

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)					3.08
+ Non-interest income	1.33	1.44	1.09	1.22	1.31
- Overhead expense	2.80	2.81	2.78	2.67	2.83
- Provision for credit losses	0.09	0.02	0.04	-0.02	0.33
+ Securities gains (losses)	-0.01	-0.01	-0.01	0.01	0.02
+ Other tax equivalent adjustments					0.00
= Pretax net operating income (tax equivalent)					1.31
Net operating income	1.04	1.31	1.22	1.38	1.16
Net income	1.04	1.31	1.22	1.38	1.16
Net income (Subchapter S adjusted)	1.17	1.39	1.20	1.47	1.26
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)					3.80
Interest expense	1.82	0.38	0.55	0.39	0.65
Net interest income (tax equivalent)					3.33
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.05	0.01	0.04	0.07	0.14
Earnings coverage of net loan and lease losses (X)	254.69	126.14	-7.36	25.85	60.45
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	1.29	1.30	1.36	1.42
Allowance for loan and lease losses / Total loans and leases	1.30	1.28	1.30	1.35	1.39
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.62	0.59	0.87	0.93
30-89 days past due loans and leases / Total loans and leases	0.32	0.22	0.25	0.24	0.29
<b>Liquidity and Funding</b>					
Net noncore funding dependence	13.27	5.57	10.28	-1.73	0.09
Net short-term noncore funding dependence	5.20	1.56	5.14	-6.72	-4.73
Net loans and leases / Total assets	67.91	67.72	68.66	65.93	68.58
<b>Capitalization</b>					
Tier 1 leverage ratio	10.79	10.84	10.92	10.50	10.65
Holding company equity capital / Total assets	8.97	9.16	9.26	10.25	10.89
Total equity capital (including minority interest) / Total assets	8.97	9.16	9.26	10.25	10.89
Common equity tier 1 capital / Total risk-weighted assets	12.72	13.16	12.95	13.17	13.75
Net loans and leases / Equity capital (X)	8.45	8.37	8.22	6.69	6.57
Cash dividends / Net income	25.70	25.53	33.63	24.28	24.86
Cash dividends / Net income (Subchapter S adjusted)					
<b>Growth Rates</b>					
Assets	5.60	4.14	4.98	9.57	16.19
Equity capital	7.65	-11.52	-9.58	7.05	8.55
Net loans and leases	11.03	13.01	13.71	3.75	12.16
Noncore funding	88.26	19.09	71.68	-13.73	-4.24
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.60	0.24	0.32	0.10	0.14
Long-term debt / Equity capital	11.41	6.88	6.35	4.89	3.95
Equity investment in subsidiaries / Equity capital	111.03	107.07	108.50	106.96	105.75
Cash from ops + noncash items + op expense / Op expense + dividends	117.93	134.26	129.49	125.96	144.29

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)					3.52
Less: Interest expense	1.69	0.35	0.49	0.36	0.60
Equals: Net interest income (tax equivalent)					3.08
Plus: Non-interest income	1.33	1.44	1.09	1.22	1.31
Equals: adjusted operating income (tax equivalent)					4.23
Less: Overhead expense	2.80	2.81	2.78	2.67	2.83
Less: Provision for credit losses	0.09	0.02	0.04	-0.02	0.33
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	-0.01	-0.01	0.01	0.02
Plus: other tax equivalent adjustments					0.00
Equals: Pretax net operating income (tax equivalent)					1.31
Less: Applicable income taxes (tax equivalent)					0.29
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.04	1.31	1.22	1.38	1.16
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.04	1.31	1.22	1.38	1.16
Memo: Net income (last four quarters)	1.02	1.35	1.22	1.38	1.16
Net income-BHC and noncontrolling (minority) interest	1.04	1.31	1.22	1.38	1.16
<b>Margin Analysis</b>					
Average earning assets / Average assets	94.29	94.36	94.33	94.25	93.71
Average interest-bearing funds / Average assets	70.78	67.78	67.83	67.83	68.56
Interest income (tax equivalent) / Average earning assets					3.80
Interest expense / Average earning assets	1.82	0.38	0.55	0.39	0.65
Net interest income (tax equivalent) / Average earning assets					3.33
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)					5.10
Interest-bearing bank balances	4.44	0.88	1.24	0.18	0.39
Federal funds sold and reverse repos	3.59	0.42	1.12	0.06	0.34
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	4.95	3.63	3.83	3.72	4.14
Investment securities (tax equivalent)					2.61
US Treasury and agency securities (excluding mortgage-backed securities)	2.16	1.24	1.41	1.03	1.84
Mortgage-backed securities	2.53	1.71	1.90	1.39	2.05
All other securities					2.65
Interest-bearing deposits	2.12	0.37	0.54	0.39	0.74
Time deposits of \$250K or more	3.23	0.72	0.96	0.95	1.64
Time deposits < \$250K	3.14	0.69	0.88	0.98	1.66
Other domestic deposits	1.69	0.30	0.46	0.23	0.39
Foreign deposits					
Federal funds purchased and repos	2.65	0.78	1.59	0.26	0.39
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.14	0.08
All interest-bearing funds	2.42	0.52	0.75	0.53	0.91

**BHCPR PEER GROUP DATA**

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**Non-interest Income & Expenses**

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	67.10	62.42	63.14	61.47	60.95
<b>Percent of Average Assets</b>					
Total overhead expense	2.80	2.81	2.78	2.67	2.83
Personnel expense	1.60	1.66	1.55	1.54	1.63
Net occupancy expense	0.24	0.25	0.25	0.26	0.30
Other operating expenses	0.95	0.89	0.92	0.83	0.86
Overhead less non-interest income	1.52	1.37	1.62	1.49	1.50
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense					61.47
Personnel expense					35.41
Net occupancy expense					8.91
Other operating expenses					17.15
Total non-interest income					27.12
Fiduciary activities income					4.51
Service charges on domestic deposit accounts					6.57
Trading revenue					0.00
Investment banking fees and commissions					0.00
Insurance activities revenue					0.00
Venture capital revenue					0.00
Net servicing fees					0.01
Net securitization income					0.00
Net gain (loss) - sales of loans, OREO, and other assets					1.63
Other non-interest income					14.00
Overhead less non-interest income					34.34
Applicable income taxes / Pretax net operating income (tax equivalent)					16.77
Applicable income tax + TE / Pretax net operating income + TE					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
<b>Percent of Total Assets</b>					
Real estate loans	51.45	52.25	51.33	50.87	47.85
Commercial and industrial loans	9.22	9.43	9.25	9.18	12.84
Loans to individuals	1.06	1.55	1.25	1.14	1.16
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.52	2.79	2.91	2.75	2.13
Other loans and leases	0.24	0.05	0.22	0.06	0.10
Net loans and leases	67.91	67.72	68.66	65.93	68.58
Debt securities over 1 year	14.60	16.30	16.42	14.85	11.98
Mutual funds and equity securities	0.02	0.05	0.03	0.03	0.05
Subtotal	83.55	85.46	86.21	82.05	82.21
Interest-bearing bank balances	4.94	3.56	3.04	8.28	8.02
Federal funds sold and reverse repos	0.11	0.07	0.03	0.07	0.13
Debt securities 1 year or less	2.20	2.01	1.67	1.71	1.83
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.35	92.60	92.70	93.63	93.23
Non-interest cash and due from depository institutions	1.14	1.27	1.30	1.06	1.26
Other real estate owned	0.04	0.06	0.06	0.05	0.08
All other assets	6.40	6.11	6.02	5.30	5.50
<b>Memoranda</b>					
Short-term investments	7.51	5.97	5.32	10.45	10.35
US Treasury securities	1.60	2.02	1.59	1.02	0.09
US agency securities (excluding mortgage-backed securities)	2.32	2.69	2.33	1.67	1.14
Municipal securities	3.66	4.66	4.65	4.34	3.84
Mortgage-backed securities	7.66	8.30	8.36	7.96	7.22
Asset-backed securities	0.26	0.24	0.24	0.18	0.17
Other debt securities	0.34	0.34	0.37	0.34	0.22
Loans held-for-sale	0.37	0.15	0.14	0.60	0.36
Loans held for investment	68.18	68.11	69.17	65.82	68.57
Real estate loans secured by 1-4 family	15.78	15.14	15.05	14.89	14.07
Revolving	1.78	1.72	1.67	1.78	1.83
Closed-end, secured by first liens	13.38	12.76	12.78	12.69	11.47
Closed-end, secured by junior liens	0.27	0.29	0.27	0.28	0.33
Commercial real estate loans	30.32	30.79	30.43	30.02	29.06
Construction and land development	6.18	5.97	5.83	6.25	5.35
Multifamily	4.08	4.10	4.25	3.98	3.58
Nonfarm nonresidential	18.97	19.46	18.95	19.09	19.61
Real estate loans secured by farmland	3.32	3.98	3.64	3.72	2.97

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	74.65	75.33	73.38	75.77	69.06
Real estate loans secured by 1-4 family	22.67	21.95	21.40	22.10	20.58
Revolving	2.59	2.55	2.40	2.71	2.62
Closed-end	19.67	18.92	18.59	19.19	17.29
Commercial real estate loans	43.28	43.60	42.68	44.53	41.43
Construction and land development	8.90	8.50	8.30	9.15	7.58
1-4 family	1.85	2.03	2.20	2.38	1.72
Other	6.82	6.15	6.00	6.60	5.59
Multifamily	5.95	6.00	6.18	5.93	5.22
Nonfarm nonresidential	27.29	28.15	27.13	28.62	28.15
Owner-occupied	11.38	11.20	10.53	11.48	10.04
Other	16.04	16.68	16.41	17.31	16.88
Real estate loans secured by farmland	4.61	5.56	5.18	5.53	4.31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.37	13.84	13.15	13.63	18.45
Loans to individuals	1.63	2.35	1.94	1.82	1.79
Credit card loans	0.03	0.02	0.03	0.02	0.01
Agricultural loans	3.51	3.95	4.15	4.05	3.03
Other loans and leases	0.36	0.09	0.32	0.12	0.15
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	467.88	484.98	475.83	473.49	450.68
Real estate loans secured by 1-4 family	143.93	139.41	138.43	137.23	133.04
Revolving	16.71	17.01	16.12	17.08	17.57
Closed-end	124.35	118.97	119.41	118.69	112.13
Commercial real estate loans	275.98	286.61	280.16	280.63	268.77
Construction and land development	56.27	54.98	53.57	56.62	49.17
1-4 family	12.25	13.34	14.45	15.63	11.28
Other	42.74	40.74	38.93	41.03	36.31
Multifamily	37.29	38.74	40.69	37.42	33.64
Nonfarm nonresidential	176.53	187.32	180.83	183.01	187.88
Owner-occupied	74.88	75.78	71.96	73.40	67.29
Other	103.81	110.56	108.05	110.69	112.29
Real estate loans secured by farmland	33.86	40.70	38.42	35.70	28.29
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00
Commercial and industrial loans	84.87	88.49	87.63	86.82	121.03
Loans to individuals	9.79	15.64	12.07	11.13	11.64
Credit card loans	0.20	0.13	0.21	0.13	0.05
Agricultural loans	22.76	25.78	27.57	24.37	18.72
Other loans and leases	2.00	0.45	1.80	0.58	0.46
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	32.53	32.43	32.32	33.27	30.42
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	207.33	212.14	210.52	209.09	196.26
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	282.40	290.83	285.30	283.65	271.26

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**Liquidity and Funding**

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Total Assets</b>					
Short-term investments	7.51	5.97	5.32	10.45	10.35
Liquid assets	18.76	18.49	17.49	21.10	18.62
Investment securities	17.05	19.43	18.67	18.96	14.75
Net loans and leases	67.91	67.72	68.66	65.93	68.58
Net loans, leases and standby letters of credit	68.16	68.08	68.97	66.29	68.98
Core deposits	69.72	77.22	74.13	77.93	75.35
Noncore funding	18.16	10.70	13.63	9.09	10.57
Time deposits of \$250K or more	5.65	3.36	4.20	3.10	3.50
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.13	1.01	1.15	0.74	0.69
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.03	0.94	1.11	0.69	0.59
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.64	1.74	2.97	0.83	0.75
Earning assets that reprice within 1 year	28.21	28.64	26.87	30.78	29.72
Interest-bearing liabilities that reprice within 1 year	18.96	13.27	12.67	12.74	16.23
Long-term debt that reprices within 1 year	0.43	0.42	0.35	0.16	0.16
Net assets that reprice within 1 year	7.97	14.47	12.84	17.04	12.09
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	13.27	5.57	10.28	-1.73	0.09
Net short-term noncore funding dependence	5.20	1.56	5.14	-6.72	-4.73
Short-term investment / Short-term noncore funding	74.91	132.20	74.37	271.81	241.50
Liquid assets - short-term noncore funding / Nonliquid assets	9.55	14.76	10.12	21.36	16.00
Net loans and leases / Total deposits	85.81	82.98	84.86	80.59	83.42
Net loans and leases / Core deposits	99.78	89.10	94.22	85.35	91.05
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.40	-2.86	-2.41	0.40	0.81
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-24.93	-23.18	-21.32	0.29	4.13
Structured notes appreciation (depreciation) / Tier 1 capital	-1.38	-1.44	-1.23	-0.09	-0.03
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	5.77	5.08	5.35	2.25	2.24
Available-for-sale securities	94.03	94.09	94.40	97.54	96.14
US Treasury securities	12.49	13.13	9.82	7.70	0.72
US agency securities (excluding mortgage-backed securities)	13.46	14.08	13.26	10.71	9.57
Municipal securities	19.24	21.75	22.81	26.83	28.62
Mortgage-backed securities	42.61	41.43	44.91	46.27	48.18
Asset-backed securities	1.15	1.05	1.08	1.37	1.09
Other debt securities	2.20	2.12	2.29	2.39	2.02
Mutual funds and equity securities	0.14	0.22	0.17	0.21	0.31
Debt securities 1 year or less	17.58	11.58	11.63	11.93	14.87
Debt securities 1 to 5 years	21.19	26.82	24.44	20.38	20.55
Debt securities over 5 years	59.08	59.50	62.76	65.37	60.89
Pledged securities	53.17	38.93	41.15	43.90	41.05
Structured notes, fair value	0.45	1.04	0.86	0.32	0.02
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	80.24	-52.16	-41.34	7.57	111.89
Investment securities	-5.92	28.01	14.51	53.83	12.33
Core deposits	-2.38	5.29	0.34	13.67	22.22
Noncore funding	88.26	19.09	71.68	-13.73	-4.24

**BHCPR PEER GROUP DATA**

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			17.65	15.92	14.85
Standby letters of credit	0.23	0.34	0.29	0.32	0.31
Commercial and similar letters of credit	0.00	0.00	0.00	0.03	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.11	0.00
Interest rate contracts	0.00	0.00	0.00	0.11	0.00
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.11	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			27.30	24.66	22.11

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**Derivatives Analysis**

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Notional Amount</b>					
Interest rate contracts				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Futures and forwards				0.00	0.00
Written options				15.58	0.00
Exchange-traded				0.00	0.00
Over-the-counter				15.58	0.00
Purchased options				65.58	100.00
Exchange-traded				0.00	0.00
Over-the-counter				65.58	100.00
Swaps				18.84	0.00
Held for trading				0.00	0.00
Interest rate contracts				0.00	0.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Non-traded				100.00	100.00
Interest rate contracts				100.00	100.00
Foreign exchange contracts				0.00	0.00
Equity, commodity, and other contracts				0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)				50.00	100.00
One year or less				0.00	0.00
Over 1 year to 5 years				0.00	0.00
Over 5 years				50.00	100.00
Gross negative fair value (absolute value)				0.93	0.00
Gross positive fair value				4.70	4.73
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.01	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.10	0.05	0.08



**BHCPR PEER GROUP DATA**

Peer Group: 3  
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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.10	0.03	0.04	-0.01	0.33
Provision for loan and lease losses / Average loans and leases	0.13	0.04	0.06	-0.02	0.45
Provision for loan and lease losses / Net loan and lease losses	2,049.80	464.87	-62.53	113.83	795.19
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	1.29	1.30	1.36	1.42
Allowance for loan and lease losses / Total loans and leases	1.30	1.28	1.30	1.35	1.39
Allowance for loan and lease losses / Net loans and leases losses (X)	164.34	119.78	68.15	58.54	100.79
Allowance for loan and lease losses / Nonaccrual assets	489.26	490.61	474.30	490.99	258.48
ALLL / 90+ days past due + nonaccrual loans and leases	524.09	418.79	593.29	455.68	249.56
Gross loan and lease losses / Average loans and leases	0.09	0.07	0.09	0.14	0.17
Recoveries / Average loans and leases	0.04	0.06	0.06	0.06	0.03
Net losses / Average loans and leases	0.05	0.01	0.04	0.07	0.14
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	62.69	129.47	145.01	77.38	40.83
Earnings coverage of net loan and lease losses (X)	254.69	126.14	-7.36	25.85	60.45
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.01	0.00	0.01	0.02	0.06
Real estate loans secured by 1-4 family	0.00	-0.01	-0.01	-0.01	0.03
Revolving	-0.01	-0.01	-0.01	0.00	0.02
Closed-end	0.01	-0.02	-0.01	-0.01	0.03
Commercial real estate loans	-0.01	-0.01	0.00	0.04	0.08
Construction and land development	0.00	-0.10	-0.08	-0.05	0.01
1-4 family	0.00	-0.03	-0.02	0.00	0.00
Other	0.00	-0.04	-0.03	-0.05	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	-0.01	0.03	0.06	0.06	0.08
Owner-occupied	0.00	-0.01	-0.01	0.01	0.03
Other	0.00	0.03	0.06	0.02	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.07	-0.02	0.02	0.17	0.27
Loans to individuals	1.24	0.60	0.62	0.57	0.55
Credit card loans	2.09	1.12	1.36	0.74	1.56
Agricultural loans	-0.02	0.01	0.03	0.01	0.10
Loans to foreign governments and institutions					
Other loans and leases	0.07	0.99	1.60	18.19	9.26

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 09/30/2023

**Past Due and Nonaccrual Assets**

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.32	0.22	0.25	0.24	0.29
90+ days past due loans and leases	0.07	0.02	0.02	0.02	0.02
Nonaccrual loans and leases	0.65	0.53	0.49	0.76	0.79
90+ days past due and nonaccrual loans and leases	0.70	0.58	0.52	0.78	0.81
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.32	0.22	0.25	0.24	0.29
90+ days past due assets	0.07	0.02	0.02	0.02	0.02
Nonaccrual assets	0.65	0.53	0.49	0.76	0.79
30+ days past due and nonaccrual assets	1.02	0.78	0.77	1.06	1.13
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.48	0.40	0.37	0.52	0.56
90+ past due and nonaccrual assets + other real estate owned	0.54	0.46	0.44	0.59	0.65
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.50	0.42	0.52	0.74	0.87
Allowance for loan and lease losses	49.54	44.98	55.14	76.95	89.28
Equity capital + allowance for loan and lease losses	5.75	4.63	5.48	6.71	7.43
Tier 1 capital + allowance for loan and lease losses	4.46	3.76	4.60	6.62	7.77
Loans and leases + other real estate owned	0.73	0.62	0.75	1.13	1.28

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.27	0.22	0.25	0.23	0.31
	90+ days past due	0.04	0.01	0.01	0.02	0.01
	Nonaccrual	0.51	0.51	0.48	0.80	0.83
Commercial and industrial	30-89 days past due	0.30	0.14	0.12	0.17	0.15
	90+ days past due	0.09	0.05	0.03	0.00	0.00
	Nonaccrual	1.19	0.49	0.41	0.71	0.61
Individuals	30-89 days past due	0.50	0.28	0.41	0.49	0.51
	90+ days past due	0.02	0.01	0.03	0.03	0.01
	Nonaccrual	0.12	0.13	0.12	0.17	0.14
Depository institution loans	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
Agricultural	30-89 days past due	0.03	0.10	0.06	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.13	0.25	0.11	0.32	0.52
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.34	0.20	0.14	3.59	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	9.66	0.00

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 3  
Date: 09/30/2023

		09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.37	0.33	0.55	0.51	0.58
	90+ days past due	0.01	0.01	0.01	0.03	0.02
	Nonaccrual	0.41	0.49	0.49	0.78	0.66
Revolving	30-89 days past due	0.38	0.24	0.33	0.28	0.21
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.29	0.29	0.38	0.32
Closed-End	30-89 days past due	0.35	0.35	0.58	0.55	0.65
	90+ days past due	0.01	0.01	0.01	0.04	0.02
	Nonaccrual	0.43	0.47	0.47	0.79	0.66
Junior Lien	30-89 days past due	0.00	0.00	0.01	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.01	0.02	0.03
Commercial real estate	30-89 days past due	0.15	0.13	0.10	0.16	0.13
	90+ days past due	0.07	0.00	0.00	0.01	0.01
	Nonaccrual	0.47	0.41	0.37	0.85	0.91
Construction and development	30-89 days past due	0.10	0.11	0.19	0.35	0.16
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.34	0.07	0.21	0.64	0.47
1-4 family	30-89 days past due	0.05	0.02	0.10	0.06	0.03
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.02	0.01	0.01	0.03
Other	30-89 days past due	0.04	0.06	0.04	0.05	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	0.02	0.05	0.47	0.43
Multifamily	30-89 days past due	0.01	0.01	0.00	0.00	0.00
	90+ days past due	0.02	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.03	0.01	0.03	0.01
Nonfarm non-residential	30-89 days past due	0.18	0.13	0.05	0.04	0.13
	90+ days past due	0.02	0.00	0.00	0.01	0.01
	Nonaccrual	0.55	0.59	0.48	0.91	0.93
Owner occupied	30-89 days past due	0.07	0.06	0.04	0.02	0.07
	90+ days past due	0.02	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.28	0.23	0.34	0.40
Other	30-89 days past due	0.04	0.02	0.01	0.02	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.25	0.20	0.53	0.47
Farmland	30-89 days past due	0.02	0.10	0.07	0.13	0.38
	90+ days past due	0.00	0.01	0.00	0.01	0.03
	Nonaccrual	0.42	0.72	0.41	1.03	1.29
Credit card	30-89 days past due	1.76	1.34	0.88	1.07	1.07
	90+ days past due	0.07	0.01	0.04	0.10	0.18
	Nonaccrual	0.06	0.27	0.00	0.24	0.05

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

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 09/30/2023

**Regulatory Capital Components and Ratios**

	09/30/2023			09/30/2022			12/31/2022			12/31/2021			12/31/2020		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.84			11.72			11.44			11.03			11.41		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.44			12.39			12.08			11.79			12.11		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	13.04			13.92			13.57			13.29			13.60		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.79			10.84			10.92			10.50			10.65		
Supplementary leverage ratio, advanced approaches HCs													62.13		

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 09/30/2023

**Insurance and Broker-Dealer Activities**

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00	100.00	100.00	100.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00	0.00	0.00	0.00
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income					0.00
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.03	0.14	0.00	0.02	0.03
Insurance net income (P/C) / Equity (P/C)	26.88	441.15	-11.34	27.17	103.45
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.01	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.30	10.48	10.82	11.13	10.11
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 09/30/2023

**Foreign Activities**

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Yield: Foreign loans		0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases				-100.00	-100.00
Total selected assets	-50.41	16.67		-100.00	-40.61
Deposits					

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Profitability</b>					
Net income / Average equity capital	11.03	12.84	12.43	12.98	10.02
Bank net income / Average equity investment in banks	12.15	13.92	13.47	12.98	10.54
Nonbank net income / Average equity investment in nonbanks	16.02	14.56	13.39	10.65	11.95
Subsidiary HCs net income / Average equity investment in sub HCs	6.03	10.86	12.01	10.11	6.93
Bank net income / Parent net income	104.81	107.23	104.91	106.23	105.90
Nonbank net income / Parent net income	1.94	1.66	1.63	1.39	1.71
Subsidiary holding companies' net income / Parent net income	111.93	73.97	77.26	104.35	103.62
<b>Leverage</b>					
Total liabilities / Equity capital	20.56	17.21	15.55	12.91	11.46
Total debt / Equity capital	12.01	7.20	6.95	5.20	4.19
Total debt + notes payable to subs that issued TPS / Equity capital	18.64	13.73	13.52	11.38	9.91
Total debt + Loans guaranteed for affiliate / Equity capital	12.03	7.23	6.98	5.22	4.21
Total debt / Equity capital - excess over fair value	12.02	7.21	6.97	5.20	4.20
Long-term debt / Equity capital	11.41	6.88	6.35	4.89	3.95
Short-term debt / Equity capital	0.60	0.24	0.32	0.10	0.14
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	0.26	0.26	0.27	0.24	0.16
Long-term debt / Consolidated long-term debt	26.37	24.71	28.88	17.78	16.38
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	111.03	107.07	108.50	106.96	105.75
Total investment in subs / Equity capital	111.26	107.40	108.71	107.02	105.83
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.76	0.57	0.63	0.62	0.60
Equity investment in subs - equity cap / Net income-div (X)	2.23	1.55	1.46	1.67	1.70
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	129.32	142.94	139.79	115.68	142.45
Cash from ops + noncash items + op expense / Op expense + dividend	117.93	134.26	129.49	125.96	144.29
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	88.04	106.39	109.20	107.97	92.82
Pretax operating income + interest expense / Interest expense	1,698.93	22,728.67	19,592.74	20,091.25	6,345.71
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	564.54	1,381.70	1,105.52	2,035.01	2,145.43
Dividends + interest from subsidiaries / Interest expense + dividends	206.11	245.20	215.35	151.62	182.38
Fees + other income from subsidiaries / Salary + other expenses	7.43	13.96	12.41	9.10	17.26
Net income / Current part of long-term debt + preferred dividends (X)	611.75	671.14	832.66	1,244.26	498.51
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	-0.19	1.13	-0.61	0.69	1.04
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	33.33	0.00	0.00	0.00	0.00
Total	33.33	0.00	0.00	0.00	0.00
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.03	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	1.31	0.26	0.17	0.18	0.45
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	0.01	0.00	0.00	0.00



**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 09/30/2023

**Parent Company Analysis - Part 2**

	09/30/2023	09/30/2022	12/31/2022	12/31/2021	12/31/2020
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	72.52	69.98	76.40	78.30	63.55
Dividends declared / Net income	25.17	25.63	33.61	24.28	24.86
Net income - dividends / Average equity	8.14	9.55	8.79	9.72	7.42
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	127.24	194.26	184.47	135.59	195.78
Dividends from nonbank subsidiaries	5.97	4.22	3.16	3.57	4.90
Dividends from subsidiary holding companies	10.72	9.90	8.84	6.11	3.47
Dividends from all subsidiaries	177.41	227.86	230.23	158.53	224.87
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	40.36	45.31	47.66	34.25	42.67
Interest income from bank subsidiaries	0.62	0.03	0.03	0.02	0.03
Management and service fees from bank subsidiaries	1.50	2.72	1.97	1.11	3.62
Other income from bank subsidiaries	0.02	0.05	0.06	0.21	0.13
Operating income from bank subsidiaries	44.54	51.46	50.88	36.74	53.45
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	73.43	64.88	74.39	67.82	64.13
Interest income from nonbank subsidiaries	0.19	0.00	0.00	0.00	0.00
Management and serv fees from nonbank subsidiaries	0.53	2.39	0.84	0.13	0.32
Other income from nonbank subsidiaries	0.84	0.00	0.75	0.00	0.02
Operating income from nonbank subsidiaries	74.99	69.55	75.98	68.63	65.84
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	47.37	20.48	22.62	25.03	21.59
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	47.37	20.48	22.62	25.03	21.59
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	69.76	85.32	80.29	76.57	70.28
Interest income from bank subsidiaries	0.76	0.07	0.05	0.07	0.09
Management and service fees from bank subsidiaries	2.84	6.03	4.68	2.72	4.39
Other income from bank subsidiaries	0.02	0.15	0.16	0.55	0.25
Operating income from bank subsidiaries	78.18	91.59	92.38	90.12	81.79
Dividends from nonbank subsidiaries	3.76	2.06	1.89	3.26	3.20
Interest income from nonbank subsidiaries	0.13	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.03	0.17	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.03	0.01	0.05	0.05
Operating income from nonbank subsidiaries	4.60	2.94	2.22	3.71	6.23
Dividends from subsidiary holding companies	2.47	2.02	2.76	2.61	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	2.47	2.02	2.76	2.61	0.00
Loans and advances from subsidiaries / Short term debt	203.48	117.92	236.04	553.30	3,488.41
Loans and advances from subsidiaries / Total debt	65.71	53.37	68.17	57.19	143.54

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 3  
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									31
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)									
+ Non-interest income	1.33	0.16	0.20	0.42	0.71	1.10	3.45	8.05	31
- Overhead expense	2.80	1.51	1.80	2.19	2.45	3.09	4.30	6.02	31
- Provision for credit losses	0.09	-0.10	-0.05	0.00	0.05	0.10	0.38	0.63	31
+ Securities gains (losses)	-0.01	-0.10	0.00	0.00	0.00	0.00	0.00	0.00	31
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	1.04	0.31	0.58	0.66	0.93	1.08	2.19	2.70	31
Net income	1.04	0.31	0.58	0.66	0.93	1.08	2.19	2.70	31
Net income (Subchapter S adjusted)	1.17	0.78	0.81	0.87	0.95	1.32	1.68	1.81	5
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)									
Interest expense	1.82	1.11	1.21	1.39	1.67	2.23	2.53	3.11	31
Net interest income (tax equivalent)									
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.05	-0.06	-0.03	0.00	0.01	0.05	0.15	0.50	31
Earnings coverage of net loan and lease losses (X)	254.69	-369.04	-46.77	0.02	37.17	130.55	615.33	3043.27	30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	0.88	0.95	1.09	1.24	1.49	1.69	2.07	31
Allowance for loan and lease losses / Total loans and leases	1.30	0.86	0.92	1.04	1.24	1.49	1.69	2.07	31
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.02	0.04	0.20	0.40	0.89	2.01	2.63	31
30-89 days past due loans and leases / Total loans and leases	0.32	0.02	0.03	0.09	0.25	0.37	0.75	1.26	31
<b>Liquidity and Funding</b>									
Net noncore funding dependence	13.27	-21.96	-4.04	5.77	12.54	18.60	33.57	52.06	31
Net short-term noncore funding dependence	5.20	-22.18	-10.31	0.23	7.56	10.97	16.04	23.50	31
Net loans and leases / Total assets	67.91	48.58	52.67	61.04	68.01	75.90	80.71	81.91	31
<b>Capitalization</b>									
Tier 1 leverage ratio	10.79	8.21	8.36	8.66	9.86	11.57	14.58	18.34	31
Holding company equity capital / Total assets	8.97	4.70	5.85	6.49	8.04	11.10	15.62	17.13	31
Total equity capital (including minority interest) / Total assets	8.97	4.70	5.85	6.49	8.04	11.10	15.62	17.20	31
Common equity tier 1 capital / Total risk-weighted assets	12.72	9.19	9.66	10.42	12.45	14.74	17.38	18.79	27
Net loans and leases / Equity capital (X)	8.45	4.13	4.50	5.96	8.85	10.19	10.63	12.11	31
Cash dividends / Net income	25.70	0.00	0.00	18.50	22.75	34.09	51.46	75.16	30
Cash dividends / Net income (Subchapter S adjusted)									
<b>Growth Rates</b>									
Assets	5.60	-5.90	-4.27	1.87	5.07	8.15	15.09	19.76	30
Equity capital	7.65	-4.00	-3.86	2.47	6.36	11.63	19.08	25.73	30
Net loans and leases	11.03	0.79	1.87	7.12	10.37	12.51	27.28	28.09	30
Noncore funding	88.26	4.32	10.83	31.45	50.98	108.32	237.55	401.16	30
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.60	0.00	0.00	0.00	0.00	0.00	2.34	7.20	31
Long-term debt / Equity capital	11.41	0.00	0.00	0.00	0.00	14.03	25.94	103.50	31
Equity investment in subsidiaries / Equity capital	111.03	90.82	94.13	99.34	107.26	115.19	133.69	166.90	31
Cash from ops + noncash items + op expense / Op expense + dividends	117.93	32.83	41.58	94.99	111.34	131.67	169.43	282.39	30

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2023

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)									
Less: Interest expense	1.69	0.96	1.11	1.27	1.55	2.09	2.37	2.98	31
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	1.33	0.16	0.20	0.42	0.71	1.10	3.45	8.05	31
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	2.80	1.51	1.80	2.19	2.45	3.09	4.30	6.02	31
Less: Provision for credit losses	0.09	-0.10	-0.05	0.00	0.05	0.10	0.38	0.63	31
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	31
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.10	0.00	0.00	0.00	0.00	0.00	0.00	31
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Equals: Net operating income	1.04	0.31	0.58	0.66	0.93	1.08	2.19	2.70	31
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Equals: Net income	1.04	0.31	0.58	0.66	0.93	1.08	2.19	2.70	31
Memo: Net income (last four quarters)	1.02	0.14	0.51	0.69	1.00	1.25	1.76	2.34	30
Net income-BHC and noncontrolling (minority) interest	1.04	0.31	0.58	0.66	0.93	1.08	2.19	2.70	31
<b>Margin Analysis</b>									
Average earning assets / Average assets	94.29	89.19	91.87	92.32	94.66	95.83	97.07	97.33	31
Average interest-bearing funds / Average assets	70.78	55.41	62.61	66.80	71.84	75.21	79.67	82.92	31
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	1.82	1.11	1.21	1.39	1.67	2.23	2.53	3.11	31
Net interest income (tax equivalent) / Average earning assets									
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	4.44	1.90	2.32	3.61	4.46	5.21	6.00	7.21	31
Federal funds sold and reverse repos	3.59	0.00	0.35	1.45	4.51	5.06	5.42	5.85	15
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total earning assets	4.95	4.00	4.23	4.53	4.76	5.14	5.29	7.80	31
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	2.16	0.82	1.18	1.47	1.91	2.75	3.57	3.79	28
Mortgage-backed securities	2.53	1.66	1.74	2.00	2.42	2.73	3.78	4.38	29
All other securities									
Interest-bearing deposits	2.12	1.20	1.38	1.59	2.02	2.55	2.79	3.98	30
Time deposits of \$250K or more	3.23	2.12	2.60	2.83	3.28	3.57	3.99	4.17	30
Time deposits < \$250K	3.14	1.99	2.38	2.72	3.01	3.61	4.14	4.69	30
Other domestic deposits	1.69	0.87	0.94	1.09	1.55	1.90	3.08	3.59	30
Foreign deposits									
Federal funds purchased and repos	2.65	0.34	0.85	1.57	2.02	4.01	5.14	5.40	24
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
All interest-bearing funds	2.42	1.62	1.72	1.90	2.19	2.75	3.47	4.14	31



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2023

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	51.45	24.88	34.18	42.73	52.41	60.81	69.79	72.35	31
Commercial and industrial loans	9.22	0.75	0.93	4.06	7.44	12.92	15.73	32.28	31
Loans to individuals	1.06	0.00	0.00	0.10	0.52	1.44	3.24	4.53	31
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	31
Agricultural loans	2.52	0.00	0.00	0.01	0.11	2.69	11.35	17.38	31
Other loans and leases	0.24	0.00	0.00	0.00	0.00	0.00	0.20	3.45	31
Net loans and leases	67.91	48.58	52.67	61.04	68.01	75.90	80.71	81.91	31
Debt securities over 1 year	14.60	0.81	1.81	7.74	13.16	21.90	27.19	30.74	31
Mutual funds and equity securities	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.20	31
Subtotal	83.55	63.56	64.29	80.40	86.59	89.11	89.79	91.45	31
Interest-bearing bank balances	4.94	0.23	0.57	1.41	2.86	7.46	12.78	17.84	31
Federal funds sold and reverse repos	0.11	0.00	0.00	0.00	0.00	0.02	0.12	1.46	31
Debt securities 1 year or less	2.20	0.06	0.27	0.75	2.17	2.78	5.49	7.12	31
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	31
Total earning assets	92.35	83.07	90.25	91.65	92.91	93.86	94.80	95.72	31
Non-interest cash and due from depository institutions	1.14	0.20	0.48	0.86	1.15	1.34	1.94	2.16	31
Other real estate owned	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.26	31
All other assets	6.40	3.93	4.19	4.85	5.81	7.22	8.58	13.14	31
<b>Memoranda</b>									
Short-term investments	7.51	1.02	1.86	3.38	5.61	10.56	16.47	23.58	31
US Treasury securities	1.60	0.00	0.00	0.34	1.10	2.18	5.05	6.72	31
US agency securities (excluding mortgage-backed securities)	2.32	0.00	0.00	0.24	1.54	3.47	5.72	11.18	31
Municipal securities	3.66	0.00	0.00	0.64	1.79	5.96	11.54	12.48	31
Mortgage-backed securities	7.66	0.00	0.89	2.28	7.52	11.16	15.23	16.48	31
Asset-backed securities	0.26	0.00	0.00	0.00	0.00	0.00	0.77	3.24	31
Other debt securities	0.34	0.00	0.00	0.00	0.04	0.64	1.11	1.58	31
Loans held-for-sale	0.37	0.00	0.00	0.00	0.04	0.12	0.25	4.73	31
Loans held for investment	68.18	49.36	53.37	60.35	68.10	75.09	82.86	82.92	31
Real estate loans secured by 1-4 family	15.78	2.83	5.61	7.43	14.88	21.52	32.54	40.48	31
Revolving	1.78	0.00	0.12	0.42	1.59	2.51	5.07	5.89	31
Closed-end, secured by first liens	13.38	2.70	4.12	5.59	11.53	17.74	30.37	39.41	31
Closed-end, secured by junior liens	0.27	0.00	0.00	0.04	0.14	0.48	0.89	0.95	31
Commercial real estate loans	30.32	6.41	10.02	22.42	30.81	39.51	44.07	46.24	31
Construction and land development	6.18	1.25	1.50	3.35	6.41	8.29	10.08	13.11	31
Multifamily	4.08	0.51	1.39	2.12	2.68	4.43	7.39	16.57	31
Nonfarm nonresidential	18.97	1.40	3.67	15.12	19.19	25.81	28.97	29.29	31
Real estate loans secured by farmland	3.32	0.00	0.00	0.02	0.33	5.67	11.65	18.17	31

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2023

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	74.65	37.00	49.83	64.90	75.43	87.18	92.34	98.32	31
Real estate loans secured by 1-4 family	22.67	3.82	7.13	10.90	19.74	33.02	39.91	57.51	31
Revolving	2.59	0.00	0.16	0.60	2.20	3.55	6.62	9.15	31
Closed-end	19.67	3.69	5.95	9.24	17.84	25.61	38.87	56.18	31
Commercial real estate loans	43.28	11.34	17.31	35.10	47.06	53.57	59.48	65.61	31
Construction and land development	8.90	2.10	2.31	4.84	9.45	11.99	13.45	19.02	31
1-4 family	1.85	0.00	0.20	0.74	1.60	3.18	3.99	4.67	31
Other	6.82	1.30	2.03	4.52	6.88	8.50	12.05	15.84	31
Multifamily	5.95	0.90	1.72	3.24	4.05	6.22	10.14	25.08	31
Nonfarm nonresidential	27.29	2.09	6.86	19.72	30.20	36.51	39.84	42.38	31
Owner-occupied	11.38	0.05	1.75	6.68	10.83	14.95	20.27	21.59	31
Other	16.04	1.22	3.45	9.72	17.07	23.36	26.07	27.71	31
Real estate loans secured by farmland	4.61	0.00	0.00	0.03	0.40	7.22	16.46	23.11	31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	31
Commercial and industrial loans	13.37	1.35	1.99	6.54	10.84	18.99	21.95	45.50	31
Loans to individuals	1.63	0.00	0.00	0.15	0.71	1.93	4.76	7.67	31
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.10	0.26	31
Agricultural loans	3.51	0.00	0.00	0.02	0.15	4.28	15.57	23.15	31
Other loans and leases	0.36	0.00	0.00	0.00	0.00	0.00	0.29	5.08	31
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	467.88	145.95	255.16	394.99	457.23	574.79	631.56	714.65	31
Real estate loans secured by 1-4 family	143.93	16.81	52.84	66.05	156.10	192.29	287.96	343.47	31
Revolving	16.71	0.00	0.93	3.15	15.07	25.82	43.77	54.86	31
Closed-end	124.35	16.34	36.10	50.67	126.99	170.19	260.66	328.31	31
Commercial real estate loans	275.98	51.96	70.81	208.98	291.69	363.11	405.80	436.70	31
Construction and land development	56.27	10.93	14.83	29.44	65.49	79.42	86.67	98.38	31
1-4 family	12.25	0.00	1.54	3.61	10.14	20.13	32.66	34.29	31
Other	42.74	7.23	11.21	24.76	46.26	57.08	76.64	82.88	31
Multifamily	37.29	4.39	6.43	17.79	28.11	42.44	79.66	134.20	31
Nonfarm nonresidential	176.53	12.89	28.96	126.71	194.65	238.82	266.38	312.81	31
Owner-occupied	74.88	0.20	11.05	34.50	75.35	108.66	124.35	136.95	31
Other	103.81	7.37	14.54	53.26	113.73	154.20	182.66	193.99	31
Real estate loans secured by farmland	33.86	0.00	0.00	0.17	3.11	54.97	125.60	209.10	31
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.12	31
Commercial and industrial loans	84.87	3.51	6.22	36.83	74.95	130.55	168.66	234.72	31
Loans to individuals	9.79	0.00	0.00	1.09	5.61	16.26	31.91	39.18	31
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.00	0.72	2.17	31
Agricultural loans	22.76	0.00	0.00	0.12	0.80	26.65	122.34	142.54	31
Other loans and leases	2.00	0.00	0.00	0.00	0.00	0.00	1.61	28.39	31
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	32.53	8.40	13.36	23.30	35.68	40.60	50.85	53.32	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	207.33	41.34	66.19	126.60	206.61	294.07	326.42	354.82	31
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	282.40	51.96	70.81	208.98	291.69	364.39	427.71	459.93	31

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2023

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.51	1.02	1.86	3.38	5.61	10.56	16.47	23.58	31
Liquid assets	18.76	6.06	6.86	14.10	19.06	21.83	33.84	38.98	31
Investment securities	17.05	2.45	3.80	10.15	16.45	23.36	29.66	32.47	31
Net loans and leases	67.91	48.58	52.67	61.04	68.01	75.90	80.71	81.91	31
Net loans, leases and standby letters of credit	68.16	48.63	52.79	61.30	68.04	76.24	80.74	82.02	31
Core deposits	69.72	37.32	50.87	65.69	74.69	76.69	80.40	84.16	31
Noncore funding	18.16	8.46	9.71	12.37	15.63	24.05	30.60	35.98	31
Time deposits of \$250K or more	5.65	0.65	1.59	2.92	5.23	8.59	10.85	11.71	31
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Federal funds purchased and repos	1.13	0.00	0.00	0.00	0.80	1.81	2.77	5.39	31
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Net federal funds purchased (sold)	1.03	-0.22	-0.07	0.00	0.52	1.59	2.77	5.38	31
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Other borrowings w/remaining maturity of 1 year or less	2.64	0.00	0.00	0.00	1.38	3.72	9.17	13.02	31
Earning assets that reprice within 1 year	28.21	16.99	17.64	19.68	24.17	32.59	48.57	62.19	31
Interest-bearing liabilities that reprice within 1 year	18.96	1.92	6.44	13.29	17.51	24.72	29.91	43.40	31
Long-term debt that reprices within 1 year	0.43	0.00	0.00	0.00	0.00	0.22	2.01	3.36	31
Net assets that reprice within 1 year	7.97	-20.63	-8.78	-3.46	4.69	16.47	35.15	50.93	31
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	13.27	-21.96	-4.04	5.77	12.54	18.60	33.57	52.06	31
Net short-term noncore funding dependence	5.20	-22.18	-10.31	0.23	7.56	10.97	16.04	23.50	31
Short-term investment / Short-term noncore funding	74.91	7.83	16.53	25.66	43.97	96.48	220.90	300.97	31
Liquid assets - short-term noncore funding / Nonliquid assets	9.55	-13.68	-7.99	-2.51	8.94	15.41	42.01	47.48	31
Net loans and leases / Total deposits	85.81	63.75	67.16	71.84	84.59	94.15	107.79	133.58	30
Net loans and leases / Core deposits	99.78	68.79	72.98	79.11	94.86	110.96	148.32	156.49	30
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.40	-12.02	-8.41	-5.35	-0.25	-0.02	0.00	0.00	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-24.93	-48.52	-48.03	-38.22	-25.14	-8.53	-3.33	-0.95	30
Structured notes appreciation (depreciation) / Tier 1 capital	-1.38	-3.22	-2.97	-2.22	-0.55	-0.45	-0.31	-0.26	5
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	5.77	0.00	0.00	0.00	0.00	3.81	32.24	35.24	30
Available-for-sale securities	94.03	63.95	67.34	95.91	99.80	100.00	100.00	100.00	30
US Treasury securities	12.49	0.00	0.00	2.27	7.37	12.70	49.22	64.49	30
US agency securities (excluding mortgage-backed securities)	13.46	0.00	0.00	3.30	11.74	20.60	30.35	42.88	30
Municipal securities	19.24	0.00	0.26	6.87	16.10	28.26	46.42	50.77	30
Mortgage-backed securities	42.61	1.22	8.16	24.81	41.90	61.51	69.34	82.66	30
Asset-backed securities	1.15	0.00	0.00	0.00	0.00	0.03	5.10	13.62	30
Other debt securities	2.20	0.00	0.00	0.00	0.26	4.29	7.39	8.71	30
Mutual funds and equity securities	0.14	0.00	0.00	0.00	0.01	0.20	0.46	1.01	30
Debt securities 1 year or less	17.58	1.26	2.47	7.31	11.29	22.94	55.34	62.01	30
Debt securities 1 to 5 years	21.19	7.39	8.63	14.69	18.88	26.46	34.61	49.08	30
Debt securities over 5 years	59.08	13.98	23.55	50.51	63.46	72.82	83.04	84.12	30
Pledged securities	53.17	10.11	13.31	33.01	57.32	74.62	87.73	93.88	30
Structured notes, fair value	0.45	0.00	0.00	0.00	0.00	0.00	1.55	5.30	30
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	80.24	-45.99	-38.76	-24.29	33.83	123.50	326.81	463.51	30
Investment securities	-5.92	-26.70	-17.08	-11.65	-4.88	-1.56	9.35	17.78	29
Core deposits	-2.38	-12.25	-10.58	-7.19	-2.50	1.91	8.31	9.72	29
Noncore funding	88.26	4.32	10.83	31.45	50.98	108.32	237.55	401.16	30







# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
Date: 09/30/2023

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.10	-0.11	-0.03	0.01	0.05	0.10	0.37	0.63	31
Provision for loan and lease losses / Average loans and leases	0.13	-0.16	-0.05	0.01	0.07	0.13	0.57	0.84	31
Provision for loan and lease losses / Net loan and lease losses	2049.80	-182.18	-65.30	11.94	192.08	785.43	3632.90	23374.12	30
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	0.88	0.95	1.09	1.24	1.49	1.69	2.07	31
Allowance for loan and lease losses / Total loans and leases	1.30	0.86	0.92	1.04	1.24	1.49	1.69	2.07	31
Allowance for loan and lease losses / Net loans and leases losses (X)	164.34	4.28	4.94	18.72	55.29	140.97	624.18	994.84	23
Allowance for loan and lease losses / Nonaccrual assets	489.26	60.45	77.20	198.30	337.12	603.60	1266.78	1768.43	29
ALLL / 90+ days past due + nonaccrual loans and leases	524.09	55.90	77.08	140.78	393.16	598.67	1583.88	1942.44	30
Gross loan and lease losses / Average loans and leases	0.09	0.00	0.00	0.01	0.04	0.10	0.16	0.53	31
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.02	0.05	0.11	0.15	31
Net losses / Average loans and leases	0.05	-0.06	-0.03	0.00	0.01	0.05	0.15	0.50	31
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	31
Recoveries / Prior year-end losses	62.69	7.84	9.39	12.88	24.62	55.18	251.56	382.21	30
Earnings coverage of net loan and lease losses (X)	254.69	-369.04	-46.77	0.02	37.17	130.55	615.33	3043.27	30
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.01	-0.09	-0.03	0.00	0.00	0.01	0.03	0.18	30
Real estate loans secured by 1-4 family	0.00	-0.04	-0.03	-0.01	0.00	0.00	0.04	0.12	30
Revolving	-0.01	-0.20	-0.07	0.00	0.00	0.00	0.01	0.06	28
Closed-end	0.01	-0.04	-0.03	-0.01	0.00	0.00	0.05	0.15	30
Commercial real estate loans	-0.01	-0.16	-0.05	0.00	0.00	0.00	0.02	0.05	30
Construction and land development	0.00	-0.05	-0.02	0.00	0.00	0.00	0.00	0.00	30
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Other	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.00	30
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Nonfarm nonresidential	-0.01	-0.13	-0.09	0.00	0.00	0.00	0.04	0.09	30
Owner-occupied	0.00	-0.10	-0.02	0.00	0.00	0.00	0.00	0.06	30
Other	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.03	30
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	24
Commercial and industrial loans	0.07	-0.23	-0.05	0.00	0.00	0.10	0.22	0.80	31
Loans to individuals	1.24	0.03	0.07	0.16	0.42	1.70	4.32	5.82	23
Credit card loans	2.09	-0.19	-0.13	0.27	0.90	3.20	5.52	6.27	7
Agricultural loans	-0.02	-0.21	-0.16	0.00	0.00	0.00	0.02	0.06	24
Loans to foreign governments and institutions									
Other loans and leases	0.07	-1.05	-0.80	-0.06	0.00	0.00	1.01	1.35	5

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2023

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.32	0.02	0.03	0.09	0.25	0.37	0.75	1.26	31
90+ days past due loans and leases	0.07	0.00	0.00	0.00	0.00	0.03	0.49	0.61	31
Nonaccrual loans and leases	0.65	0.02	0.04	0.19	0.33	0.70	2.01	2.61	31
90+ days past due and nonaccrual loans and leases	0.70	0.03	0.04	0.19	0.34	0.93	2.02	2.98	31
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Nonaccrual restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
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	31
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
Total assets	0.50	0.01	0.03	0.12	0.26	0.67	1.20	1.90	31
Allowance for loan and lease losses	49.54	2.55	5.22	15.43	32.83	60.85	129.04	166.82	31
Equity capital + allowance for loan and lease losses	5.75	0.01	0.26	1.33	3.72	6.90	18.15	21.18	31
Tier 1 capital + allowance for loan and lease losses	4.46	0.03	0.26	1.14	2.74	5.97	11.20	17.42	31
Loans and leases + other real estate owned	0.73	0.02	0.04	0.20	0.40	0.89	2.01	2.63	31

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	0.27	0.01	0.02	0.07	0.18	0.30	0.73	1.36	30
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.01	0.14	0.44	30
	Nonaccrual	0.51	0.01	0.03	0.18	0.29	0.51	1.60	2.09	30
Commercial and industrial	30-89 days past due	0.30	0.00	0.00	0.00	0.09	0.45	1.11	1.79	31
	90+ days past due	0.09	0.00	0.00	0.00	0.00	0.02	0.17	1.20	31
	Nonaccrual	1.19	0.00	0.00	0.01	0.32	1.40	5.71	8.34	31
Individuals	30-89 days past due	0.50	0.00	0.00	0.04	0.42	0.73	1.29	1.95	27
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.07	0.12	27
	Nonaccrual	0.12	0.00	0.00	0.00	0.03	0.27	0.40	0.51	27
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.26	24
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	24
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.07	0.81	1.03	24
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.34	0.00	0.00	0.00	0.00	0.58	0.89	1.00	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 09/30/2023

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.37	0.02	0.05	0.07	0.27	0.53	0.96	1.31	30
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.07	30
	Nonaccrual	0.41	0.00	0.02	0.14	0.38	0.55	0.97	1.12	30
Revolving	30-89 days past due	0.38	0.00	0.00	0.00	0.30	0.60	1.05	1.51	28
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	28
	Nonaccrual	0.17	0.00	0.00	0.00	0.14	0.29	0.57	0.63	28
Closed-End	30-89 days past due	0.35	0.00	0.03	0.08	0.26	0.52	1.19	1.41	30
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.07	30
	Nonaccrual	0.43	0.00	0.01	0.16	0.42	0.62	1.01	1.17	30
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	30
Commercial real estate	30-89 days past due	0.15	0.00	0.00	0.02	0.08	0.19	0.39	1.02	30
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.01	0.46	0.69	30
	Nonaccrual	0.47	0.00	0.00	0.02	0.26	0.44	2.21	2.57	30
Construction and development	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.14	0.44	0.60	30
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.15	30
	Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.13	1.08	3.96	30
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.09	0.20	0.27	30
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.09	30
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.02	0.36	0.47	30
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.01	0.17	0.38	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
	Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.03	0.22	2.90	30
Multifamily	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.22	30
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.25	30
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	30
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.00	0.05	0.15	0.49	1.42	30
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.33	30
	Nonaccrual	0.55	0.00	0.00	0.03	0.29	0.62	2.09	2.82	30
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.02	0.09	0.18	0.48	30
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.33	30
	Nonaccrual	0.23	0.00	0.00	0.00	0.05	0.38	0.77	1.14	30
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.13	0.42	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
	Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.33	0.71	1.90	30
Farmland	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.20	24
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
	Nonaccrual	0.42	0.00	0.00	0.00	0.00	0.29	2.47	2.80	24
Credit card	30-89 days past due	1.76	0.00	0.00	0.10	0.71	3.36	3.97	4.35	7
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.07	0.23	0.31	7
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.16	0.28	7

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











**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 3  
Date: 09/30/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	72.52	0.00	0.00	52.64	69.24	92.54	104.91	261.31	28
Dividends declared / Net income	25.17	0.00	0.00	18.50	22.75	34.09	44.98	75.16	30
Net income - dividends / Average equity	8.14	0.31	2.62	4.98	8.05	9.39	15.14	18.07	31
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	127.24	0.00	5.66	100.00	118.94	184.03	251.91	320.35	25
Dividends from nonbank subsidiaries	5.97	0.00	0.00	0.00	0.00	1.06	31.67	53.29	25
Dividends from subsidiary holding companies	10.72	0.00	0.00	0.00	0.00	0.00	0.00	205.83	25
Dividends from all subsidiaries	177.41	54.93	95.33	118.49	130.82	227.14	339.42	353.30	25
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	40.36	0.00	12.87	21.46	38.18	51.35	83.84	121.57	29
Interest income from bank subsidiaries	0.62	0.00	0.00	0.00	0.00	0.09	2.21	7.43	29
Management and service fees from bank subsidiaries	1.50	0.00	0.00	0.00	0.00	0.00	8.78	17.58	29
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.30	29
Operating income from bank subsidiaries	44.54	0.00	12.87	21.47	38.45	60.14	85.28	127.59	29
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	73.43	0.00	0.00	22.77	100.00	100.00	134.49	153.57	18
Interest income from nonbank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.52	18
Management and serv fees from nonbank subsidiaries	0.53	0.00	0.00	0.00	0.00	0.00	0.74	3.16	18
Other income from nonbank subsidiaries	0.84	0.00	0.00	0.00	0.00	0.00	2.09	7.14	18
Operating income from nonbank subsidiaries	74.99	2.10	3.84	28.07	100.00	100.00	136.60	159.70	18
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	47.37	14.43	18.09	29.07	47.37	65.67	76.65	80.31	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	47.37	14.43	18.09	29.07	47.37	65.67	76.65	80.31	2
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	69.76	0.00	0.00	62.77	86.34	98.09	99.63	99.88	30
Interest income from bank subsidiaries	0.76	0.00	0.00	0.00	0.00	0.14	3.24	7.50	30
Management and service fees from bank subsidiaries	2.84	0.00	0.00	0.00	0.00	0.00	15.32	29.45	30
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.32	30
Operating income from bank subsidiaries	78.18	0.00	3.60	77.30	98.16	99.85	100.00	100.00	30
Dividends from nonbank subsidiaries	3.76	0.00	0.00	0.00	0.04	8.15	15.16	21.63	30
Interest income from nonbank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.00	0.00	2.01	30
Management and service fees from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.01	0.54	30
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	30
Operating income from nonbank subsidiaries	4.60	0.00	0.00	0.00	0.12	10.86	19.36	21.78	30
Dividends from subsidiary holding companies	2.47	0.00	0.00	0.00	0.00	0.00	0.00	39.33	30
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Operating income from subsidiary holding companies	2.47	0.00	0.00	0.00	0.00	0.00	0.00	39.33	30
Loans and advances from subsidiaries / Short term debt	203.48	0.00	0.00	0.00	35.69	222.76	574.76	725.53	6
Loans and advances from subsidiaries / Total debt	65.71	0.00	0.00	0.00	0.00	48.58	272.16	282.40	15

## BHCPR Reporters for Quarter Ending 09/30/2023

Peer Group 3 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>
1247576	1,556,226	215 HOLDING CO.	MINNEAPOLIS, MN	
1201457	1,856,196	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,704,914	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
3256134	1,772,399	BANK7 CORP	OKLAHOMA CITY, OK	
2935142	2,836,551	BOU BANCORP, INC.	OGDEN, UT	
1133594	2,707,949	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	1,382,295	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1140239	1,509,900	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1404632	1,155,719	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1132672	1,928,201	FIRST UNITED CORPORATION	OAKLAND, MD	
1137453	1,537,204	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
2038409	1,879,005	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,835,870	HEARTLAND BANCCORP	WHITEHALL, OH	
1205183	2,405,835	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1109094	2,947,247	INDEPENDENT BANKERS FINANCIAL CORPORATION	FARMERS BRANCH, TX	
4090054	2,789,533	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
3030307	1,557,586	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1066209	2,090,758	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,869,622	LINCOLN BANCORP	REINBECK, IA	
2325350	2,881,461	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
2589714	2,892,091	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,984,345	MINNWEST CORPORATION	MINNETONKA, MN	
2149622	2,745,932	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	
5586741	1,380,413	NEWTEKONE, INC.	BOCA RATON, FL	
2818245	1,607,264	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1118434	1,684,392	QNB CORP.	QUAKERTOWN, PA	
3835164	2,241,757	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2810285	1,750,259	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
1427275	2,970,069	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
3852031	2,446,692	STERLING BANCORP, INC.	SOUTHFIELD, MI	
4523431	2,217,883	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	

Note: Peer Group 3 has 31 bank holding companies.