

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2023

Summary Ratios

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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)	3.14	3.07	3.17	2.85	2.96
+ Non-interest income	0.74	0.80	0.79	0.94	0.98
- Overhead expense	2.36	2.33	2.37	2.37	2.48
- Provision for credit losses	0.11	0.08	0.09	-0.01	0.38
+ Securities gains (losses)	-0.01	0.00	-0.01	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.35	1.51	1.53	1.64	1.22
Net operating income	1.01	1.16	1.17	1.25	0.97
Net income	1.01	1.16	1.17	1.25	0.97
Net income (Subchapter S adjusted)	1.08	1.24	1.36	1.37	1.27
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.06	3.62	3.89	3.34	3.78
Interest expense	1.70	0.33	0.47	0.28	0.57
Net interest income (tax equivalent)	3.35	3.27	3.39	3.05	3.17
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.08	0.04	0.05	0.06	0.11
Earnings coverage of net loan and lease losses (X)	22.33	-18.05	2.81	-14.44	33.55
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.18	1.17	1.26	1.35
Allowance for loan and lease losses / Total loans and leases	1.17	1.18	1.17	1.25	1.33
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.37	0.36	0.49	0.67
30-89 days past due loans and leases / Total loans and leases	0.25	0.18	0.23	0.21	0.26
Liquidity and Funding					
Net noncore funding dependence	11.14	3.70	7.34	-5.41	0.77
Net short-term noncore funding dependence	7.07	1.49	4.73	-7.77	-3.25
Net loans and leases / Total assets	71.07	68.35	69.45	64.16	69.27
Capitalization					
Tier 1 leverage ratio	9.74	9.61	9.67	9.54	9.65
Holding company equity capital / Total assets	8.97	8.82	9.00	10.31	10.51
Total equity capital (including minority interest) / Total assets	8.99	8.85	9.03	10.36	10.57
Common equity tier 1 capital / Total risk-weighted assets	11.73	11.88	11.86	12.48	12.44
Net loans and leases / Equity capital (X)	8.24	8.00	7.96	6.35	6.79
Cash dividends / Net income	28.54	24.15	24.53	22.04	29.42
Cash dividends / Net income (Subchapter S adjusted)	40.19	34.42	40.68	53.82	39.66
Growth Rates					
Assets	6.11	6.15	4.99	9.64	16.11
Equity capital	9.56	-7.64	-5.40	7.17	8.42
Net loans and leases	10.32	13.70	15.22	2.51	9.99
Noncore funding	132.22	29.00	89.68	-20.94	-12.78
Parent Company Ratios					
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.01
Long-term debt / Equity capital	7.53	8.02	7.71	6.32	5.67
Equity investment in subsidiaries / Equity capital	107.78	107.14	106.40	105.13	104.49
Cash from ops + noncash items + op expense / Op expense + dividends	122.19	137.54	137.89	167.98	138.81

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Relative Income Statement and Margin Analysis

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	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Percent of Average Assets					
Interest income (tax equivalent)	4.74	3.40	3.65	3.12	3.53
Less: Interest expense	1.59	0.31	0.44	0.26	0.54
Equals: Net interest income (tax equivalent)	3.14	3.07	3.17	2.85	2.96
Plus: Non-interest income	0.74	0.80	0.79	0.94	0.98
Equals: adjusted operating income (tax equivalent)	3.95	3.88	4.00	3.89	3.96
Less: Overhead expense	2.36	2.33	2.37	2.37	2.48
Less: Provision for credit losses	0.11	0.08	0.09	-0.01	0.38
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	-0.01	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)	1.35	1.51	1.53	1.64	1.22
Less: Applicable income taxes (tax equivalent)	0.29	0.33	0.33	0.35	0.27
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.01	1.16	1.17	1.25	0.97
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.01	1.16	1.17	1.25	0.97
Memo: Net income (last four quarters)	1.07	1.18	1.17	1.26	0.97
Net income-BHC and noncontrolling (minority) interest	1.01	1.16	1.17	1.25	0.97
Margin Analysis					
Average earning assets / Average assets	94.01	94.03	93.98	93.81	93.48
Average interest-bearing funds / Average assets	67.67	64.33	64.63	65.01	68.25
Interest income (tax equivalent) / Average earning assets	5.06	3.62	3.89	3.34	3.78
Interest expense / Average earning assets	1.70	0.33	0.47	0.28	0.57
Net interest income (tax equivalent) / Average earning assets	3.35	3.27	3.39	3.05	3.17
Yield or Cost					
Total loans and leases (tax equivalent)	5.75	4.35	4.63	4.16	4.28
Interest-bearing bank balances	4.26	0.76	1.13	0.15	0.32
Federal funds sold and reverse repos	3.89	0.67	1.21	0.17	0.43
Trading assets	0.31	0.25	0.35	0.32	0.80
Total earning assets	4.87	3.57	3.79	3.40	3.80
Investment securities (tax equivalent)	2.73	2.08	2.22	1.75	2.32
US Treasury and agency securities (excluding mortgage-backed securities)	2.35	1.44	1.59	1.22	1.87
Mortgage-backed securities	2.50	1.79	1.92	1.44	2.05
All other securities	3.66	2.83	2.98	2.49	3.24
Interest-bearing deposits	2.03	0.34	0.51	0.27	0.62
Time deposits of \$250K or more	3.18	0.73	0.95	0.79	1.60
Time deposits < \$250K	2.90	0.62	0.81	0.75	1.49
Other domestic deposits	1.78	0.29	0.46	0.17	0.36
Foreign deposits	1.51	0.53	0.86	0.42	1.24
Federal funds purchased and repos	2.22	0.49	0.97	0.11	0.37
Other borrowed funds and trading liabilities	1.92	0.70	0.96	0.53	0.55
All interest-bearing funds	2.36	0.49	0.69	0.41	0.79

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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	0.63	0.71	0.73	0.54	0.51
Overhead expenses / Net Interest Income + non-interest income	63.58	60.16	59.86	60.88	61.22
Percent of Average Assets					
Total overhead expense	2.36	2.33	2.37	2.37	2.48
Personnel expense	1.35	1.35	1.36	1.37	1.42
Net occupancy expense	0.26	0.26	0.27	0.28	0.30
Other operating expenses	0.74	0.71	0.73	0.71	0.73
Overhead less non-interest income	1.57	1.49	1.52	1.39	1.45
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.29	58.86	58.69	60.00	58.93
Personnel expense	34.94	33.75	33.28	34.64	33.88
Net occupancy expense	6.80	6.77	6.62	7.36	7.04
Other operating expenses	19.48	17.89	18.28	17.56	17.57
Total non-interest income	19.64	20.08	19.39	24.76	23.45
Fiduciary activities income	2.06	2.17	2.08	2.32	1.45
Service charges on domestic deposit accounts	3.29	3.38	3.29	3.11	2.67
Trading revenue	0.06	0.04	0.03	0.07	0.10
Investment banking fees and commissions	0.89	0.87	0.84	0.92	1.03
Insurance activities revenue	0.57	0.72	0.72	0.64	0.41
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.41	0.68	0.66	0.47	0.00
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.97	1.49	1.43	4.52	5.55
Other non-interest income	8.43	7.21	7.08	8.76	7.76
Overhead less non-interest income	41.27	38.71	39.08	34.71	34.63
Applicable income taxes / Pretax net operating income (tax equivalent)	19.68	20.19	20.30	21.61	20.30
Applicable income tax + TE / Pretax net operating income + TE	22.14	22.25	22.09	21.64	22.51

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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	54.38	51.46	52.03	47.29	48.33
Commercial and industrial loans	9.95	9.91	10.08	10.08	13.47
Loans to individuals	2.29	2.30	2.63	2.29	2.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.54	0.45	0.48	0.46	0.43
Other loans and leases	1.18	1.27	1.20	1.08	1.39
Net loans and leases	71.07	68.35	69.45	64.16	69.27
Debt securities over 1 year	14.62	17.74	17.16	17.60	13.53
Mutual funds and equity securities	0.04	0.04	0.04	0.07	0.05
Subtotal	86.35	86.88	87.47	82.59	83.47
Interest-bearing bank balances	3.19	3.00	2.25	7.80	6.78
Federal funds sold and reverse repos	0.02	0.02	0.02	0.05	0.02
Debt securities 1 year or less	2.31	1.67	1.84	1.75	2.03
Trading assets	0.03	0.04	0.04	0.02	0.04
Total earning assets	92.48	92.53	92.45	93.39	92.98
Non-interest cash and due from depository institutions	0.93	1.04	1.04	0.87	1.07
Other real estate owned	0.02	0.02	0.02	0.02	0.03
All other assets	6.52	6.36	6.46	5.67	5.87
Memoranda					
Short-term investments	5.92	5.41	4.74	10.52	9.38
US Treasury securities	1.18	1.20	1.22	0.69	0.19
US agency securities (excluding mortgage-backed securities)	1.70	1.88	1.71	1.83	1.28
Municipal securities	3.08	3.54	3.50	3.67	2.96
Mortgage-backed securities	7.85	9.30	8.94	10.07	8.52
Asset-backed securities	0.65	0.65	0.80	0.43	0.35
Other debt securities	0.58	0.69	0.64	0.67	0.60
Loans held-for-sale	0.14	0.12	0.11	0.28	0.58
Loans held for investment	71.41	68.74	69.77	64.47	69.07
Real estate loans secured by 1-4 family	16.03	14.83	15.23	13.45	14.47
Revolving	1.74	1.68	1.72	1.60	1.79
Closed-end, secured by first liens	13.74	12.66	13.00	11.44	12.11
Closed-end, secured by junior liens	0.29	0.26	0.27	0.22	0.27
Commercial real estate loans	34.82	33.08	33.16	30.90	30.65
Construction and land development	5.59	5.12	5.21	4.37	4.32
Multifamily	5.12	4.60	4.62	4.79	5.03
Nonfarm nonresidential	22.68	21.90	21.84	20.52	19.97
Real estate loans secured by farmland	1.13	1.08	1.10	0.95	0.85

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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	76.59	75.45	75.24	73.64	69.38
Real estate loans secured by 1-4 family	22.68	21.84	22.08	20.95	20.91
Revolving	2.48	2.51	2.53	2.54	2.61
Closed-end	19.87	19.05	19.26	18.13	17.94
Commercial real estate loans	49.27	48.88	48.29	48.47	44.23
Construction and land development	7.92	7.61	7.59	6.90	6.26
1-4 family	1.61	1.80	1.60	1.50	1.14
Other	6.21	5.77	5.78	5.34	4.94
Multifamily	7.05	6.55	6.50	7.23	7.01
Nonfarm nonresidential	32.23	32.37	31.87	32.22	29.04
Owner-occupied	11.18	11.53	11.06	11.23	10.00
Other	20.52	20.33	20.28	20.58	18.53
Real estate loans secured by farmland	1.67	1.68	1.67	1.57	1.30
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.08	14.53	14.64	15.94	19.85
Loans to individuals	3.50	3.70	4.08	3.85	3.53
Credit card loans	0.03	0.03	0.03	0.03	0.03
Agricultural loans	0.81	0.72	0.75	0.79	0.69
Other loans and leases	1.77	1.92	1.79	1.70	2.07
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	526.20	503.81	506.85	473.67	473.75
Real estate loans secured by 1-4 family	156.25	145.95	149.45	134.50	142.34
Revolving	16.87	16.60	16.96	16.12	17.81
Closed-end	137.34	127.89	130.96	116.85	122.21
Commercial real estate loans	336.48	324.37	324.00	311.38	302.08
Construction and land development	54.05	50.03	51.07	44.02	42.85
1-4 family	11.00	11.83	10.79	9.60	7.52
Other	42.39	37.73	38.48	34.06	33.94
Multifamily	49.24	43.90	44.20	46.60	48.67
Nonfarm nonresidential	219.96	215.04	213.37	207.28	198.42
Owner-occupied	76.49	76.44	74.22	71.93	67.98
Other	140.35	134.02	135.06	131.36	125.78
Real estate loans secured by farmland	10.85	10.51	10.61	9.66	8.35
Loans to depository institutions and acceptances of other banks	0.00	0.02	0.01	0.01	0.03
Commercial and industrial loans	95.58	96.26	97.53	100.58	133.93
Loans to individuals	22.12	22.64	25.31	23.11	22.15
Credit card loans	0.20	0.20	0.20	0.19	0.20
Agricultural loans	5.19	4.32	4.60	4.60	4.17
Other loans and leases	11.19	12.23	11.56	10.71	13.62
Supplemental					
Non-owner occupied CRE loans / Gross loans	37.83	36.87	36.76	36.98	34.00
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	258.60	243.91	245.89	236.74	232.08
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.99	326.52	326.06	313.56	304.52

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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	5.92	5.41	4.74	10.52	9.38
Liquid assets	16.00	17.88	16.64	23.21	19.32
Investment securities	17.81	20.33	20.02	20.27	16.07
Net loans and leases	71.07	68.35	69.45	64.16	69.27
Net loans, leases and standby letters of credit	71.52	68.83	69.93	64.54	69.67
Core deposits	72.92	79.73	77.08	80.58	76.49
Noncore funding	15.60	8.94	11.35	6.64	10.29
Time deposits of \$250K or more	4.54	2.60	2.94	2.59	3.37
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.51	0.56	0.66	0.55	0.62
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.50	0.54	0.66	0.50	0.59
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.20	2.13	2.91	0.41	1.06
Earning assets that reprice within 1 year	28.31	27.49	27.10	30.91	31.93
Interest-bearing liabilities that reprice within 1 year	18.55	12.33	13.83	13.48	14.04
Long-term debt that reprices within 1 year	0.08	0.04	0.05	0.02	0.10
Net assets that reprice within 1 year	9.38	14.32	12.72	16.92	17.03
Other Liquidity and Funding Ratios					
Net noncore funding dependence	11.14	3.70	7.34	-5.41	0.77
Net short-term noncore funding dependence	7.07	1.49	4.73	-7.77	-3.25
Short-term investment / Short-term noncore funding	64.27	173.91	105.10	419.20	230.45
Liquid assets - short-term noncore funding / Nonliquid assets	5.38	14.42	10.15	25.37	16.27
Net loans and leases / Total deposits	86.89	81.35	84.07	75.87	84.20
Net loans and leases / Core deposits	98.71	86.71	91.08	80.18	91.10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-9.09	-9.19	-7.74	-0.07	0.88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-20.03	-21.35	-18.97	0.24	3.63
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47	-0.48	-0.47	-0.05	0.03
Percent of Investment Securities					
Held-to-maturity securities	14.89	14.03	14.65	9.13	5.36
Available-for-sale securities	83.87	85.17	84.47	89.63	93.39
US Treasury securities	7.56	6.10	6.61	3.49	1.22
US agency securities (excluding mortgage-backed securities)	9.40	9.02	8.40	9.21	8.39
Municipal securities	16.18	17.06	16.78	17.78	18.61
Mortgage-backed securities	46.33	48.52	47.46	52.46	54.48
Asset-backed securities	4.13	3.73	4.50	2.22	1.97
Other debt securities	4.08	4.17	4.10	3.93	4.34
Mutual funds and equity securities	0.36	0.31	0.37	0.41	0.44
Debt securities 1 year or less	15.27	9.59	10.71	10.21	13.69
Debt securities 1 to 5 years	22.20	21.61	22.75	17.78	20.49
Debt securities over 5 years	58.96	65.78	63.22	68.22	61.87
Pledged securities	54.26	39.44	41.51	36.71	44.55
Structured notes, fair value	0.27	0.39	0.35	0.31	0.03
Percent Change from Prior Like Quarter					
Short-term investments	26.91	-43.16	-49.19	30.57	136.94
Investment securities	-5.28	8.72	1.58	36.78	16.36
Core deposits	-2.70	5.46	0.19	15.13	23.17
Noncore funding	132.22	29.00	89.68	-20.94	-12.78

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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)			18.41	16.95	16.09
Standby letters of credit	0.32	0.31	0.32	0.31	0.31
Commercial and similar letters of credit	0.01	0.00	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.01	0.01	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	0.01	0.02
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.01	0.00	0.00
Derivative contracts	4.14	3.68	3.56	3.32	3.72
Interest rate contracts	4.13	3.68	3.56	3.25	3.62
Interest rate futures and forward contracts	0.03	0.03	0.02	0.07	0.20
Written options contracts (interest rate)	0.07	0.08	0.06	0.10	0.24
Purchased options contracts (interest rate)	0.04	0.03	0.03	0.01	0.03
Interest rate swaps	3.62	3.28	3.22	2.61	2.58
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)			29.24	27.65	24.20

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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	100.00	99.97	99.77	99.27	99.50
Foreign exchange contracts	0.00	0.00	0.02	0.15	0.19
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	4.07	5.03	5.23	7.01	15.03
Written options	5.10	5.70	4.69	5.82	10.24
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	5.10	5.70	4.69	5.82	10.24
Purchased options	1.71	2.01	1.99	1.88	2.13
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.67	1.96	1.93	1.88	2.13
Swaps	88.04	87.11	80.86	82.75	71.83
Held for trading	16.39	18.19	17.93	24.39	16.03
Interest rate contracts	15.97	18.79	18.55	16.71	16.37
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	83.61	81.81	82.07	75.61	83.97
Interest rate contracts	83.35	73.29	72.34	74.23	83.02
Foreign exchange contracts	0.00	0.00	0.02	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	89.16	89.45	91.94	85.18	79.60
One year or less	7.56	7.57	7.67	11.52	15.52
Over 1 year to 5 years	38.94	27.21	29.25	26.87	19.75
Over 5 years	33.08	43.38	41.77	38.91	32.47
Gross negative fair value (absolute value)	2.49	2.60	2.48	1.54	2.84
Gross positive fair value	4.13	4.35	3.93	1.36	2.25
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.00	0.01
Gross positive fair value (X)	0.02	0.02	0.01	0.00	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.01	0.01	0.00	0.00
Current credit exposure (X)	0.01	0.01	0.02	0.01	0.02
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	0.15	0.16	0.23	0.12	0.27

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.11	0.07	0.09	-0.01	0.38
Provision for loan and lease losses / Average loans and leases	0.16	0.11	0.13	-0.01	0.53
Provision for loan and lease losses / Net loan and lease losses	186.12	-32.33	9.96	147.24	672.96
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.18	1.17	1.26	1.35
Allowance for loan and lease losses / Total loans and leases	1.17	1.18	1.17	1.25	1.33
Allowance for loan and lease losses / Net loans and leases losses (X)	47.20	52.52	42.49	31.39	25.33
Allowance for loan and lease losses / Nonaccrual assets	535.44	669.64	631.01	459.08	336.78
ALLL / 90+ days past due + nonaccrual loans and leases	457.11	583.08	527.80	461.06	293.46
Gross loan and lease losses / Average loans and leases	0.11	0.09	0.10	0.12	0.16
Recoveries / Average loans and leases	0.04	0.05	0.05	0.05	0.04
Net losses / Average loans and leases	0.08	0.04	0.05	0.06	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	49.84	60.31	75.68	43.82	42.12
Earnings coverage of net loan and lease losses (X)	22.33	-18.05	2.81	-14.44	33.55
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.00	0.00	0.02	0.04
Real estate loans secured by 1-4 family	0.00	-0.01	-0.01	-0.01	0.01
Revolving	-0.01	-0.02	-0.02	-0.01	0.00
Closed-end	0.00	-0.01	0.00	-0.01	0.01
Commercial real estate loans	0.01	0.00	0.01	0.03	0.05
Construction and land development	0.00	-0.01	-0.01	-0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	-0.01	-0.01	-0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.01	0.00	0.01	0.04	0.07
Owner-occupied	0.00	0.00	0.00	0.01	0.01
Other	0.01	0.00	0.01	0.03	0.04
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.14	0.05	0.06	0.15	0.20
Loans to individuals	1.05	0.66	0.74	0.43	0.66
Credit card loans	1.51	0.84	1.08	0.87	1.71
Agricultural loans	0.00	0.00	0.00	0.00	0.01
Loans to foreign governments and institutions		0.00	0.00	0.00	
Other loans and leases	0.31	0.26	0.33	0.24	0.44

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.25	0.18	0.23	0.21	0.26
90+ days past due loans and leases	0.02	0.02	0.02	0.02	0.04
Nonaccrual loans and leases	0.38	0.33	0.32	0.44	0.60
90+ days past due and nonaccrual loans and leases	0.43	0.38	0.38	0.48	0.67
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.25	0.18	0.23	0.21	0.26
90+ days past due assets	0.02	0.02	0.02	0.02	0.04
Nonaccrual assets	0.38	0.33	0.33	0.44	0.60
30+ days past due and nonaccrual assets	0.70	0.58	0.62	0.71	0.95
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.31	0.26	0.26	0.31	0.47
90+ past due and nonaccrual assets + other real estate owned	0.34	0.29	0.29	0.34	0.52
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.34	0.31	0.35	0.45	0.63
Allowance for loan and lease losses	42.04	41.77	46.26	59.86	72.10
Equity capital + allowance for loan and lease losses	3.66	3.32	3.72	4.10	5.64
Tier 1 capital + allowance for loan and lease losses	3.32	3.08	3.43	4.51	6.21
Loans and leases + other real estate owned	0.47	0.46	0.51	0.70	0.92

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2023

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	0.19	0.13	0.18	0.18	0.25
	90+ days past due	0.02	0.02	0.02	0.02	0.04
	Nonaccrual	0.35	0.33	0.32	0.43	0.63
Commercial and industrial	30-89 days past due	0.22	0.20	0.18	0.19	0.15
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.44	0.36	0.37	0.53	0.61
Individuals	30-89 days past due	0.64	0.51	0.61	0.53	0.52
	90+ days past due	0.03	0.02	0.02	0.02	0.02
	Nonaccrual	0.16	0.14	0.15	0.14	0.14
Depository institution loans	30-89 days past due	0.00	0.00	0.04	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.01	0.00	0.00
Agricultural	30-89 days past due	0.03	0.03	0.03	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.16	0.15	0.18	0.57
Foreign governments	30-89 days past due		0.00	0.00	0.00	
	90+ days past due		0.00	0.00	0.00	
	Nonaccrual		0.00	0.00	0.00	
Other loans and leases	30-89 days past due	0.28	0.29	0.26	0.31	0.67
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.15	0.04	0.08	0.07	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 09/30/2023

		09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Memoranda						
1-4 Family	30-89 days past due	0.29	0.28	0.41	0.37	0.46
	90+ days past due	0.03	0.03	0.04	0.04	0.06
	Nonaccrual	0.37	0.42	0.42	0.48	0.67
Revolving	30-89 days past due	0.39	0.23	0.30	0.19	0.25
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.33	0.33	0.30	0.37	0.46
Closed-End	30-89 days past due	0.25	0.28	0.41	0.40	0.48
	90+ days past due	0.03	0.03	0.04	0.04	0.06
	Nonaccrual	0.38	0.43	0.44	0.49	0.69
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.02	0.02	0.02	0.03
Commercial real estate	30-89 days past due	0.12	0.06	0.08	0.08	0.14
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.30	0.25	0.24	0.37	0.57
Construction and development	30-89 days past due	0.13	0.06	0.12	0.09	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.13	0.05	0.06	0.08	0.21
1-4 family	30-89 days past due	0.03	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.00	0.01	0.00	0.01
Other	30-89 days past due	0.08	0.03	0.06	0.04	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.04	0.04	0.06	0.16
Multifamily	30-89 days past due	0.02	0.01	0.01	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.03	0.03	0.06	0.10
Nonfarm non-residential	30-89 days past due	0.09	0.05	0.06	0.08	0.14
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.35	0.33	0.32	0.49	0.73
Owner occupied	30-89 days past due	0.03	0.02	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.14	0.14	0.15	0.18	0.27
Other	30-89 days past due	0.03	0.02	0.02	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.15	0.14	0.24	0.33
Farmland	30-89 days past due	0.06	0.05	0.04	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.29	0.58	0.52	0.73	1.19
Credit card	30-89 days past due	1.33	1.07	1.25	0.88	1.02
	90+ days past due	0.23	0.25	0.24	0.12	0.22
	Nonaccrual	0.00	0.01	0.01	0.01	0.02

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2023

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	10.31			11.65			11.63			12.27			10.91		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	10.80			12.23			12.20			12.90			11.60		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	12.48			14.21			14.13			14.97			13.45		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.74			9.61			9.67			9.54			9.65		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
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	50.00	33.33	25.00	25.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	66.67	75.00	75.00	50.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.57	0.72	0.72	0.64	0.41
Premium income / Insurance activities revenue	1.01	0.00	0.00	0.13	0.01
Credit related premium income / Total premium income	33.33	100.00	100.00	100.00	100.00
Other premium income / Total premium income	66.67	0.00	0.00	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	67.81	51.66	46.06	47.20	19.85
Insurance net income (L/H) / Equity (L/H)	15.09		51.00	84.24	
Insurance benefits, losses, expenses / Insurance premiums	36.41	77.24	69.64	448.52	-40.91
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.66	11.88	11.54	11.86	11.01
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: 2
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	0.00	0.00	0.00	0.00	0.05
Cost: Interest-bearing deposits	1.51	0.53	0.86	0.42	1.24
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions		0.00	0.00	0.00	
Growth Rates					
Net loans and leases	174.43	-29.96	-9.50	-29.45	5,672.05
Total selected assets	6.06	-21.53	-24.51	-19.66	6.04
Deposits	-80.77	-46.40	89.90	-65.37	-44.89

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2023

Parent Company Analysis - Part 1

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
Profitability					
Net income / Average equity capital	11.18	12.16	12.62	11.96	9.11
Bank net income / Average equity investment in banks	11.89	12.98	13.57	12.16	9.38
Nonbank net income / Average equity investment in nonbanks	11.20	11.24	11.11	12.65	9.69
Subsidiary HCs net income / Average equity investment in sub HCs	8.52	7.42	8.22	10.34	8.82
Bank net income / Parent net income	105.17	105.00	104.67	103.27	104.93
Nonbank net income / Parent net income	0.71	0.59	0.63	0.79	1.04
Subsidiary holding companies' net income / Parent net income	107.61	102.72	103.02	92.15	101.16
Leverage					
Total liabilities / Equity capital	13.84	14.48	14.28	11.91	11.62
Total debt / Equity capital	7.70	8.09	7.78	6.43	5.79
Total debt + notes payable to subs that issued TPS / Equity capital	11.65	12.50	11.96	10.25	9.67
Total debt + Loans guaranteed for affiliate / Equity capital	7.67	8.07	7.75	6.44	5.79
Total debt / Equity capital - excess over fair value	7.70	8.10	7.78	6.43	5.79
Long-term debt / Equity capital	7.53	8.02	7.71	6.32	5.67
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.01	0.01	0.01	0.00
Long-term debt / Consolidated long-term debt	31.38	35.69	35.71	29.26	20.97
Double Leverage					
Equity investment in subs / Equity capital	107.78	107.14	106.40	105.13	104.49
Total investment in subs / Equity capital	107.96	107.35	106.67	105.41	104.82
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)	0.71	0.55	0.50	0.43	0.49
Equity investment in subs - equity cap / Net income-div (X)	1.59	1.39	1.33	1.19	1.45
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	119.12	139.02	137.71	150.01	121.76
Cash from ops + noncash items + op expense / Op expense + dividend	122.19	137.54	137.89	167.98	138.81
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	84.45	93.36	98.06	113.54	140.42
Pretax operating income + interest expense / Interest expense	1,062.56	1,250.71	1,165.40	2,918.82	2,318.94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	789.79	1,173.71	1,069.59	2,104.65	1,435.81
Dividends + interest from subsidiaries / Interest expense + dividends	134.58	146.95	157.10	185.27	137.00
Fees + other income from subsidiaries / Salary + other expenses	5.26	4.21	4.82	5.56	4.45
Net income / Current part of long-term debt + preferred dividends (X)	116.58	94.62	190.43	541.74	52.16
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.11	1.90	2.23	2.37	2.19
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	6.49	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	6.49	0.00	0.00	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.06	0.06	0.07	0.09	0.09
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2023

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	78.71	79.04	77.72	67.32	79.13
Dividends declared / Net income	28.54	24.15	24.53	22.04	29.39
Net income - dividends / Average equity	7.73	9.09	9.36	9.19	6.36
Percent of Dividends Paid					
Dividends from bank subsidiaries	145.85	146.85	158.06	166.48	130.75
Dividends from nonbank subsidiaries	1.03	0.55	1.57	2.62	3.01
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	165.03	167.41	176.09	201.01	158.62
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	38.39	37.42	38.47	40.82	43.52
Interest income from bank subsidiaries	0.08	0.02	0.03	0.01	0.05
Management and service fees from bank subsidiaries	0.52	0.31	0.33	0.47	0.57
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	41.49	39.67	45.12	43.50	51.02
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	58.18	54.43	68.79	68.07	99.52
Interest income from nonbank subsidiaries	0.07	0.08	0.08	0.04	0.07
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.17	0.15	0.02
Other income from nonbank subsidiaries	0.01	0.00	0.01	0.03	0.11
Operating income from nonbank subsidiaries	61.19	57.04	72.18	73.08	105.70
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	38.22	79.02	40.51	42.28	29.39
Interest income from subsidiary holding companies	0.00	0.00	0.01	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	38.22	79.02	40.52	42.28	29.39
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	74.80	77.63	78.54	76.48	76.69
Interest income from bank subsidiaries	0.31	0.12	0.13	0.06	0.11
Management and service fees from bank subsidiaries	1.06	0.47	0.67	1.26	0.96
Other income from bank subsidiaries	0.01	0.01	0.00	0.01	0.01
Operating income from bank subsidiaries	83.57	84.36	83.91	84.17	84.80
Dividends from nonbank subsidiaries	0.83	0.76	1.33	1.35	1.76
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	2.02	0.80	1.45	1.71	2.06
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	759.10	4,486.52	534.83	287.26	400.31
Loans and advances from subsidiaries / Total debt	30.48	31.01	30.76	32.79	59.71

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									177
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.14	1.96	2.26	2.60	3.08	3.61	4.08	4.73	85
+ Non-interest income	0.74	0.15	0.24	0.46	0.69	0.94	1.27	2.09	177
- Overhead expense	2.36	1.44	1.70	2.01	2.28	2.63	3.24	3.73	177
- Provision for credit losses	0.11	-0.03	0.00	0.03	0.09	0.18	0.34	0.46	177
+ Securities gains (losses)	-0.01	-0.14	-0.08	0.00	0.00	0.00	0.00	0.00	177
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	85
= Pretax net operating income (tax equivalent)	1.35	0.25	0.54	0.99	1.40	1.74	2.00	2.38	85
Net operating income	1.01	0.18	0.40	0.71	0.99	1.29	1.58	2.01	177
Net income	1.01	0.18	0.40	0.72	0.99	1.29	1.58	2.01	177
Net income (Subchapter S adjusted)	1.08	0.55	0.65	0.78	1.03	1.19	1.82	2.99	19
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.06	3.82	4.08	4.42	4.99	5.51	6.15	7.21	85
Interest expense	1.70	0.67	0.86	1.27	1.67	2.11	2.58	2.86	177
Net interest income (tax equivalent)	3.35	2.08	2.38	2.81	3.33	3.83	4.42	5.05	85
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.08	-0.03	-0.01	0.00	0.04	0.13	0.25	0.46	177
Earnings coverage of net loan and lease losses (X)	22.33	-982.17	-219.92	3.62	17.58	63.21	348.65	464.02	175
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	0.58	0.82	0.98	1.16	1.35	1.56	1.85	177
Allowance for loan and lease losses / Total loans and leases	1.17	0.58	0.82	0.98	1.16	1.34	1.56	1.78	177
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.04	0.09	0.16	0.34	0.64	0.89	1.30	177
30-89 days past due loans and leases / Total loans and leases	0.25	0.01	0.04	0.09	0.19	0.36	0.71	0.81	177
Liquidity and Funding									
Net noncore funding dependence	11.14	-9.02	-3.66	3.39	11.19	18.16	27.60	30.93	177
Net short-term noncore funding dependence	7.07	-9.71	-6.76	1.09	6.85	13.62	18.65	23.82	177
Net loans and leases / Total assets	71.07	48.14	54.68	63.95	72.90	78.26	82.82	84.32	177
Capitalization									
Tier 1 leverage ratio	9.74	7.37	7.86	8.72	9.67	10.73	12.09	13.15	177
Holding company equity capital / Total assets	8.97	5.06	5.86	7.73	9.05	10.33	11.71	12.82	177
Total equity capital (including minority interest) / Total assets	8.99	5.06	5.86	7.70	9.14	10.33	11.71	12.82	177
Common equity tier 1 capital / Total risk-weighted assets	11.73	8.37	9.12	10.01	11.36	13.08	16.03	17.70	159
Net loans and leases / Equity capital (X)	8.24	5.15	6.04	6.77	7.99	9.40	11.60	13.50	176
Cash dividends / Net income	28.54	0.00	0.00	9.78	28.93	45.88	64.58	83.10	173
Cash dividends / Net income (Subchapter S adjusted)	40.19	17.35	21.36	34.19	41.75	49.44	56.35	58.27	8
Growth Rates									
Assets	6.11	-4.28	-2.98	1.13	4.84	10.36	19.78	24.53	162
Equity capital	9.56	-4.34	-0.09	5.01	8.38	12.81	23.04	33.41	162
Net loans and leases	10.32	-4.27	-0.29	5.59	10.05	14.76	24.18	29.23	162
Noncore funding	132.22	4.83	17.02	35.48	74.30	207.75	383.39	655.61	161
Parent Company Ratios									
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.72	176
Long-term debt / Equity capital	7.53	0.00	0.00	0.00	7.05	14.35	22.74	27.08	176
Equity investment in subsidiaries / Equity capital	107.78	92.72	96.20	99.90	105.16	114.87	123.66	134.70	176
Cash from ops + noncash items + op expense / Op expense + dividends	122.19	5.76	19.33	80.00	108.68	152.71	254.39	357.08	174

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	4.74	3.70	3.83	4.22	4.72	5.16	5.72	6.66	85
Less: Interest expense	1.59	0.63	0.81	1.18	1.57	1.98	2.42	2.80	177
Equals: Net interest income (tax equivalent)	3.14	1.96	2.26	2.60	3.08	3.61	4.08	4.73	85
Plus: Non-interest income	0.74	0.15	0.24	0.46	0.69	0.94	1.27	2.09	177
Equals: adjusted operating income (tax equivalent)	3.95	2.30	2.79	3.46	3.91	4.56	5.09	5.94	85
Less: Overhead expense	2.36	1.44	1.70	2.01	2.28	2.63	3.24	3.73	177
Less: Provision for credit losses	0.11	-0.03	0.00	0.03	0.09	0.18	0.34	0.46	177
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	177
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.11	-0.08	0.00	0.00	0.00	0.00	0.00	177
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	85
Equals: Pretax net operating income (tax equivalent)	1.35	0.25	0.54	0.99	1.40	1.74	2.00	2.38	85
Less: Applicable income taxes (tax equivalent)	0.29	0.00	0.03	0.18	0.30	0.41	0.51	0.58	85
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Equals: Net operating income	1.01	0.18	0.40	0.71	0.99	1.29	1.58	2.01	177
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Equals: Net income	1.01	0.18	0.40	0.72	0.99	1.29	1.58	2.01	177
Memo: Net income (last four quarters)	1.07	0.33	0.47	0.84	1.08	1.33	1.59	1.95	163
Net income-BHC and noncontrolling (minority) interest	1.01	0.18	0.40	0.72	0.99	1.29	1.59	2.01	177
Margin Analysis									
Average earning assets / Average assets	94.01	89.01	89.94	92.67	94.32	95.61	96.68	97.62	177
Average interest-bearing funds / Average assets	67.67	53.32	57.20	60.61	67.75	73.43	78.93	83.05	177
Interest income (tax equivalent) / Average earning assets	5.06	3.82	4.08	4.42	4.99	5.51	6.15	7.21	85
Interest expense / Average earning assets	1.70	0.67	0.86	1.27	1.67	2.11	2.58	2.86	177
Net interest income (tax equivalent) / Average earning assets	3.35	2.08	2.38	2.81	3.33	3.83	4.42	5.05	85
Yield or Cost									
Total loans and leases (tax equivalent)	5.75	4.34	4.66	5.10	5.63	6.17	7.10	8.38	85
Interest-bearing bank balances	4.26	1.72	2.43	3.25	4.37	5.08	6.17	7.62	177
Federal funds sold and reverse repos	3.89	0.00	0.00	2.96	4.68	5.07	5.48	8.11	58
Trading assets	0.31	0.00	0.00	0.00	0.00	0.00	2.06	4.67	40
Total earning assets	4.87	3.72	3.90	4.34	4.81	5.41	5.94	6.86	177
Investment securities (tax equivalent)	2.73	1.71	1.84	2.17	2.45	3.18	4.57	5.12	85
US Treasury and agency securities (excluding mortgage-backed securities)	2.35	0.86	1.12	1.55	2.11	2.87	4.71	5.53	167
Mortgage-backed securities	2.50	1.63	1.73	1.94	2.35	2.83	3.87	4.29	173
All other securities	3.66	1.94	2.10	2.68	3.42	4.46	5.66	6.48	85
Interest-bearing deposits	2.03	0.76	1.03	1.44	2.02	2.49	3.29	3.86	177
Time deposits of \$250K or more	3.18	1.80	2.23	2.66	3.20	3.70	4.12	4.32	175
Time deposits < \$250K	2.90	1.46	1.83	2.34	2.88	3.53	4.00	4.27	176
Other domestic deposits	1.78	0.50	0.66	1.16	1.66	2.40	3.22	3.60	177
Foreign deposits	1.51	0.15	0.30	0.75	1.51	2.26	2.71	2.86	2
Federal funds purchased and repos	2.22	0.00	0.00	0.27	1.85	4.52	5.50	6.56	134
Other borrowed funds and trading liabilities	1.92	0.00	0.00	0.00	0.04	4.44	5.05	5.32	171
All interest-bearing funds	2.36	1.15	1.42	1.78	2.32	2.85	3.38	3.83	177

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.63	0.00	0.00	0.00	0.00	0.52	4.15	6.86	176
Overhead expenses / Net Interest Income + non-interest income	63.58	47.45	50.56	56.16	62.76	69.48	79.32	85.18	177
Percent of Average Assets									
Total overhead expense	2.36	1.44	1.70	2.01	2.28	2.63	3.24	3.73	177
Personnel expense	1.35	0.81	0.93	1.13	1.31	1.56	1.86	2.23	177
Net occupancy expense	0.26	0.11	0.16	0.20	0.26	0.31	0.39	0.45	177
Other operating expenses	0.74	0.40	0.48	0.59	0.71	0.86	1.09	1.33	177
Overhead less non-interest income	1.57	0.93	1.08	1.30	1.56	1.82	2.09	2.25	177
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.29	47.57	50.46	54.46	61.03	67.12	74.51	88.05	85
Personnel expense	34.94	25.23	26.24	30.75	33.56	40.01	43.81	51.12	85
Net occupancy expense	6.80	3.86	4.41	5.08	6.56	8.40	10.11	11.15	85
Other operating expenses	19.48	12.36	14.04	16.35	18.37	22.47	26.78	31.41	85
Total non-interest income	19.64	6.33	8.92	14.09	19.19	25.31	31.41	39.87	85
Fiduciary activities income	2.06	0.00	0.00	0.00	1.55	3.27	7.02	11.74	85
Service charges on domestic deposit accounts	3.29	0.30	1.08	1.73	3.00	4.27	6.32	9.37	85
Trading revenue	0.06	0.00	0.00	0.00	0.00	0.00	0.28	0.84	85
Investment banking fees and commissions	0.89	0.00	0.00	0.00	0.54	1.38	3.23	5.77	85
Insurance activities revenue	0.57	0.00	0.00	0.00	0.00	0.26	3.63	6.84	85
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Net servicing fees	0.41	0.00	0.00	0.05	0.27	0.73	1.24	2.16	85
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Net gain (loss) - sales of loans, OREO, and other assets	0.97	-0.49	0.00	0.12	0.57	1.28	3.80	4.69	85
Other non-interest income	8.43	2.27	3.27	5.30	7.67	10.29	19.62	21.55	85
Overhead less non-interest income	41.27	17.73	23.64	33.85	40.22	48.71	61.76	70.83	85
Applicable income taxes / Pretax net operating income (tax equivalent)	19.68	0.45	6.58	16.17	21.00	25.12	27.09	28.89	81
Applicable income tax + TE / Pretax net operating income + TE	22.14	2.41	7.28	20.08	22.82	26.42	29.16	29.89	81

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2023

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	54.38	21.68	34.91	45.25	54.18	64.31	72.42	74.97	177
Commercial and industrial loans	9.95	1.42	2.71	5.54	8.82	14.08	19.53	29.72	177
Loans to individuals	2.29	0.03	0.08	0.26	0.95	3.07	8.97	15.04	177
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	177
Agricultural loans	0.54	0.00	0.00	0.00	0.03	0.72	2.58	4.56	177
Other loans and leases	1.18	0.00	0.00	0.00	0.17	2.01	5.13	9.50	177
Net loans and leases	71.07	48.14	54.68	63.95	72.90	78.26	82.82	84.32	177
Debt securities over 1 year	14.62	2.02	4.22	8.09	12.77	20.90	29.63	37.03	177
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.00	0.05	0.19	0.40	177
Subtotal	86.35	74.49	79.66	83.82	87.16	89.37	91.30	92.71	177
Interest-bearing bank balances	3.19	0.10	0.43	1.13	2.11	4.86	9.04	10.23	177
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.37	177
Debt securities 1 year or less	2.31	0.07	0.21	0.52	1.43	3.62	7.26	10.57	177
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.57	177
Total earning assets	92.48	87.96	89.20	91.14	92.58	94.03	95.43	96.09	177
Non-interest cash and due from depository institutions	0.93	0.23	0.36	0.58	0.94	1.27	1.52	1.76	177
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.14	177
All other assets	6.52	3.28	4.12	5.13	6.30	7.79	9.70	10.73	177
Memoranda									
Short-term investments	5.92	1.06	1.40	2.71	4.62	8.89	12.68	17.01	177
US Treasury securities	1.18	0.00	0.00	0.00	0.44	2.31	4.70	7.35	177
US agency securities (excluding mortgage-backed securities)	1.70	0.00	0.00	0.20	0.92	2.74	6.71	9.87	177
Municipal securities	3.08	0.00	0.00	0.55	1.72	4.38	8.97	13.30	177
Mortgage-backed securities	7.85	0.36	1.18	4.06	6.69	11.15	16.79	21.03	177
Asset-backed securities	0.65	0.00	0.00	0.00	0.07	1.02	3.15	5.01	177
Other debt securities	0.58	0.00	0.00	0.02	0.30	1.03	2.00	2.72	177
Loans held-for-sale	0.14	0.00	0.00	0.00	0.05	0.15	0.61	1.75	177
Loans held for investment	71.41	48.51	54.98	63.72	73.80	78.67	82.78	84.83	177
Real estate loans secured by 1-4 family	16.03	1.95	4.45	8.53	14.93	21.57	32.25	40.04	177
Revolving	1.74	0.00	0.15	0.56	1.57	2.65	4.27	5.57	177
Closed-end, secured by first liens	13.74	1.50	3.03	7.18	12.19	19.19	28.53	34.00	177
Closed-end, secured by junior liens	0.29	0.00	0.02	0.07	0.23	0.44	0.75	1.17	177
Commercial real estate loans	34.82	11.24	18.09	26.19	35.05	42.72	50.51	56.25	177
Construction and land development	5.59	0.37	1.22	2.88	5.23	8.14	10.35	12.03	177
Multifamily	5.12	0.51	1.13	2.10	3.83	6.89	12.96	24.36	177
Nonfarm nonresidential	22.68	7.15	9.60	17.62	22.35	29.33	33.53	35.69	177
Real estate loans secured by farmland	1.13	0.00	0.00	0.01	0.34	2.02	5.17	6.45	177

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	76.59	45.18	53.58	69.03	78.27	86.77	92.16	96.68	177
Real estate loans secured by 1-4 family	22.68	2.65	5.99	12.69	20.47	31.93	42.14	52.51	177
Revolving	2.48	0.00	0.21	0.85	2.08	3.82	5.43	9.02	177
Closed-end	19.87	2.08	4.67	10.29	18.41	28.91	37.44	47.25	177
Commercial real estate loans	49.27	20.09	31.45	40.19	49.40	58.54	68.00	76.29	177
Construction and land development	7.92	0.58	1.50	4.32	7.55	11.50	14.60	16.67	177
1-4 family	1.61	0.00	0.09	0.47	1.07	2.57	4.34	5.19	177
Other	6.21	0.43	1.40	3.27	6.18	8.93	12.01	12.98	177
Multifamily	7.05	0.83	1.66	3.31	5.90	9.20	17.22	30.37	177
Nonfarm nonresidential	32.23	11.37	14.93	26.07	31.97	39.26	46.41	53.95	177
Owner-occupied	11.18	0.97	3.57	7.26	11.43	15.13	18.68	22.23	177
Other	20.52	5.81	8.53	14.92	20.04	25.62	32.66	39.84	177
Real estate loans secured by farmland	1.67	0.00	0.00	0.02	0.50	2.79	7.57	9.22	177
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	177
Commercial and industrial loans	14.08	1.91	4.37	7.65	12.48	20.58	26.24	37.27	177
Loans to individuals	3.50	0.05	0.10	0.37	1.36	4.21	14.08	21.48	177
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.31	177
Agricultural loans	0.81	0.00	0.00	0.00	0.05	0.94	4.45	6.56	177
Other loans and leases	1.77	0.00	0.00	0.00	0.27	3.21	7.32	12.12	177
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	526.20	199.26	302.64	422.99	529.53	631.47	741.95	820.75	177
Real estate loans secured by 1-4 family	156.25	15.62	37.77	83.02	143.74	222.06	326.15	422.50	177
Revolving	16.87	0.02	1.40	5.48	15.02	25.67	39.95	51.96	177
Closed-end	137.34	12.37	29.11	68.22	124.42	189.72	301.27	361.22	177
Commercial real estate loans	336.48	98.29	170.32	253.85	332.11	419.25	503.76	564.90	177
Construction and land development	54.05	3.61	12.01	28.43	54.06	78.68	101.97	114.25	177
1-4 family	11.00	0.00	0.52	3.01	7.35	17.65	27.35	36.62	177
Other	42.39	1.82	9.08	21.37	41.66	63.21	79.56	93.07	177
Multifamily	49.24	4.23	11.36	18.65	36.61	68.25	129.82	231.11	177
Nonfarm nonresidential	219.96	57.75	86.67	164.84	219.81	286.06	350.43	393.94	177
Owner-occupied	76.49	7.02	21.66	46.39	74.49	103.75	139.10	158.55	177
Other	140.35	32.90	52.39	91.90	137.77	179.19	244.49	283.26	177
Real estate loans secured by farmland	10.85	0.00	0.00	0.14	3.49	16.21	46.68	66.00	177
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	177
Commercial and industrial loans	95.58	11.32	25.41	50.27	85.75	143.15	187.50	279.35	177
Loans to individuals	22.12	0.31	0.72	2.36	8.55	27.80	93.40	139.96	177
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.28	1.11	1.80	177
Agricultural loans	5.19	0.00	0.00	0.00	0.32	6.85	24.90	48.86	177
Other loans and leases	11.19	0.00	0.00	0.00	1.82	19.81	47.45	83.09	177
Supplemental									
Non-owner occupied CRE loans / Gross loans	37.83	15.94	20.66	29.55	37.57	45.92	54.84	65.49	177
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	258.60	91.85	123.86	180.53	257.83	321.38	415.47	477.20	177
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.99	100.37	170.42	253.85	334.17	420.74	507.89	569.07	177

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	5.92	1.06	1.40	2.71	4.62	8.89	12.68	17.01	177
Liquid assets	16.00	6.61	7.48	10.49	14.64	20.18	28.64	33.82	177
Investment securities	17.81	4.87	6.55	10.65	15.58	24.35	35.42	39.58	177
Net loans and leases	71.07	48.14	54.68	63.95	72.90	78.26	82.82	84.32	177
Net loans, leases and standby letters of credit	71.52	48.40	54.96	64.03	73.75	78.75	83.18	84.49	177
Core deposits	72.92	53.00	59.49	67.03	74.05	80.00	82.90	84.59	177
Noncore funding	15.60	4.03	5.49	8.58	14.59	21.34	29.51	35.11	177
Time deposits of \$250K or more	4.54	0.40	1.48	2.55	3.95	5.83	9.44	11.83	177
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Federal funds purchased and repos	0.51	0.00	0.00	0.00	0.00	0.80	2.46	4.20	177
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Net federal funds purchased (sold)	0.50	-0.24	-0.03	0.00	0.00	0.69	2.42	4.20	177
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Other borrowings w/remaining maturity of 1 year or less	3.20	0.00	0.00	0.26	2.98	5.70	8.23	11.26	177
Earning assets that reprice within 1 year	28.31	11.64	15.21	19.30	26.99	35.96	46.93	55.38	177
Interest-bearing liabilities that reprice within 1 year	18.55	4.96	6.66	10.04	14.76	21.71	49.23	60.51	177
Long-term debt that reprices within 1 year	0.08	0.00	0.00	0.00	0.00	0.00	0.56	1.01	177
Net assets that reprice within 1 year	9.38	-32.84	-11.31	1.05	8.89	20.69	31.12	37.18	177
Other Liquidity and Funding Ratios									
Net noncore funding dependence	11.14	-9.02	-3.66	3.39	11.19	18.16	27.60	30.93	177
Net short-term noncore funding dependence	7.07	-9.71	-6.76	1.09	6.85	13.62	18.65	23.82	177
Short-term investment / Short-term noncore funding	64.27	7.14	11.48	22.09	42.44	85.14	182.72	348.29	176
Liquid assets - short-term noncore funding / Nonliquid assets	5.38	-17.74	-10.75	-3.36	4.55	12.17	26.42	35.87	177
Net loans and leases / Total deposits	86.89	57.62	66.55	76.37	88.15	97.29	103.96	108.63	177
Net loans and leases / Core deposits	98.71	61.42	71.25	83.97	97.51	114.19	130.43	144.85	177
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-9.09	-42.58	-34.01	-14.33	-4.14	-0.22	-0.01	0.00	104
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-20.03	-62.81	-48.17	-26.85	-18.38	-8.79	-3.90	-1.97	175
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47	-2.12	-1.28	-0.75	-0.24	-0.06	-0.01	0.00	54
Percent of Investment Securities									
Held-to-maturity securities	14.89	0.00	0.00	0.00	1.25	31.01	63.89	70.32	176
Available-for-sale securities	83.87	26.83	34.61	67.31	96.47	99.93	100.00	100.00	176
US Treasury securities	7.56	0.00	0.00	0.00	2.40	12.43	33.58	49.70	176
US agency securities (excluding mortgage-backed securities)	9.40	0.00	0.00	1.44	6.09	14.45	33.74	45.98	176
Municipal securities	16.18	0.00	0.05	4.08	11.23	26.49	39.93	50.50	176
Mortgage-backed securities	46.33	5.60	11.64	29.02	46.56	66.58	78.37	84.60	176
Asset-backed securities	4.13	0.00	0.00	0.00	0.46	6.18	19.82	32.99	176
Other debt securities	4.08	0.00	0.00	0.19	1.93	7.26	15.96	25.49	176
Mutual funds and equity securities	0.36	0.00	0.00	0.00	0.01	0.35	1.89	3.92	176
Debt securities 1 year or less	15.27	0.72	1.43	3.40	11.50	22.47	43.78	56.41	176
Debt securities 1 to 5 years	22.20	2.90	3.85	10.80	20.00	33.16	47.84	54.21	176
Debt securities over 5 years	58.96	11.08	20.03	42.00	64.31	75.24	88.77	92.91	176
Pledged securities	54.26	2.79	14.02	32.06	55.68	76.97	87.91	94.19	176
Structured notes, fair value	0.27	0.00	0.00	0.00	0.00	0.28	1.35	4.29	176
Percent Change from Prior Like Quarter									
Short-term investments	26.91	-58.80	-44.24	-15.23	10.56	55.21	148.63	369.86	162
Investment securities	-5.28	-22.67	-16.27	-11.25	-7.25	-0.75	8.83	26.73	161
Core deposits	-2.70	-13.47	-12.06	-7.68	-3.89	1.49	9.08	18.77	162
Noncore funding	132.22	4.83	17.02	35.48	74.30	207.75	383.39	655.61	161

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	99.96	100.00	100.00	100.00	100.00	100.00	100.00	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Futures and forwards									
Futures and forwards	4.07	0.00	0.00	0.00	0.49	2.58	15.62	51.77	76
Written options									
Written options	5.10	0.00	0.00	0.00	1.56	7.10	22.46	34.68	76
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Over-the-counter	5.10	0.00	0.00	0.00	1.56	7.10	22.46	34.68	76
Purchased options									
Purchased options	1.71	0.00	0.00	0.00	0.00	0.66	10.96	15.23	76
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Over-the-counter	1.67	0.00	0.00	0.00	0.00	0.59	10.96	15.23	76
Swaps	88.04	0.00	43.25	79.34	95.76	99.57	100.00	100.00	76
Held for trading									
Held for trading	16.39	0.00	0.00	0.00	0.00	32.67	91.17	99.76	76
Interest rate contracts	15.97	0.00	0.00	0.00	0.00	29.57	91.17	99.76	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Non-traded									
Non-traded	83.61	0.24	8.83	67.33	100.00	100.00	100.00	100.00	76
Interest rate contracts	83.35	0.00	6.49	59.00	100.00	100.00	100.00	100.00	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	89.16	5.57	50.40	86.72	97.71	100.00	104.13	111.40	76
One year or less	7.56	0.00	0.00	0.58	3.63	10.04	28.57	38.08	76
Over 1 year to 5 years	38.94	0.00	0.00	16.16	45.36	61.85	80.88	91.44	76
Over 5 years	33.08	0.00	0.00	9.39	32.79	55.84	72.05	84.91	76
Gross negative fair value (absolute value)	2.49	0.00	0.00	0.66	2.93	3.87	5.00	5.69	76
Gross positive fair value	4.13	0.30	1.04	2.45	3.98	5.39	7.49	8.37	76
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.10	177
Gross positive fair value (X)	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.14	177
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	177
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.14	177
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.11	177
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
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	177
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Other Ratios									
Current credit exposure / Risk-weighted assets	0.15	0.00	0.00	0.00	0.00	0.22	0.86	1.54	159

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2023

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.11	-0.03	0.00	0.03	0.09	0.17	0.33	0.46	177
Provision for loan and lease losses / Average loans and leases	0.16	-0.05	0.00	0.04	0.13	0.23	0.42	0.69	177
Provision for loan and lease losses / Net loan and lease losses	186.12	-2894.26	-865.36	9.91	161.81	381.82	1738.18	2277.90	175
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	0.58	0.82	0.98	1.16	1.35	1.56	1.85	177
Allowance for loan and lease losses / Total loans and leases	1.17	0.58	0.82	0.98	1.16	1.34	1.56	1.78	177
Allowance for loan and lease losses / Net loans and leases losses (X)	47.20	2.65	3.66	8.17	19.80	51.45	227.14	342.60	140
Allowance for loan and lease losses / Nonaccrual assets	535.44	91.85	113.23	188.84	400.21	779.48	1387.72	2567.15	174
ALLL / 90+ days past due + nonaccrual loans and leases	457.11	68.75	95.44	184.28	365.06	632.99	1053.67	1821.64	176
Gross loan and lease losses / Average loans and leases	0.11	0.00	0.00	0.02	0.07	0.17	0.38	0.56	177
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.02	0.05	0.11	0.18	177
Net losses / Average loans and leases	0.08	-0.03	-0.01	0.00	0.04	0.13	0.25	0.46	177
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Recoveries / Prior year-end losses	49.84	3.89	8.15	16.90	37.16	70.32	141.60	260.24	159
Earnings coverage of net loan and lease losses (X)	22.33	-982.17	-219.92	3.62	17.58	63.21	348.65	464.02	175
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.03	-0.02	0.00	0.00	0.01	0.06	0.12	176
Real estate loans secured by 1-4 family	0.00	-0.06	-0.03	-0.01	0.00	0.00	0.02	0.04	176
Revolving	-0.01	-0.11	-0.06	-0.01	0.00	0.00	0.03	0.07	170
Closed-end	0.00	-0.06	-0.03	-0.01	0.00	0.00	0.01	0.03	176
Commercial real estate loans	0.01	-0.04	-0.01	0.00	0.00	0.01	0.06	0.18	176
Construction and land development	0.00	-0.07	-0.03	0.00	0.00	0.00	0.00	0.01	175
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	175
Other	0.00	-0.07	-0.02	0.00	0.00	0.00	0.00	0.01	175
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	174
Nonfarm nonresidential	0.01	-0.04	-0.01	0.00	0.00	0.01	0.10	0.24	176
Owner-occupied	0.00	-0.01	-0.01	0.00	0.00	0.00	0.02	0.09	176
Other	0.01	-0.02	-0.01	0.00	0.00	0.00	0.06	0.12	176
Real estate loans secured by farmland	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	143
Commercial and industrial loans	0.14	-0.10	-0.05	-0.01	0.02	0.22	0.68	0.92	176
Loans to individuals	1.05	0.05	0.09	0.21	0.48	1.55	4.20	6.21	142
Credit card loans	1.51	0.00	0.00	0.00	0.97	2.15	5.43	8.69	61
Agricultural loans	0.00	-0.07	-0.01	0.00	0.00	0.00	0.01	0.30	116
Loans to foreign governments and institutions									
Other loans and leases	0.31	0.00	0.00	0.00	0.00	0.41	1.29	4.51	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.25	0.01	0.04	0.09	0.19	0.36	0.71	0.81	177
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.28	177
Nonaccrual loans and leases	0.38	0.02	0.08	0.14	0.32	0.59	0.88	1.28	177
90+ days past due and nonaccrual loans and leases	0.43	0.05	0.10	0.17	0.33	0.64	1.08	1.34	177
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	177
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Nonaccrual restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.12	177
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	177
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.25	0.01	0.04	0.09	0.19	0.36	0.71	0.82	177
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.28	177
Nonaccrual assets	0.38	0.02	0.08	0.14	0.32	0.59	0.88	1.28	177
30+ days past due and nonaccrual assets	0.70	0.12	0.18	0.36	0.61	1.02	1.45	2.01	177
Total assets	0.34	0.02	0.07	0.12	0.28	0.51	0.82	1.14	177
Allowance for loan and lease losses	42.04	4.27	8.72	16.39	34.34	61.94	107.09	131.44	176
Equity capital + allowance for loan and lease losses	3.66	0.22	0.78	1.42	2.84	5.29	10.04	12.83	176
Tier 1 capital + allowance for loan and lease losses	3.32	0.19	0.63	1.28	2.63	5.02	7.71	11.41	177
Loans and leases + other real estate owned	0.47	0.04	0.10	0.19	0.38	0.67	1.11	1.68	177

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2023

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	0.19	0.00	0.02	0.06	0.12	0.24	0.56	0.82	176
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.21	176
	Nonaccrual	0.35	0.01	0.05	0.13	0.25	0.54	0.89	1.20	176
Commercial and industrial	30-89 days past due	0.22	0.00	0.00	0.02	0.17	0.41	0.67	0.98	176
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.20	176
	Nonaccrual	0.44	0.00	0.01	0.07	0.26	0.71	1.23	1.82	176
Individuals	30-89 days past due	0.64	0.00	0.00	0.13	0.44	1.07	2.03	3.43	175
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.43	175
	Nonaccrual	0.16	0.00	0.00	0.00	0.04	0.28	0.58	0.98	175
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.06	10
Agricultural	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.19	0.41	116
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	116
	Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.15	1.40	2.70	116
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.25	1.36	3.41	105
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	105
	Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.94	3.24	105

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2023

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.29	0.00	0.01	0.10	0.22	0.44	0.73	1.05	176
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.18	0.35	176
	Nonaccrual	0.37	0.00	0.03	0.14	0.32	0.53	0.93	1.16	176
Revolving	30-89 days past due	0.39	0.00	0.00	0.13	0.28	0.65	1.24	1.56	170
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.17	170
	Nonaccrual	0.33	0.00	0.00	0.02	0.18	0.58	1.11	1.71	170
Closed-End	30-89 days past due	0.25	0.00	0.00	0.07	0.19	0.42	0.65	1.18	176
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.34	176
	Nonaccrual	0.38	0.00	0.03	0.12	0.32	0.59	1.03	1.20	176
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	176
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.13	176
Commercial real estate	30-89 days past due	0.12	0.00	0.00	0.01	0.05	0.17	0.52	0.89	176
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	176
	Nonaccrual	0.30	0.00	0.00	0.04	0.16	0.50	1.07	1.50	176
Construction and development	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.16	0.73	1.27	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	175
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.13	0.72	1.26	175
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.42	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.39	175
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.07	0.39	1.07	175
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	175
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.04	0.57	0.90	175
Multifamily	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.46	174
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.60	1.20	174
Nonfarm non-residential	30-89 days past due	0.09	0.00	0.00	0.00	0.03	0.12	0.36	0.86	176
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	176
	Nonaccrual	0.35	0.00	0.00	0.04	0.15	0.57	1.46	1.82	176
Owner occupied	30-89 days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.13	0.26	176
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	176
	Nonaccrual	0.14	0.00	0.00	0.01	0.05	0.18	0.52	1.19	176
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.18	0.41	176
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
	Nonaccrual	0.17	0.00	0.00	0.00	0.03	0.27	0.84	1.40	176
Farmland	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.05	0.33	0.55	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	143
	Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.35	1.57	3.13	143
Credit card	30-89 days past due	1.33	0.00	0.00	0.00	0.72	1.91	5.44	6.19	61
	90+ days past due	0.23	0.00	0.00	0.00	0.00	0.53	0.85	1.55	61
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	61

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Cost: Interest-bearing deposits	1.51	0.15	0.30	0.75	1.51	2.26	2.71	2.86	2
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	174.43	-100.00	-100.00	-14.04	31.80	224.24	640.83	907.84	18
Total selected assets	6.06	-100.00	-100.00	-57.14	-6.06	14.93	210.70	507.31	45
Deposits	-80.77	-98.08	-96.15	-90.38	-80.77	-71.15	-65.38	-63.46	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	78.71	0.00	10.63	45.33	82.34	106.50	134.56	162.73	141
Dividends declared / Net income	28.54	0.00	0.00	9.78	28.93	45.88	64.58	83.10	173
Net income - dividends / Average equity	7.73	-0.30	2.04	4.62	7.33	10.62	13.80	19.56	177
Percent of Dividends Paid									
Dividends from bank subsidiaries	145.85	0.00	0.00	95.70	126.35	199.94	376.28	514.55	147
Dividends from nonbank subsidiaries	1.03	0.00	0.00	0.00	0.00	0.15	6.20	20.48	147
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Dividends from all subsidiaries	165.03	0.00	49.37	100.00	134.87	210.79	376.40	514.55	147
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	38.39	0.00	0.00	18.13	40.24	60.56	87.01	105.95	164
Interest income from bank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.03	0.40	1.54	164
Management and service fees from bank subsidiaries	0.52	0.00	0.00	0.00	0.00	0.00	2.80	14.64	164
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	164
Operating income from bank subsidiaries	41.49	0.00	0.00	22.17	43.24	63.70	93.27	116.80	164
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	58.18	0.00	0.00	0.00	83.31	100.00	129.75	157.10	65
Interest income from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.13	2.41	65
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	65
Operating income from nonbank subsidiaries	61.19	0.00	0.00	3.79	84.29	100.00	129.75	157.10	65
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	38.22	0.00	0.00	0.00	14.45	54.38	97.78	126.71	8
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	8
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	38.22	0.00	0.00	0.00	14.47	54.38	97.78	126.71	8
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	74.80	0.00	0.00	68.24	97.55	99.86	100.00	100.00	170
Interest income from bank subsidiaries	0.31	0.00	0.00	0.00	0.00	0.05	1.91	5.86	170
Management and service fees from bank subsidiaries	1.06	0.00	0.00	0.00	0.00	0.00	4.56	28.15	170
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	170
Operating income from bank subsidiaries	83.57	0.00	0.00	92.69	99.58	100.00	100.00	100.00	170
Dividends from nonbank subsidiaries	0.83	0.00	0.00	0.00	0.00	0.12	4.35	16.77	170
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	170
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	170
Operating income from nonbank subsidiaries	2.02	0.00	0.00	0.00	0.00	0.33	12.89	40.89	170
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Loans and advances from subsidiaries / Short term debt	759.10	0.00	0.00	0.00	364.40	864.21	2456.92	3002.74	14
Loans and advances from subsidiaries / Total debt	30.48	0.00	0.00	0.00	20.67	57.31	98.21	138.94	107

BHCPR Reporters for Quarter Ending 09/30/2023

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2023 and Other Notes</u>
1399765	4,479,364	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,525,086	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	3,869,138	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,468,100	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	7,919,304	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	8,804,490	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	9,345,700	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,091,258	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,896,897	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,502,031	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,080,038	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,272,911	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	9,247,072	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
2858951	7,465,767	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,590,415	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,267,004	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,089,487	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	4,036,232	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,983,943	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,812,119	BCB BANCORP, INC.	BAYONNE, NJ	
1246159	3,980,463	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	5,739,685	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
1133781	3,044,338	BRAVERA HOLDINGS CORP.	DICKINSON, ND	Moved from Peer 3
3378764	4,557,070	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,341,874	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	6,501,276	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	3,585,240	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	6,507,036	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	8,943,368	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,452,030	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	6,937,853	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,779,675	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,932,251	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	4,147,191	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,043,686	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4933272	3,264,774	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5530258	4,452,168	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
1860863	3,301,288	CBX CORPORATION	CARROLLTON, IL	
2158156	3,565,861	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,637,924	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1125030	5,061,238	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,074,854	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,732,916	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,731,908	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1080595	4,628,895	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	5,634,932	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	9,678,885	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4389329	8,342,306	CRB GROUP, INC.	FORT LEE, NJ	

3903661	7,179,479	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS
1486517	5,216,437	CTBC CAPITAL CORP.	LOS ANGELES, CA
2242523	3,092,287	D.L. EVANS BANCORP	BURLEY, ID
1121229	3,941,823	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	3,784,580	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
2461016	4,482,374	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	4,950,003	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,378,363	FARMERS & MERCHANTS BANCORP	LODI, CA
1134630	3,234,680	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1053580	8,361,871	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1071191	4,972,387	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1118797	6,666,099	FB CORPORATION	CREVE COEUR, MO
1249002	3,909,806	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC
1032464	6,140,149	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
3547159	3,968,775	FINEMARK HOLDINGS, INC.	FORT MYERS, FL
1199974	6,690,341	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1988646	3,147,673	FIRST BANCORP, INC.	LEBANON, VA
1204560	8,200,987	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	7,884,285	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1247428	3,418,852	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI
1108097	4,109,712	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
1478017	3,284,225	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
3839201	3,738,235	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1208595	4,836,439	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3393178	5,169,023	FIRST INTERNET BANCORP	FISHERS, IN
1206760	7,855,294	FIRST MID BANCSHARES, INC.	MATTOON, IL
1206313	5,283,703	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI
1048894	4,217,066	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY
1099917	3,911,876	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	7,756,875	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	4,552,208	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
2393274	8,577,283	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3391129	6,797,093	FORBRIGHT, INC.	CHEVY CHASE, MD
1128358	3,355,417	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN
1026801	5,692,597	FREMONT BANCORPORATION	FREMONT, CA
1098620	6,007,036	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,753,244	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
1862036	3,230,413	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX
2900261	7,350,140	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
4973353	5,668,664	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	4,991,768	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,403,307	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,150,588	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	4,245,734	HILLS BANCORPORATION	HILLS, IA
3851191	3,317,729	HOME BANCORP, INC.	LAFAYETTE, LA
3843507	9,458,751	HOMESTREET, INC.	SEATTLE, WA
2592714	5,519,903	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	4,651,590	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	4,651,997	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	7,959,434	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
5806739	4,985,355	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA
1118854	3,658,545	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY
1201925	5,200,018	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
2112439	4,690,869	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,024,431	INTRUST FINANCIAL CORPORATION	WICHITA, KS

1134498	4,339,809	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,417,600	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,974,866	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ	
1208906	6,427,745	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3439236	4,298,066	LEADER BANCORP, INC	ARLINGTON, MA	
1103766	4,367,698	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3814208	8,133,913	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	5,251,012	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2820211	6,683,359	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	5,215,963	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,259,375	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,975,925	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,467,818	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
4369808	5,507,292	MUTUAL BANCORP	HYANNIS, MA	
3211601	3,444,736	MVB FINANCIAL CORP.	FAIRMONT, WV	
3973888	9,866,283	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,489,197	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5425653	4,231,912	NB FINANCIAL MHC	NEEDHAM, MA	
4436559	3,725,720	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	6,467,904	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	8,416,162	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,437,084	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	4,888,913	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	6,121,868	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	5,758,286	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	4,325,223	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	9,733,303	ORIGIN BANCORP, INC.	RUSTON, LA	Moved from Peer 1
1248153	3,054,435	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2390013	7,535,571	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	6,521,581	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	8,942,534	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	3,825,799	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	3,945,412	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	8,564,492	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	3,814,849	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	8,540,057	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,069,354	RBB BANCORP	LOS ANGELES, CA	
1130584	3,882,967	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,066,153	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1097025	6,386,476	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	6,306,070	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,466,077	S&T BANCORP, INC.	INDIANA, PA	
3365858	7,117,527	SALEM FIVE BANCORP	SALEM, MA	
2429838	5,708,725	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,738,880	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,797,171	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2368106	9,453,771	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	4,186,440	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,877,034	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,020,979	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	4,470,033	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	7,972,468	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1249730	7,921,986	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	6,152,353	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	3,194,988	STURM FINANCIAL GROUP, INC.	DENVER, CO	

1247679	4,604,208	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV
1246467	3,086,964	TAMPA BAY BANKING COMPANY	TAMPA, FL
4475473	4,215,792	THIRD COAST BANCSHARES, INC.	HUMBLE, TX
2367921	7,691,162	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY
1030170	9,897,006	TRICO BANCSHARES	CHICO, CA
3233126	5,599,793	TRIUMPH FINANCIAL, INC.	DALLAS, TX
1048513	6,054,489	TRUSTCO BANK CORP NY	GLENVILLE, NY
1097182	3,434,253	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL
1116609	7,828,066	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA
5301421	3,073,098	USB BANCORP, INC.	DANBURY, CT
1050712	3,616,877	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
5278381	3,646,365	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX
1917600	4,042,838	VERABANK, INC.	HENDERSON, TX
1115349	7,185,528	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1135048	5,030,007	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	3,701,900	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1025541	6,572,836	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
2004141	4,625,140	WILSON BANK HOLDING COMPANY	LEBANON, TN
1137770	9,646,798	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX

Note: Peer Group 2 has 177 bank holding companies.