

BHCPR PEER GROUP DATA

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 Date: 09/30/2023

Summary Ratios

 FR BHCPR
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	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.83	2.79	2.86	2.60	2.77
+ Non-interest income	0.97	0.94	0.89	1.04	1.21
- Overhead expense	2.37	2.18	2.19	2.17	2.57
- Provision for credit losses	0.18	0.10	0.13	-0.09	0.51
+ Securities gains (losses)	-0.01	0.00	0.00	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.31	1.46	1.46	1.66	1.04
Net operating income	0.98	1.10	1.11	1.26	0.81
Net income	0.98	1.10	1.11	1.26	0.82
Net income (Subchapter S adjusted)	1.02	1.56	1.53	1.97	1.18
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.08	3.36	3.62	3.06	3.55
Interest expense	2.02	0.35	0.55	0.25	0.52
Net interest income (tax equivalent)	3.07	3.01	3.09	2.80	3.01
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.18	0.09	0.09	0.11	0.27
Earnings coverage of net loan and lease losses (X)	25.49	36.38	55.30	39.72	22.91
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.17	1.16	1.23	1.58
Allowance for loan and lease losses / Total loans and leases	1.22	1.15	1.15	1.20	1.55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.39	0.38	0.49	0.71
30-89 days past due loans and leases / Total loans and leases	0.35	0.33	0.34	0.32	0.39
Liquidity and Funding					
Net noncore funding dependence	13.17	5.89	8.69	-2.33	3.20
Net short-term noncore funding dependence	5.33	0.87	3.04	-7.70	-4.76
Net loans and leases / Total assets	64.26	63.10	63.56	58.67	61.58
Capitalization					
Tier 1 leverage ratio	9.47	9.22	9.26	8.98	9.13
Holding company equity capital / Total assets	10.03	9.68	9.83	10.71	11.16
Total equity capital (including minority interest) / Total assets	10.15	9.81	9.97	10.82	11.29
Common equity tier 1 capital / Total risk-weighted assets	12.24	11.79	11.81	12.42	12.35
Net loans and leases / Equity capital (X)	6.59	6.64	6.59	5.53	5.58
Cash dividends / Net income	36.72	31.93	32.07	28.27	42.30
Cash dividends / Net income (Subchapter S adjusted)	48.16	71.62	49.64	3.14	-0.65
Growth Rates					
Assets	4.32	6.02	5.08	10.50	16.68
Equity capital	6.61	-3.83	-2.81	7.46	6.99
Net loans and leases	6.75	14.48	14.53	3.36	9.07
Noncore funding	98.55	36.20	89.55	-14.79	-12.18
Parent Company Ratios					
Short-term debt / Equity capital	0.54	0.48	0.50	0.57	0.77
Long-term debt / Equity capital	13.25	11.91	12.26	10.95	13.56
Equity investment in subsidiaries / Equity capital	102.52	104.01	104.30	103.22	102.81
Cash from ops + noncash items + op expense / Op expense + dividends	133.05	118.02	132.32	153.55	147.24

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Relative Income Statement and Margin Analysis

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Average Assets					
Interest income (tax equivalent)	4.71	3.12	3.36	2.85	3.27
Less: Interest expense	1.87	0.33	0.51	0.23	0.48
Equals: Net interest income (tax equivalent)	2.83	2.79	2.86	2.60	2.77
Plus: Non-interest income	0.97	0.94	0.89	1.04	1.21
Equals: adjusted operating income (tax equivalent)	3.92	3.77	3.80	3.70	4.04
Less: Overhead expense	2.37	2.18	2.19	2.17	2.57
Less: Provision for credit losses	0.18	0.10	0.13	-0.09	0.51
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.00	0.00	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.31	1.46	1.46	1.66	1.04
Less: Applicable income taxes (tax equivalent)	0.30	0.34	0.33	0.38	0.23
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.98	1.10	1.11	1.26	0.81
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.98	1.10	1.11	1.26	0.82
Memo: Net income (last four quarters)	1.04	1.10	1.11	1.26	0.82
Net income-BHC and noncontrolling (minority) interest	1.00	1.11	1.12	1.27	0.83
Margin Analysis					
Average earning assets / Average assets	92.65	92.94	92.89	93.08	92.32
Average interest-bearing funds / Average assets	65.08	60.58	61.06	61.99	64.06
Interest income (tax equivalent) / Average earning assets	5.08	3.36	3.62	3.06	3.55
Interest expense / Average earning assets	2.02	0.35	0.55	0.25	0.52
Net interest income (tax equivalent) / Average earning assets	3.07	3.01	3.09	2.80	3.01
Yield or Cost					
Total loans and leases (tax equivalent)	5.93	4.24	4.52	4.01	4.27
Interest-bearing bank balances	4.61	0.79	1.19	0.14	0.27
Federal funds sold and reverse repos	4.36	1.05	1.62	0.25	0.68
Trading assets	1.48	0.61	0.71	0.45	0.60
Total earning assets	5.06	3.33	3.59	3.04	3.51
Investment securities (tax equivalent)	2.66	1.96	2.08	1.77	2.25
US Treasury and agency securities (excluding mortgage-backed securities)	2.40	1.38	1.51	1.14	1.75
Mortgage-backed securities	2.50	1.87	1.98	1.57	2.05
All other securities	3.99	2.89	3.13	2.81	3.24
Interest-bearing deposits	2.29	0.35	0.58	0.21	0.53
Time deposits of \$250K or more	3.43	0.61	0.91	0.66	1.42
Time deposits < \$250K	3.41	0.58	0.88	0.62	1.36
Other domestic deposits	2.10	0.31	0.53	0.15	0.36
Foreign deposits	2.25	0.52	0.83	0.14	0.42
Federal funds purchased and repos	3.65	0.88	1.38	0.17	0.62
Other borrowed funds and trading liabilities	4.34	1.56	2.30	1.27	1.50
All interest-bearing funds	2.82	0.54	0.82	0.37	0.74

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Non-interest Income & Expenses

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.48	2.43	2.46	2.17	2.02
Overhead expenses / Net Interest Income + non-interest income	60.79	58.02	57.79	59.28	62.28
Percent of Average Assets					
Total overhead expense	2.37	2.18	2.19	2.17	2.57
Personnel expense	1.26	1.20	1.20	1.21	1.30
Net occupancy expense	0.23	0.22	0.22	0.23	0.26
Other operating expenses	0.84	0.73	0.75	0.72	0.94
Overhead less non-interest income	1.36	1.22	1.26	1.10	1.25
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.37	57.55	57.36	58.83	61.82
Personnel expense	32.29	31.86	31.62	32.93	32.36
Net occupancy expense	5.95	5.98	5.93	6.23	6.58
Other operating expenses	21.10	19.14	19.40	19.18	22.28
Total non-interest income	23.89	24.10	22.96	27.67	28.83
Fiduciary activities income	1.97	2.13	2.06	2.20	2.09
Service charges on domestic deposit accounts	2.89	3.30	3.19	3.27	3.27
Trading revenue	0.72	0.57	0.62	0.62	1.28
Investment banking fees and commissions	2.30	2.15	2.11	2.58	2.46
Insurance activities revenue	0.33	0.36	0.34	0.36	0.41
Venture capital revenue	0.00	0.01	0.01	0.04	0.01
Net servicing fees	0.65	1.23	0.97	0.60	0.01
Net securitization income	0.00	0.00	0.00	0.01	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.79	1.19	1.09	3.30	3.92
Other non-interest income	8.44	8.80	8.42	9.27	9.65
Overhead less non-interest income	35.48	32.79	33.80	30.52	31.93
Applicable income taxes / Pretax net operating income (tax equivalent)	20.32	21.50	21.23	21.18	18.63
Applicable income tax + TE / Pretax net operating income + TE	23.03	23.57	23.20	22.67	21.18

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Percent Composition of Assets

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Real estate loans	40.76	39.89	40.41	36.25	36.22
Commercial and industrial loans	10.93	11.23	11.32	10.76	13.52
Loans to individuals	3.77	3.58	3.40	3.36	3.40
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.02	0.02	0.03
Agricultural loans	0.16	0.19	0.19	0.18	0.19
Other loans and leases	4.59	4.53	4.51	4.47	4.63
Net loans and leases	64.26	63.10	63.56	58.67	61.58
Debt securities over 1 year	15.55	18.77	18.32	19.46	15.55
Mutual funds and equity securities	0.04	0.05	0.05	0.06	0.05
Subtotal	80.82	83.07	82.97	79.22	78.16
Interest-bearing bank balances	4.92	3.61	3.50	8.50	7.51
Federal funds sold and reverse repos	0.78	0.52	0.52	0.54	0.82
Debt securities 1 year or less	1.82	1.71	1.74	1.56	1.68
Trading assets	0.75	0.57	0.57	0.49	1.01
Total earning assets	90.65	90.76	90.70	91.77	91.05
Non-interest cash and due from depository institutions	0.89	0.98	1.01	0.82	1.07
Other real estate owned	0.01	0.01	0.01	0.01	0.02
All other assets	8.43	8.20	8.21	7.35	7.82
Memoranda					
Short-term investments	8.51	6.75	6.66	11.47	11.17
US Treasury securities	1.71	1.98	1.96	1.47	0.84
US agency securities (excluding mortgage-backed securities)	0.69	0.81	0.80	0.82	0.63
Municipal securities	1.30	1.69	1.64	1.73	1.69
Mortgage-backed securities	10.53	12.94	12.43	14.14	11.75
Asset-backed securities	0.84	0.85	0.95	0.50	0.32
Other debt securities	0.43	0.51	0.51	0.53	0.42
Loans held-for-sale	0.16	0.30	0.17	0.55	0.52
Loans held for investment	64.71	63.04	63.95	58.07	61.72
Real estate loans secured by 1-4 family	13.20	12.79	12.72	11.46	11.91
Revolving	1.47	1.52	1.52	1.42	1.66
Closed-end, secured by first liens	11.27	10.87	10.77	9.67	9.81
Closed-end, secured by junior liens	0.22	0.19	0.19	0.17	0.22
Commercial real estate loans	25.20	24.90	25.59	22.69	22.22
Construction and land development	4.04	3.93	4.17	3.34	3.40
Multifamily	4.21	3.87	4.02	3.57	3.12
Nonfarm nonresidential	15.79	15.73	16.03	14.58	14.72
Real estate loans secured by farmland	0.32	0.34	0.34	0.30	0.33

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	61.81	62.29	62.17	61.05	57.15
Real estate loans secured by 1-4 family	20.58	20.65	20.20	19.86	19.43
Revolving	2.23	2.39	2.35	2.43	2.64
Closed-end	18.17	18.01	17.66	17.24	16.59
Commercial real estate loans	37.64	38.12	38.67	37.86	34.63
Construction and land development	6.09	6.10	6.37	5.65	5.26
1-4 family	1.03	1.40	1.28	1.18	0.93
Other	4.87	4.63	4.87	4.40	4.19
Multifamily	6.13	5.86	6.01	5.78	4.96
Nonfarm nonresidential	23.65	24.30	24.46	24.56	22.93
Owner-occupied	7.85	8.11	8.10	8.29	7.68
Other	15.63	15.95	16.09	15.94	14.95
Real estate loans secured by farmland	0.48	0.55	0.54	0.54	0.54
Loans to depository institutions and acceptances of other banks	0.03	0.04	0.04	0.04	0.06
Commercial and industrial loans	17.43	18.37	18.45	18.86	22.17
Loans to individuals	6.63	6.24	5.91	6.23	6.13
Credit card loans	0.62	0.53	0.55	0.53	0.65
Agricultural loans	0.25	0.31	0.30	0.34	0.32
Other loans and leases	8.44	8.17	8.26	8.75	9.09
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	407.20	411.16	415.98	391.81	381.27
Real estate loans secured by 1-4 family	132.89	133.66	132.74	126.06	125.03
Revolving	14.48	15.46	15.37	15.44	17.42
Closed-end	116.95	116.59	115.63	108.85	106.14
Commercial real estate loans	249.30	254.66	260.00	245.88	234.65
Construction and land development	39.69	39.82	41.90	35.95	35.62
1-4 family	6.73	9.02	9.40	7.42	6.34
Other	31.98	30.28	32.21	28.11	28.16
Multifamily	41.74	40.47	41.76	38.66	32.74
Nonfarm nonresidential	155.79	161.08	163.28	158.06	155.06
Owner-occupied	50.82	53.43	53.76	52.99	52.37
Other	102.26	105.95	107.34	102.54	100.54
Real estate loans secured by farmland	3.03	3.35	3.38	3.22	3.44
Loans to depository institutions and acceptances of other banks	0.19	0.26	0.20	0.21	0.28
Commercial and industrial loans	107.29	115.06	115.08	114.44	139.91
Loans to individuals	37.91	35.47	33.68	34.55	37.47
Credit card loans	3.15	2.79	2.92	2.77	3.30
Agricultural loans	1.49	1.73	1.69	1.86	1.88
Other loans and leases	48.24	50.14	48.86	51.07	49.54
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.54	30.74	31.31	30.07	27.32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	201.76	205.32	210.00	195.34	183.76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	256.45	262.16	267.47	252.85	240.85

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Liquidity and Funding

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Short-term investments	8.51	6.75	6.66	11.47	11.17
Liquid assets	22.38	23.61	22.88	29.03	26.22
Investment securities	17.95	20.99	20.69	21.63	17.85
Net loans and leases	64.26	63.10	63.56	58.67	61.58
Net loans, leases and standby letters of credit	65.03	63.93	64.41	59.49	62.48
Core deposits	65.93	74.27	71.23	75.71	70.67
Noncore funding	19.50	12.30	15.08	10.30	14.13
Time deposits of \$250K or more	3.02	1.67	1.88	1.58	2.11
Foreign deposits	0.19	0.33	0.31	0.34	0.36
Federal funds purchased and repos	1.32	1.24	1.28	1.23	1.47
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.49	0.58	0.58	0.54	0.54
Commercial paper	0.01	0.02	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	3.52	2.18	3.45	1.00	1.24
Earning assets that reprice within 1 year	37.99	35.72	35.98	37.37	39.38
Interest-bearing liabilities that reprice within 1 year	12.55	6.79	8.24	6.39	8.20
Long-term debt that reprices within 1 year	0.50	0.38	0.48	0.26	0.47
Net assets that reprice within 1 year	23.47	27.36	25.97	29.65	29.11
Other Liquidity and Funding Ratios					
Net noncore funding dependence	13.17	5.89	8.69	-2.33	3.20
Net short-term noncore funding dependence	5.33	0.87	3.04	-7.70	-4.76
Short-term investment / Short-term noncore funding	66.56	112.73	75.34	273.39	184.19
Liquid assets - short-term noncore funding / Nonliquid assets	14.37	24.03	20.56	36.68	28.18
Net loans and leases / Total deposits	84.30	79.05	80.87	72.79	79.43
Net loans and leases / Core deposits	98.89	86.21	89.83	78.25	88.34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.74	-10.05	-9.30	0.12	1.57
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.10	-19.27	-17.67	-0.25	4.31
Structured notes appreciation (depreciation) / Tier 1 capital	-0.41	-0.47	-0.61	-0.02	0.02
Percent of Investment Securities					
Held-to-maturity securities	25.61	26.09	26.73	14.28	11.38
Available-for-sale securities	71.89	71.92	71.52	83.77	87.23
US Treasury securities	10.40	9.62	9.64	6.70	4.72
US agency securities (excluding mortgage-backed securities)	4.19	4.10	4.22	4.12	4.01
Municipal securities	7.26	8.02	8.18	8.22	9.83
Mortgage-backed securities	59.82	62.34	61.37	66.54	66.64
Asset-backed securities	4.58	4.33	4.90	2.50	1.91
Other debt securities	3.12	3.02	3.11	3.08	3.01
Mutual funds and equity securities	0.28	0.27	0.26	0.29	0.35
Debt securities 1 year or less	11.89	9.28	9.65	7.78	10.55
Debt securities 1 to 5 years	20.17	20.14	20.56	18.25	17.03
Debt securities over 5 years	64.82	68.28	67.64	71.11	69.86
Pledged securities	52.38	31.26	33.96	32.26	35.67
Structured notes, fair value	0.14	0.20	0.29	0.11	0.02
Percent Change from Prior Like Quarter					
Short-term investments	46.25	-40.80	-41.73	27.96	183.32
Investment securities	-4.21	11.76	2.95	31.36	23.62
Core deposits	-4.30	4.55	-0.88	16.94	26.88
Noncore funding	98.55	36.20	89.55	-14.79	-12.18

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Derivatives and Off-Balance-Sheet Transactions

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			24.92	22.79	22.02
Standby letters of credit	0.58	0.66	0.64	0.65	0.71
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.17	0.08	0.08	0.10	0.18
Credit derivatives - notional amount (holding company as guarantor)	0.27	0.27	0.28	0.24	0.35
Credit derivatives - notional amount (holding company as beneficiary)	0.16	0.17	0.17	0.18	0.30
Credit derivative contracts w/ purchased credit protection-investment grade	0.21	0.20	0.23	0.18	0.25
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.22	0.19	0.19	0.13	0.30
Derivative contracts	44.56	44.76	44.01	46.30	48.62
Interest rate contracts	30.78	32.82	30.91	32.46	34.36
Interest rate futures and forward contracts	4.26	3.53	2.97	3.25	6.21
Written options contracts (interest rate)	1.41	1.51	1.35	1.41	2.18
Purchased options contracts (interest rate)	1.47	1.57	1.55	1.31	1.46
Interest rate swaps	20.32	23.05	22.30	20.49	20.83
Foreign exchange contracts	5.36	6.64	7.03	6.30	6.01
Futures and forward foreign exchange contracts	3.17	4.26	4.23	3.78	3.47
Written options contracts (foreign exchange)	0.03	0.04	0.04	0.04	0.03
Purchased options contracts (foreign exchange)	0.03	0.04	0.04	0.04	0.04
Foreign exchange rate swaps	0.63	0.85	0.94	0.76	0.77
Equity, commodity, and other derivative contracts	1.66	1.18	1.11	0.92	1.86
Commodity and other futures and forward contracts	0.12	0.09	0.08	0.07	0.14
Written options contracts (commodity and other)	0.56	0.41	0.39	0.32	0.52
Purchased options contracts (commodity and other)	0.45	0.31	0.29	0.21	0.37
Commodity and other swaps	0.27	0.31	0.30	0.31	0.32
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			46.42	44.98	42.82

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Derivatives Analysis

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Notional Amount					
Interest rate contracts	93.04	93.98	94.25	94.17	94.10
Foreign exchange contracts	2.88	3.06	3.02	3.47	3.49
Equity, commodity, and other contracts	1.71	1.15	1.07	1.14	1.17
Futures and forwards	9.45	9.09	8.53	11.16	14.05
Written options	5.83	5.37	4.77	6.28	8.18
Exchange-traded	0.18	0.14	0.13	0.12	0.14
Over-the-counter	5.25	5.01	4.43	5.96	7.73
Purchased options	5.03	4.12	4.63	3.27	3.42
Exchange-traded	0.19	0.14	0.14	0.12	0.15
Over-the-counter	4.36	3.56	4.09	2.87	2.86
Swaps	74.33	77.92	78.70	74.26	68.76
Held for trading	33.76	37.51	36.40	40.42	43.53
Interest rate contracts	28.09	31.21	30.08	34.15	36.62
Foreign exchange contracts	1.24	1.63	1.57	1.68	1.60
Equity, commodity, and other contracts	0.64	0.57	0.55	0.60	0.68
Non-traded	66.24	62.49	63.60	59.58	56.47
Interest rate contracts	61.95	58.48	60.36	56.71	53.82
Foreign exchange contracts	0.49	0.39	0.40	0.40	0.46
Equity, commodity, and other contracts	0.25	0.10	0.10	0.09	0.10
Derivative contracts (excluding futures and forex 14 days or less)	93.16	93.08	95.13	92.53	91.48
One year or less	36.36	37.26	33.84	27.56	32.05
Over 1 year to 5 years	29.02	22.75	24.87	27.01	27.06
Over 5 years	22.28	25.92	26.68	29.89	29.56
Gross negative fair value (absolute value)	2.08	2.48	2.13	0.98	1.55
Gross positive fair value	2.30	2.51	2.13	1.34	2.23
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.08	0.10	0.08	0.04	0.07
Gross positive fair value (X)	0.07	0.10	0.08	0.05	0.09
Held for trading (X)	0.04	0.06	0.04	0.04	0.07
Non-traded (X)	0.02	0.02	0.02	0.01	0.02
Current credit exposure (X)	0.05	0.05	0.04	0.04	0.06
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	0.69	0.68	0.51	0.46	0.84

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2023

Allowance and Net Loan and Lease Losses

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.18	0.09	0.11	-0.09	0.51
Provision for loan and lease losses / Average loans and leases	0.30	0.16	0.19	-0.16	0.82
Provision for loan and lease losses / Net loan and lease losses	229.24	151.30	326.41	-105.48	487.86
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.17	1.16	1.23	1.58
Allowance for loan and lease losses / Total loans and leases	1.22	1.15	1.15	1.20	1.55
Allowance for loan and lease losses / Net loans and leases losses (X)	17.05	38.64	39.84	21.39	11.58
Allowance for loan and lease losses / Nonaccrual assets	351.63	428.13	428.70	364.13	299.17
ALLL / 90+ days past due + nonaccrual loans and leases	276.57	320.87	329.69	287.08	244.34
Gross loan and lease losses / Average loans and leases	0.24	0.16	0.16	0.19	0.34
Recoveries / Average loans and leases	0.06	0.07	0.06	0.08	0.07
Net losses / Average loans and leases	0.18	0.09	0.09	0.11	0.27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	34.40	34.26	44.80	34.67	33.98
Earnings coverage of net loan and lease losses (X)	25.49	36.38	55.30	39.72	22.91
Net Loan and Lease Losses By Type					
Real estate loans	0.03	-0.01	0.00	0.02	0.04
Real estate loans secured by 1-4 family	0.00	-0.02	-0.01	-0.02	0.01
Revolving	-0.02	-0.06	-0.05	-0.07	0.01
Closed-end	0.00	-0.01	-0.01	-0.01	0.00
Commercial real estate loans	0.06	0.00	0.01	0.04	0.07
Construction and land development	0.01	-0.02	-0.01	0.00	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.01	-0.01	-0.01	0.00	0.00
Multifamily	0.00	0.00	0.00	0.01	0.00
Nonfarm nonresidential	0.08	0.00	0.01	0.05	0.11
Owner-occupied	0.00	0.00	0.00	0.01	0.02
Other	0.07	0.01	0.02	0.04	0.08
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.02
Commercial and industrial loans	0.33	0.11	0.13	0.17	0.47
Loans to individuals	1.15	0.76	0.80	0.71	1.13
Credit card loans	2.94	1.94	1.88	1.84	2.92
Agricultural loans	0.04	0.02	0.02	0.02	0.19
Loans to foreign governments and institutions	0.00	0.05	0.02	0.00	0.00
Other loans and leases	0.12	0.13	0.13	0.10	0.15

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2023

Past Due and Nonaccrual Assets

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Loans and Leases					
30-89 days past due loans and leases	0.35	0.33	0.34	0.32	0.39
90+ days past due loans and leases	0.10	0.10	0.10	0.10	0.12
Nonaccrual loans and leases	0.44	0.37	0.35	0.46	0.66
90+ days past due and nonaccrual loans and leases	0.60	0.52	0.50	0.62	0.85
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.35	0.33	0.34	0.32	0.40
90+ days past due assets	0.10	0.10	0.10	0.10	0.12
Nonaccrual assets	0.45	0.37	0.36	0.47	0.67
30+ days past due and nonaccrual assets	0.99	0.89	0.87	0.97	1.29
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.33	0.31	0.36	0.52
90+ past due and nonaccrual assets + other real estate owned	0.40	0.35	0.33	0.37	0.55
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	4.43	4.38	4.36	4.41	4.60
Allowance for loan and lease losses	56.67	55.46	52.47	62.64	66.66
Equity capital + allowance for loan and lease losses	4.03	3.63	3.43	3.60	4.97
Tier 1 capital + allowance for loan and lease losses	4.18	3.90	3.71	4.30	6.05
Loans and leases + other real estate owned	0.66	0.61	0.59	0.71	0.97

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2023

Past Due and Nonaccrual Loans and Leases

		09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.29	0.23	0.27	0.26	0.39
	90+ days past due	0.09	0.11	0.09	0.12	0.16
	Nonaccrual	0.49	0.41	0.39	0.52	0.76
Commercial and industrial	30-89 days past due	0.23	0.29	0.25	0.24	0.23
	90+ days past due	0.02	0.06	0.05	0.04	0.03
	Nonaccrual	0.59	0.47	0.48	0.57	0.75
Individuals	30-89 days past due	1.03	0.83	0.99	0.63	0.83
	90+ days past due	0.13	0.10	0.10	0.09	0.14
	Nonaccrual	0.23	0.17	0.22	0.17	0.28
Depository institution loans	30-89 days past due	0.00	0.00	0.01	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.01	0.00	0.00
Agricultural	30-89 days past due	0.16	0.09	0.11	0.07	0.17
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.27	0.23	0.70	0.49
Foreign governments	30-89 days past due	0.00	0.00	0.13	0.50	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	6.32	0.14	0.14	0.15	0.09
Other loans and leases	30-89 days past due	0.12	0.13	0.16	0.12	0.18
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.11	0.06	0.07	0.09	0.15

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 09/30/2023

		09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Memoranda						
1-4 Family	30-89 days past due	0.51	0.39	0.48	0.46	0.65
	90+ days past due	0.20	0.22	0.20	0.24	0.33
	Nonaccrual	0.54	0.58	0.56	0.71	0.89
Revolving	30-89 days past due	0.54	0.31	0.43	0.28	0.48
	90+ days past due	0.03	0.02	0.03	0.02	0.03
	Nonaccrual	0.84	0.86	0.83	1.18	1.13
Closed-End	30-89 days past due	0.48	0.41	0.49	0.49	0.65
	90+ days past due	0.22	0.25	0.23	0.26	0.38
	Nonaccrual	0.52	0.57	0.55	0.67	0.87
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	0.04
Commercial real estate	30-89 days past due	0.14	0.13	0.14	0.15	0.26
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.51	0.29	0.26	0.38	0.62
Construction and development	30-89 days past due	0.17	0.19	0.12	0.17	0.28
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	0.20	0.14	0.13	0.20	0.41
1-4 family	30-89 days past due	0.03	0.02	0.03	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.01	0.01	0.01	0.03
Other	30-89 days past due	0.12	0.13	0.07	0.13	0.22
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.15	0.12	0.11	0.16	0.35
Multifamily	30-89 days past due	0.04	0.04	0.06	0.07	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.15	0.06	0.08	0.17	0.11
Nonfarm non-residential	30-89 days past due	0.15	0.10	0.13	0.13	0.23
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.65	0.36	0.34	0.45	0.80
Owner occupied	30-89 days past due	0.04	0.04	0.05	0.04	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.13	0.12	0.11	0.17	0.27
Other	30-89 days past due	0.09	0.05	0.07	0.08	0.14
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.45	0.21	0.19	0.23	0.44
Farmland	30-89 days past due	0.09	0.09	0.13	0.10	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.36	0.51	0.39	0.69	1.13
Credit card	30-89 days past due	1.55	1.22	1.26	0.81	0.95
	90+ days past due	0.74	0.50	0.60	0.45	0.63
	Nonaccrual	0.25	0.13	0.18	0.10	0.05

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2023

Regulatory Capital Components and Ratios

	09/30/2023			09/30/2022			12/31/2022			12/31/2021			12/31/2020		
Capital Ratios															
Common equity tier 1 capital, column A	12.22			11.76			11.79			12.36			12.33		
Common equity tier 1 capital, column B	0.17			0.26			0.28			0.29			0.30		
Tier 1 capital, column A	12.89			12.47			12.47			13.10			13.05		
Tier 1 capital, column B	0.21			0.30			0.32			0.34			0.33		
Total capital, column A	14.74			14.26			14.27			14.90			15.20		
Total capital, column B	0.23			0.33			0.36			0.37			0.38		
Tier 1 leverage	9.47			9.22			9.26			8.98			9.13		
Supplementary leverage ratio, advanced approaches HCs	6.95			6.73			6.81			6.70			8.69		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2023

Insurance and Broker-Dealer Activities

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	60.89	51.77	56.52	53.11	53.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets	39.11	48.23	43.48	46.89	46.33
Separate account assets (L/H) / Total life assets	5.35	11.73	5.49	13.40	11.24
Insurance activities revenue / Adjusted operating income	0.33	0.36	0.34	0.36	0.41
Premium income / Insurance activities revenue	4.71	2.54	2.29	2.76	2.84
Credit related premium income / Total premium income	36.49	32.83	28.99	32.99	38.23
Other premium income / Total premium income	63.51	67.17	71.01	67.01	61.77
Insurance underwriting net income / Consolidated net income	0.03	0.02	0.02	0.02	0.03
Insurance net income (P/C) / Equity (P/C)	14.34	15.15	17.01	23.22	15.59
Insurance net income (L/H) / Equity (L/H)	15.27	177.77	229.06	4.49	3.62
Insurance benefits, losses, expenses / Insurance premiums	110.45	4,581.19	5,287.80	927.51	447.82
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.07	0.06	0.07	0.07
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	11.34	12.02	11.87	12.00	11.03
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.94	0.55	0.55	0.46	0.75

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2023

Foreign Activities

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Yield: Foreign loans	1.53	0.84	0.93	0.66	0.87
Cost: Interest-bearing deposits	2.25	0.52	0.83	0.14	0.42
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.57	0.26	0.21	0.20	5.18
Commercial and industrial loans	0.41	0.13	0.13	0.79	0.64
Foreign governments and institutions	0.00	0.05	0.02	0.00	0.00
Growth Rates					
Net loans and leases	0.52	20.31	19.84	6.83	-2.40
Total selected assets	-4.03	21.11	6.46	9.48	2.04
Deposits	-10.17	-2.72	-11.97	0.73	3.46

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2023

Parent Company Analysis - Part 1

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	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Profitability					
Net income / Average equity capital	9.94	11.02	11.16	11.94	7.29
Bank net income / Average equity investment in banks	11.00	11.60	11.69	11.80	7.45
Nonbank net income / Average equity investment in nonbanks	8.15	9.70	9.12	13.21	9.75
Subsidiary HCs net income / Average equity investment in sub HCs	9.06	8.36	8.63	10.04	7.01
Bank net income / Parent net income	87.81	98.76	88.97	96.79	88.16
Nonbank net income / Parent net income	2.96	2.53	2.62	3.42	3.59
Subsidiary holding companies' net income / Parent net income	78.07	85.51	82.03	65.19	68.34
Leverage					
Total liabilities / Equity capital	19.77	18.39	18.54	16.81	20.06
Total debt / Equity capital	13.91	12.61	13.05	11.71	14.41
Total debt + notes payable to subs that issued TPS / Equity capital	15.74	14.76	15.10	13.63	16.67
Total debt + Loans guaranteed for affiliate / Equity capital	14.10	12.68	13.14	11.77	14.68
Total debt / Equity capital - excess over fair value	14.03	12.75	13.20	11.81	14.52
Long-term debt / Equity capital	13.25	11.91	12.26	10.95	13.56
Short-term debt / Equity capital	0.54	0.48	0.50	0.57	0.77
Current portion of long-term debt / Equity capital	0.16	0.09	0.07	0.06	0.06
Excess cost over fair value / Equity capital	0.10	0.09	0.10	0.05	0.08
Long-term debt / Consolidated long-term debt	36.85	39.59	40.56	39.86	34.67
Double Leverage					
Equity investment in subs / Equity capital	102.52	104.01	104.30	103.22	102.81
Total investment in subs / Equity capital	109.80	109.29	109.37	108.40	110.16
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.39	0.39	0.43	0.29	0.47
Equity investment in subs - equity cap / Net income-div (X)	1.57	1.15	1.27	1.05	1.82
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	130.31	132.80	139.24	154.07	136.59
Cash from ops + noncash items + op expense / Op expense + dividend	133.05	118.02	132.32	153.55	147.24
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.63	105.70	102.76	98.57	134.08
Pretax operating income + interest expense / Interest expense	1,761.97	1,580.68	1,665.40	1,835.33	2,016.32
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	891.04	1,467.47	1,303.55	1,770.77	1,539.23
Dividends + interest from subsidiaries / Interest expense + dividends	144.97	153.25	162.23	175.46	150.43
Fees + other income from subsidiaries / Salary + other expenses	10.74	10.18	9.42	11.92	13.95
Net income / Current part of long-term debt + preferred dividends (X)	34.15	26.99	30.80	47.61	35.64
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.89	3.60	3.61	3.44	3.85
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.49	0.30	0.71	0.17	0.10
Nonaccrual	0.25	0.65	0.47	0.92	1.03
Total	0.74	0.95	1.18	1.09	1.13
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	0.01	0.01	0.02	0.05
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.01	0.03	0.02	0.05
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	3.07	1.77	1.76	1.76	2.66
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.13	0.06	0.06	0.06	0.08

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2023

Parent Company Analysis - Part 2

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	75.15	71.69	70.66	66.99	81.10
Dividends declared / Net income	36.71	31.93	32.07	28.27	42.29
Net income - dividends / Average equity	6.25	7.51	7.59	8.62	4.14
Percent of Dividends Paid					
Dividends from bank subsidiaries	129.90	134.97	137.86	157.65	132.17
Dividends from nonbank subsidiaries	3.72	3.16	3.42	4.90	3.41
Dividends from subsidiary holding companies	4.70	4.73	4.71	5.91	4.85
Dividends from all subsidiaries	165.76	181.23	184.33	205.00	174.85
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	53.71	45.56	51.31	47.78	60.28
Interest income from bank subsidiaries	0.76	0.21	0.27	0.11	0.36
Management and service fees from bank subsidiaries	0.82	0.95	0.93	0.88	1.47
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	56.77	53.61	53.80	52.33	62.88
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	57.52	51.92	66.96	62.16	56.39
Interest income from nonbank subsidiaries	7.14	3.25	6.39	2.43	7.38
Management and serv fees from nonbank subsidiaries	0.69	0.44	0.33	0.33	0.86
Other income from nonbank subsidiaries	0.05	0.12	-0.30	0.07	0.16
Operating income from nonbank subsidiaries	86.76	68.24	90.53	86.66	79.84
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	47.22	72.55	1,198.53	38.10	43.51
Interest income from subsidiary holding companies	11.84	15.40	119.53	5.26	8.40
Management and service fees from subsidiary holding companies	0.07	0.27	0.25	0.73	0.44
Other income from subsidiary holding companies	0.00	-3.00	-2.19	-0.40	0.01
Operating income from subsidiary holding companies	61.81	85.23	1,316.12	58.37	55.20
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	69.78	68.26	71.92	74.58	69.76
Interest income from bank subsidiaries	1.90	0.96	0.55	0.23	0.63
Management and service fees from bank subsidiaries	1.16	1.14	0.98	1.42	1.87
Other income from bank subsidiaries	0.01	0.03	0.01	0.02	0.04
Operating income from bank subsidiaries	83.37	81.94	83.18	83.41	82.20
Dividends from nonbank subsidiaries	2.18	3.12	2.77	3.01	1.95
Interest income from nonbank subsidiaries	0.39	0.24	0.19	0.18	0.73
Management and service fees from nonbank subsidiaries	0.01	0.01	0.01	0.01	0.02
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.01	0.01
Operating income from nonbank subsidiaries	4.05	4.34	3.51	4.59	4.70
Dividends from subsidiary holding companies	2.21	2.42	2.41	2.07	2.53
Interest income from subsidiary holding companies	0.24	0.01	0.02	0.01	0.11
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	4.23	3.68	3.88	3.85	4.56
Loans and advances from subsidiaries / Short term debt	345.51	284.57	216.83	158.10	135.13
Loans and advances from subsidiaries / Total debt	28.92	27.96	25.28	26.38	27.08

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									141
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.83	1.21	1.83	2.49	2.85	3.21	3.68	4.26	140
+ Non-interest income	0.97	0.21	0.28	0.41	0.75	1.34	2.08	3.45	141
- Overhead expense	2.37	1.31	1.60	1.89	2.26	2.70	3.57	4.34	141
- Provision for credit losses	0.18	0.00	0.01	0.04	0.14	0.27	0.43	0.84	141
+ Securities gains (losses)	-0.01	-0.14	-0.06	-0.01	0.00	0.00	0.00	0.00	141
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	140
= Pretax net operating income (tax equivalent)	1.31	0.09	0.54	0.99	1.30	1.63	2.04	2.76	140
Net operating income	0.98	0.02	0.35	0.73	0.97	1.26	1.53	1.85	141
Net income	0.98	0.02	0.35	0.73	0.96	1.26	1.53	1.85	141
Net income (Subchapter S adjusted)	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.08	3.90	4.11	4.56	5.04	5.45	6.28	7.26	140
Interest expense	2.02	0.87	1.08	1.41	1.91	2.49	3.41	3.95	141
Net interest income (tax equivalent)	3.07	1.33	2.01	2.74	3.11	3.46	4.07	4.47	140
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.18	0.00	0.01	0.04	0.12	0.28	0.50	1.22	141
Earnings coverage of net loan and lease losses (X)	25.49	-58.32	2.00	6.73	13.88	35.01	92.97	176.38	139
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	0.38	0.64	0.96	1.17	1.44	2.10	2.73	141
Allowance for loan and lease losses / Total loans and leases	1.22	0.38	0.63	0.96	1.17	1.41	2.00	2.73	141
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.07	0.12	0.22	0.48	0.64	0.88	1.17	141
30-89 days past due loans and leases / Total loans and leases	0.35	0.06	0.09	0.17	0.28	0.47	0.93	1.32	141
Liquidity and Funding									
Net noncore funding dependence	13.17	-4.63	-0.51	5.84	11.66	20.26	28.06	43.10	141
Net short-term noncore funding dependence	5.33	-24.71	-9.99	-0.83	6.31	11.26	20.96	26.86	141
Net loans and leases / Total assets	64.26	24.43	37.21	56.91	66.19	73.54	78.51	81.45	141
Capitalization									
Tier 1 leverage ratio	9.47	7.09	7.80	8.55	9.48	10.37	11.13	12.14	141
Holding company equity capital / Total assets	10.03	6.15	7.04	8.42	10.11	11.49	13.02	14.71	141
Total equity capital (including minority interest) / Total assets	10.15	6.39	7.13	8.73	10.13	11.52	13.02	14.80	141
Common equity tier 1 capital / Total risk-weighted assets	12.24	9.54	9.83	10.54	11.71	13.81	16.04	18.37	140
Net loans and leases / Equity capital (X)	6.59	2.99	3.66	5.15	6.51	8.05	9.34	10.65	141
Cash dividends / Net income	36.72	0.00	7.13	22.40	34.58	49.38	64.81	75.08	134
Cash dividends / Net income (Subchapter S adjusted)	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	1
Growth Rates									
Assets	4.32	-6.22	-3.38	-0.46	3.55	7.64	16.79	29.30	139
Equity capital	6.61	-5.38	-1.26	2.70	6.34	9.76	16.80	24.38	139
Net loans and leases	6.75	-6.38	-2.35	1.94	7.20	10.32	16.88	27.77	139
Noncore funding	98.55	-5.71	3.80	22.30	60.58	155.76	320.58	437.97	139
Parent Company Ratios									
Short-term debt / Equity capital	0.54	0.00	0.00	0.00	0.00	0.00	3.79	9.07	141
Long-term debt / Equity capital	13.25	0.00	0.00	0.53	7.86	17.72	53.66	72.87	141
Equity investment in subsidiaries / Equity capital	102.52	87.54	91.34	97.63	101.56	107.31	115.94	119.27	141
Cash from ops + noncash items + op expense / Op expense + dividends	133.05	6.91	58.08	98.78	126.71	173.76	236.64	286.91	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

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)	4.71	3.64	3.85	4.28	4.63	5.08	5.75	7.00	140
Less: Interest expense	1.87	0.79	0.98	1.30	1.76	2.30	3.28	3.60	141
Equals: Net interest income (tax equivalent)	2.83	1.21	1.83	2.49	2.85	3.21	3.68	4.26	140
Plus: Non-interest income	0.97	0.21	0.28	0.41	0.75	1.34	2.08	3.45	141
Equals: adjusted operating income (tax equivalent)	3.92	2.28	2.82	3.27	3.77	4.36	5.48	7.25	140
Less: Overhead expense	2.37	1.31	1.60	1.89	2.26	2.70	3.57	4.34	141
Less: Provision for credit losses	0.18	0.00	0.01	0.04	0.14	0.27	0.43	0.84	141
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	141
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.14	-0.06	-0.01	0.00	0.00	0.00	0.00	141
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	140
Equals: Pretax net operating income (tax equivalent)	1.31	0.09	0.54	0.99	1.30	1.63	2.04	2.76	140
Less: Applicable income taxes (tax equivalent)	0.30	0.02	0.08	0.22	0.30	0.38	0.46	0.70	140
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	141
Equals: Net operating income	0.98	0.02	0.35	0.73	0.97	1.26	1.53	1.85	141
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Equals: Net income	0.98	0.02	0.35	0.73	0.96	1.26	1.53	1.85	141
Memo: Net income (last four quarters)	1.04	0.08	0.43	0.79	1.00	1.33	1.66	2.13	139
Net income-BHC and noncontrolling (minority) interest	1.00	0.02	0.42	0.75	0.97	1.26	1.53	1.85	141
Margin Analysis									
Average earning assets / Average assets	92.65	87.88	89.24	90.66	92.30	94.65	96.28	97.35	141
Average interest-bearing funds / Average assets	65.08	51.12	54.39	58.52	64.67	70.38	77.80	82.44	141
Interest income (tax equivalent) / Average earning assets	5.08	3.90	4.11	4.56	5.04	5.45	6.28	7.26	140
Interest expense / Average earning assets	2.02	0.87	1.08	1.41	1.91	2.49	3.41	3.95	141
Net interest income (tax equivalent) / Average earning assets	3.07	1.33	2.01	2.74	3.11	3.46	4.07	4.47	140
Yield or Cost									
Total loans and leases (tax equivalent)	5.93	4.75	4.93	5.28	5.82	6.31	7.52	8.99	140
Interest-bearing bank balances	4.61	2.81	3.17	3.87	4.65	5.31	5.96	6.42	141
Federal funds sold and reverse repos	4.36	0.00	0.00	3.60	4.95	5.71	8.22	11.58	79
Trading assets	1.48	0.00	0.00	0.00	0.13	3.20	5.26	7.67	84
Total earning assets	5.06	3.89	4.09	4.55	5.01	5.44	6.28	7.25	141
Investment securities (tax equivalent)	2.66	1.74	1.86	2.18	2.67	3.02	3.67	4.40	139
US Treasury and agency securities (excluding mortgage-backed securities)	2.40	0.85	1.20	1.69	2.20	2.97	4.17	5.12	134
Mortgage-backed securities	2.50	1.74	1.83	2.06	2.43	2.88	3.43	3.92	138
All other securities	3.99	2.04	2.32	3.01	3.70	4.55	6.38	8.74	135
Interest-bearing deposits	2.29	0.96	1.16	1.69	2.21	2.92	3.67	4.07	140
Time deposits of \$250K or more	3.43	1.99	2.57	2.89	3.50	3.93	4.31	4.87	137
Time deposits < \$250K	3.41	1.58	2.34	2.87	3.46	3.98	4.51	4.68	138
Other domestic deposits	2.10	0.83	1.04	1.41	1.89	2.76	3.68	4.07	140
Foreign deposits	2.25	0.07	0.37	1.22	2.74	3.19	4.09	4.81	25
Federal funds purchased and repos	3.65	0.31	0.94	2.25	3.50	5.05	6.92	8.85	119
Other borrowed funds and trading liabilities	4.34	2.11	3.02	3.84	4.44	4.91	5.39	5.71	141
All interest-bearing funds	2.82	1.54	1.67	2.20	2.63	3.53	4.27	5.08	141

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.48	0.00	0.00	0.02	1.92	4.44	8.19	9.61	139
Overhead expenses / Net Interest Income + non-interest income	60.79	37.84	46.01	54.94	60.35	66.22	79.31	85.86	141
Percent of Average Assets									
Total overhead expense	2.37	1.31	1.60	1.89	2.26	2.70	3.57	4.34	141
Personnel expense	1.26	0.67	0.77	1.02	1.22	1.50	1.79	2.07	141
Net occupancy expense	0.23	0.08	0.10	0.18	0.22	0.29	0.35	0.42	141
Other operating expenses	0.84	0.42	0.49	0.62	0.77	0.96	1.58	2.01	141
Overhead less non-interest income	1.36	-0.15	0.45	1.07	1.36	1.64	2.11	2.43	141
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.37	37.67	45.61	53.93	59.63	65.67	79.11	85.90	140
Personnel expense	32.29	17.28	20.87	27.76	33.09	37.16	41.15	45.13	140
Net occupancy expense	5.95	1.43	2.59	4.43	6.02	7.63	9.23	9.99	140
Other operating expenses	21.10	13.62	14.89	16.69	19.91	23.80	31.22	42.78	140
Total non-interest income	23.89	6.90	9.11	12.98	19.54	31.31	58.26	75.41	140
Fiduciary activities income	1.97	0.00	0.00	0.00	1.44	3.45	6.67	11.79	140
Service charges on domestic deposit accounts	2.89	0.00	0.09	1.44	2.81	4.25	5.16	5.91	140
Trading revenue	0.72	-0.48	0.00	0.00	0.00	0.86	3.25	8.17	140
Investment banking fees and commissions	2.30	0.00	0.00	0.28	1.39	3.18	8.44	17.60	140
Insurance activities revenue	0.33	0.00	0.00	0.00	0.05	0.42	1.96	2.93	140
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	140
Net servicing fees	0.65	0.00	0.00	0.02	0.26	0.82	3.22	3.96	140
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	140
Net gain (loss) - sales of loans, OREO, and other assets	0.79	-0.95	-0.05	0.05	0.52	1.13	2.59	4.71	140
Other non-interest income	8.44	2.33	3.11	4.47	7.33	11.03	17.91	28.36	140
Overhead less non-interest income	35.48	-3.34	11.29	26.86	36.41	45.40	56.26	59.56	140
Applicable income taxes / Pretax net operating income (tax equivalent)	20.32	6.16	13.89	18.01	20.98	23.36	25.50	27.75	135
Applicable income tax + TE / Pretax net operating income + TE	23.03	8.71	17.27	21.11	23.01	25.27	28.69	32.64	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.76	1.90	8.60	26.54	43.96	54.16	63.27	69.83	141
Commercial and industrial loans	10.93	0.96	2.42	6.11	10.15	15.61	20.78	24.73	141
Loans to individuals	3.77	0.01	0.04	0.39	1.32	5.47	14.86	27.32	141
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.39	141
Agricultural loans	0.16	0.00	0.00	0.00	0.02	0.21	0.96	1.52	141
Other loans and leases	4.59	0.11	0.43	1.59	3.35	7.33	11.43	13.88	141
Net loans and leases	64.26	24.43	37.21	56.91	66.19	73.54	78.51	81.45	141
Debt securities over 1 year	15.55	1.03	6.22	9.93	14.95	21.36	25.80	30.15	141
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.02	0.08	0.15	0.28	141
Subtotal	80.82	41.31	58.41	77.79	83.78	87.41	89.13	90.31	141
Interest-bearing bank balances	4.92	0.58	0.86	1.94	3.87	7.44	12.93	15.46	141
Federal funds sold and reverse repos	0.78	0.00	0.00	0.00	0.00	0.12	5.72	14.15	141
Debt securities 1 year or less	1.82	0.07	0.12	0.46	1.30	2.81	5.08	7.95	141
Trading assets	0.75	0.00	0.00	0.00	0.05	0.72	4.21	12.88	141
Total earning assets	90.65	83.51	86.74	88.79	90.37	93.03	94.09	95.48	141
Non-interest cash and due from depository institutions	0.89	0.15	0.31	0.57	0.94	1.19	1.49	1.63	141
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	141
All other assets	8.43	4.18	5.28	6.22	8.56	10.27	11.93	15.46	141
Memoranda									
Short-term investments	8.51	1.31	2.09	3.04	5.96	12.03	22.84	37.66	141
US Treasury securities	1.71	0.00	0.00	0.06	0.86	2.31	6.84	9.56	141
US agency securities (excluding mortgage-backed securities)	0.69	0.00	0.00	0.01	0.37	1.20	2.27	4.71	141
Municipal securities	1.30	0.00	0.00	0.03	0.62	2.37	4.44	7.04	141
Mortgage-backed securities	10.53	0.30	2.68	6.40	10.36	15.12	18.67	21.97	141
Asset-backed securities	0.84	0.00	0.00	0.00	0.24	1.67	3.70	4.79	141
Other debt securities	0.43	0.00	0.00	0.01	0.19	0.85	1.53	2.65	141
Loans held-for-sale	0.16	0.00	0.00	0.01	0.07	0.26	0.69	1.41	141
Loans held for investment	64.71	24.37	37.71	57.95	66.86	74.01	78.56	82.51	141
Real estate loans secured by 1-4 family	13.20	0.03	2.68	7.13	13.26	18.30	25.01	31.05	141
Revolving	1.47	0.00	0.01	0.30	1.16	2.34	3.66	4.14	141
Closed-end, secured by first liens	11.27	0.02	1.04	5.86	10.86	15.31	23.32	29.19	141
Closed-end, secured by junior liens	0.22	0.00	0.00	0.03	0.10	0.29	0.83	1.56	141
Commercial real estate loans	25.20	0.16	2.49	14.33	25.94	37.41	44.27	52.10	141
Construction and land development	4.04	0.00	0.19	1.14	3.75	6.13	8.92	10.95	141
Multifamily	4.21	0.02	0.34	1.28	3.34	5.88	12.17	15.49	141
Nonfarm nonresidential	15.79	0.16	1.32	7.96	15.25	24.02	30.40	33.74	141
Real estate loans secured by farmland	0.32	0.00	0.00	0.00	0.07	0.52	1.53	2.40	141

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	61.81	8.80	27.86	43.94	67.21	78.12	86.34	90.27	141
Real estate loans secured by 1-4 family	20.58	0.04	4.26	12.24	21.42	28.06	36.48	43.65	141
Revolving	2.23	0.00	0.02	0.55	1.83	3.52	5.31	6.20	141
Closed-end	18.17	0.04	3.02	11.13	18.74	23.63	34.52	41.52	141
Commercial real estate loans	37.64	2.24	8.58	22.76	41.08	53.17	62.04	67.29	141
Construction and land development	6.09	0.00	0.71	1.87	5.32	9.41	13.31	16.32	141
1-4 family	1.03	0.00	0.00	0.14	0.68	1.97	3.49	4.26	141
Other	4.87	0.00	0.52	1.67	4.73	7.75	10.12	12.05	141
Multifamily	6.13	0.02	0.64	2.39	5.12	8.68	16.41	23.95	141
Nonfarm nonresidential	23.65	1.60	4.53	12.17	23.66	33.86	41.71	45.63	141
Owner-occupied	7.85	0.00	0.19	3.40	7.31	12.29	15.58	18.88	141
Other	15.63	0.00	3.10	7.81	15.57	22.38	29.41	32.30	141
Real estate loans secured by farmland	0.48	0.00	0.00	0.00	0.09	0.78	2.36	3.69	141
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.01	0.16	0.65	141
Commercial and industrial loans	17.43	1.84	6.29	10.40	15.38	23.87	33.32	39.57	141
Loans to individuals	6.63	0.01	0.05	0.54	2.18	11.76	23.01	45.98	141
Credit card loans	0.62	0.00	0.00	0.00	0.01	0.44	3.18	12.72	141
Agricultural loans	0.25	0.00	0.00	0.00	0.03	0.33	1.62	2.33	141
Other loans and leases	8.44	0.14	0.59	2.12	5.10	12.03	24.98	39.67	141
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	407.20	24.77	112.84	253.34	442.07	543.38	658.24	728.25	140
Real estate loans secured by 1-4 family	132.89	3.23	22.92	73.39	126.29	184.10	258.93	334.25	140
Revolving	14.48	0.00	0.09	3.22	10.81	24.00	35.54	40.50	140
Closed-end	116.95	3.03	17.92	67.49	109.39	152.66	251.48	304.82	140
Commercial real estate loans	249.30	9.84	28.30	130.10	240.93	368.54	459.97	540.14	140
Construction and land development	39.69	0.10	2.51	13.31	38.91	61.30	87.24	102.14	140
1-4 family	6.73	0.00	0.00	0.79	3.83	12.96	23.22	28.19	140
Other	31.98	0.01	2.48	11.80	31.32	47.67	67.10	80.67	140
Multifamily	41.74	0.50	3.96	13.22	33.54	55.31	128.09	166.79	140
Nonfarm nonresidential	155.79	5.52	18.08	78.27	150.81	231.80	295.42	357.11	140
Owner-occupied	50.82	0.02	1.58	20.74	49.93	80.76	111.26	121.99	140
Other	102.26	3.82	12.83	48.14	95.43	147.43	187.64	269.01	140
Real estate loans secured by farmland	3.03	0.00	0.00	0.02	0.65	4.91	15.17	24.70	140
Loans to depository institutions and acceptances of other banks	0.19	0.00	0.00	0.00	0.00	0.04	1.07	4.34	140
Commercial and industrial loans	107.29	9.23	21.88	59.21	100.64	162.83	203.02	237.23	140
Loans to individuals	37.91	0.09	0.39	3.70	12.67	62.08	134.90	221.67	140
Credit card loans	3.15	0.00	0.00	0.00	0.04	2.78	15.19	60.81	140
Agricultural loans	1.49	0.00	0.00	0.00	0.18	1.99	8.33	13.37	140
Other loans and leases	48.24	0.95	3.65	13.33	32.99	73.15	133.97	168.25	140
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.54	0.16	8.80	18.00	31.02	42.41	52.33	57.01	141
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	201.76	6.11	31.86	103.08	196.97	291.18	367.76	457.37	140
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	256.45	11.97	39.22	136.73	247.86	370.59	464.37	546.96	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.51	1.31	2.09	3.04	5.96	12.03	22.84	37.66	141
Liquid assets	22.38	9.01	10.54	13.61	18.97	28.90	41.92	55.90	141
Investment securities	17.95	2.62	7.86	12.59	16.98	22.84	31.41	33.45	141
Net loans and leases	64.26	24.43	37.21	56.91	66.19	73.54	78.51	81.45	141
Net loans, leases and standby letters of credit	65.03	27.23	38.92	57.90	66.82	73.83	78.64	82.02	141
Core deposits	65.93	23.79	41.99	58.07	70.17	74.87	79.55	80.92	141
Noncore funding	19.50	5.64	7.09	11.47	16.35	27.55	38.94	47.33	141
Time deposits of \$250K or more	3.02	0.40	1.05	1.77	2.65	4.20	6.05	8.02	141
Foreign deposits	0.19	0.00	0.00	0.00	0.00	0.00	1.12	5.13	141
Federal funds purchased and repos	1.32	0.00	0.00	0.00	0.41	1.69	6.89	10.84	141
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Net federal funds purchased (sold)	0.49	-3.31	-0.27	0.00	0.14	0.76	3.16	5.34	141
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.86	141
Other borrowings w/remaining maturity of 1 year or less	3.52	0.00	0.03	0.78	2.83	5.48	9.72	12.24	141
Earning assets that reprice within 1 year	37.99	14.97	19.19	26.98	39.08	47.56	58.90	67.88	141
Interest-bearing liabilities that reprice within 1 year	12.55	3.99	4.90	7.31	10.85	15.20	27.05	39.97	141
Long-term debt that reprices within 1 year	0.50	0.00	0.00	0.00	0.00	0.50	3.04	5.16	141
Net assets that reprice within 1 year	23.47	-4.43	1.19	10.81	24.94	34.23	44.93	57.76	141
Other Liquidity and Funding Ratios									
Net noncore funding dependence	13.17	-4.63	-0.51	5.84	11.66	20.26	28.06	43.10	141
Net short-term noncore funding dependence	5.33	-24.71	-9.99	-0.83	6.31	11.26	20.96	26.86	141
Short-term investment / Short-term noncore funding	66.56	8.21	13.65	27.37	48.03	108.41	175.55	202.25	141
Liquid assets - short-term noncore funding / Nonliquid assets	14.37	-21.60	-9.61	0.17	10.09	26.04	43.73	79.11	141
Net loans and leases / Total deposits	84.30	55.61	66.16	76.82	84.67	94.16	102.43	112.65	139
Net loans and leases / Core deposits	98.89	66.76	73.99	82.44	95.88	113.29	136.03	154.18	139
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.74	-34.46	-27.80	-16.09	-9.35	-3.61	-0.41	0.00	113
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.10	-41.31	-38.25	-26.74	-17.65	-8.57	-2.69	-0.60	138
Structured notes appreciation (depreciation) / Tier 1 capital	-0.41	-2.10	-1.81	-0.60	-0.10	-0.04	0.00	0.00	31
Percent of Investment Securities									
Held-to-maturity securities	25.61	0.00	0.00	0.73	29.45	45.80	59.24	68.09	140
Available-for-sale securities	71.89	30.28	40.06	52.73	69.47	96.95	99.90	100.00	140
US Treasury securities	10.40	0.00	0.00	0.43	6.10	16.09	40.91	51.04	140
US agency securities (excluding mortgage-backed securities)	4.19	0.00	0.00	0.07	2.23	7.75	15.98	21.05	140
Municipal securities	7.26	0.00	0.00	0.30	3.36	14.82	25.65	35.82	140
Mortgage-backed securities	59.82	11.88	26.64	43.23	61.85	77.02	87.66	92.51	140
Asset-backed securities	4.58	0.00	0.00	0.00	1.69	8.73	18.57	23.49	140
Other debt securities	3.12	0.00	0.00	0.07	1.74	5.27	11.61	20.67	140
Mutual funds and equity securities	0.28	0.00	0.00	0.00	0.12	0.43	1.09	2.48	140
Debt securities 1 year or less	11.89	0.57	1.34	3.45	8.57	20.28	30.59	40.04	140
Debt securities 1 to 5 years	20.17	1.91	3.41	8.38	17.36	30.56	46.08	55.92	140
Debt securities over 5 years	64.82	14.09	27.21	50.52	67.55	82.41	88.64	93.65	140
Pledged securities	52.38	2.04	11.43	28.03	53.95	75.05	87.76	92.80	140
Structured notes, fair value	0.14	0.00	0.00	0.00	0.00	0.00	1.00	2.54	140
Percent Change from Prior Like Quarter									
Short-term investments	46.25	-50.18	-35.75	-4.87	32.44	83.47	180.33	274.01	139
Investment securities	-4.21	-24.86	-18.40	-12.43	-7.08	2.18	20.66	30.65	139
Core deposits	-4.30	-21.25	-13.73	-9.79	-5.30	-1.03	12.25	23.15	139
Noncore funding	98.55	-5.71	3.80	22.30	60.58	155.76	320.58	437.97	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	93.04	24.57	67.04	92.24	99.84	100.00	100.00	100.00	137
Foreign exchange contracts	2.88	0.00	0.00	0.00	0.00	2.63	17.90	26.95	137
Equity, commodity, and other contracts	1.71	0.00	0.00	0.00	0.00	0.64	9.61	24.71	137
Futures and forwards									
Futures and forwards	9.45	0.00	0.00	0.18	2.87	13.96	39.35	73.11	137
Written options									
Written options	5.83	0.00	0.00	0.23	2.46	10.50	19.21	37.70	137
Exchange-traded	0.18	0.00	0.00	0.00	0.00	0.00	1.50	3.21	137
Over-the-counter	5.25	0.00	0.00	0.16	2.00	9.11	18.68	37.70	137
Purchased options									
Purchased options	5.03	0.00	0.00	0.00	1.42	9.75	18.59	29.63	137
Exchange-traded	0.19	0.00	0.00	0.00	0.00	0.00	1.38	4.34	137
Over-the-counter	4.36	0.00	0.00	0.00	0.68	6.95	17.79	29.63	137
Swaps	74.33	0.00	8.65	56.75	83.30	97.31	99.86	100.00	137
Held for trading									
Held for trading	33.76	0.00	0.00	0.00	7.72	75.46	99.35	99.97	137
Interest rate contracts	28.09	0.00	0.00	0.00	3.17	65.41	85.60	99.84	137
Foreign exchange contracts	1.24	0.00	0.00	0.00	0.00	0.21	6.71	19.04	137
Equity, commodity, and other contracts	0.64	0.00	0.00	0.00	0.00	0.00	6.02	9.53	137
Non-traded									
Non-traded	66.24	0.03	0.65	24.54	92.28	100.00	100.00	100.00	137
Interest rate contracts	61.95	0.00	0.28	17.75	66.38	100.00	100.00	100.00	137
Foreign exchange contracts	0.49	0.00	0.00	0.00	0.00	0.18	1.68	12.60	137
Equity, commodity, and other contracts	0.25	0.00	0.00	0.00	0.00	0.00	1.17	8.01	137
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	93.16	9.54	65.51	86.84	99.42	101.57	106.24	134.31	137
One year or less	36.36	0.00	0.93	8.02	27.36	62.36	98.80	110.33	137
Over 1 year to 5 years	29.02	0.00	0.00	16.63	31.06	46.14	59.65	74.61	137
Over 5 years	22.28	0.00	0.00	3.92	19.01	39.11	61.62	64.76	137
Gross negative fair value (absolute value)	2.08	0.00	0.04	0.73	1.94	3.19	4.58	4.98	137
Gross positive fair value	2.30	0.20	0.52	0.91	1.82	3.47	5.13	7.73	137
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.08	0.00	0.00	0.00	0.04	0.12	0.23	0.60	140
Gross positive fair value (X)	0.07	0.00	0.00	0.01	0.04	0.10	0.25	0.57	140
Held for trading (X)	0.04	0.00	0.00	0.00	0.00	0.05	0.16	0.57	140
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.15	140
Current credit exposure (X)	0.05	0.00	0.00	0.00	0.03	0.08	0.22	0.39	140
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Other Ratios									
Current credit exposure / Risk-weighted assets	0.69	0.00	0.00	0.06	0.36	1.04	2.78	5.43	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.18	-0.01	0.01	0.06	0.14	0.27	0.43	0.81	141
Provision for loan and lease losses / Average loans and leases	0.30	-0.01	0.03	0.09	0.23	0.45	0.72	1.36	141
Provision for loan and lease losses / Net loan and lease losses	229.24	-21.92	43.93	110.06	160.45	324.15	593.68	1308.36	139
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	0.38	0.64	0.96	1.17	1.44	2.10	2.73	141
Allowance for loan and lease losses / Total loans and leases	1.22	0.38	0.63	0.96	1.17	1.41	2.00	2.73	141
Allowance for loan and lease losses / Net loans and leases losses (X)	17.05	2.34	3.08	4.29	7.48	17.94	61.10	137.10	134
Allowance for loan and lease losses / Nonaccrual assets	351.63	94.59	117.74	183.87	276.93	444.75	897.23	1308.17	139
ALLL / 90+ days past due + nonaccrual loans and leases	276.57	71.67	98.56	161.98	244.38	351.24	607.28	779.63	139
Gross loan and lease losses / Average loans and leases	0.24	0.01	0.02	0.07	0.16	0.35	0.66	1.84	141
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.09	0.17	0.37	141
Net losses / Average loans and leases	0.18	0.00	0.01	0.04	0.12	0.28	0.50	1.22	141
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	141
Recoveries / Prior year-end losses	34.40	6.89	11.47	20.30	28.65	47.64	79.13	95.47	138
Earnings coverage of net loan and lease losses (X)	25.49	-58.32	2.00	6.73	13.88	35.01	92.97	176.38	139
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.02	-0.01	0.00	0.01	0.05	0.12	0.21	140
Real estate loans secured by 1-4 family	0.00	-0.04	-0.03	-0.01	0.00	0.00	0.01	0.05	135
Revolving	-0.02	-0.24	-0.15	-0.04	0.00	0.00	0.04	0.08	130
Closed-end	0.00	-0.03	-0.03	-0.01	0.00	0.00	0.02	0.04	134
Commercial real estate loans	0.06	-0.02	-0.01	0.00	0.00	0.10	0.24	0.37	137
Construction and land development	0.01	-0.05	-0.04	-0.01	0.00	0.00	0.08	0.31	134
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	134
Other	0.01	-0.04	-0.03	0.00	0.00	0.00	0.04	0.22	134
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.07	135
Nonfarm nonresidential	0.08	-0.02	-0.02	0.00	0.01	0.13	0.35	0.61	134
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.03	0.04	134
Other	0.07	-0.02	-0.01	0.00	0.00	0.12	0.34	0.61	134
Real estate loans secured by farmland	0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.08	113
Commercial and industrial loans	0.33	-0.03	0.00	0.03	0.19	0.55	1.08	1.31	139
Loans to individuals	1.15	0.04	0.09	0.36	0.84	1.87	3.27	4.19	125
Credit card loans	2.94	0.00	0.13	2.08	2.84	3.97	5.70	7.48	76
Agricultural loans	0.04	-0.39	-0.06	0.00	0.00	0.00	0.32	0.81	102
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	16
Other loans and leases	0.12	-0.03	0.00	0.00	0.02	0.18	0.64	1.16	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

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	0.35	0.06	0.09	0.17	0.28	0.47	0.93	1.32	141
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.02	0.14	0.40	0.98	141
Nonaccrual loans and leases	0.44	0.07	0.11	0.22	0.43	0.61	0.87	1.08	141
90+ days past due and nonaccrual loans and leases	0.60	0.12	0.15	0.28	0.53	0.80	1.44	1.98	141
Percent of Loans and Leases and Other Assets									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.09	141
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	141
Nonaccrual restructured	0.04	0.00	0.00	0.00	0.01	0.08	0.17	0.23	141
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	141
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	141
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	141
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.35	0.06	0.09	0.17	0.28	0.47	0.93	1.32	141
90+ days past due assets	0.10	0.00	0.00	0.00	0.02	0.14	0.40	0.98	141
Nonaccrual assets	0.45	0.07	0.12	0.22	0.45	0.62	0.88	1.08	141
30+ days past due and nonaccrual assets	0.99	0.22	0.30	0.48	0.80	1.30	2.33	3.42	141
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.39	0.06	0.09	0.20	0.33	0.52	0.85	1.27	141
90+ past due and nonaccrual assets + other real estate owned	0.40	0.06	0.10	0.20	0.37	0.54	0.90	1.28	141
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.43	0.05	0.11	0.23	0.39	0.60	0.86	1.16	141
Allowance for loan and lease losses	56.67	11.92	18.23	35.81	49.38	72.30	116.23	152.03	140
Equity capital + allowance for loan and lease losses	4.03	0.44	0.99	2.12	3.56	5.57	8.30	10.23	141
Tier 1 capital + allowance for loan and lease losses	4.18	0.50	1.01	2.38	3.74	5.74	8.43	12.20	141
Loans and leases + other real estate owned	0.66	0.13	0.19	0.38	0.57	0.94	1.34	1.77	141

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

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	0.29	0.02	0.05	0.11	0.21	0.42	0.69	1.25	140
	90+ days past due	0.09	0.00	0.00	0.00	0.01	0.08	0.44	1.20	140
	Nonaccrual	0.49	0.00	0.07	0.21	0.43	0.69	1.19	1.79	140
Commercial and industrial	30-89 days past due	0.23	0.00	0.02	0.08	0.18	0.34	0.63	0.88	139
	90+ days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.11	0.22	139
	Nonaccrual	0.59	0.00	0.06	0.22	0.49	0.95	1.46	1.72	139
Individuals	30-89 days past due	1.03	0.00	0.07	0.36	0.87	1.42	2.62	3.74	137
	90+ days past due	0.13	0.00	0.00	0.00	0.03	0.21	0.58	1.08	137
	Nonaccrual	0.23	0.00	0.00	0.01	0.11	0.41	0.75	1.16	137
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	46
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	46
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	46
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.21	0.75	1.72	102
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	102
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.37	1.01	1.80	102
Foreign governments	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	6.32	0.00	0.00	0.00	0.00	0.00	0.52	25.79	16
Other loans and leases	30-89 days past due	0.12	0.00	0.00	0.00	0.02	0.19	0.55	0.92	139
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.13	139
	Nonaccrual	0.11	0.00	0.00	0.00	0.01	0.17	0.58	0.90	139

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 09/30/2023

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.51	0.02	0.07	0.20	0.37	0.67	1.57	2.21	135
	90+ days past due	0.20	0.00	0.00	0.00	0.01	0.16	1.17	2.28	135
	Nonaccrual	0.54	0.04	0.10	0.23	0.43	0.82	1.34	1.65	135
Revolving	30-89 days past due	0.54	0.00	0.00	0.25	0.48	0.81	1.32	2.14	130
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.26	130
	Nonaccrual	0.84	0.00	0.00	0.23	0.56	1.11	2.67	5.20	130
Closed-End	30-89 days past due	0.48	0.01	0.07	0.17	0.34	0.68	1.54	2.19	134
	90+ days past due	0.22	0.00	0.00	0.00	0.01	0.16	1.48	2.64	134
	Nonaccrual	0.52	0.05	0.10	0.19	0.40	0.80	1.33	1.63	134
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.01	0.02	0.04	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	134
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	134
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.02	0.09	0.23	0.45	0.63	137
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.19	137
	Nonaccrual	0.51	0.00	0.02	0.12	0.32	0.75	1.57	2.54	137
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.04	0.30	0.72	1.17	134
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.11	134
	Nonaccrual	0.20	0.00	0.00	0.00	0.05	0.36	0.80	1.69	134
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.23	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.02	0.14	0.33	134
Other	30-89 days past due	0.12	0.00	0.00	0.00	0.01	0.14	0.70	1.15	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	134
	Nonaccrual	0.15	0.00	0.00	0.00	0.02	0.20	0.56	1.55	134
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.43	135
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	135
	Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.13	0.73	1.72	135
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.02	0.08	0.24	0.49	0.78	134
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.11	134
	Nonaccrual	0.65	0.00	0.01	0.15	0.39	0.96	2.12	2.92	134
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.03	0.06	0.14	0.22	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	134
	Nonaccrual	0.13	0.00	0.00	0.03	0.09	0.22	0.39	0.55	134
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.03	0.14	0.43	0.71	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	134
	Nonaccrual	0.45	0.00	0.00	0.03	0.25	0.72	1.63	2.70	134
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.07	0.54	0.99	113
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
	Nonaccrual	0.36	0.00	0.00	0.00	0.01	0.52	2.17	3.38	113
Credit card	30-89 days past due	1.55	0.00	0.30	0.91	1.31	1.92	2.53	6.01	76
	90+ days past due	0.74	0.00	0.00	0.00	0.75	1.30	1.79	2.19	76
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.14	1.41	2.95	76

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.22	9.49	9.83	10.46	11.67	13.74	16.00	18.35	141
Common equity tier 1 capital, column B	0.17	0.00	0.00	0.00	0.00	0.00	0.00	12.04	141
Tier 1 capital, column A	12.89	10.18	10.47	11.28	12.32	14.28	16.87	18.60	141
Tier 1 capital, column B	0.21	0.00	0.00	0.00	0.00	0.00	0.00	14.02	141
Total capital, column A	14.74	11.95	12.32	13.36	14.13	16.11	18.60	19.96	141
Total capital, column B	0.23	0.00	0.00	0.00	0.00	0.00	0.00	15.31	141
Tier 1 leverage	9.47	7.09	7.80	8.55	9.48	10.37	11.13	12.14	141
Supplementary leverage ratio, advanced approaches HCs	6.95	5.57	5.78	6.02	6.69	7.61	8.34	8.72	16

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.16	141
Insurance underwriting assets (P/C) / Total insurance underwriting assets	60.89	0.00	0.00	1.41	99.91	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	39.11	0.00	0.00	0.00	0.09	98.59	100.00	100.00	30
Separate account assets (L/H) / Total life assets	5.35	0.00	0.00	0.00	0.00	0.00	0.00	24.05	15
Insurance activities revenue / Adjusted operating income	0.33	0.00	0.00	0.00	0.05	0.42	1.96	2.93	140
Premium income / Insurance activities revenue	4.71	0.00	0.00	0.00	0.00	0.00	41.71	63.44	103
Credit related premium income / Total premium income	36.49	0.00	0.00	0.00	0.00	100.00	100.00	100.00	21
Other premium income / Total premium income	63.51	0.00	0.00	0.00	100.00	100.00	100.00	100.00	21
Insurance underwriting net income / Consolidated net income	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.89	141
Insurance net income (P/C) / Equity (P/C)	14.34	0.00	0.03	1.45	6.24	27.58	46.32	60.08	22
Insurance net income (L/H) / Equity (L/H)	15.27	-2.41	-1.43	0.00	1.98	6.06	68.42	86.48	13
Insurance benefits, losses, expenses / Insurance premiums	110.45	0.00	0.00	29.47	104.48	113.38	278.72	722.22	21
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.20	22
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	141
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.34	0.00	0.03	4.18	11.31	17.16	20.47	21.89	141
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	8.17	26.17	141

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.53	0.00	0.00	0.00	0.00	3.93	6.97	8.25	84
Cost: Interest-bearing deposits	2.25	0.07	0.37	1.22	2.74	3.19	4.09	4.81	25
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.57	0.03	0.04	0.05	0.08	0.84	1.30	1.45	3
Commercial and industrial loans	0.41	0.02	0.03	0.12	0.19	0.37	1.19	1.73	16
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	16
Growth Rates									
Net loans and leases	0.52	-81.35	-40.26	-10.26	0.50	10.82	53.88	61.86	80
Total selected assets	-4.03	-100.00	-72.40	-16.95	-0.39	10.18	41.08	63.64	99
Deposits	-10.17	-89.69	-43.39	-15.36	-2.66	9.42	25.33	30.50	29

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2023

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	9.94	0.25	3.75	7.55	9.63	12.24	17.36	19.49	141
Bank net income / Average equity investment in banks	11.00	0.17	5.44	8.11	10.37	13.35	17.80	21.30	124
Nonbank net income / Average equity investment in nonbanks	8.15	-5.26	-2.12	0.00	6.69	15.56	27.04	31.05	111
Subsidiary HCs net income / Average equity investment in sub HCs	9.06	-0.89	0.57	3.63	6.72	13.85	20.89	30.56	23
Bank net income / Parent net income	87.81	0.00	0.00	97.52	102.96	107.47	113.09	117.73	134
Nonbank net income / Parent net income	2.96	0.00	0.00	0.00	0.39	2.87	12.84	31.80	116
Subsidiary holding companies' net income / Parent net income	78.07	2.65	10.71	49.76	96.76	103.51	114.00	115.34	21
Leverage									
Total liabilities / Equity capital	19.77	0.01	0.97	5.15	12.53	22.90	65.36	94.14	141
Total debt / Equity capital	13.91	0.00	0.00	0.97	7.86	17.72	58.46	77.85	141
Total debt + notes payable to subs that issued TPS / Equity capital	15.74	0.00	0.00	4.62	11.62	20.68	58.46	77.85	141
Total debt + Loans guaranteed for affiliate / Equity capital	14.10	0.00	0.00	0.97	7.86	17.72	58.46	83.51	141
Total debt / Equity capital - excess over fair value	14.03	0.00	0.00	0.97	7.86	17.72	60.20	77.85	141
Long-term debt / Equity capital	13.25	0.00	0.00	0.53	7.86	17.72	53.66	72.87	141
Short-term debt / Equity capital	0.54	0.00	0.00	0.00	0.00	0.00	3.79	9.07	141
Current portion of long-term debt / Equity capital	0.16	0.00	0.00	0.00	0.00	0.00	1.42	3.06	141
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.78	1.53	141
Long-term debt / Consolidated long-term debt	36.85	0.00	0.00	7.78	34.55	69.05	88.81	97.13	136
Double Leverage									
Equity investment in subs / Equity capital	102.52	87.54	91.34	97.63	101.56	107.31	115.94	119.27	141
Total investment in subs / Equity capital	109.80	89.89	94.54	99.44	103.32	113.63	147.78	181.48	141
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.39	-0.92	-0.53	-0.19	0.19	0.79	2.01	4.32	134
Equity investment in subs - equity cap / Net income-div (X)	1.57	0.01	0.06	0.35	0.73	2.73	5.53	6.95	80
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	130.31	12.30	60.34	93.41	120.47	170.94	229.21	272.67	140
Cash from ops + noncash items + op expense / Op expense + dividend	133.05	6.91	58.08	98.78	126.71	173.76	236.64	286.91	140
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.63	-1.36	38.93	88.33	103.74	134.45	178.66	213.91	140
Pretax operating income + interest expense / Interest expense	1761.97	30.40	118.71	326.12	843.40	1611.88	5199.93	19398.50	114
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	891.04	44.64	119.72	320.48	662.95	1233.24	2486.31	3575.42	120
Dividends + interest from subsidiaries / Interest expense + dividends	144.97	7.73	58.96	97.96	126.97	197.64	267.41	338.23	135
Fees + other income from subsidiaries / Salary + other expenses	10.74	0.00	0.00	0.00	0.00	8.62	67.84	77.95	138
Net income / Current part of long-term debt + preferred dividends (X)	34.15	0.65	1.15	7.80	17.17	36.14	123.19	237.97	70
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.89	-2.74	-1.94	0.00	2.32	8.14	12.90	21.20	141
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.49	0.00	0.00	0.00	0.00	0.00	0.01	2.20	15
Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.00	0.76	1.64	15
Total	0.74	0.00	0.00	0.00	0.00	0.00	2.01	3.94	15
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45	141
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	3.07	0.00	0.00	0.00	0.09	0.78	24.75	43.40	141
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Combined foreign nonbank subsidiary assets	0.13	0.00	0.00	0.00	0.00	0.00	0.28	5.89	141

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	75.15	21.79	29.67	46.65	67.99	100.92	133.86	179.52	124
Dividends declared / Net income	36.71	0.00	7.16	22.40	34.58	49.38	64.81	75.08	134
Net income - dividends / Average equity	6.25	-1.87	1.94	3.63	5.92	8.14	12.55	14.41	141
Percent of Dividends Paid									
Dividends from bank subsidiaries	129.90	0.00	0.00	76.79	122.90	191.69	288.63	387.59	129
Dividends from nonbank subsidiaries	3.72	0.00	0.00	0.00	0.00	2.50	16.95	55.11	129
Dividends from subsidiary holding companies	4.70	0.00	0.00	0.00	0.00	0.00	0.12	163.31	129
Dividends from all subsidiaries	165.76	0.28	56.32	105.06	144.71	225.75	323.11	389.73	129
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	53.71	0.00	3.99	29.67	52.73	73.75	93.98	129.49	117
Interest income from bank subsidiaries	0.76	0.00	0.00	0.00	0.00	0.93	3.60	8.51	117
Management and service fees from bank subsidiaries	0.82	0.00	0.00	0.00	0.00	0.00	6.50	10.84	117
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	117
Operating income from bank subsidiaries	56.77	0.07	4.70	31.69	55.04	78.72	98.73	133.27	117
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	57.52	0.00	0.00	0.00	50.37	100.00	166.26	397.28	82
Interest income from nonbank subsidiaries	7.14	0.00	0.00	0.00	0.00	0.27	46.28	107.23	82
Management and serv fees from nonbank subsidiaries	0.69	0.00	0.00	0.00	0.00	0.00	4.74	16.03	82
Other income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.78	82
Operating income from nonbank subsidiaries	86.76	0.00	0.00	9.64	77.48	109.27	247.21	606.65	82
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	47.22	0.00	0.00	0.00	59.03	94.32	102.77	189.51	21
Interest income from subsidiary holding companies	11.84	0.00	0.00	0.00	0.00	22.91	54.53	62.48	21
Management and service fees from subsidiary holding companies	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.31	21
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating income from subsidiary holding companies	61.81	0.00	0.00	2.62	62.87	109.10	167.53	191.22	21
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	69.78	0.00	0.00	59.70	91.94	99.40	99.94	100.00	135
Interest income from bank subsidiaries	1.90	0.00	0.00	0.00	0.03	1.40	8.91	24.99	135
Management and service fees from bank subsidiaries	1.16	0.00	0.00	0.00	0.00	0.00	6.75	17.68	135
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	135
Operating income from bank subsidiaries	83.37	0.00	2.69	85.72	98.22	99.82	100.00	100.00	135
Dividends from nonbank subsidiaries	2.18	0.00	0.00	0.00	0.00	1.34	13.10	21.35	135
Interest income from nonbank subsidiaries	0.39	0.00	0.00	0.00	0.00	0.00	2.05	10.41	135
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.36	135
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	135
Operating income from nonbank subsidiaries	4.05	0.00	0.00	0.00	0.14	4.18	21.08	39.56	135
Dividends from subsidiary holding companies	2.21	0.00	0.00	0.00	0.00	0.00	0.12	66.55	135
Interest income from subsidiary holding companies	0.24	0.00	0.00	0.00	0.00	0.00	0.00	9.84	135
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Operating income from subsidiary holding companies	4.23	0.00	0.00	0.00	0.00	0.00	27.43	81.23	135
Loans and advances from subsidiaries / Short term debt	345.51	0.00	0.00	1.76	58.33	440.31	851.22	2444.26	33
Loans and advances from subsidiaries / Total debt	28.92	0.00	0.00	0.00	12.37	48.78	118.57	190.97	110

BHCPR Reporters for Quarter Ending 09/30/2023

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2023 and Other Notes</u>
1562859	195,704,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	250,587,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	25,697,830	AMERIS BANCORP	ATLANTA, GA	
3446412	16,866,789	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	27,407,043	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	41,637,381	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	20,737,518	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	20,825,207	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	12,114,666	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,153,090,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,549,785	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	405,248,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,394,135	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	15,507,880	BANNER CORPORATION	WALLA WALLA, WA	
5006575	180,856,000	BARCLAYS US LLC	NEW YORK, NY	
3762457	26,046,708	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,139,861	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	291,082,524	BMO FINANCIAL CORP.	CHICAGO, IL	
1575569	58,629,782	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	48,968,838	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,320,182	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,206,490	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	471,434,737	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
4226910	10,184,857	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
1843080	22,844,529	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	18,574,402	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	69,600,625	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,368,477,000	CITIGROUP INC.	NEW YORK, NY	
1132449	225,635,456	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,281,231	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	51,993,815	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	85,909,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	31,417,478	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,386,321	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	48,790,200	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	21,862,547	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	15,903,015	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,646,471	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,442,993	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	143,432,247	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,525,614	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,164,214	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	68,289,458	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	21,147,527	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	17,838,311	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	17,838,311	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	14,025,042	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	

3838857	34,644,161	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	New Y-9C/BHCPR reporter; Name change from TIAA FSB HOLDINGS, INC.
3005332	45,747,483	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	12,489,631	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	212,967,000	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	11,979,155	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	18,594,608	FIRST BANCORP	SAN JUAN, PR	
1203602	12,258,250	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075612	213,766,300	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071306	11,421,988	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1071276	17,054,852	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	12,777,418	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	13,060,721	FIRST FOUNDATION INC.	DALLAS, TX	
1025608	24,912,524	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	82,536,092	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	30,540,804	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	17,996,648	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1020902	30,136,279	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	28,245,251	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1117129	27,308,563	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	28,063,561	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,577,153,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	36,308,219	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	20,129,793	HEARTLAND FINANCIAL USA, INC.	DENVER, CO	
3838727	16,396,858	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	21,950,638	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	20,076,745	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	224,496,230	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	186,649,799	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	19,370,501	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	18,519,872	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	14,907,943	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
3843075	59,305,054	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI	
1039502	3,898,333,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	187,994,715	KEYCORP	CLEVELAND, OH	
1404799	11,177,583	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
3884863	10,950,458	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
1037003	209,124,316	M&T BANK CORPORATION	BUFFALO, NY	
3530786	16,495,236	MERCHANTS BANCORP	CARMEL, IN	
2568278	36,661,637	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,169,013,000	MORGAN STANLEY	NEW YORK, NY	
1378434	44,871,906	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
1139279	13,827,628	NBT BANCORP INC.	NORWICH, NY	
2132932	111,229,935	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY	
3823844	15,822,019	NEXBANK CAPITAL, INC.	DALLAS, TX	
1199611	146,330,654	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,429,980	NORTHWEST BANCSHARES INC	COLUMBUS, OH	
2609975	13,505,015	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	10,257,138	OFG BANCORP	SAN JUAN, PR	
3828661	10,256,488	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH	New Y-9C/BHCPR reporter
1098303	49,059,448	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	20,275,720	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	36,877,833	PACWEST BANCORP	BEVERLY HILLS, CA	
1142336	10,000,914	PARK NATIONAL CORPORATION	NEWARK, OH	Moved from Peer 2
1053272	18,798,030	PINNACLE BANCORP, INC.	OMAHA, NE	

2925657	47,523,790	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	557,355,743	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	69,737,000	POPULAR, INC.	SAN JUAN, PR
1109599	39,310,530	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	14,086,825	PROVIDENT FINANCIAL SERVICES, INC.	HERSEY CITY, NJ
5280254	169,037,881	RBC US GROUP HOLDINGS LLC	TORONTO, O
3242838	154,218,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	17,181,621	RENASANT CORPORATION	TUPELO, MS
1248304	14,135,084	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	165,653,163	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	14,823,007	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	16,044,332	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	27,568,282	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
1133437	44,989,128	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	15,990,990	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	14,123,723	STATE BANKSHARES, INC.	FARGO, ND
1111435	284,415,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,665,460	STELLAR BANCORP INC.	HOUSTON, TX
4504654	112,939,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	59,343,970	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	511,769,848	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	29,628,249	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	16,917,924	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	542,707,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,390,839	TRUSTMARK CORPORATION	JACKSON, MS
1119794	668,039,000	U.S. BANCORP	MINNEAPOLIS, MN
4846998	196,496,937	UBS AMERICAS HOLDING LLC	NEW YORK, NY
1049828	41,464,682	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	29,224,794	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	26,875,210	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	61,183,352	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	12,346,331	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	11,358,352	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	22,474,675	WAFD, INC.	SEATTLE, WA
1145476	73,130,851	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,909,261,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	17,344,609	WESBANCO, INC.	WHEELING, WV
2349815	70,890,925	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	55,549,752	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,040,992	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 141 bank holding companies.