-interest Income & Expenses**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.71	0.54	0.54	0.51	0.66
Overhead expenses / Net Interest Income + non-interest income	60.16	60.04	60.88	61.22	61.79
<b>Percent of Average Assets</b>					
Total overhead expense	2.33	2.32	2.37	2.48	2.59
Personnel expense	1.35	1.36	1.37	1.42	1.50
Net occupancy expense	0.26	0.28	0.28	0.30	0.32
Other operating expenses	0.71	0.67	0.70	0.73	0.76
Overhead less non-interest income	1.49	1.36	1.39	1.44	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	58.86	58.21	60.00	58.93	59.91
Personnel expense	33.82	33.95	34.64	33.88	34.17
Net occupancy expense	6.78	7.17	7.36	7.04	7.50
Other operating expenses	17.89	16.78	17.56	17.57	17.93
Total non-interest income	20.09	21.80	24.76	23.45	19.83
Fiduciary activities income	2.17	1.99	2.32	1.45	1.61
Service charges on domestic deposit accounts	3.38	2.86	3.11	2.67	3.21
Trading revenue	0.04	0.04	0.07	0.10	0.07
Investment banking fees and commissions	0.87	1.03	0.92	1.03	0.91
Insurance activities revenue	0.72	0.58	0.64	0.41	0.37
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.68	0.38	0.47	0.00	0.22
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.49	3.73	4.52	5.55	2.27
Other non-interest income	7.23	6.99	8.76	7.76	7.41
Overhead less non-interest income	38.72	35.42	34.71	34.63	39.47
Applicable income taxes / Pretax net operating income (tax equivalent)	20.24	21.51	21.61	20.30	21.51
Applicable income tax + TE / Pretax net operating income + TE	22.22	21.36	21.64	22.51	23.31

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**Percent Composition of Assets**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Assets</b>					
Real estate loans	51.46	47.52	47.29	48.33	52.67
Commercial and industrial loans	9.91	10.18	10.08	13.47	11.45
Loans to individuals	2.30	2.02	2.29	2.29	2.71
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.45	0.39	0.46	0.43	0.53
Other loans and leases	1.27	1.22	1.08	1.39	1.08
Net loans and leases	68.35	64.42	64.16	69.27	72.36
Debt securities over 1 year	17.75	17.11	17.60	13.53	13.66
Mutual funds and equity securities	0.04	0.07	0.07	0.05	0.06
Subtotal	86.88	82.22	82.59	83.47	86.76
Interest-bearing bank balances	3.00	8.14	7.80	6.78	2.97
Federal funds sold and reverse repos	0.02	0.03	0.05	0.02	0.03
Debt securities 1 year or less	1.67	1.81	1.75	2.03	2.10
Trading assets	0.04	0.03	0.02	0.04	0.03
Total earning assets	92.54	93.33	93.39	92.98	92.39
Non-interest cash and due from depository institutions	1.04	1.01	0.87	1.07	1.14
Other real estate owned	0.02	0.02	0.02	0.03	0.04
All other assets	6.35	5.58	5.67	5.87	6.41
<b>Memoranda</b>					
Short-term investments	5.41	10.77	10.52	9.38	5.36
US Treasury securities	1.20	0.42	0.69	0.19	0.29
US agency securities (excluding mortgage-backed securities)	1.88	1.83	1.83	1.28	1.25
Municipal securities	3.54	3.40	3.67	2.96	2.58
Mortgage-backed securities	9.31	10.18	10.07	8.52	9.38
Asset-backed securities	0.64	0.44	0.43	0.35	0.30
Other debt securities	0.69	0.66	0.67	0.60	0.53
Loans held-for-sale	0.12	0.36	0.28	0.58	0.39
Loans held for investment	68.74	64.50	64.47	69.07	72.01
Real estate loans secured by 1-4 family	14.83	13.64	13.45	14.47	16.02
Revolving	1.68	1.60	1.60	1.79	2.24
Closed-end, secured by first liens	12.66	11.57	11.44	12.11	13.07
Closed-end, secured by junior liens	0.26	0.21	0.22	0.27	0.37
Commercial real estate loans	33.08	30.84	30.90	30.65	33.26
Construction and land development	5.12	4.26	4.37	4.32	5.00
Multifamily	4.60	5.13	4.79	5.03	4.76
Nonfarm nonresidential	21.90	20.07	20.52	19.97	21.85
Real estate loans secured by farmland	1.08	0.78	0.95	0.85	0.95

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	75.45	73.45	73.64	69.38	72.74
Real estate loans secured by 1-4 family	21.84	21.25	20.95	20.91	22.29
Revolving	2.51	2.53	2.54	2.61	3.13
Closed-end	19.05	18.37	18.13	17.94	18.71
Commercial real estate loans	48.88	47.97	48.47	44.23	46.16
Construction and land development	7.62	6.67	6.90	6.26	6.97
1-4 family	1.80	1.28	1.50	1.14	1.47
Other	5.77	5.16	5.34	4.94	5.34
Multifamily	6.55	7.68	7.23	7.01	6.42
Nonfarm nonresidential	32.37	31.36	32.22	29.04	30.59
Owner-occupied	11.53	10.77	11.23	10.00	10.68
Other	20.33	20.22	20.58	18.53	19.36
Real estate loans secured by farmland	1.68	1.31	1.57	1.30	1.38
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.53	16.20	15.94	19.85	16.16
Loans to individuals	3.70	3.41	3.85	3.53	4.00
Credit card loans	0.03	0.03	0.03	0.03	0.04
Agricultural loans	0.72	0.67	0.79	0.69	0.78
Other loans and leases	1.92	1.94	1.70	2.07	1.48
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	504.20	467.89	473.67	473.75	493.53
Real estate loans secured by 1-4 family	145.99	136.29	134.51	142.34	151.03
Revolving	16.60	15.98	16.12	17.81	21.25
Closed-end	127.94	117.86	116.85	122.21	127.10
Commercial real estate loans	324.73	304.41	311.38	302.08	311.74
Construction and land development	50.12	41.88	44.02	42.85	46.63
1-4 family	11.85	8.00	9.60	7.52	9.52
Other	37.80	32.54	34.06	33.94	35.90
Multifamily	43.91	48.90	46.60	48.67	44.76
Nonfarm nonresidential	215.16	199.19	207.28	198.42	206.64
Owner-occupied	76.49	67.95	71.93	67.98	71.54
Other	134.08	127.45	131.36	125.78	130.65
Real estate loans secured by farmland	10.52	7.84	9.66	8.35	8.66
Loans to depository institutions and acceptances of other banks	0.02	0.01	0.01	0.03	0.01
Commercial and industrial loans	96.48	100.85	100.58	133.93	106.70
Loans to individuals	22.64	20.04	23.11	22.15	24.83
Credit card loans	0.20	0.18	0.19	0.20	0.24
Agricultural loans	4.34	3.75	4.60	4.17	4.86
Other loans and leases	12.24	12.09	10.71	13.62	10.25
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	36.86	36.98	36.98	34.00	35.38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	244.26	233.94	236.77	232.08	239.13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.91	306.69	313.58	304.52	315.15

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**Liquidity and Funding**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Assets</b>					
Short-term investments	5.41	10.77	10.52	9.38	5.36
Liquid assets	17.89	23.32	23.21	19.32	16.28
Investment securities	20.33	19.86	20.27	16.07	16.41
Net loans and leases	68.35	64.42	64.16	69.27	72.36
Net loans, leases and standby letters of credit	68.82	64.81	64.54	69.67	72.78
Core deposits	79.77	79.46	80.58	76.49	71.61
Noncore funding	8.90	7.51	6.64	10.29	14.61
Time deposits of \$250K or more	2.59	2.84	2.59	3.37	4.33
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.55	0.58	0.55	0.62	0.77
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.54	0.56	0.50	0.59	0.75
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.13	0.47	0.41	1.06	2.75
Earning assets that reprice within 1 year	27.48	31.04	30.91	31.93	33.16
Interest-bearing liabilities that reprice within 1 year	12.54	13.03	13.48	14.04	18.54
Long-term debt that reprices within 1 year	0.04	0.02	0.02	0.10	0.15
Net assets that reprice within 1 year	14.14	17.26	16.92	17.03	13.71
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	3.66	-4.45	-5.41	0.77	10.70
Net short-term noncore funding dependence	1.45	-7.33	-7.77	-3.25	5.88
Short-term investment / Short-term noncore funding	173.92	363.30	419.20	230.45	78.10
Liquid assets - short-term noncore funding / Nonliquid assets	14.46	25.11	25.37	16.27	6.90
Net loans and leases / Total deposits	81.35	76.73	75.87	84.20	90.96
Net loans and leases / Core deposits	86.57	81.53	80.18	91.10	102.55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.67	0.20	-0.07	0.88	0.36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-21.28	1.32	0.24	3.63	1.28
Structured notes appreciation (depreciation) / Tier 1 capital	-0.48	-0.01	-0.05	0.03	-0.02
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	14.03	6.93	9.13	5.36	7.25
Available-for-sale securities	85.17	91.99	89.63	93.39	91.33
US Treasury securities	6.10	2.21	3.49	1.22	2.07
US agency securities (excluding mortgage-backed securities)	9.03	9.49	9.21	8.39	8.16
Municipal securities	17.06	17.33	17.78	18.61	15.40
Mortgage-backed securities	48.55	55.09	52.46	54.48	57.07
Asset-backed securities	3.70	2.25	2.22	1.97	1.70
Other debt securities	4.18	3.85	3.93	4.34	3.73
Mutual funds and equity securities	0.31	0.46	0.41	0.44	0.49
Debt securities 1 year or less	9.59	10.75	10.21	13.69	13.55
Debt securities 1 to 5 years	21.60	17.50	17.78	20.49	23.43
Debt securities over 5 years	65.78	68.16	68.22	61.87	58.63
Pledged securities	39.12	37.24	36.33	44.55	43.76
Structured notes, fair value	0.39	0.24	0.31	0.03	0.09
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	-43.15	47.70	30.57	136.94	32.84
Investment securities	8.72	37.22	36.78	16.36	4.80
Core deposits	5.63	15.71	15.13	23.17	9.96
Noncore funding	28.43	-26.53	-20.94	-12.78	4.16

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			16.95	16.09	16.97
Standby letters of credit	0.31	0.31	0.31	0.31	0.36
Commercial and similar letters of credit	0.00	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	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	0.01	0.02	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	3.68	3.73	3.32	3.72	2.95
Interest rate contracts	3.68	3.66	3.25	3.62	2.87
Interest rate futures and forward contracts	0.03	0.12	0.07	0.20	0.08
Written options contracts (interest rate)	0.08	0.15	0.10	0.24	0.13
Purchased options contracts (interest rate)	0.03	0.01	0.01	0.03	0.02
Interest rate swaps	3.28	2.95	2.61	2.58	2.19
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
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			27.65	24.20	24.81

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**Derivatives Analysis**

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	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Notional Amount</b>					
Interest rate contracts	99.97	99.84	99.27	99.50	99.57
Foreign exchange contracts	0.00	0.16	0.15	0.19	0.14
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.07
<b>Futures and forwards</b>	<b>5.15</b>	<b>8.32</b>	<b>7.01</b>	<b>15.03</b>	<b>14.06</b>
Written options	5.68	6.92	5.82	10.24	11.73
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	5.68	6.92	5.82	10.24	10.84
Purchased options	2.00	1.35	1.88	2.13	2.45
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.94	1.35	1.88	2.13	2.28
Swaps	87.01	80.97	82.75	71.83	64.61
<b>Held for trading</b>	<b>18.32</b>	<b>22.75</b>	<b>24.39</b>	<b>16.03</b>	<b>15.01</b>
Interest rate contracts	18.80	14.59	16.71	16.37	16.17
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.11
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Non-traded</b>	<b>81.68</b>	<b>77.25</b>	<b>75.61</b>	<b>83.97</b>	<b>84.99</b>
Interest rate contracts	73.17	77.05	74.23	83.02	84.69
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.01
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.01
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>	<b>89.48</b>	<b>82.90</b>	<b>85.18</b>	<b>79.60</b>	<b>80.07</b>
One year or less	7.58	10.02	11.52	15.52	15.20
Over 1 year to 5 years	27.23	23.89	26.87	19.75	22.92
Over 5 years	43.39	40.11	38.91	32.47	34.12
Gross negative fair value (absolute value)	2.60	1.73	1.54	2.84	1.30
Gross positive fair value	4.32	1.45	1.36	2.25	1.14
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.01	0.01	0.00	0.01	0.00
Gross positive fair value (X)	0.02	0.01	0.00	0.01	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.01	0.00	0.01	0.02	0.01
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.16	0.07	0.12	0.27	0.10



**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.07	-0.02	-0.01	0.38	0.12
Provision for loan and lease losses / Average loans and leases	0.11	-0.03	-0.01	0.53	0.16
Provision for loan and lease losses / Net loan and lease losses	-32.52	148.99	147.24	672.96	142.73
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.31	1.26	1.35	0.94
Allowance for loan and lease losses / Total loans and leases	1.18	1.29	1.25	1.33	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	52.59	59.09	31.39	25.33	17.18
Allowance for loan and lease losses / Nonaccrual assets	669.88	444.45	459.08	336.78	315.75
ALLL / 90+ days past due + nonaccrual loans and leases	582.91	435.18	461.06	293.46	283.41
Gross loan and lease losses / Average loans and leases	0.09	0.10	0.12	0.16	0.16
Recoveries / Average loans and leases	0.05	0.05	0.05	0.04	0.05
Net losses / Average loans and leases	0.04	0.05	0.06	0.11	0.11
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	60.30	32.31	43.82	42.12	41.80
Earnings coverage of net loan and lease losses (X)	-18.18	-2.85	-14.44	33.55	22.46
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.00	0.01	0.02	0.04	0.02
Real estate loans secured by 1-4 family	-0.01	-0.01	-0.01	0.01	0.02
Revolving	-0.02	-0.02	-0.01	0.00	0.02
Closed-end	-0.01	-0.01	-0.01	0.01	0.02
Commercial real estate loans	0.00	0.02	0.03	0.05	0.02
Construction and land development	-0.01	-0.01	-0.01	0.00	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.01	-0.01	-0.01	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.03	0.04	0.07	0.03
Owner-occupied	0.00	0.00	0.01	0.01	0.01
Other	0.00	0.02	0.03	0.04	0.01
Real estate loans secured by farmland	0.00	0.01	0.01	0.01	0.01
Commercial and industrial loans	0.05	0.13	0.15	0.20	0.27
Loans to individuals	0.66	0.46	0.43	0.66	0.74
Credit card loans	0.84	0.87	0.87	1.71	1.89
Agricultural loans	0.00	0.00	0.00	0.01	0.02
Loans to foreign governments and institutions	0.00		0.00		
Other loans and leases	0.26	0.32	0.24	0.44	0.14

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 09/30/2022

**Past Due and Nonaccrual Assets**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.18	0.18	0.21	0.26	0.31
90+ days past due loans and leases	0.02	0.03	0.02	0.04	0.03
Nonaccrual loans and leases	0.33	0.49	0.44	0.60	0.48
90+ days past due and nonaccrual loans and leases	0.38	0.55	0.48	0.67	0.54
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.03	0.03	0.08	0.09	0.07
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
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.18	0.18	0.21	0.26	0.31
90+ days past due assets	0.02	0.03	0.02	0.04	0.03
Nonaccrual assets	0.33	0.49	0.44	0.60	0.48
30+ days past due and nonaccrual assets	0.58	0.75	0.71	0.95	0.87
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.26	0.36	0.31	0.47	0.39
90+ past due and nonaccrual assets + other real estate owned	0.29	0.39	0.34	0.52	0.45
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.31	0.41	0.45	0.63	0.56
Allowance for loan and lease losses	41.85	52.38	59.86	72.10	92.08
Equity capital + allowance for loan and lease losses	3.32	3.72	4.10	5.64	4.77
Tier 1 capital + allowance for loan and lease losses	3.09	4.07	4.51	6.21	5.30
Loans and leases + other real estate owned	0.46	0.64	0.70	0.92	0.78

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.13	0.15	0.18	0.25	0.28
	90+ days past due	0.02	0.02	0.02	0.04	0.03
	Nonaccrual	0.33	0.48	0.43	0.63	0.45
Commercial and industrial	30-89 days past due	0.20	0.18	0.19	0.15	0.22
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.36	0.61	0.53	0.61	0.74
Individuals	30-89 days past due	0.51	0.40	0.53	0.52	0.60
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.14	0.12	0.14	0.14	0.12
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.03	0.07	0.06	0.07	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.25	0.18	0.57	0.80
Foreign governments	30-89 days past due	0.00		0.00		
	90+ days past due	0.00		0.00		
	Nonaccrual	0.00		0.00		
Other loans and leases	30-89 days past due	0.29	0.22	0.31	0.67	0.28
	90+ days past due	0.00	0.01	0.01	0.00	0.00
	Nonaccrual	0.04	0.19	0.07	0.10	0.04

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 2  
Date: 09/30/2022

		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.28	0.25	0.37	0.46	0.53
	90+ days past due	0.03	0.03	0.04	0.06	0.05
	Nonaccrual	0.42	0.52	0.48	0.67	0.55
Revolving	30-89 days past due	0.23	0.18	0.19	0.25	0.36
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.33	0.45	0.37	0.46	0.34
Closed-End	30-89 days past due	0.28	0.26	0.40	0.48	0.56
	90+ days past due	0.03	0.03	0.04	0.06	0.05
	Nonaccrual	0.43	0.53	0.49	0.69	0.57
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.03	0.03
Commercial real estate	30-89 days past due	0.06	0.09	0.08	0.14	0.15
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.25	0.44	0.37	0.57	0.34
Construction and development	30-89 days past due	0.06	0.06	0.09	0.16	0.20
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.05	0.11	0.08	0.21	0.18
1-4 family	30-89 days past due	0.02	0.01	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.01	0.01
Other	30-89 days past due	0.03	0.03	0.04	0.09	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.09	0.06	0.16	0.14
Multifamily	30-89 days past due	0.01	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.07	0.06	0.10	0.03
Nonfarm non-residential	30-89 days past due	0.05	0.08	0.08	0.14	0.13
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.33	0.51	0.49	0.73	0.36
Owner occupied	30-89 days past due	0.02	0.03	0.03	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.14	0.19	0.18	0.27	0.19
Other	30-89 days past due	0.02	0.04	0.03	0.06	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.15	0.28	0.24	0.33	0.14
Farmland	30-89 days past due	0.05	0.05	0.06	0.08	0.21
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.58	0.70	0.73	1.19	1.06
Credit card	30-89 days past due	1.07	0.89	0.88	1.02	0.87
	90+ days past due	0.25	0.19	0.12	0.22	0.18
	Nonaccrual	0.01	0.01	0.01	0.02	0.00

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2022

**Regulatory Capital Components and Ratios**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	11.65			11.06			12.27			10.91			12.50		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.22			11.67			12.90			11.60			13.19		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	14.19			13.49			14.97			13.45			14.63		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.60			9.69			9.54			9.65			10.39		
Supplementary leverage ratio, advanced approaches HCs															

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2022

**Insurance and Broker-Dealer Activities**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33	50.00	25.00	50.00	60.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67	50.00	75.00	50.00	40.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.72	0.58	0.64	0.41	0.37
Premium income / Insurance activities revenue	0.00	0.02	0.13	0.01	0.03
Credit related premium income / Total premium income	100.00	100.00	100.00	100.00	100.00
Other premium income / Total premium income	0.00	0.00	0.00	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	51.66	55.54	47.20	19.85	37.86
Insurance net income (L/H) / Equity (L/H)			84.24		
Insurance benefits, losses, expenses / Insurance premiums	77.24	665.75	448.52	-40.91	132.57
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.88	11.54	11.86	11.01	11.53
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2022

**Foreign Activities**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.03	0.00	0.05	0.00
Cost: Interest-bearing deposits	0.19	0.48	0.42	1.24	2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					2.35
Foreign governments and institutions	0.00		0.00		
<b>Growth Rates</b>					
Net loans and leases	-29.11	-26.72	-29.45	5,672.05	-47.91
Total selected assets	-21.44	-4.10	-19.66	6.04	-25.04
Deposits	-12.38	-17.05	-65.37	-44.89	2.53

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Profitability</b>					
Net income / Average equity capital	12.17	12.18	11.96	9.11	10.58
Bank net income / Average equity investment in banks	12.99	12.46	12.16	9.38	10.85
Nonbank net income / Average equity investment in nonbanks	11.24	13.68	12.65	9.69	12.07
Subsidiary HCs net income / Average equity investment in sub HCs	7.08	9.75	10.34	8.82	15.16
Bank net income / Parent net income	105.00	103.10	103.27	104.93	103.77
Nonbank net income / Parent net income	0.59	0.67	0.79	1.04	1.08
Subsidiary holding companies' net income / Parent net income	102.72	92.97	92.15	101.16	92.33
<b>Leverage</b>					
Total liabilities / Equity capital	14.47	11.38	11.91	11.62	9.66
Total debt / Equity capital	8.09	5.73	6.43	5.79	3.93
Total debt + notes payable to subs that issued TPS / Equity capital	12.48	9.61	10.25	9.67	7.99
Total debt + Loans guaranteed for affiliate / Equity capital	8.07	5.73	6.44	5.79	3.97
Total debt / Equity capital - excess over fair value	8.09	5.73	6.43	5.79	3.93
Long-term debt / Equity capital	8.02	5.63	6.32	5.67	3.86
Short-term debt / Equity capital	0.00	0.00	0.00	0.01	0.01
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	0.01	0.00	0.01	0.00	0.00
Long-term debt / Consolidated long-term debt	35.70	25.24	29.28	20.97	14.37
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	107.11	105.02	105.13	104.49	104.21
Total investment in subs / Equity capital	107.32	105.33	105.41	104.82	104.48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.55	0.39	0.43	0.49	0.44
Equity investment in subs - equity cap / Net income-div (X)	1.39	1.11	1.19	1.45	1.47
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	139.00	124.85	150.01	121.76	153.39
Cash from ops + noncash items + op expense / Op expense + dividend	136.77	133.48	167.98	138.81	152.31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	92.82	97.73	113.54	140.42	105.99
Pretax operating income + interest expense / Interest expense	1,250.35	1,305.64	2,918.78	2,318.94	17,211.14
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,173.71	1,307.27	2,104.65	1,435.81	2,481.22
Dividends + interest from subsidiaries / Interest expense + dividends	146.24	131.41	185.27	137.00	196.13
Fees + other income from subsidiaries / Salary + other expenses	4.21	4.29	5.56	4.45	3.91
Net income / Current part of long-term debt + preferred dividends (X)	94.65	384.53	541.74	52.16	71.69
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	1.90	2.35	2.37	2.19	1.59
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	8.16
Total	0.00	0.00	0.00	0.00	8.16
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	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
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.06	0.07	0.09	0.09	0.13
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00



**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2022

**Parent Company Analysis - Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	79.04	71.85	67.32	79.13	65.39
Dividends declared / Net income	24.13	21.14	22.04	29.39	25.65
Net income - dividends / Average equity	9.10	9.40	9.19	6.36	7.61
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	145.11	140.94	166.48	130.75	160.93
Dividends from nonbank subsidiaries	0.55	1.09	2.62	3.01	2.59
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	166.88	154.27	201.01	158.62	209.89
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	37.27	32.44	40.82	43.52	45.88
Interest income from bank subsidiaries	0.02	0.02	0.01	0.05	0.09
Management and service fees from bank subsidiaries	0.31	0.43	0.47	0.57	0.47
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	39.52	35.00	43.51	51.02	48.40
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	54.44	52.68	68.07	99.52	76.61
Interest income from nonbank subsidiaries	0.08	0.05	0.04	0.07	0.91
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.15	0.02	0.02
Other income from nonbank subsidiaries	0.00	0.01	0.03	0.11	0.01
Operating income from nonbank subsidiaries	57.04	55.52	73.08	105.70	83.73
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	79.02	42.23	42.28	29.39	65.48
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	79.02	42.23	42.28	29.39	65.48
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	76.97	70.85	76.48	76.69	77.61
Interest income from bank subsidiaries	0.12	0.14	0.06	0.11	0.23
Management and service fees from bank subsidiaries	0.47	1.67	1.26	0.96	0.75
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	84.36	80.63	84.17	84.80	94.06
Dividends from nonbank subsidiaries	0.76	1.02	1.35	1.76	1.13
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	0.80	1.49	1.71	2.06	1.56
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	0.01	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	4,468.99	501.25	287.26	400.31	1,178.56
Loans and advances from subsidiaries / Total debt	30.95	38.87	32.71	59.71	70.71

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 2  
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									165
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.07	2.42	2.54	2.79	3.06	3.35	3.59	3.91	82
+ Non-interest income	0.79	0.19	0.27	0.50	0.76	1.01	1.42	2.24	165
- Overhead expense	2.33	1.45	1.68	1.99	2.25	2.64	3.15	3.87	165
- Provision for credit losses	0.08	-0.10	-0.03	0.00	0.08	0.14	0.22	0.30	165
+ Securities gains (losses)	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.02	165
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	82
= Pretax net operating income (tax equivalent)	1.51	0.57	0.90	1.31	1.54	1.78	2.01	2.28	82
Net operating income	1.16	0.54	0.75	0.97	1.14	1.36	1.58	1.74	165
Net income	1.16	0.54	0.75	0.97	1.14	1.36	1.58	1.74	165
Net income (Subchapter S adjusted)	1.24	0.42	0.69	1.05	1.21	1.39	1.72	1.96	17
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	3.62	2.89	3.05	3.28	3.56	3.97	4.23	4.95	82
Interest expense	0.33	0.08	0.12	0.20	0.31	0.41	0.64	0.81	165
Net interest income (tax equivalent)	3.27	2.54	2.69	2.95	3.30	3.57	3.77	4.15	82
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.04	-0.06	-0.02	0.00	0.02	0.07	0.16	0.28	165
Earnings coverage of net loan and lease losses (X)	-18.18	-771.87	-459.56	-78.96	18.45	79.40	198.43	413.55	163
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	0.61	0.84	0.98	1.18	1.34	1.60	1.96	165
Allowance for loan and lease losses / Total loans and leases	1.18	0.61	0.82	0.97	1.17	1.33	1.60	1.96	165
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.02	0.07	0.18	0.31	0.52	0.82	1.19	165
30-89 days past due loans and leases / Total loans and leases	0.18	0.01	0.02	0.07	0.12	0.28	0.48	0.62	165
<b>Liquidity and Funding</b>									
Net noncore funding dependence	3.66	-15.54	-9.89	-3.62	3.63	10.52	18.67	24.88	165
Net short-term noncore funding dependence	1.45	-16.83	-10.73	-4.70	1.94	8.20	13.49	16.49	165
Net loans and leases / Total assets	68.35	42.62	50.72	58.40	70.82	77.40	81.21	84.16	165
<b>Capitalization</b>									
Tier 1 leverage ratio	9.60	7.21	7.74	8.74	9.56	10.31	11.47	12.81	165
Holding company equity capital / Total assets	8.82	4.69	5.48	7.50	8.67	10.28	11.61	12.36	165
Total equity capital (including minority interest) / Total assets	8.85	4.69	5.48	7.50	8.72	10.36	11.61	12.36	165
Common equity tier 1 capital / Total risk-weighted assets	11.88	8.31	9.16	10.45	11.71	13.20	15.60	17.08	152
Net loans and leases / Equity capital (X)	8.00	5.11	5.73	6.66	7.69	9.15	10.89	13.02	164
Cash dividends / Net income	24.13	0.00	0.00	12.12	26.05	37.40	51.24	63.80	163
Cash dividends / Net income (Subchapter S adjusted)	34.42	7.32	16.96	25.92	37.49	45.03	53.26	55.02	8
<b>Growth Rates</b>									
Assets	6.17	-4.40	-2.41	0.84	4.72	10.47	18.59	23.78	136
Equity capital	-7.61	-40.03	-25.20	-16.06	-6.64	2.75	9.55	14.16	136
Net loans and leases	13.75	-1.85	2.93	7.70	12.96	19.78	25.62	30.74	136
Noncore funding	28.43	-41.32	-31.22	-10.54	14.25	53.78	126.57	248.47	136
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	164
Long-term debt / Equity capital	8.02	0.00	0.00	0.00	7.15	15.78	25.33	29.32	164
Equity investment in subsidiaries / Equity capital	107.11	88.38	92.22	99.01	106.17	115.03	125.23	130.48	164
Cash from ops + noncash items + op expense / Op expense + dividends	136.77	-2.97	20.20	79.88	112.96	163.78	334.35	579.41	164

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2022

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.40	2.68	2.89	3.10	3.36	3.71	3.97	4.54	82
Less: Interest expense	0.31	0.08	0.11	0.18	0.29	0.38	0.60	0.79	165
Equals: Net interest income (tax equivalent)	3.07	2.42	2.54	2.79	3.06	3.35	3.59	3.91	82
Plus: Non-interest income	0.79	0.19	0.27	0.50	0.76	1.01	1.42	2.24	165
Equals: adjusted operating income (tax equivalent)	3.88	2.82	3.13	3.45	3.78	4.24	4.88	5.33	82
Less: Overhead expense	2.33	1.45	1.68	1.99	2.25	2.64	3.15	3.87	165
Less: Provision for credit losses	0.08	-0.10	-0.03	0.00	0.08	0.14	0.22	0.30	165
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	165
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.02	165
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	82
Equals: Pretax net operating income (tax equivalent)	1.51	0.57	0.90	1.31	1.54	1.78	2.01	2.28	82
Less: Applicable income taxes (tax equivalent)	0.33	0.02	0.12	0.26	0.34	0.41	0.52	0.55	82
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
Equals: Net operating income	1.16	0.54	0.75	0.97	1.14	1.36	1.58	1.74	165
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
Equals: Net income	1.16	0.54	0.75	0.97	1.14	1.36	1.58	1.74	165
Memo: Net income (last four quarters)	1.18	0.63	0.80	1.00	1.14	1.40	1.60	2.09	144
Net income-BHC and noncontrolling (minority) interest	1.16	0.54	0.75	0.97	1.14	1.37	1.58	1.77	165
<b>Margin Analysis</b>									
Average earning assets / Average assets	94.04	89.86	90.68	92.53	94.11	95.65	96.78	98.23	165
Average interest-bearing funds / Average assets	64.33	47.65	50.95	57.73	63.96	71.51	77.61	85.39	165
Interest income (tax equivalent) / Average earning assets	3.62	2.89	3.05	3.28	3.56	3.97	4.23	4.95	82
Interest expense / Average earning assets	0.33	0.08	0.12	0.20	0.31	0.41	0.64	0.81	165
Net interest income (tax equivalent) / Average earning assets	3.27	2.54	2.69	2.95	3.30	3.57	3.77	4.15	82
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.35	3.55	3.69	3.96	4.37	4.67	5.04	5.57	82
Interest-bearing bank balances	0.75	0.31	0.35	0.55	0.74	0.96	1.20	1.40	165
Federal funds sold and reverse repos	0.66	0.00	0.00	0.00	0.51	1.29	1.77	2.27	57
Trading assets	0.24	0.00	0.00	0.00	0.00	0.00	1.44	3.42	41
Total earning assets	3.57	2.88	2.96	3.25	3.55	3.84	4.16	4.38	165
Investment securities (tax equivalent)	2.07	1.24	1.37	1.73	2.01	2.40	2.95	3.15	82
US Treasury and agency securities (excluding mortgage-backed securities)	1.43	0.57	0.78	1.08	1.43	1.72	2.21	2.68	158
Mortgage-backed securities	1.80	1.27	1.38	1.59	1.78	1.96	2.33	2.57	162
All other securities	2.78	1.79	1.97	2.38	2.77	3.18	3.65	4.29	80
Interest-bearing deposits	0.34	0.07	0.09	0.20	0.32	0.45	0.68	0.80	165
Time deposits of \$250K or more	0.73	0.20	0.31	0.47	0.69	0.93	1.30	1.63	164
Time deposits < \$250K	0.61	0.19	0.25	0.41	0.60	0.80	1.09	1.27	165
Other domestic deposits	0.29	0.06	0.09	0.16	0.25	0.40	0.65	0.78	165
Foreign deposits	0.19	0.13	0.14	0.16	0.19	0.23	0.25	0.26	2
Federal funds purchased and repos	0.48	0.00	0.00	0.07	0.25	0.66	2.04	2.97	123
Other borrowed funds and trading liabilities	0.70	0.00	0.00	0.00	0.00	1.59	2.40	2.86	156
All interest-bearing funds	0.49	0.13	0.19	0.31	0.45	0.63	0.90	1.11	165

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2022

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	0.71	0.00	0.00	0.00	0.00	0.59	4.61	7.75	165
Overhead expenses / Net Interest Income + non-interest income	60.16	42.64	48.74	53.98	60.03	64.90	74.66	80.26	165
<b>Percent of Average Assets</b>									
Total overhead expense	2.33	1.45	1.68	1.99	2.25	2.64	3.15	3.87	165
Personnel expense	1.35	0.71	0.96	1.14	1.30	1.54	1.88	2.36	165
Net occupancy expense	0.26	0.12	0.17	0.20	0.25	0.31	0.39	0.46	165
Other operating expenses	0.71	0.37	0.43	0.54	0.68	0.85	1.03	1.31	165
Overhead less non-interest income	1.49	0.82	1.06	1.25	1.45	1.70	2.00	2.26	165
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	58.86	44.12	48.14	52.73	57.92	62.87	76.19	78.41	82
Personnel expense	33.82	22.65	25.18	30.03	33.34	38.28	42.09	46.83	82
Net occupancy expense	6.78	4.13	4.60	5.24	6.63	8.39	9.52	10.40	82
Other operating expenses	17.89	11.33	13.30	14.99	17.36	20.57	22.82	26.35	82
Total non-interest income	20.09	5.29	7.21	14.63	20.45	26.20	29.99	44.01	82
Fiduciary activities income	2.17	0.00	0.00	0.00	1.60	3.47	8.12	11.27	82
Service charges on domestic deposit accounts	3.38	0.26	0.96	1.81	2.98	4.66	6.61	9.64	82
Trading revenue	0.04	-0.80	0.00	0.00	0.00	0.00	0.27	1.05	82
Investment banking fees and commissions	0.87	0.00	0.00	0.00	0.52	1.42	2.48	6.21	82
Insurance activities revenue	0.72	0.00	0.00	0.00	0.01	0.63	4.86	7.50	82
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	82
Net servicing fees	0.68	0.00	0.00	0.02	0.26	0.78	2.84	7.87	82
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Net gain (loss) - sales of loans, OREO, and other assets	1.49	-0.26	0.00	0.15	0.75	2.10	5.96	8.11	82
Other non-interest income	7.23	1.81	2.39	4.08	6.86	9.44	13.03	19.20	82
Overhead less non-interest income	38.72	20.96	24.52	31.01	37.67	46.52	56.18	60.69	82
Applicable income taxes / Pretax net operating income (tax equivalent)	20.24	0.00	10.49	17.91	21.13	24.18	26.30	28.11	81
Applicable income tax + TE / Pretax net operating income + TE	22.22	3.10	13.66	20.76	22.70	25.95	27.93	29.08	81

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 2  
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	51.46	20.85	32.96	41.18	51.62	61.86	71.21	75.64	165
Commercial and industrial loans	9.91	1.99	2.71	5.32	8.43	14.29	20.04	27.61	165
Loans to individuals	2.30	0.03	0.08	0.31	1.01	3.09	9.96	13.77	165
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	165
Agricultural loans	0.45	0.00	0.00	0.00	0.05	0.71	2.39	3.76	165
Other loans and leases	1.27	0.00	0.00	0.00	0.21	1.85	5.58	9.16	165
Net loans and leases	68.35	42.62	50.72	58.40	70.82	77.40	81.21	84.16	165
Debt securities over 1 year	17.75	3.73	6.45	10.72	16.17	24.60	34.25	40.45	165
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.34	165
Subtotal	86.88	73.88	79.00	84.10	87.77	90.18	92.25	93.09	165
Interest-bearing bank balances	3.00	0.10	0.29	0.75	1.92	4.37	10.46	12.84	165
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.50	165
Debt securities 1 year or less	1.67	0.06	0.12	0.39	1.01	2.40	5.33	8.26	165
Trading assets	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.58	165
Total earning assets	92.54	88.92	89.81	91.11	92.60	93.91	95.42	96.05	165
Non-interest cash and due from depository institutions	1.04	0.25	0.37	0.76	1.05	1.33	1.69	2.09	165
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.16	165
All other assets	6.35	3.00	4.01	4.96	6.22	7.78	8.96	9.77	165
<b>Memoranda</b>									
Short-term investments	5.41	0.95	1.26	2.08	4.13	7.48	14.08	18.77	165
US Treasury securities	1.20	0.00	0.00	0.00	0.29	2.17	4.91	7.48	165
US agency securities (excluding mortgage-backed securities)	1.88	0.00	0.01	0.17	0.94	3.18	6.37	10.21	165
Municipal securities	3.54	0.00	0.02	0.65	2.37	5.36	10.66	13.92	165
Mortgage-backed securities	9.31	0.81	1.70	4.99	8.18	12.81	20.75	23.87	165
Asset-backed securities	0.64	0.00	0.00	0.00	0.06	0.81	3.97	6.51	165
Other debt securities	0.69	0.00	0.00	0.06	0.41	1.26	2.43	3.34	165
Loans held-for-sale	0.12	0.00	0.00	0.00	0.04	0.16	0.58	1.14	165
Loans held for investment	68.74	43.84	51.11	59.22	71.42	77.66	81.57	84.76	165
Real estate loans secured by 1-4 family	14.83	2.06	4.34	7.86	13.50	20.77	30.60	37.85	165
Revolving	1.68	0.01	0.16	0.59	1.41	2.67	3.85	4.99	165
Closed-end, secured by first liens	12.66	1.60	3.00	6.64	10.95	17.95	28.05	32.30	165
Closed-end, secured by junior liens	0.26	0.00	0.02	0.06	0.19	0.41	0.72	1.16	165
Commercial real estate loans	33.08	9.64	16.80	25.01	33.28	41.14	47.56	55.45	165
Construction and land development	5.12	0.41	1.13	2.88	4.72	7.57	10.07	11.45	165
Multifamily	4.60	0.22	0.87	1.76	3.43	6.19	11.79	25.96	165
Nonfarm nonresidential	21.90	6.61	9.81	16.68	21.69	28.88	32.66	34.65	165
Real estate loans secured by farmland	1.08	0.00	0.00	0.02	0.34	2.03	4.85	6.11	165

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2022

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	75.45	45.19	52.05	67.69	76.03	85.76	91.66	94.83	165
Real estate loans secured by 1-4 family	21.84	2.87	5.73	12.33	20.75	30.13	41.43	49.76	165
Revolving	2.51	0.01	0.22	0.79	2.17	3.86	6.16	8.55	165
Closed-end	19.05	2.75	4.93	10.23	17.37	27.08	37.19	45.55	165
Commercial real estate loans	48.88	19.05	32.12	39.70	48.21	58.10	68.04	76.25	165
Construction and land development	7.62	0.65	1.51	4.54	7.12	10.85	14.34	16.07	165
1-4 family	1.80	0.00	0.05	0.53	1.41	2.64	4.45	6.12	165
Other	5.77	0.40	1.24	3.19	5.33	8.55	11.27	12.70	165
Multifamily	6.55	0.42	1.28	2.68	5.14	8.48	15.49	32.76	165
Nonfarm nonresidential	32.37	10.61	15.51	25.78	31.94	39.55	47.39	53.55	165
Owner-occupied	11.53	1.23	4.15	7.39	11.27	15.50	20.77	23.87	165
Other	20.33	6.19	8.52	14.84	19.78	25.00	33.04	37.25	165
Real estate loans secured by farmland	1.68	0.00	0.00	0.02	0.51	2.59	7.51	9.48	165
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	165
Commercial and industrial loans	14.53	3.30	4.96	8.27	12.57	20.75	28.07	39.14	165
Loans to individuals	3.70	0.04	0.10	0.48	1.38	5.26	15.07	22.38	165
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.34	165
Agricultural loans	0.72	0.00	0.00	0.00	0.08	0.99	3.87	5.20	165
Other loans and leases	1.92	0.00	0.00	0.00	0.31	3.22	8.81	11.97	165
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	504.20	197.05	293.93	400.12	508.62	619.89	697.60	753.30	165
Real estate loans secured by 1-4 family	145.99	18.28	37.15	73.86	132.02	201.29	306.48	397.81	165
Revolving	16.60	0.08	1.60	5.51	14.12	26.27	40.69	49.69	165
Closed-end	127.94	16.71	29.34	62.55	119.10	185.55	279.22	359.07	165
Commercial real estate loans	324.73	81.02	163.78	245.42	332.84	403.50	499.70	525.98	165
Construction and land development	50.12	3.94	10.10	28.62	46.79	72.07	96.93	111.49	165
1-4 family	11.85	0.00	0.30	3.62	9.24	17.02	32.00	39.49	165
Other	37.80	2.28	7.69	19.42	35.50	55.53	74.16	88.36	165
Multifamily	43.91	2.22	9.14	17.16	32.66	59.73	108.68	238.22	165
Nonfarm nonresidential	215.16	52.51	79.34	158.26	213.39	269.11	334.80	366.19	165
Owner-occupied	76.49	8.03	19.59	47.63	70.85	102.71	145.78	166.94	165
Other	134.08	28.63	50.07	90.67	127.99	181.39	228.58	254.46	165
Real estate loans secured by farmland	10.52	0.00	0.00	0.16	3.64	17.63	46.29	62.13	165
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.37	165
Commercial and industrial loans	96.48	18.16	25.99	49.15	82.81	133.66	196.15	246.21	165
Loans to individuals	22.64	0.28	0.86	3.05	8.72	30.04	93.39	140.13	165
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.26	1.13	1.76	165
Agricultural loans	4.34	0.00	0.00	0.00	0.53	6.77	21.28	40.42	165
Other loans and leases	12.24	0.00	0.00	0.00	2.48	19.33	57.63	83.47	165
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	36.86	12.92	20.21	29.06	35.65	43.66	53.32	65.49	165
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	244.26	70.12	120.03	163.12	240.56	306.18	378.83	466.97	165
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.91	81.02	163.84	245.42	337.29	404.60	500.71	525.98	165

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2022

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	5.41	0.95	1.26	2.08	4.13	7.48	14.08	18.77	165
Liquid assets	17.89	6.42	7.75	10.63	16.72	22.93	33.68	39.22	165
Investment securities	20.33	6.47	7.96	11.78	17.94	28.38	39.41	43.46	165
Net loans and leases	68.35	42.62	50.72	58.40	70.82	77.40	81.21	84.16	165
Net loans, leases and standby letters of credit	68.82	42.86	51.00	58.61	71.12	77.77	81.97	84.54	165
Core deposits	79.77	60.97	67.64	75.60	80.47	85.14	87.90	89.28	165
Noncore funding	8.90	0.96	1.73	3.31	8.00	12.96	20.46	25.91	165
Time deposits of \$250K or more	2.59	0.45	0.60	1.30	2.13	3.65	6.19	7.70	165
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
Federal funds purchased and repos	0.55	0.00	0.00	0.00	0.02	0.96	2.48	4.17	165
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
Net federal funds purchased (sold)	0.54	-0.18	0.00	0.00	0.00	0.77	2.47	4.17	165
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
Other borrowings w/remaining maturity of 1 year or less	2.13	0.00	0.00	0.00	1.29	3.99	7.29	9.56	165
Earning assets that reprice within 1 year	27.48	10.24	13.06	19.47	26.47	35.46	45.26	52.73	165
Interest-bearing liabilities that reprice within 1 year	12.54	1.83	2.77	4.91	7.67	14.30	47.25	55.75	165
Long-term debt that reprices within 1 year	0.04	0.00	0.00	0.00	0.00	0.00	0.41	0.85	165
Net assets that reprice within 1 year	14.14	-27.46	-10.69	4.88	15.44	24.63	35.12	43.56	165
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	3.66	-15.54	-9.89	-3.62	3.63	10.52	18.67	24.88	165
Net short-term noncore funding dependence	1.45	-16.83	-10.73	-4.70	1.94	8.20	13.49	16.49	165
Short-term investment / Short-term noncore funding	173.92	8.27	11.77	22.40	71.59	261.89	594.48	1304.35	165
Liquid assets - short-term noncore funding / Nonliquid assets	14.46	-10.23	-3.68	1.82	12.74	24.30	42.89	52.26	165
Net loans and leases / Total deposits	81.35	50.19	56.70	67.49	83.60	92.92	100.27	107.11	165
Net loans and leases / Core deposits	86.57	51.69	58.95	72.04	86.71	101.33	112.97	123.73	165
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.67	-41.66	-28.12	-13.69	-5.40	-0.17	0.00	0.00	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-21.28	-62.63	-50.81	-28.35	-19.42	-9.85	-5.65	-3.75	163
Structured notes appreciation (depreciation) / Tier 1 capital	-0.48	-2.31	-1.72	-0.66	-0.26	-0.05	-0.02	0.00	57
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	14.03	0.00	0.00	0.00	0.57	31.56	61.12	69.17	164
Available-for-sale securities	85.17	27.99	38.58	68.12	97.30	99.94	100.00	100.00	164
US Treasury securities	6.10	0.00	0.00	0.00	1.57	10.05	29.73	43.91	164
US agency securities (excluding mortgage-backed securities)	9.03	0.00	0.16	1.34	5.99	12.56	28.94	42.95	164
Municipal securities	17.06	0.00	0.12	4.24	13.60	27.51	42.88	50.57	164
Mortgage-backed securities	48.55	5.75	14.28	31.57	49.49	66.80	80.45	87.13	164
Asset-backed securities	3.70	0.00	0.00	0.00	0.31	6.34	21.71	33.35	164
Other debt securities	4.18	0.00	0.00	0.28	2.11	7.44	16.34	22.37	164
Mutual funds and equity securities	0.31	0.00	0.00	0.00	0.01	0.29	1.85	3.50	164
Debt securities 1 year or less	9.59	0.31	0.87	2.00	5.76	14.21	30.80	48.48	164
Debt securities 1 to 5 years	21.60	2.78	4.37	9.60	19.19	30.71	48.15	55.88	164
Debt securities over 5 years	65.78	15.74	29.80	52.37	70.30	80.52	91.40	94.07	164
Pledged securities	39.12	0.00	2.62	18.90	36.06	59.68	74.82	83.39	164
Structured notes, fair value	0.39	0.00	0.00	0.00	0.00	0.41	1.92	5.05	164
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	-43.15	-85.41	-81.22	-70.67	-46.71	-19.18	4.62	33.85	136
Investment securities	8.72	-23.16	-18.24	-9.22	6.46	21.47	46.74	63.28	135
Core deposits	5.63	-4.19	-2.74	0.29	5.54	8.78	19.13	21.03	136
Noncore funding	28.43	-41.32	-31.22	-10.54	14.25	53.78	126.57	248.47	136





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 2  
Date:09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.97	99.15	100.00	100.00	100.00	100.00	100.00	100.00	71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	71
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
<b>Futures and forwards</b>									
	5.15	0.00	0.00	0.00	0.72	4.09	30.96	49.91	71
<b>Written options</b>									
	5.68	0.00	0.00	0.03	1.30	8.12	31.06	42.25	71
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Over-the-counter	5.68	0.00	0.00	0.03	1.30	8.12	31.06	42.25	71
<b>Purchased options</b>									
	2.00	0.00	0.00	0.00	0.00	0.27	10.90	23.00	71
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Over-the-counter	1.94	0.00	0.00	0.00	0.00	0.09	10.90	23.00	71
<b>Swaps</b>									
	87.01	0.00	35.51	74.56	95.29	99.11	100.00	100.00	71
<b>Held for trading</b>									
	18.32	0.00	0.00	0.00	0.00	51.03	94.81	100.00	71
Interest rate contracts	18.80	0.00	0.00	0.00	0.00	49.15	94.81	100.00	71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
<b>Non-traded</b>									
	81.68	0.00	5.19	48.97	100.00	100.00	100.00	100.00	71
Interest rate contracts	73.17	0.00	4.11	42.50	100.00	100.00	100.00	100.00	71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	89.48	0.00	34.81	86.09	97.03	100.00	102.56	107.60	71
One year or less	7.58	0.00	0.00	0.36	2.72	11.60	42.85	50.09	71
Over 1 year to 5 years	27.23	0.00	0.00	7.57	28.75	45.62	60.95	84.04	71
Over 5 years	43.39	0.00	0.00	24.86	48.60	68.60	80.01	94.11	71
<b>Gross negative fair value (absolute value)</b>									
	2.60	0.00	0.00	0.97	3.09	3.90	5.71	5.99	71
<b>Gross positive fair value</b>									
	4.32	1.00	1.73	2.87	3.98	5.89	6.82	10.44	71
<b>Percent of Tier 1 Capital</b>									
<b>Gross negative fair value, absolute value (X)</b>									
	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.10	165
<b>Gross positive fair value (X)</b>									
	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.13	165
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	165
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.11	165
<b>Current credit exposure (X)</b>									
	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.12	165
<b>Credit losses on derivative contracts</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
<b>Past Due Derivative Instruments Fair Value</b>									
<b>30-89 days past due</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
<b>90+ days past due</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
<b>Other Ratios</b>									
<b>Current credit exposure / Risk-weighted assets</b>									
	0.16	0.00	0.00	0.00	0.00	0.22	1.01	1.42	152

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2022

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.07	-0.10	-0.03	0.00	0.07	0.13	0.21	0.28	165
Provision for loan and lease losses / Average loans and leases	0.11	-0.15	-0.05	0.00	0.10	0.20	0.30	0.40	165
Provision for loan and lease losses / Net loan and lease losses	-32.52	-3711.76	-2209.78	-155.86	71.87	399.75	1016.71	2239.17	163
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	0.61	0.84	0.98	1.18	1.34	1.60	1.96	165
Allowance for loan and lease losses / Total loans and leases	1.18	0.61	0.82	0.97	1.17	1.33	1.60	1.96	165
Allowance for loan and lease losses / Net loans and leases losses (X)	52.59	3.61	5.62	10.48	26.94	66.81	159.86	346.27	106
Allowance for loan and lease losses / Nonaccrual assets	669.88	90.50	146.96	212.89	390.35	785.50	1852.45	6923.64	163
ALLL / 90+ days past due + nonaccrual loans and leases	582.91	83.47	119.92	191.28	350.41	664.86	1797.88	4417.35	164
Gross loan and lease losses / Average loans and leases	0.09	0.00	0.00	0.02	0.05	0.13	0.30	0.52	165
Recoveries / Average loans and leases	0.05	0.00	0.01	0.01	0.03	0.08	0.18	0.21	165
Net losses / Average loans and leases	0.04	-0.06	-0.02	0.00	0.02	0.07	0.16	0.28	165
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	165
Recoveries / Prior year-end losses	60.30	4.83	7.60	18.90	38.35	77.86	207.88	410.80	142
Earnings coverage of net loan and lease losses (X)	-18.18	-771.87	-459.56	-78.96	18.45	79.40	198.43	413.55	163
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.00	-0.07	-0.04	-0.01	0.00	0.00	0.03	0.09	165
Real estate loans secured by 1-4 family	-0.01	-0.11	-0.05	-0.02	0.00	0.00	0.02	0.04	165
Revolving	-0.02	-0.25	-0.14	-0.03	0.00	0.00	0.03	0.07	158
Closed-end	-0.01	-0.10	-0.05	-0.01	0.00	0.00	0.02	0.05	165
Commercial real estate loans	0.00	-0.07	-0.04	-0.01	0.00	0.00	0.04	0.13	165
Construction and land development	-0.01	-0.11	-0.05	0.00	0.00	0.00	0.00	0.01	164
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
Other	-0.01	-0.11	-0.05	0.00	0.00	0.00	0.00	0.00	164
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	163
Nonfarm nonresidential	0.00	-0.09	-0.05	-0.01	0.00	0.00	0.05	0.11	165
Owner-occupied	0.00	-0.05	-0.02	0.00	0.00	0.00	0.02	0.05	165
Other	0.00	-0.05	-0.02	0.00	0.00	0.00	0.02	0.07	165
Real estate loans secured by farmland	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.05	134
Commercial and industrial loans	0.05	-0.40	-0.14	-0.02	0.01	0.08	0.33	0.66	164
Loans to individuals	0.66	0.02	0.04	0.12	0.32	0.79	2.31	6.29	127
Credit card loans	0.84	-0.52	-0.12	0.00	0.72	1.41	2.28	3.48	54
Agricultural loans	0.00	-0.13	-0.05	0.00	0.00	0.00	0.01	0.14	114
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.26	-0.15	-0.01	0.00	0.00	0.21	1.23	2.47	106

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2  
Date: 09/30/2022

## Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.18	0.01	0.02	0.07	0.12	0.28	0.48	0.62	165
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.18	165
Nonaccrual loans and leases	0.33	0.02	0.06	0.15	0.28	0.48	0.71	1.18	165
90+ days past due and nonaccrual loans and leases	0.38	0.02	0.07	0.16	0.30	0.54	0.87	1.32	165
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.18	0.01	0.02	0.07	0.12	0.28	0.48	0.62	165
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.18	165
Nonaccrual assets	0.33	0.02	0.06	0.15	0.28	0.49	0.72	1.18	165
30+ days past due and nonaccrual assets	0.58	0.06	0.15	0.28	0.51	0.82	1.22	1.58	165
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.26	0.01	0.04	0.11	0.22	0.39	0.67	0.88	165
90+ past due and nonaccrual assets + other real estate owned	0.29	0.02	0.05	0.12	0.24	0.41	0.73	0.90	165
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	0.31	0.02	0.06	0.13	0.26	0.47	0.73	1.10	165
Allowance for loan and lease losses	41.85	2.71	7.99	15.37	33.22	64.04	104.20	141.02	165
Equity capital + allowance for loan and lease losses	3.32	0.24	0.61	1.49	2.64	4.95	7.71	12.21	164
Tier 1 capital + allowance for loan and lease losses	3.09	0.19	0.51	1.23	2.48	4.64	7.32	10.82	165
Loans and leases + other real estate owned	0.46	0.04	0.09	0.20	0.38	0.67	1.09	1.49	165

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2022

**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	0.13	0.00	0.01	0.04	0.09	0.20	0.37	0.56	165
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.19	165
	Nonaccrual	0.33	0.02	0.04	0.13	0.25	0.49	0.83	1.22	165
Commercial and industrial	30-89 days past due	0.20	0.00	0.00	0.03	0.13	0.30	0.78	0.92	164
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.18	164
	Nonaccrual	0.36	0.00	0.00	0.06	0.20	0.63	1.39	1.82	164
Individuals	30-89 days past due	0.51	0.00	0.00	0.11	0.33	0.75	1.83	2.92	162
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.26	162
	Nonaccrual	0.14	0.00	0.00	0.00	0.05	0.23	0.54	1.23	162
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.05	16
Agricultural	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.40	114
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	114
	Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.15	0.94	1.66	114
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.29	0.00	0.00	0.00	0.00	0.27	1.32	4.23	106
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	106
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.26	0.76	106

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: 2  
Date: 09/30/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.28	0.00	0.01	0.07	0.20	0.46	0.68	1.10	165
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.22	0.38	165
	Nonaccrual	0.42	0.00	0.06	0.15	0.35	0.57	1.03	1.33	165
Revolving	30-89 days past due	0.23	0.00	0.00	0.00	0.14	0.37	0.87	1.15	158
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.13	158
	Nonaccrual	0.33	0.00	0.00	0.06	0.25	0.53	0.98	2.00	158
Closed-End	30-89 days past due	0.28	0.00	0.01	0.06	0.18	0.44	0.81	1.29	165
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.23	0.42	165
	Nonaccrual	0.43	0.00	0.03	0.14	0.37	0.62	1.08	1.29	165
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.02	0.07	0.13	165
Commercial real estate	30-89 days past due	0.06	0.00	0.00	0.00	0.03	0.08	0.26	0.39	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	165
	Nonaccrual	0.25	0.00	0.00	0.03	0.15	0.42	0.80	1.37	165
Construction and development	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.30	0.80	164
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	164
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.24	0.96	164
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.30	164
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	164
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.18	0.34	164
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	164
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.05	0.19	0.78	164
Multifamily	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.23	163
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.44	163
Nonfarm non-residential	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.08	0.26	0.39	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	165
	Nonaccrual	0.33	0.00	0.00	0.04	0.21	0.58	1.06	1.71	165
Owner occupied	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.21	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	165
	Nonaccrual	0.14	0.00	0.00	0.01	0.07	0.25	0.58	0.88	165
Other	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.21	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	165
	Nonaccrual	0.15	0.00	0.00	0.00	0.02	0.25	0.71	1.22	165
Farmland	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.25	0.49	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	134
	Nonaccrual	0.58	0.00	0.00	0.00	0.03	0.67	2.41	6.24	134
Credit card	30-89 days past due	1.07	0.00	0.00	0.00	0.43	1.14	4.76	6.45	54
	90+ days past due	0.25	0.00	0.00	0.00	0.00	0.38	1.30	1.89	54
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.16	54

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





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Cost: Interest-bearing deposits	0.19	0.13	0.14	0.16	0.19	0.23	0.25	0.26	2
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Growth Rates</b>									
Net loans and leases	-29.11	-100.00	-100.00	-100.00	-17.29	25.30	36.72	37.74	13
Total selected assets	-21.44	-100.00	-100.00	-49.12	-6.74	1.32	36.38	85.35	34
Deposits	-12.38	-40.75	-37.60	-28.14	-12.38	3.39	12.85	16.00	2





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	79.04	0.00	7.78	47.06	72.76	101.98	138.43	209.88	134
Dividends declared / Net income	24.13	0.00	0.00	12.12	26.05	37.40	51.24	63.80	163
Net income - dividends / Average equity	9.10	3.36	5.31	6.92	8.51	11.02	14.20	18.18	165
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	145.11	0.00	0.00	100.00	131.39	180.68	333.05	745.46	140
Dividends from nonbank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.12	3.00	13.56	140
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Dividends from all subsidiaries	166.88	0.00	18.17	101.55	133.95	190.47	351.08	745.46	140
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	37.27	0.00	0.00	18.96	39.48	57.79	81.65	114.49	156
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.01	0.17	0.35	156
Management and service fees from bank subsidiaries	0.31	0.00	0.00	0.00	0.00	0.00	1.11	8.59	156
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	156
Operating income from bank subsidiaries	39.52	0.00	0.01	19.22	40.60	62.99	83.54	116.53	156
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	54.44	0.00	0.00	0.00	56.67	100.00	104.62	200.30	69
Interest income from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.00	69
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Operating income from nonbank subsidiaries	57.04	0.00	0.00	0.63	61.05	100.00	123.46	200.30	69
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	79.02	6.04	12.08	30.90	62.42	109.39	162.55	183.19	6
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	6
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Operating income from subsidiary holding companies	79.02	6.04	12.08	30.90	62.42	109.41	162.56	183.19	6
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	76.97	0.00	0.00	81.54	98.28	99.90	100.00	100.00	159
Interest income from bank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.01	0.46	4.08	159
Management and service fees from bank subsidiaries	0.47	0.00	0.00	0.00	0.00	0.00	1.99	14.42	159
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.76	159
Operating income from bank subsidiaries	84.36	0.00	0.01	93.61	99.73	100.00	100.00	100.00	159
Dividends from nonbank subsidiaries	0.76	0.00	0.00	0.00	0.00	0.10	5.66	16.37	159
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	159
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Operating income from nonbank subsidiaries	0.80	0.00	0.00	0.00	0.00	0.17	5.66	16.37	159
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Loans and advances from subsidiaries / Short term debt	4468.99	0.00	0.00	0.00	180.42	786.55	4998.22	23487.20	10
Loans and advances from subsidiaries / Total debt	30.95	0.00	0.00	0.00	19.13	59.18	101.95	170.14	100

# BHCPR Reporters for Quarter Ending 09/30/2022

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2022 and Other Notes</u>
1399765	4,623,510	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,097,596	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	3,691,253	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	6,730,342	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	6,268,567	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	7,882,845	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	8,329,607	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	8,739,979	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,049,320	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,908,133	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,255,808	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,223,369	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,232,778	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	9,368,578	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
2858951	7,777,074	BANCORP, INC., THE	WILMINGTON, DE	
1097306	6,781,233	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,219,183	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	3,640,753	BANK FIRST CORPORATION	MANITOWOC, WI	New Y-9C/BHCPR reporter
3590388	4,349,759	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,840,247	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3602245	4,899,991	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
3378764	4,128,987	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,403,485	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	8,730,334	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	5,920,418	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	5,823,347	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	7,277,587	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,143,359	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	6,145,675	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,551,724	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,725,139	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
4369808	5,063,299	CAPE COD FIVE MUTUAL COMPANY	HYANNIS, MA	
1085509	4,332,671	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,644,659	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
4933272	3,166,073	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5530258	4,114,310	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
3594872	4,272,631	CBTX, INC.	BEAUMONT, TX	
2158156	3,873,931	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,337,631	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1125030	3,379,592	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	5,946,975	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,241,719	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,317,346	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1080595	4,567,427	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	5,474,338	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	9,478,252	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	5,848,970	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	4,718,741	CTBC CAPITAL CORP.	LOS ANGELES, CA	

1121229	3,532,429	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	3,549,414	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
2461016	4,529,820	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	5,004,474	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,468,385	FARMERS & MERCHANTS BANCORP	LODI, CA
1053580	7,410,373	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1071191	4,120,226	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1118797	6,442,140	FB CORPORATION	CREVE COEUR, MO
1249002	3,883,233	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC
1032464	5,624,482	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
1199974	6,077,920	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1204560	6,267,401	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	6,454,736	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1071306	9,578,630	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1108097	3,877,058	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
1478017	3,160,799	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA
3839201	3,644,642	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1208595	5,057,462	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3393178	4,264,424	FIRST INTERNET BANCORP	FISHERS, IN
1206760	6,651,383	FIRST MID BANCSHARES, INC.	MATTOON, IL
1206313	4,243,635	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI
1048894	4,291,230	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY
1099917	3,769,704	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	7,052,917	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	4,226,010	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
2393274	8,557,419	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3391129	6,466,201	FORBRIGHT, INC.	CHEVY CHASE, MD
1128358	3,164,356	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN
1026801	5,532,459	FREMONT BANCORPORATION	FREMONT, CA
1098620	6,260,777	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,680,433	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
1862036	3,390,266	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX
2900261	7,128,511	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
4973353	4,993,096	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	4,213,324	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,431,262	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,200,312	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	4,000,379	HILLS BANCORPORATION	HILLS, IA
3851191	3,167,666	HOME BANCORP, INC.	LAFAYETTE, LA
3843507	9,072,887	HOMESTREET, INC.	SEATTLE, WA
2592714	4,850,745	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	3,669,654	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	3,555,186	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	7,718,695	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
1118854	3,400,091	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY
1201925	4,931,377	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
1109094	3,139,872	INDEPENDENT BANKERS FINANCIAL CORPORATION	FARMERS BRANCH, TX
2112439	4,843,585	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,285,951	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	4,313,733	INWOOD BANCSHARES, INC.	DALLAS, TX
1490701	6,152,401	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	7,889,590	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ
1208906	6,291,560	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3884863	9,314,650	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
2325350	3,053,035	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX

1103766	4,061,775	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3814208	7,921,584	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	5,016,932	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2820211	6,422,061	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	4,333,903	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,158,869	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,821,877	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,491,061	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3211601	3,151,324	MVB FINANCIAL CORP.	FAIRMONT, WV	Moved from Peer 3
3973888	7,922,921	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,177,848	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
4436559	3,476,432	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	5,865,853	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	8,895,916	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,674,511	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	4,387,075	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	5,573,113	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	5,967,705	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	4,042,968	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	9,462,639	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	9,855,047	PARK NATIONAL CORPORATION	NEWARK, OH	
2390013	6,747,437	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	6,087,261	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	7,005,854	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	3,575,640	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	8,240,101	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	3,359,794	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	7,730,049	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,905,229	RBB BANCORP	LOS ANGELES, CA	
1130584	3,928,172	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	5,999,663	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	6,004,680	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	8,935,969	S&T BANCORP, INC.	INDIANA, PA	
3365858	6,431,280	SALEM FIVE BANCORP	SALEM, MA	
2429838	3,446,804	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,532,289	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,796,911	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2368106	9,465,894	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,992,690	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,623,760	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	3,441,431	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	3,444,980	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	7,453,747	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1249730	7,568,927	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	6,028,401	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	3,150,615	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1247679	3,887,299	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	3,210,094	TAMPA BAY BANKING COMPANY	TAMPA, FL	
2367921	7,779,941	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,976,879	TRICO BANCSHARES	CHICO, CA	Moved from Peer 1
3233126	5,642,452	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	6,079,494	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,486,455	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	6,907,397	UNIVEST FINANCIAL CORPORATION	SODERTON, PA	
1050712	3,451,424	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	

1917600	3,969,972	VERABANK, INC.	HENDERSON, TX	
1115349	6,410,099	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	4,751,750	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,517,517	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	7,187,952	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	4,106,023	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,241,033	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 165 bank holding companies.