

BHCPR PEER GROUP DATA

 Peer Group: 4
 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)					3.92
+ Non-interest income	0.64	1.28	1.48	1.38	1.19
- Overhead expense	3.61	3.54	4.32	3.62	3.56
- Provision for credit losses	-0.03	0.03	-0.43	0.35	0.12
+ Securities gains (losses)	0.00	0.02	0.02	0.05	0.03
+ Other tax equivalent adjustments					0.00
= Pretax net operating income (tax equivalent)					1.68
Net operating income	0.09	0.68	1.22	0.40	0.86
Net income	0.09	0.68	1.22	0.40	0.86
Net income (Subchapter S adjusted)		1.24	1.20	0.66	1.30
Percent of Average Earning Assets					
Interest income (tax equivalent)					5.18
Interest expense	0.39	0.32	0.62	0.67	0.96
Net interest income (tax equivalent)					4.22
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	-0.01	0.21	0.33	0.13	0.16
Earnings coverage of net loan and lease losses (X)	51.44	-35.38	-5.82	-60.41	-78.55
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	1.46	1.81	1.59	1.36
Allowance for loan and lease losses / Total loans and leases	1.18	1.44	1.80	1.54	1.35
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.48	1.33	1.22	1.42	1.43
30-89 days past due loans and leases / Total loans and leases	0.02	1.25	0.56	1.20	0.66
Liquidity and Funding					
Net noncore funding dependence	2.51	-3.19	17.64	-2.32	5.30
Net short-term noncore funding dependence	0.38	-5.26	15.83	-6.79	0.10
Net loans and leases / Total assets	74.55	68.35	74.04	68.86	67.64
Capitalization					
Tier 1 leverage ratio	10.16	11.82	13.66	11.02	11.39
Holding company equity capital / Total assets	8.78	11.27	14.04	10.60	11.29
Total equity capital (including minority interest) / Total assets	8.78	11.27	14.04	10.60	11.29
Common equity tier 1 capital / Total risk-weighted assets	8.14	10.85	14.61	10.32	11.84
Net loans and leases / Equity capital (X)	9.38	6.46	6.06	7.03	6.06
Cash dividends / Net income	0.00	14.80	18.43	38.65	32.87
Cash dividends / Net income (Subchapter S adjusted)					
Growth Rates					
Assets	2.62	4.45	-1.17	17.15	4.16
Equity capital	-18.86	11.02	7.49	2.20	10.03
Net loans and leases	4.74	-1.70	1.75	7.33	5.37
Noncore funding	15.24	-34.07	-15.10	-0.15	-7.00
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.68	0.51	0.72	0.65
Long-term debt / Equity capital	8.26	1.48	1.08	0.00	1.44
Equity investment in subsidiaries / Equity capital	111.97	100.01	105.59	111.04	108.03
Cash from ops + noncash items + op expense / Op expense + dividends	25.77	-28.51	29.47	113.03	142.73

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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)					4.80
Less: Interest expense	0.37	0.31	0.61	0.63	0.90
Equals: Net interest income (tax equivalent)					3.92
Plus: Non-interest income	0.64	1.28	1.48	1.38	1.19
Equals: adjusted operating income (tax equivalent)					6.97
Less: Overhead expense	3.61	3.54	4.32	3.62	3.56
Less: Provision for credit losses	-0.03	0.03	-0.43	0.35	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	0.02	0.02	0.05	0.03
Plus: other tax equivalent adjustments					0.00
Equals: Pretax net operating income (tax equivalent)					1.68
Less: Applicable income taxes (tax equivalent)					0.43
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.09	0.68	1.22	0.40	0.86
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.09	0.68	1.22	0.40	0.86
Memo: Net income (last four quarters)	0.19	0.53	1.22	0.40	0.85
Net income-BHC and noncontrolling (minority) interest	0.09	0.68	1.22	0.40	0.86
Margin Analysis					
Average earning assets / Average assets	94.05	94.39	95.78	94.59	93.69
Average interest-bearing funds / Average assets	72.24	71.91	72.01	74.38	73.85
Interest income (tax equivalent) / Average earning assets					5.18
Interest expense / Average earning assets	0.39	0.32	0.62	0.67	0.96
Net interest income (tax equivalent) / Average earning assets					4.22
Yield or Cost					
Total loans and leases (tax equivalent)					5.82
Interest-bearing bank balances	0.98	0.19	0.19	0.33	2.23
Federal funds sold and reverse repos		0.00	0.00	0.77	1.69
Trading assets					
Total earning assets	3.74	3.60	4.69	3.90	4.76
Investment securities (tax equivalent)					4.06
US Treasury and agency securities (excluding mortgage-backed securities)	2.15	1.66	0.93	1.79	2.85
Mortgage-backed securities	1.88	1.73	1.98	2.02	2.58
All other securities					4.31
Interest-bearing deposits	0.41	0.39	0.76	0.83	1.13
Time deposits of \$250K or more	0.78	1.17	1.88	1.93	2.10
Time deposits < \$250K	0.67	0.84	1.19	1.46	1.95
Other domestic deposits	0.30	0.19	0.21	0.36	0.72
Foreign deposits					
Federal funds purchased and repos	0.32	0.31	0.30	0.70	1.29
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.61
All interest-bearing funds	0.51	0.43	0.83	0.84	1.24

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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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	96.22	81.71	80.59	86.50	76.25
Percent of Average Assets					
Total overhead expense	3.61	3.54	4.32	3.62	3.56
Personnel expense	1.96	1.99	2.34	2.24	2.03
Net occupancy expense	0.56	0.49	0.44	0.53	0.43
Other operating expenses	1.09	1.06	1.54	0.84	1.11
Overhead less non-interest income	2.97	2.27	2.84	2.24	2.38
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense					77.91
Personnel expense					33.20
Net occupancy expense					5.87
Other operating expenses					38.84
Total non-interest income					43.82
Fiduciary activities income					2.11
Service charges on domestic deposit accounts					1.69
Trading revenue					0.00
Investment banking fees and commissions					0.00
Insurance activities revenue					0.00
Venture capital revenue					0.00
Net servicing fees					2.16
Net securitization income					0.00
Net gain (loss) - sales of loans, OREO, and other assets					-0.42
Other non-interest income					34.08
Overhead less non-interest income					34.09
Applicable income taxes / Pretax net operating income (tax equivalent)					12.40
Applicable income tax + TE / Pretax net operating income + TE					25.83

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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	69.59	56.48	43.51	55.36	50.97
Commercial and industrial loans	5.29	7.42	19.84	8.98	11.85
Loans to individuals	0.10	0.61	0.44	0.67	1.53
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.05
Agricultural loans	0.00	3.83	3.10	4.08	3.24
Other loans and leases	0.13	0.17	0.13	0.02	0.04
Net loans and leases	74.55	68.35	74.04	68.86	67.64
Debt securities over 1 year	8.84	14.36	11.40	10.45	17.55
Mutual funds and equity securities	0.14	0.10	1.15	0.11	0.07
Subtotal	83.53	82.82	86.58	79.41	85.25
Interest-bearing bank balances	7.98	9.97	6.69	12.31	4.97
Federal funds sold and reverse repos	0.00	0.04	0.02	0.04	0.40
Debt securities 1 year or less	3.22	2.54	1.79	3.12	2.66
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	94.73	95.37	95.09	94.89	93.30
Non-interest cash and due from depository institutions	0.73	1.14	0.93	1.03	1.39
Other real estate owned	0.03	0.03	0.02	0.09	0.14
All other assets	4.54	3.49	3.98	4.08	5.31
Memoranda					
Short-term investments	11.20	12.55	8.51	15.48	8.03
US Treasury securities	0.32	1.73	0.57	0.00	0.02
US agency securities (excluding mortgage-backed securities)	1.36	7.32	6.68	4.08	4.15
Municipal securities	2.34	1.91	1.41	2.03	6.05
Mortgage-backed securities	6.23	5.38	4.11	6.45	9.28
Asset-backed securities	1.60	0.30	0.23	0.68	0.62
Other debt securities	0.20	0.26	0.20	0.33	0.10
Loans held-for-sale	0.42	0.84	0.36	2.11	0.48
Loans held for investment	75.02	68.50	75.08	67.82	68.07
Real estate loans secured by 1-4 family	18.75	15.62	11.92	17.19	15.87
Revolving	0.81	1.26	0.93	1.42	2.53
Closed-end, secured by first liens	17.74	13.94	10.69	15.26	12.75
Closed-end, secured by junior liens	0.20	0.42	0.30	0.51	0.59
Commercial real estate loans	50.79	35.68	27.56	32.83	30.20
Construction and land development	2.15	0.98	1.26	1.40	3.86
Multifamily	11.10	6.71	5.51	6.76	3.94
Nonfarm nonresidential	37.54	27.99	20.78	24.68	22.40
Real estate loans secured by farmland	0.04	5.18	4.03	5.34	4.90

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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	92.21	80.02	60.51	78.31	74.11
Real estate loans secured by 1-4 family	24.89	22.01	16.52	23.92	23.45
Revolving	1.08	1.96	1.42	2.07	3.80
Closed-end	23.81	20.05	15.10	21.85	19.64
Commercial real estate loans	67.27	49.37	37.40	46.05	43.58
Construction and land development	2.87	1.45	1.83	1.90	5.47
1-4 family	0.28	0.25	0.34	0.35	1.67
Other	2.59	1.21	1.49	1.55	3.80
Multifamily	14.67	9.25	7.40	9.63	5.52
Nonfarm nonresidential	49.73	38.67	28.17	34.53	32.58
Owner-occupied	19.72	14.82	10.89	12.48	13.82
Other	30.01	23.85	17.28	22.04	18.76
Real estate loans secured by farmland	0.06	8.64	6.59	8.33	7.09
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.07
Commercial and industrial loans	7.04	11.08	24.01	13.02	17.31
Loans to individuals	0.13	0.98	0.70	1.03	2.43
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.00	6.39	4.99	6.38	4.66
Other loans and leases	0.18	0.23	0.18	0.03	0.06
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	646.28	466.74	378.39	491.75	423.00
Real estate loans secured by 1-4 family	173.00	127.35	103.81	149.67	133.03
Revolving	7.26	9.49	7.46	11.08	20.70
Closed-end	165.74	117.87	96.35	138.59	112.32
Commercial real estate loans	472.90	300.89	244.52	300.96	253.12
Construction and land development	19.45	7.40	10.47	11.04	31.44
1-4 family	1.90	1.20	1.81	1.83	9.61
Other	17.56	6.20	8.66	9.22	21.83
Multifamily	104.59	58.60	49.55	64.89	32.21
Nonfarm nonresidential	348.86	234.88	184.51	225.03	189.47
Owner-occupied	139.22	90.02	70.52	80.16	79.63
Other	209.64	144.87	113.98	144.87	109.84
Real estate loans secured by farmland	0.37	38.49	30.06	41.12	36.85
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.50
Commercial and industrial loans	48.10	58.64	98.71	75.96	101.04
Loans to individuals	0.96	4.68	3.43	5.56	12.55
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.00	28.46	22.51	31.46	23.92
Other loans and leases	1.17	1.32	1.18	0.18	0.32
Supplemental					
Non-owner occupied CRE loans / Gross loans	47.98	34.87	26.73	33.93	30.19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	336.82	213.06	175.59	223.39	176.01
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	476.05	303.07	246.12	303.54	255.64

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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	11.20	12.55	8.51	15.48	8.03
Liquid assets	16.63	25.59	19.00	23.79	19.21
Investment securities	12.19	17.01	14.34	13.68	20.29
Net loans and leases	74.55	68.35	74.04	68.86	67.64
Net loans, leases and standby letters of credit	74.59	68.50	74.14	69.00	68.14
Core deposits	74.88	76.53	58.16	72.34	73.87
Noncore funding	13.27	9.89	24.68	14.41	12.65
Time deposits of \$250K or more	2.99	3.64	3.16	5.46	5.61
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.80	1.39	0.83	1.15	1.39
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.80	1.35	0.81	1.11	0.99
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.65	0.70	17.53	1.59	1.26
Earning assets that reprice within 1 year	35.19	33.42	27.92	41.75	35.56
Interest-bearing liabilities that reprice within 1 year	36.81	26.66	20.60	39.97	27.11
Long-term debt that reprices within 1 year	0.63	0.00	0.00	0.00	0.07
Net assets that reprice within 1 year	-2.26	6.76	7.32	1.77	8.38
Other Liquidity and Funding Ratios					
Net noncore funding dependence	2.51	-3.19	17.64	-2.32	5.30
Net short-term noncore funding dependence	0.38	-5.26	15.83	-6.79	0.10
Short-term investment / Short-term noncore funding	104.21	181.88	121.10	197.05	158.98
Liquid assets - short-term noncore funding / Nonliquid assets	6.13	26.07	1.25	18.98	14.32
Net loans and leases / Total deposits	89.25	81.49	6,370.9 6	83.97	82.44
Net loans and leases / Core deposits	99.65	89.77	6,377.5 7	95.99	92.34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.20	0.17	0.13	0.32	0.14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.46	-0.21	-1.28	1.57	3.61
Structured notes appreciation (depreciation) / Tier 1 capital		-0.05	-0.15		-0.08
Percent of Investment Securities					
Held-to-maturity securities	2.18	2.33	1.77	2.98	1.61
Available-for-sale securities	96.99	96.88	72.67	96.26	98.05
US Treasury securities	1.93	6.73	2.07	0.00	0.07
US agency securities (excluding mortgage-backed securities)	9.92	30.69	25.90	36.49	25.66
Municipal securities	20.25	14.75	10.86	13.71	23.73
Mortgage-backed securities	54.96	42.70	32.34	42.45	45.48
Asset-backed securities	9.53	2.29	1.57	4.44	3.94
Other debt securities	2.58	2.04	1.69	2.15	0.76
Mutual funds and equity securities	0.83	0.79	25.56	0.76	0.36
Debt securities 1 year or less	24.59	17.98	12.49	21.83	16.44
Debt securities 1 to 5 years	34.93	46.66	39.34	45.97	28.66
Debt securities over 5 years	39.64	34.57	22.61	31.44	54.48
Pledged securities	25.10	33.64	24.80	42.86	52.42
Structured notes, fair value	0.00	1.45	1.17	0.00	0.03
Percent Change from Prior Like Quarter					
Short-term investments	-7.46	14.45	-25.59	96.00	3.09
Investment securities	-3.76	54.75	31.37	19.34	2.50
Core deposits	3.11	15.69	-17.15	23.93	4.18
Noncore funding	15.24	-34.07	-15.10	-0.15	-7.00

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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)			8.29	8.72	13.87
Standby letters of credit	0.03	0.15	0.11	0.14	0.50
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.22
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.00	0.04
Interest rate contracts	0.00	0.00	0.00	0.00	0.04
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.04
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			12.85	12.67	21.03

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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					100.00
Foreign exchange contracts					0.00
Equity, commodity, and other contracts					0.00
Futures and forwards					0.00
Written options					100.00
Exchange-traded					0.00
Over-the-counter					100.00
Purchased options					0.00
Exchange-traded					0.00
Over-the-counter					0.00
Swaps					0.00
Held for trading					0.00
Interest rate contracts					0.00
Foreign exchange contracts					0.00
Equity, commodity, and other contracts					0.00
Non-traded					100.00
Interest rate contracts					100.00
Foreign exchange contracts					0.00
Equity, commodity, and other contracts					0.00
Derivative contracts (excluding futures and forex 14 days or less)					0.00
One year or less					0.00
Over 1 year to 5 years					0.00
Over 5 years					0.00
Gross negative fair value (absolute value)					0.00
Gross positive fair value					0.00
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.01	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.02	0.13	0.01

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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	-0.03	0.03	-0.43	0.35	0.12
Provision for loan and lease losses / Average loans and leases	-0.04	0.06	-0.50	0.47	0.19
Provision for loan and lease losses / Net loan and lease losses	-266.00	426.32	118.95	-485.00	219.04
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	1.46	1.81	1.59	1.36
Allowance for loan and lease losses / Total loans and leases	1.18	1.44	1.80	1.54	1.35
Allowance for loan and lease losses / Net loans and leases losses (X)	147.46	75.09	17.92	3.49	24.54
Allowance for loan and lease losses / Nonaccrual assets	588.30	339.40	396.40	297.46	317.08
ALLL / 90+ days past due + nonaccrual loans and leases	517.37	319.79	389.71	292.95	302.61
Gross loan and lease losses / Average loans and leases	0.04	0.25	0.54	0.22	0.20
Recoveries / Average loans and leases	0.05	0.04	0.21	0.09	0.05
Net losses / Average loans and leases	-0.01	0.21	0.33	0.13	0.16
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	116.58	59.61	67.41	81.91	39.48
Earnings coverage of net loan and lease losses (X)	51.44	-35.38	-5.82	-60.41	-78.55
Net Loan and Lease Losses By Type					
Real estate loans	-0.02	-0.02	-0.03	0.14	0.09
Real estate loans secured by 1-4 family	-0.06	-0.06	-0.08	-0.14	-0.01
Revolving	0.00	0.00	0.00	-0.04	0.02
Closed-end	-0.06	-0.06	-0.08	-0.14	-0.02
Commercial real estate loans	0.00	-0.01	-0.01	0.01	0.14
Construction and land development	0.00	0.00	0.00	0.05	0.00
1-4 family	0.00	0.00	0.00	0.00	0.02
Other	0.00	0.00	0.00	0.05	-0.01
Multifamily	0.00	0.00	0.00	0.00	-0.36
Nonfarm nonresidential	-0.01	-0.01	-0.01	0.01	0.18
Owner-occupied	0.00	0.00	0.00	0.01	-0.01
Other	-0.01	-0.01	-0.01	0.00	0.19
Real estate loans secured by farmland	0.00	0.01	0.01	0.59	-0.01
Commercial and industrial loans	0.00	-0.07	0.14	-0.25	0.41
Loans to individuals	11.61	4.79	4.49	1.04	1.01
Credit card loans					
Agricultural loans		3.64	1.31	1.42	0.08
Loans to foreign governments and institutions					
Other loans and leases	0.00	0.00	0.00	0.00	1.03

BHCPR PEER GROUP DATA

 Peer Group: 4
 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	0.02	1.25	0.56	1.20	0.66
90+ days past due loans and leases	0.02	0.03	0.25	0.14	0.07
Nonaccrual loans and leases	1.44	1.29	1.18	1.30	1.23
90+ days past due and nonaccrual loans and leases	1.46	1.32	1.43	1.45	1.30
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.00	0.18	0.31	0.25
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.02	1.25	0.56	1.20	0.66
90+ days past due assets	0.02	0.03	0.25	0.14	0.07
Nonaccrual assets	1.44	1.29	1.18	1.30	1.25
30+ days past due and nonaccrual assets	1.47	2.57	1.99	2.65	1.98
Percent of Total Assets					
90+ days past due and nonaccrual assets	1.11	0.87	1.04	0.96	0.91
90+ past due and nonaccrual assets + other real estate owned	1.14	0.90	1.07	1.05	1.05
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	1.12	0.88	1.17	1.55	1.28
Allowance for loan and lease losses	151.07	94.13	114.77	158.85	142.20
Equity capital + allowance for loan and lease losses	15.93	8.01	9.96	15.62	10.40
Tier 1 capital + allowance for loan and lease losses	10.72	7.15	8.77	13.90	10.38
Loans and leases + other real estate owned	1.48	1.33	1.63	2.32	1.85

BHCPR PEER GROUP DATA

Peer Group: 4
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	0.01	1.32	0.61	1.28	0.68
	90+ days past due	0.01	0.00	0.33	0.15	0.06
	Nonaccrual	1.46	1.11	1.22	1.35	1.27
Commercial and industrial	30-89 days past due	0.00	1.04	0.12	0.44	0.39
	90+ days past due	0.00	0.39	0.36	0.00	0.00
	Nonaccrual	1.14	0.62	0.56	0.70	0.87
Individuals	30-89 days past due	1.90	3.65	1.14	1.35	1.01
	90+ days past due	3.23	1.38	0.93	0.00	0.30
	Nonaccrual	3.06	0.06	0.05	0.00	0.18
Depository institution loans	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Agricultural	30-89 days past due		0.00	0.00	0.00	0.23
	90+ days past due		0.00	0.00	0.00	0.38
	Nonaccrual		3.92	1.16	2.58	0.83
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 4
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	0.03	0.59	0.71	0.62	0.77
	90+ days past due	0.03	0.01	0.13	0.00	0.05
	Nonaccrual	2.27	1.56	1.67	1.56	1.12
Revolving	30-89 days past due	0.87	0.33	0.20	0.34	0.82
	90+ days past due	0.00	0.32	0.00	0.00	0.02
	Nonaccrual	0.45	0.97	0.27	0.85	0.15
Closed-End	30-89 days past due	0.00	0.55	0.71	0.62	0.81
	90+ days past due	0.03	0.00	0.16	0.00	0.06
	Nonaccrual	2.27	1.54	1.66	1.54	1.27
Junior Lien	30-89 days past due	0.00	0.00	0.02	0.02	0.03
	90+ days past due	0.03	0.00	0.00	0.00	0.00
	Nonaccrual	0.10	0.12	0.07	0.09	0.06
Commercial real estate	30-89 days past due	0.00	1.36	0.49	1.47	0.65
	90+ days past due	0.00	0.00	0.39	0.20	0.03
	Nonaccrual	1.22	0.28	0.27	0.51	0.95
Construction and development	30-89 days past due	0.00	0.00	0.16	0.00	2.72
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	1.21
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.79
Other	30-89 days past due	0.00	0.00	0.16	0.00	2.69
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.43
Multifamily	30-89 days past due	0.00	1.86	0.51	3.45	0.68
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.18	0.17	0.00	0.20
Nonfarm non-residential	30-89 days past due	0.00	1.49	0.45	0.71	0.66
	90+ days past due	0.00	0.00	0.54	0.27	0.05
	Nonaccrual	1.73	0.32	0.31	0.70	1.09
Owner occupied	30-89 days past due	0.00	0.63	0.11	0.08	0.21
	90+ days past due	0.00	0.00	0.00	0.14	0.03
	Nonaccrual	0.16	0.27	0.26	0.52	0.75
Other	30-89 days past due	0.00	0.86	0.34	0.64	0.45
	90+ days past due	0.00	0.00	0.54	0.14	0.02
	Nonaccrual	1.57	0.05	0.05	0.18	0.34
Farmland	30-89 days past due	0.00	0.53	0.22	0.00	0.22
	90+ days past due	0.00	0.00	0.00	0.00	0.41
	Nonaccrual	0.00	1.80	2.13	2.11	2.12
Credit card	30-89 days past due					
	90+ days past due					
	Nonaccrual					

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

BHCPR PEER GROUP DATA

Peer Group: 4
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	8.14			10.85			14.61			10.32			11.84		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	13.19			16.31			17.68			15.45			15.01		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	15.15			17.53			18.89			16.69			16.13		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.16			11.82			13.66			11.02			11.39		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 4
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	0.09	0.00	0.02
Insurance underwriting assets (P/C) / Total insurance underwriting assets			100.00		100.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets			0.00		0.00
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income					0.00
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.00	4.51	0.00	0.32
Insurance net income (P/C) / Equity (P/C)			165.50		18.07
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)			0.00		0.00
Reinsurance recovery (L/H) / Total assets (L/H)					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.55	2.39	2.09	2.16	9.15
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 4
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					0.00
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases					-100.00
Total selected assets	-100.00	0.00	0.06	0.00	-57.75
Deposits					

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 09/30/2022

Parent Company Analysis - Part 1

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Profitability					
Net income / Average equity capital	-0.02	3.62	6.61	1.26	7.21
Bank net income / Average equity investment in banks	2.29	6.32	8.85	3.39	7.51
Nonbank net income / Average equity investment in nonbanks	0.06	-0.04	2.17	-2.53	9.03
Subsidiary HCs net income / Average equity investment in sub HCs					
Bank net income / Parent net income	119.00	105.93	98.83	109.63	103.89
Nonbank net income / Parent net income	0.07	0.00	9.81	0.00	4.97
Subsidiary holding companies' net income / Parent net income					
Leverage					
Total liabilities / Equity capital	24.67	13.65	10.29	16.48	12.99
Total debt / Equity capital	8.26	2.16	1.60	0.72	2.09
Total debt + notes payable to subs that issued TPS / Equity capital	22.75	12.58	9.26	12.97	11.69
Total debt + Loans guaranteed for affiliate / Equity capital	8.26	2.16	1.60	0.72	2.09
Total debt / Equity capital - excess over fair value	8.26	2.16	1.60	0.72	2.10
Long-term debt / Equity capital	8.26	1.48	1.08	0.00	1.44
Short-term debt / Equity capital	0.00	0.68	0.51	0.72	0.65
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.23
Long-term debt / Consolidated long-term debt	57.82	7.84	5.23	0.00	6.00
Double Leverage					
Equity investment in subs / Equity capital	111.97	100.01	105.59	111.04	108.03
Total investment in subs / Equity capital	111.97	100.01	105.59	111.04	108.05
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)	-2.60	-1.57	-0.28	0.11	0.20
Equity investment in subs - equity cap / Net income-div (X)		0.90	0.47	6.46	1.46
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	17.51	47.18	59.36	58.00	168.90
Cash from ops + noncash items + op expense / Op expense + dividend	25.77	-28.51	29.47	113.03	142.73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	701.69	1,124.65	110.07	258.48	122.08
Pretax operating income + interest expense / Interest expense	-2,847.97	-799.24	2,409.72	8,676.81	2,502.96
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-132.63	978.95	894.56	860.41	999.70
Dividends + interest from subsidiaries / Interest expense + dividends	39.47	180.44	127.58	119.91	189.85
Fees + other income from subsidiaries / Salary + other expenses	6.56	28.17	26.87	37.89	396.68
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets that reprice within 1 year / Total assets	-4.12	0.31	-3.74	-6.22	-3.17
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due			0.00	0.00	0.00
Nonaccrual			0.00	0.00	0.00
Total			0.00	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.17	0.11	2.45	0.11	0.10
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: 4
Date: 09/30/2022

Parent Company Analysis - Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Payout Ratios - Parent					
Dividends declared / Income before undistributed income		83.41	93.14	91.82	63.38
Dividends declared / Net income	0.00	14.80	18.35	38.65	32.87
Net income - dividends / Average equity	-0.02	3.20	5.46	0.02	4.48
Percent of Dividends Paid					
Dividends from bank subsidiaries		128.35	60.89	121.41	183.09
Dividends from nonbank subsidiaries		0.00	51.66	0.00	26.49
Dividends from subsidiary holding companies		0.00	0.00	0.00	0.00
Dividends from all subsidiaries		128.35	112.56	121.41	209.58
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	0.00	18.53	11.77	42.79	52.09
Interest income from bank subsidiaries	0.00	0.00	0.00	0.01	0.06
Management and service fees from bank subsidiaries	0.00	4.70	3.19	9.15	1.43
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.43
Operating income from bank subsidiaries	0.00	23.23	14.96	51.95	54.01
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	0.00		132.64		452.90
Interest income from nonbank subsidiaries	0.00		0.00		0.00
Management and serv fees from nonbank subsidiaries	0.00		0.00		0.00
Other income from nonbank subsidiaries	0.00		0.00		0.00
Operating income from nonbank subsidiaries	0.00		132.64		452.90
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies					
Interest income from subsidiary holding companies					
Management and service fees from subsidiary holding companies					
Other income from subsidiary holding companies					
Operating income from subsidiary holding companies					
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	0.00	26.52	19.62	41.03	69.42
Interest income from bank subsidiaries	0.56	1.36	1.27	0.29	0.47
Management and service fees from bank subsidiaries	0.00	6.73	5.32	8.78	1.96
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.86
Operating income from bank subsidiaries	0.56	34.60	26.20	50.11	72.70
Dividends from nonbank subsidiaries	0.00	0.00	25.00	0.00	16.39
Interest income from nonbank subsidiaries	3.67	4.95	4.75	1.82	9.62
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	45.76	27.03	18.99	47.89	0.00
Operating income from nonbank subsidiaries	49.44	31.98	48.73	49.71	26.01
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt		372.89	372.89	372.89	130.79
Loans and advances from subsidiaries / Total debt	268.06	454.51	454.51	372.89	99.47

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 4
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									2
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	0.64	0.44	0.46	0.53	0.64	0.75	0.81	0.83	2
- Overhead expense	3.61	3.32	3.36	3.45	3.61	3.77	3.87	3.90	2
- Provision for credit losses	-0.03	-0.04	-0.04	-0.04	-0.03	-0.02	-0.02	-0.02	2
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	0.09	-0.27	-0.23	-0.11	0.09	0.29	0.41	0.45	2
Net income	0.09	-0.27	-0.23	-0.11	0.09	0.29	0.41	0.45	2
Net income (Subchapter S adjusted)									
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	0.39	0.35	0.35	0.37	0.39	0.41	0.43	0.43	2
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	-0.01	-0.02	-0.02	-0.02	-0.01	0.00	0.01	0.01	2
Earnings coverage of net loan and lease losses (X)	51.44	20.86	24.26	34.45	51.44	68.43	78.62	82.02	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	0.98	1.01	1.08	1.19	1.31	1.38	1.40	2
Allowance for loan and lease losses / Total loans and leases	1.18	0.98	1.00	1.07	1.18	1.30	1.37	1.39	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.48	0.32	0.45	0.84	1.48	2.12	2.51	2.64	2
30-89 days past due loans and leases / Total loans and leases	0.02	0.01	0.01	0.02	0.02	0.02	0.02	0.02	2
Liquidity and Funding									
Net noncore funding dependence	2.51	1.45	1.57	1.92	2.51	3.10	3.45	3.57	2
Net short-term noncore funding dependence	0.38	-1.58	-1.36	-0.71	0.38	1.46	2.11	2.33	2
Net loans and leases / Total assets	74.55	73.90	73.97	74.19	74.55	74.92	75.13	75.21	2
Capitalization									
Tier 1 leverage ratio	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	2
Holding company equity capital / Total assets	8.78	6.38	6.65	7.45	8.78	10.10	10.90	11.17	2
Total equity capital (including minority interest) / Total assets	8.78	6.38	6.65	7.45	8.78	10.10	10.90	11.17	2
Common equity tier 1 capital / Total risk-weighted assets	8.14	6.28	6.49	7.11	8.14	9.17	9.78	9.99	2
Net loans and leases / Equity capital (X)	9.38	6.75	7.04	7.92	9.38	10.84	11.72	12.01	2
Cash dividends / Net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	2.62	-1.24	-0.81	0.48	2.62	4.77	6.05	6.48	2
Equity capital	-18.86	-19.85	-19.74	-19.41	-18.86	-18.30	-17.97	-17.86	2
Net loans and leases	4.74	-0.38	0.19	1.90	4.74	7.59	9.30	9.87	2
Noncore funding	15.24	0.34	2.00	6.96	15.24	23.52	28.49	30.15	2
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Long-term debt / Equity capital	8.26	5.69	5.98	6.83	8.26	9.68	10.54	10.82	2
Equity investment in subsidiaries / Equity capital	111.97	91.13	93.45	100.39	111.97	123.54	130.48	132.80	2
Cash from ops + noncash items + op expense / Op expense + dividends	25.77	11.98	13.51	18.11	25.77	33.43	38.03	39.56	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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)									
Less: Interest expense	0.37	0.31	0.32	0.34	0.37	0.40	0.42	0.43	2
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	0.64	0.44	0.46	0.53	0.64	0.75	0.81	0.83	2
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	3.61	3.32	3.36	3.45	3.61	3.77	3.87	3.90	2
Less: Provision for credit losses	-0.03	-0.04	-0.04	-0.04	-0.03	-0.02	-0.02	-0.02	2
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net operating income	0.09	-0.27	-0.23	-0.11	0.09	0.29	0.41	0.45	2
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net income	0.09	-0.27	-0.23	-0.11	0.09	0.29	0.41	0.45	2
Memo: Net income (last four quarters)	0.19	-0.11	-0.07	0.02	0.19	0.35	0.45	0.48	2
Net income-BHC and noncontrolling (minority) interest	0.09	-0.27	-0.23	-0.11	0.09	0.29	0.41	0.45	2
Margin Analysis									
Average earning assets / Average assets	94.05	88.69	89.28	91.07	94.05	97.02	98.81	99.40	2
Average interest-bearing funds / Average assets	72.24	70.45	70.65	71.25	72.24	73.24	73.83	74.03	2
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	0.39	0.35	0.35	0.37	0.39	0.41	0.43	0.43	2
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2
Federal funds sold and reverse repos									
Trading assets									
Total earning assets	3.74	3.63	3.64	3.68	3.74	3.80	3.84	3.85	2
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	2.15	1.60	1.66	1.84	2.15	2.46	2.64	2.70	2
Mortgage-backed securities	1.88	1.36	1.42	1.59	1.88	2.16	2.34	2.39	2
All other securities									
Interest-bearing deposits	0.41	0.37	0.38	0.39	0.41	0.43	0.44	0.45	2
Time deposits of \$250K or more	0.78	0.74	0.75	0.76	0.78	0.80	0.81	0.82	2
Time deposits < \$250K	0.67	0.54	0.55	0.60	0.67	0.74	0.78	0.79	2
Other domestic deposits	0.30	0.29	0.29	0.29	0.30	0.30	0.30	0.30	2
Foreign deposits									
Federal funds purchased and repos	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
All interest-bearing funds	0.51	0.44	0.45	0.47	0.51	0.55	0.57	0.58	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 4
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	69.59	66.68	67.00	67.97	69.59	71.21	72.18	72.50	2
Commercial and industrial loans	5.29	2.63	2.92	3.81	5.29	6.76	7.65	7.94	2
Loans to individuals	0.10	0.02	0.03	0.06	0.10	0.14	0.17	0.18	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	0.13	0.01	0.03	0.07	0.13	0.20	0.24	0.25	2
Net loans and leases	74.55	73.90	73.97	74.19	74.55	74.92	75.13	75.21	2
Debt securities over 1 year	8.84	6.38	6.65	7.47	8.84	10.20	11.02	11.29	2
Mutual funds and equity securities	0.14	0.01	0.03	0.07	0.14	0.21	0.25	0.26	2
Subtotal	83.53	81.60	81.82	82.46	83.53	84.59	85.24	85.45	2
Interest-bearing bank balances	7.98	4.17	4.59	5.86	7.98	10.10	11.37	11.79	2
Federal funds sold and reverse repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Debt securities 1 year or less	3.22	1.68	1.85	2.36	3.22	4.07	4.59	4.76	2
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total earning assets	94.73	94.38	94.42	94.53	94.73	94.92	95.03	95.07	2
Non-interest cash and due from depository institutions	0.73	0.46	0.49	0.58	0.73	0.88	0.97	1.00	2
Other real estate owned	0.03	0.01	0.01	0.02	0.03	0.04	0.05	0.05	2
All other assets	4.54	4.47	4.48	4.50	4.54	4.59	4.61	4.62	2
Memoranda									
Short-term investments	11.20	8.93	9.18	9.94	11.20	12.46	13.22	13.47	2
US Treasury securities	0.32	0.03	0.06	0.16	0.32	0.48	0.58	0.61	2
US agency securities (excluding mortgage-backed securities)	1.36	0.58	0.67	0.93	1.36	1.80	2.06	2.15	2
Municipal securities	2.34	1.82	1.88	2.05	2.34	2.63	2.80	2.86	2
Mortgage-backed securities	6.23	5.09	5.22	5.60	6.23	6.87	7.25	7.38	2
Asset-backed securities	1.60	0.16	0.32	0.80	1.60	2.40	2.88	3.04	2
Other debt securities	0.20	0.02	0.04	0.10	0.20	0.30	0.35	0.37	2
Loans held-for-sale	0.42	0.04	0.08	0.21	0.42	0.64	0.76	0.81	2
Loans held for investment	75.02	74.13	74.23	74.53	75.02	75.51	75.81	75.91	2
Real estate loans secured by 1-4 family	18.75	16.15	16.44	17.31	18.75	20.20	21.07	21.36	2
Revolving	0.81	0.08	0.16	0.41	0.81	1.22	1.46	1.54	2
Closed-end, secured by first liens	17.74	15.99	16.18	16.77	17.74	18.72	19.31	19.50	2
Closed-end, secured by junior liens	0.20	0.08	0.09	0.13	0.20	0.27	0.31	0.32	2
Commercial real estate loans	50.79	45.24	45.86	47.71	50.79	53.88	55.73	56.35	2
Construction and land development	2.15	0.69	0.85	1.34	2.15	2.96	3.45	3.61	2
Multifamily	11.10	6.38	6.91	8.48	11.10	13.73	15.30	15.83	2
Nonfarm nonresidential	37.54	35.25	35.50	36.26	37.54	38.81	39.58	39.83	2
Real estate loans secured by farmland	0.04	0.00	0.01	0.02	0.04	0.06	0.07	0.08	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 4
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	92.21	88.98	89.34	90.42	92.21	94.01	95.09	95.45	2
Real estate loans secured by 1-4 family	24.89	21.27	21.67	22.88	24.89	26.90	28.11	28.51	2
Revolving	1.08	0.11	0.22	0.54	1.08	1.62	1.95	2.06	2
Closed-end	23.81	21.16	21.45	22.34	23.81	25.28	26.16	26.46	2
Commercial real estate loans	67.27	60.36	61.13	63.43	67.27	71.11	73.41	74.18	2
Construction and land development	2.87	0.91	1.13	1.78	2.87	3.96	4.61	4.83	2
1-4 family	0.28	0.03	0.06	0.14	0.28	0.42	0.51	0.54	2
Other	2.59	0.88	1.07	1.64	2.59	3.53	4.10	4.29	2
Multifamily	14.67	8.51	9.19	11.24	14.67	18.09	20.14	20.83	2
Nonfarm nonresidential	49.73	47.03	47.33	48.23	49.73	51.24	52.14	52.44	2
Owner-occupied	19.72	15.83	16.26	17.56	19.72	21.88	23.18	23.61	2
Other	30.01	28.83	28.96	29.35	30.01	30.67	31.07	31.20	2
Real estate loans secured by farmland	0.06	0.01	0.01	0.03	0.06	0.08	0.10	0.10	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	7.04	3.47	3.86	5.05	7.04	9.02	10.21	10.60	2
Loans to individuals	0.13	0.03	0.04	0.07	0.13	0.19	0.22	0.24	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	0.18	0.02	0.04	0.09	0.18	0.26	0.32	0.33	2
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	646.28	599.90	605.05	620.51	646.28	672.04	687.50	692.66	2
Real estate loans secured by 1-4 family	173.00	154.06	156.16	162.48	173.00	183.53	189.84	191.95	2
Revolving	7.26	0.73	1.45	3.63	7.26	10.89	13.07	13.80	2
Closed-end	165.74	153.33	154.71	158.85	165.74	172.64	176.77	178.15	2
Commercial real estate loans	472.90	407.24	414.54	436.42	472.90	509.38	531.27	538.56	2
Construction and land development	19.45	6.50	7.94	12.26	19.45	26.65	30.97	32.40	2
1-4 family	1.90	0.19	0.38	0.95	1.90	2.84	3.41	3.60	2
Other	17.56	6.31	7.56	11.31	17.56	23.80	27.55	28.80	2
Multifamily	104.59	57.70	62.91	78.54	104.59	130.64	146.27	151.48	2
Nonfarm nonresidential	348.86	317.14	320.66	331.24	348.86	366.48	377.06	380.58	2
Owner-occupied	139.22	106.93	110.52	121.28	139.22	157.17	167.93	171.52	2
Other	209.64	209.06	209.13	209.32	209.64	209.96	210.15	210.21	2
Real estate loans secured by farmland	0.37	0.04	0.07	0.19	0.37	0.56	0.67	0.70	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	48.10	24.94	27.52	35.24	48.10	60.97	68.68	71.26	2
Loans to individuals	0.96	0.20	0.28	0.53	0.96	1.38	1.64	1.72	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	1.17	0.12	0.23	0.59	1.17	1.76	2.11	2.23	2
Supplemental									
Non-owner occupied CRE loans / Gross loans	47.98	44.57	44.95	46.09	47.98	49.87	51.01	51.39	2
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	336.82	300.63	304.65	316.71	336.82	356.93	368.99	373.01	2
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	476.05	407.56	415.17	438.00	476.05	514.09	536.92	544.53	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	11.20	8.93	9.18	9.94	11.20	12.46	13.22	13.47	2
Liquid assets	16.63	15.31	15.45	15.89	16.63	17.36	17.81	17.95	2
Investment securities	12.19	8.07	8.53	9.90	12.19	14.48	15.86	16.31	2
Net loans and leases	74.55	73.90	73.97	74.19	74.55	74.92	75.13	75.21	2
Net loans, leases and standby letters of credit	74.59	73.96	74.03	74.24	74.59	74.93	75.14	75.21	2
Core deposits	74.88	73.17	73.36	73.93	74.88	75.83	76.40	76.59	2
Noncore funding	13.27	10.17	10.51	11.55	13.27	15.00	16.03	16.38	2
Time deposits of \$250K or more	2.99	2.57	2.62	2.76	2.99	3.22	3.36	3.40	2
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Federal funds purchased and repos	1.80	0.18	0.36	0.90	1.80	2.70	3.24	3.42	2
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net federal funds purchased (sold)	1.80	0.18	0.36	0.90	1.80	2.70	3.24	3.42	2
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other borrowings w/remaining maturity of 1 year or less	2.65	0.26	0.53	1.32	2.65	3.97	4.77	5.03	2
Earning assets that reprice within 1 year	35.19	28.22	28.99	31.32	35.19	39.06	41.38	42.15	2
Interest-bearing liabilities that reprice within 1 year	36.81	17.02	19.22	25.82	36.81	47.81	54.40	56.60	2
Long-term debt that reprices within 1 year	0.63	0.06	0.13	0.32	0.63	0.95	1.14	1.21	2
Net assets that reprice within 1 year	-2.26	-15.65	-14.16	-9.70	-2.26	5.18	9.65	11.13	2
Other Liquidity and Funding Ratios									
Net noncore funding dependence	2.51	1.45	1.57	1.92	2.51	3.10	3.45	3.57	2
Net short-term noncore funding dependence	0.38	-1.58	-1.36	-0.71	0.38	1.46	2.11	2.33	2
Short-term investment / Short-term noncore funding	104.21	88.61	90.35	95.54	104.21	112.87	118.07	119.80	2
Liquid assets - short-term noncore funding / Nonliquid assets	6.13	3.15	3.48	4.47	6.13	7.79	8.79	9.12	2
Net loans and leases / Total deposits	89.25	88.98	89.01	89.10	89.25	89.40	89.49	89.52	2
Net loans and leases / Core deposits	99.65	96.50	96.85	97.90	99.65	101.40	102.45	102.80	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.20	-0.20	-0.20	-0.20	-0.20	-0.20	-0.20	-0.20	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.46	-18.38	-18.05	-17.08	-15.46	-13.84	-12.86	-12.54	2
Structured notes appreciation (depreciation) / Tier 1 capital									
Percent of Investment Securities									
Held-to-maturity securities	2.18	0.22	0.44	1.09	2.18	3.27	3.93	4.14	2
Available-for-sale securities	96.99	95.77	95.91	96.31	96.99	97.66	98.07	98.20	2
US Treasury securities	1.93	0.19	0.39	0.96	1.93	2.89	3.47	3.66	2
US agency securities (excluding mortgage-backed securities)	9.92	6.86	7.20	8.22	9.92	11.62	12.64	12.98	2
Municipal securities	20.25	17.66	17.95	18.81	20.25	21.69	22.55	22.84	2
Mortgage-backed securities	54.96	45.76	46.78	49.85	54.96	60.08	63.15	64.17	2
Asset-backed securities	9.53	0.95	1.91	4.76	9.53	14.29	17.15	18.11	2
Other debt securities	2.58	0.26	0.52	1.29	2.58	3.87	4.65	4.91	2
Mutual funds and equity securities	0.83	0.08	0.17	0.41	0.83	1.24	1.49	1.58	2
Debt securities 1 year or less	24.59	20.27	20.75	22.19	24.59	27.00	28.44	28.92	2
Debt securities 1 to 5 years	34.93	33.87	33.99	34.34	34.93	35.52	35.88	36.00	2
Debt securities over 5 years	39.64	33.51	34.19	36.23	39.64	43.05	45.10	45.78	2
Pledged securities	25.10	6.99	9.00	15.04	25.10	35.16	41.20	43.21	2
Structured notes, fair value	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Percent Change from Prior Like Quarter									
Short-term investments	-7.46	-24.27	-22.40	-16.80	-7.46	1.87	7.47	9.34	2
Investment securities	-3.76	-29.78	-26.89	-18.21	-3.76	10.69	19.36	22.26	2
Core deposits	3.11	0.71	0.97	1.77	3.11	4.45	5.25	5.52	2
Noncore funding	15.24	0.34	2.00	6.96	15.24	23.52	28.49	30.15	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	0.02	0.01	0.01	0.02	0.02	0.02	0.02	0.02	2
90+ days past due loans and leases	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	2
Nonaccrual loans and leases	1.44	0.26	0.39	0.78	1.44	2.10	2.49	2.62	2
90+ days past due and nonaccrual loans and leases	1.46	0.27	0.40	0.80	1.46	2.11	2.51	2.64	2
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Percent of Total Assets									
90+ days past due and nonaccrual assets	1.11	0.21	0.31	0.61	1.11	1.61	1.91	2.01	2
90+ past due and nonaccrual assets + other real estate owned	1.14	0.26	0.35	0.65	1.14	1.62	1.92	2.02	2
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	1.12	0.24	0.34	0.63	1.12	1.61	1.91	2.00	2
Allowance for loan and lease losses	151.07	27.49	41.22	82.41	151.07	219.72	260.92	274.65	2
Equity capital + allowance for loan and lease losses	15.93	2.64	4.12	8.55	15.93	23.31	27.74	29.21	2
Tier 1 capital + allowance for loan and lease losses	10.72	2.24	3.19	6.01	10.72	15.43	18.25	19.19	2
Loans and leases + other real estate owned	1.48	0.32	0.45	0.84	1.48	2.12	2.51	2.64	2

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	0.01	0.00	0.00	0.01	0.01	0.02	0.02	0.02	2
	90+ days past due	0.01	0.00	0.00	0.00	0.01	0.01	0.02	0.02	2
	Nonaccrual	1.46	0.27	0.40	0.80	1.46	2.12	2.52	2.65	2
Commercial and industrial	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.14	0.11	0.23	0.57	1.14	1.71	2.06	2.17	2
Individuals	30-89 days past due	1.90	1.14	1.22	1.47	1.90	2.32	2.57	2.66	2
	90+ days past due	3.23	0.32	0.65	1.62	3.23	4.85	5.82	6.14	2
	Nonaccrual	3.06	0.31	0.61	1.53	3.06	4.59	5.50	5.81	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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

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: 4
Date: 09/30/2022

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.03	0.00	0.01	0.02	0.03	0.05	0.06	0.06	2
	90+ days past due	0.03	0.00	0.01	0.02	0.03	0.05	0.05	0.06	2
	Nonaccrual	2.27	0.53	0.72	1.30	2.27	3.24	3.83	4.02	2
Revolving	30-89 days past due	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1
Closed-End	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.03	0.00	0.01	0.02	0.03	0.05	0.06	0.06	2
	Nonaccrual	2.27	0.52	0.71	1.30	2.27	3.24	3.82	4.02	2
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.03	0.00	0.01	0.02	0.03	0.05	0.06	0.06	2
	Nonaccrual	0.10	0.01	0.02	0.05	0.10	0.14	0.17	0.18	2
Commercial real estate	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.22	0.16	0.28	0.63	1.22	1.80	2.15	2.27	2
Construction and development	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonfarm non-residential	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.73	0.23	0.39	0.89	1.73	2.56	3.06	3.23	2
Owner occupied	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.16	0.07	0.08	0.11	0.16	0.21	0.24	0.25	2
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.57	0.16	0.31	0.78	1.57	2.35	2.82	2.98	2
Farmland	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
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 4
Date: 09/30/2022

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income									
Dividends declared / Net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Net income - dividends / Average equity	-0.02	-3.76	-3.35	-2.10	-0.02	2.06	3.31	3.73	2
Percent of Dividends Paid									
Dividends from bank subsidiaries									
Dividends from nonbank subsidiaries									
Dividends from subsidiary holding companies									
Dividends from all subsidiaries									
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies									
Interest income from subsidiary holding companies									
Management and service fees from subsidiary holding companies									
Other income from subsidiary holding companies									
Operating income from subsidiary holding companies									
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from bank subsidiaries	0.56	0.06	0.11	0.28	0.56	0.85	1.02	1.07	2
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from bank subsidiaries	0.56	0.06	0.11	0.28	0.56	0.85	1.02	1.07	2
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from nonbank subsidiaries	3.67	0.37	0.73	1.84	3.67	5.51	6.61	6.98	2
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from nonbank subsidiaries	45.76	4.58	9.15	22.88	45.76	68.64	82.37	86.95	2
Operating income from nonbank subsidiaries	49.44	4.94	9.89	24.72	49.44	74.15	88.98	93.93	2
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans and advances from subsidiaries / Short term debt									
Loans and advances from subsidiaries / Total debt	268.06	26.81	53.61	134.03	268.06	402.09	482.51	509.31	2

BHCPR Reporters for Quarter Ending 09/30/2022

Peer Group 4 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>
2531245	755,724	CARVER BANCORP, INC.	NEW YORK, NY	
1139532	762,965	CIB MARINE BANCSHARES, INC.	BROOKFIELD, WI	

Note: Peer Group 4 has 2 bank holding companies.