

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2023

Summary Ratios

PRELIMINARY

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	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.84	2.86	2.60	2.77	3.01
+ Non-interest income	0.96	0.89	1.04	1.21	1.32
- Overhead expense	2.43	2.19	2.17	2.57	2.69
- Provision for credit losses	0.19	0.13	-0.09	0.51	0.15
+ Securities gains (losses)	-0.03	0.00	0.01	0.02	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.20	1.46	1.66	1.04	1.56
Net operating income	0.88	1.11	1.26	0.81	1.19
Net income	0.89	1.11	1.26	0.82	1.19
Net income (Subchapter S adjusted)	0.99	1.53	1.97	1.18	1.17
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.23	3.62	3.06	3.55	4.41
Interest expense	2.14	0.55	0.25	0.52	1.08
Net interest income (tax equivalent)	3.08	3.09	2.80	3.01	3.33
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.22	0.09	0.11	0.27	0.21
Earnings coverage of net loan and lease losses (X)	25.05	55.30	39.72	22.91	24.40
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.24	1.16	1.23	1.58	0.83
Allowance for loan and lease losses / Total loans and leases	1.23	1.15	1.20	1.55	0.81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.38	0.49	0.71	0.57
30-89 days past due loans and leases / Total loans and leases	0.40	0.34	0.32	0.39	0.43
Liquidity and Funding					
Net noncore funding dependence	12.88	8.69	-2.33	3.20	14.45
Net short-term noncore funding dependence	5.15	3.04	-7.70	-4.76	3.38
Net loans and leases / Total assets	63.69	63.56	58.67	61.58	63.77
Capitalization					
Tier 1 leverage ratio	9.48	9.26	8.98	9.13	9.76
Holding company equity capital / Total assets	10.33	9.83	10.71	11.16	12.43
Total equity capital (including minority interest) / Total assets	10.46	9.97	10.82	11.29	12.57
Common equity tier 1 capital / Total risk-weighted assets	12.38	11.81	12.42	12.35	12.17
Net loans and leases / Equity capital (X)	6.27	6.59	5.53	5.58	5.21
Cash dividends / Net income	39.84	32.07	28.27	42.30	33.12
Cash dividends / Net income (Subchapter S adjusted)	33.91	49.64	3.14	-0.65	-12.02
Growth Rates					
Assets	4.20	5.08	10.50	16.68	9.26
Equity capital	9.15	-2.82	7.46	6.99	10.49
Net loans and leases	5.34	14.53	3.36	9.07	9.10
Noncore funding	41.86	89.55	-14.79	-12.18	6.59
Parent Company Ratios					
Short-term debt / Equity capital	0.58	0.50	0.57	0.77	1.02
Long-term debt / Equity capital	13.03	12.26	10.95	13.56	13.04
Equity investment in subsidiaries / Equity capital	102.58	104.31	103.22	102.81	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	141.69	132.32	153.55	147.24	190.27

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	4.84	3.36	2.85	3.27	4.00
Less: Interest expense	2.00	0.51	0.23	0.48	0.98
Equals: Net interest income (tax equivalent)	2.84	2.86	2.60	2.77	3.01
Plus: Non-interest income	0.96	0.89	1.04	1.21	1.32
Equals: adjusted operating income (tax equivalent)	3.92	3.80	3.70	4.04	4.41
Less: Overhead expense	2.43	2.19	2.17	2.57	2.69
Less: Provision for credit losses	0.19	0.13	-0.09	0.51	0.15
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	-0.03	0.00	0.01	0.02	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.20	1.46	1.66	1.04	1.56
Less: Applicable income taxes (tax equivalent)	0.27	0.33	0.38	0.23	0.36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.88	1.11	1.26	0.81	1.19
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.89	1.11	1.26	0.82	1.19
Memo: Net income (last four quarters)	0.91	1.11	1.26	0.82	1.19
Net income-BHC and noncontrolling (minority) interest	0.91	1.12	1.27	0.83	1.20
Margin Analysis					
Average earning assets / Average assets	92.58	92.89	93.08	92.32	91.05
Average interest-bearing funds / Average assets	65.35	61.06	61.99	64.06	65.57
Interest income (tax equivalent) / Average earning assets	5.23	3.62	3.06	3.55	4.41
Interest expense / Average earning assets	2.14	0.55	0.25	0.52	1.08
Net interest income (tax equivalent) / Average earning assets	3.08	3.09	2.80	3.01	3.33
Yield or Cost					
Total loans and leases (tax equivalent)	6.10	4.52	4.01	4.27	5.09
Interest-bearing bank balances	4.83	1.19	0.14	0.27	2.04
Federal funds sold and reverse repos	4.51	1.62	0.25	0.68	2.44
Trading assets	1.61	0.71	0.45	0.60	0.99
Total earning assets	5.18	3.59	3.04	3.51	4.36
Investment securities (tax equivalent)	2.78	2.08	1.77	2.25	2.76
US Treasury and agency securities (excluding mortgage-backed securities)	2.56	1.51	1.14	1.75	2.32
Mortgage-backed securities	2.58	1.98	1.57	2.05	2.61
All other securities	4.13	3.13	2.81	3.24	4.06
Interest-bearing deposits	2.49	0.58	0.21	0.53	1.10
Time deposits of \$250K or more	3.70	0.91	0.66	1.42	1.96
Time deposits < \$250K	3.69	0.88	0.62	1.36	1.82
Other domestic deposits	2.27	0.53	0.15	0.36	0.93
Foreign deposits	2.45	0.83	0.14	0.42	1.19
Federal funds purchased and repos	3.87	1.38	0.17	0.62	1.86
Other borrowed funds and trading liabilities	4.32	2.30	1.27	1.50	2.38
All interest-bearing funds	2.98	0.82	0.37	0.74	1.49

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Non-interest Income & Expenses

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Analysis Ratios					
Mutual fund fee income / Non-interest income	2.70	2.46	2.17	2.02	2.72
Overhead expenses / Net Interest Income + non-interest income	63.01	57.79	59.28	62.28	61.29
Percent of Average Assets					
Total overhead expense	2.43	2.19	2.17	2.57	2.69
Personnel expense	1.26	1.20	1.21	1.30	1.41
Net occupancy expense	0.23	0.22	0.23	0.26	0.28
Other operating expenses	0.91	0.75	0.72	0.94	0.97
Overhead less non-interest income	1.41	1.26	1.10	1.25	1.32
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	62.78	57.36	58.83	61.82	60.64
Personnel expense	32.59	31.62	32.93	32.36	32.39
Net occupancy expense	5.98	5.93	6.23	6.58	6.52
Other operating expenses	23.13	19.40	19.18	22.28	21.20
Total non-interest income	23.95	22.96	27.67	28.83	29.23
Fiduciary activities income	2.04	2.06	2.20	2.09	1.97
Service charges on domestic deposit accounts	2.98	3.19	3.27	3.27	3.88
Trading revenue	0.85	0.62	0.62	1.28	1.18
Investment banking fees and commissions	2.45	2.11	2.58	2.46	3.54
Insurance activities revenue	0.35	0.34	0.36	0.41	0.47
Venture capital revenue	0.00	0.01	0.04	0.01	0.02
Net servicing fees	0.60	0.97	0.60	0.01	0.28
Net securitization income	0.00	0.00	0.01	0.00	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.82	1.09	3.30	3.92	1.86
Other non-interest income	8.57	8.42	9.27	9.65	10.04
Overhead less non-interest income	37.76	33.81	30.52	31.93	31.06
Applicable income taxes / Pretax net operating income (tax equivalent)	19.57	21.23	21.18	18.63	20.56
Applicable income tax + TE / Pretax net operating income + TE	22.84	23.20	22.67	21.18	23.23

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Percent Composition of Assets

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Real estate loans	40.36	40.45	36.25	36.22	37.78
Commercial and industrial loans	10.92	11.32	10.76	13.52	12.02
Loans to individuals	3.56	3.40	3.36	3.40	4.20
Loans to depository institutions and acceptances of other banks	0.01	0.02	0.02	0.03	0.04
Agricultural loans	0.17	0.19	0.18	0.19	0.24
Other loans and leases	4.62	4.47	4.47	4.63	5.01
Net loans and leases	63.69	63.56	58.67	61.58	63.77
Debt securities over 1 year	15.58	18.32	19.46	15.55	14.60
Mutual funds and equity securities	0.04	0.05	0.06	0.05	0.06
Subtotal	80.28	82.97	79.22	78.16	79.65
Interest-bearing bank balances	5.05	3.50	8.50	7.51	3.06
Federal funds sold and reverse repos	0.69	0.52	0.54	0.82	1.57
Debt securities 1 year or less	2.04	1.74	1.56	1.68	1.91
Trading assets	0.64	0.57	0.49	1.01	1.19
Total earning assets	90.70	90.70	91.77	91.05	89.53
Non-interest cash and due from depository institutions	0.91	1.01	0.82	1.07	1.14
Other real estate owned	0.01	0.01	0.01	0.02	0.03
All other assets	8.25	8.21	7.35	7.82	9.27
Memoranda					
Short-term investments	8.86	6.66	11.47	11.17	7.63
US Treasury securities	1.85	1.96	1.47	0.84	1.03
US agency securities (excluding mortgage-backed securities)	0.68	0.80	0.82	0.63	0.54
Municipal securities	1.30	1.64	1.73	1.69	1.34
Mortgage-backed securities	10.68	12.43	14.14	11.75	11.44
Asset-backed securities	0.81	0.95	0.50	0.32	0.28
Other debt securities	0.45	0.51	0.53	0.42	0.39
Loans held-for-sale	0.16	0.17	0.55	0.52	0.39
Loans held for investment	64.20	63.95	58.07	61.72	63.50
Real estate loans secured by 1-4 family	12.91	12.72	11.46	11.91	13.29
Revolving	1.48	1.52	1.42	1.66	2.07
Closed-end, secured by first liens	10.97	10.77	9.67	9.81	10.69
Closed-end, secured by junior liens	0.22	0.19	0.17	0.22	0.28
Commercial real estate loans	25.30	25.63	22.69	22.22	22.23
Construction and land development	4.00	4.17	3.34	3.40	3.44
Multifamily	4.26	4.03	3.57	3.12	3.01
Nonfarm nonresidential	15.93	16.07	14.58	14.72	14.69
Real estate loans secured by farmland	0.30	0.34	0.30	0.33	0.36

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Loan Mix and Analysis of Concentrations of Credit

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Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	61.55	62.24	61.05	57.15	57.46
Real estate loans secured by 1-4 family	20.20	20.20	19.86	19.43	20.75
Revolving	2.24	2.35	2.43	2.64	3.15
Closed-end	17.80	17.66	17.24	16.59	17.39
Commercial real estate loans	38.00	38.74	37.86	34.63	33.52
Construction and land development	6.04	6.37	5.65	5.26	5.09
1-4 family	0.96	1.28	1.18	0.93	0.94
Other	4.91	4.87	4.40	4.19	4.02
Multifamily	6.50	6.02	5.78	4.96	4.69
Nonfarm nonresidential	24.00	24.51	24.56	22.93	22.15
Owner-occupied	7.98	8.16	8.29	7.68	7.72
Other	15.71	16.08	15.94	14.95	14.34
Real estate loans secured by farmland	0.46	0.54	0.54	0.54	0.55
Loans to depository institutions and acceptances of other banks	0.02	0.04	0.04	0.06	0.11
Commercial and industrial loans	17.63	18.44	18.86	22.17	19.53
Loans to individuals	6.34	5.91	6.23	6.13	7.13
Credit card loans	0.66	0.55	0.53	0.65	0.81
Agricultural loans	0.26	0.30	0.34	0.32	0.37
Other loans and leases	8.33	8.20	8.75	9.09	9.85
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	404.21	416.39	391.81	381.27	391.26
Real estate loans secured by 1-4 family	130.83	132.74	126.06	125.03	138.18
Revolving	14.72	15.37	15.44	17.42	21.26
Closed-end	115.10	115.64	108.85	106.14	115.20
Commercial real estate loans	251.82	260.40	245.88	234.65	229.44
Construction and land development	39.65	41.90	35.95	35.62	34.95
1-4 family	6.44	9.40	7.42	6.34	6.61
Other	32.36	32.20	28.11	28.16	27.32
Multifamily	43.79	41.83	38.66	32.74	31.04
Nonfarm nonresidential	156.92	163.61	158.06	155.06	152.10
Owner-occupied	52.15	54.13	52.99	52.37	53.07
Other	102.66	107.29	102.54	100.54	97.41
Real estate loans secured by farmland	3.09	3.38	3.22	3.44	3.60
Loans to depository institutions and acceptances of other banks	0.18	0.20	0.21	0.28	0.44
Commercial and industrial loans	107.96	115.04	114.44	139.91	122.02
Loans to individuals	37.32	33.68	34.55	37.47	43.51
Credit card loans	4.00	2.92	2.77	3.30	4.34
Agricultural loans	1.63	1.69	1.86	1.88	2.18
Other loans and leases	49.92	48.50	51.07	49.54	52.44
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.79	31.32	30.07	27.32	26.45
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	203.07	210.03	195.34	183.76	178.57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	258.41	267.87	252.85	240.85	236.10

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Liquidity and Funding

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Percent of Total Assets					
Short-term investments	8.86	6.66	11.47	11.17	7.63
Liquid assets	22.74	22.88	29.03	26.22	22.44
Investment securities	18.22	20.69	21.63	17.85	16.99
Net loans and leases	63.69	63.56	58.67	61.58	63.77
Net loans, leases and standby letters of credit	64.50	64.41	59.49	62.48	64.84
Core deposits	65.38	71.23	75.71	70.67	63.09
Noncore funding	19.52	15.08	10.30	14.13	19.36
Time deposits of \$250K or more	3.26	1.88	1.58	2.11	2.94
Foreign deposits	0.20	0.31	0.34	0.36	0.43
Federal funds purchased and repos	1.17	1.28	1.23	1.47	1.94
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.35	0.58	0.54	0.54	0.48
Commercial paper	0.01	0.01	0.01	0.01	0.02
Other borrowings w/remaining maturity of 1 year or less	3.42	3.45	1.00	1.24	3.01
Earning assets that reprice within 1 year	39.25	35.98	37.37	39.38	39.29
Interest-bearing liabilities that reprice within 1 year	13.31	8.24	6.39	8.20	10.19
Long-term debt that reprices within 1 year	0.45	0.48	0.26	0.47	0.96
Net assets that reprice within 1 year	23.53	25.97	29.65	29.11	26.63
Other Liquidity and Funding Ratios					
Net noncore funding dependence	12.88	8.69	-2.33	3.20	14.45
Net short-term noncore funding dependence	5.15	3.04	-7.70	-4.76	3.38
Short-term investment / Short-term noncore funding	68.75	75.34	273.39	184.19	77.77
Liquid assets - short-term noncore funding / Nonliquid assets	14.36	20.56	36.68	28.18	16.97
Net loans and leases / Total deposits	83.94	80.87	72.79	79.43	90.31
Net loans and leases / Core deposits	99.16	89.83	78.25	88.34	103.93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.27	-9.30	0.12	1.57	0.72
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.60	-17.67	-0.25	4.31	1.36
Structured notes appreciation (depreciation) / Tier 1 capital	-0.33	-0.61	-0.02	0.02	0.00
Percent of Investment Securities					
Held-to-maturity securities	25.55	26.73	14.28	11.38	12.67
Available-for-sale securities	71.58	71.52	83.77	87.23	85.40
US Treasury securities	10.94	9.64	6.70	4.72	6.15
US agency securities (excluding mortgage-backed securities)	4.10	4.22	4.12	4.01	3.49
Municipal securities	7.22	8.18	8.22	9.83	7.75
Mortgage-backed securities	59.24	61.37	66.54	66.64	67.43
Asset-backed securities	4.36	4.90	2.50	1.91	1.66
Other debt securities	3.13	3.11	3.08	3.01	2.94
Mutual funds and equity securities	0.28	0.26	0.29	0.35	0.40
Debt securities 1 year or less	12.55	9.65	7.78	10.55	11.86
Debt securities 1 to 5 years	20.15	20.56	18.25	17.03	17.94
Debt securities over 5 years	63.38	67.64	71.11	69.86	66.02
Pledged securities	53.75	33.96	32.26	35.67	30.57
Structured notes, fair value	0.14	0.29	0.11	0.02	0.03
Percent Change from Prior Like Quarter					
Short-term investments	72.36	-41.73	27.96	183.32	26.69
Investment securities	-2.35	2.95	31.36	23.62	11.75
Core deposits	-1.79	-0.88	16.94	26.88	11.23
Noncore funding	41.86	89.55	-14.79	-12.18	6.59

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Derivatives and Off-Balance-Sheet Transactions

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Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	23.04	24.92	22.79	22.02	23.52
Standby letters of credit	0.58	0.64	0.65	0.71	0.84
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.14	0.08	0.10	0.18	0.40
Credit derivatives - notional amount (holding company as guarantor)	0.28	0.28	0.24	0.35	0.42
Credit derivatives - notional amount (holding company as beneficiary)	0.22	0.17	0.18	0.30	0.52
Credit derivative contracts w/ purchased credit protection-investment grade	0.24	0.23	0.18	0.25	0.30
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.24	0.19	0.13	0.30	0.45
Derivative contracts	45.21	44.01	46.30	48.62	68.47
Interest rate contracts	31.22	30.91	32.46	34.36	47.31
Interest rate futures and forward contracts	3.84	2.97	3.25	6.21	10.67
Written options contracts (interest rate)	1.44	1.35	1.41	2.18	2.47
Purchased options contracts (interest rate)	1.65	1.55	1.31	1.46	2.65
Interest rate swaps	23.51	22.30	20.49	20.83	28.86
Foreign exchange contracts	5.62	7.03	6.30	6.01	10.12
Futures and forward foreign exchange contracts	3.12	4.23	3.78	3.47	5.23
Written options contracts (foreign exchange)	0.06	0.04	0.04	0.03	0.05
Purchased options contracts (foreign exchange)	0.06	0.04	0.04	0.04	0.08
Foreign exchange rate swaps	0.73	0.94	0.76	0.77	2.03
Equity, commodity, and other derivative contracts	2.13	1.11	0.92	1.86	3.32
Commodity and other futures and forward contracts	0.16	0.08	0.07	0.14	0.19
Written options contracts (commodity and other)	0.55	0.39	0.32	0.52	0.98
Purchased options contracts (commodity and other)	0.44	0.29	0.21	0.37	0.94
Commodity and other swaps	0.27	0.30	0.31	0.32	0.38
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	41.52	46.42	44.98	42.82	45.53

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	92.32	94.25	94.17	94.10	93.44
Foreign exchange contracts	3.13	3.02	3.47	3.49	3.20
Equity, commodity, and other contracts	1.90	1.07	1.14	1.17	1.64
Futures and forwards	8.89	8.53	11.16	14.05	13.49
Written options	5.12	4.77	6.28	8.18	5.91
Exchange-traded	0.18	0.13	0.12	0.14	0.15
Over-the-counter	4.52	4.43	5.96	7.73	5.10
Purchased options	4.77	4.63	3.27	3.42	4.42
Exchange-traded	0.19	0.14	0.12	0.15	0.28
Over-the-counter	4.03	4.09	2.87	2.86	3.35
Swaps	74.66	78.70	74.26	68.76	69.75
Held for trading	34.68	36.40	40.42	43.53	44.16
Interest rate contracts	28.60	30.08	34.15	36.62	37.24
Foreign exchange contracts	1.55	1.57	1.68	1.60	1.60
Equity, commodity, and other contracts	0.69	0.55	0.60	0.68	0.83
Non-traded	65.32	63.60	59.58	56.47	55.84
Interest rate contracts	60.25	60.36	56.71	53.82	52.22
Foreign exchange contracts	0.39	0.40	0.40	0.46	0.34
Equity, commodity, and other contracts	0.24	0.10	0.09	0.10	0.13
Derivative contracts (excluding futures and forex 14 days or less)	94.04	95.13	92.53	91.48	93.86
One year or less	36.74	33.84	27.56	32.05	32.17
Over 1 year to 5 years	31.02	24.87	27.01	27.06	30.45
Over 5 years	20.65	26.68	29.89	29.56	28.09
Gross negative fair value (absolute value)	1.45	2.13	0.98	1.55	0.83
Gross positive fair value	1.57	2.13	1.34	2.23	1.19
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.07	0.08	0.04	0.07	0.06
Gross positive fair value (X)	0.07	0.08	0.05	0.09	0.07
Held for trading (X)	0.04	0.04	0.04	0.07	0.06
Non-traded (X)	0.02	0.02	0.01	0.02	0.01
Current credit exposure (X)	0.04	0.04	0.04	0.06	0.05
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	0.56	0.51	0.46	0.84	0.73

BHCPR PEER GROUP DATA

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 12/31/2023

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.19	0.11	-0.09	0.51	0.15
Provision for loan and lease losses / Average loans and leases	0.33	0.19	-0.16	0.82	0.24
Provision for loan and lease losses / Net loan and lease losses	195.66	326.41	-105.48	487.86	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.24	1.16	1.23	1.58	0.83
Allowance for loan and lease losses / Total loans and leases	1.23	1.15	1.20	1.55	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	14.22	39.84	21.39	11.58	8.03
Allowance for loan and lease losses / Nonaccrual assets	347.63	428.70	364.13	299.17	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	263.71	329.69	287.08	244.34	151.73
Gross loan and lease losses / Average loans and leases	0.29	0.16	0.19	0.34	0.28
Recoveries / Average loans and leases	0.06	0.06	0.08	0.07	0.08
Net losses / Average loans and leases	0.22	0.09	0.11	0.27	0.21
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	45.25	44.80	34.67	33.98	36.22
Earnings coverage of net loan and lease losses (X)	25.05	55.30	39.72	22.91	24.40
Net Loan and Lease Losses By Type					
Real estate loans	0.04	0.00	0.02	0.04	0.01
Real estate loans secured by 1-4 family	0.00	-0.01	-0.02	0.01	0.01
Revolving	-0.02	-0.05	-0.07	0.01	0.02
Closed-end	0.00	-0.01	-0.01	0.00	0.00
Commercial real estate loans	0.08	0.01	0.04	0.07	0.01
Construction and land development	0.02	-0.01	0.00	0.00	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.02	-0.01	0.00	0.00	-0.01
Multifamily	0.00	0.00	0.01	0.00	0.00
Nonfarm nonresidential	0.11	0.01	0.05	0.11	0.02
Owner-occupied	0.00	0.00	0.01	0.02	0.01
Other	0.10	0.02	0.04	0.08	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.02	0.01
Commercial and industrial loans	0.37	0.13	0.17	0.47	0.37
Loans to individuals	1.32	0.80	0.71	1.13	1.17
Credit card loans	2.94	1.88	1.84	2.92	3.11
Agricultural loans	0.05	0.02	0.02	0.19	0.08
Loans to foreign governments and institutions	0.08	0.02	0.00	0.00	0.00
Other loans and leases	0.14	0.13	0.10	0.15	0.15

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2023

Past Due and Nonaccrual Assets

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Percent of Loans and Leases					
30-89 days past due loans and leases	0.40	0.34	0.32	0.39	0.43
90+ days past due loans and leases	0.11	0.10	0.10	0.12	0.15
Nonaccrual loans and leases	0.47	0.35	0.46	0.66	0.51
90+ days past due and nonaccrual loans and leases	0.65	0.50	0.62	0.85	0.71
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.40	0.34	0.32	0.40	0.43
90+ days past due assets	0.11	0.10	0.10	0.12	0.15
Nonaccrual assets	0.48	0.36	0.47	0.67	0.53
30+ days past due and nonaccrual assets	1.08	0.87	0.97	1.29	1.19
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.41	0.31	0.36	0.52	0.44
90+ past due and nonaccrual assets + other real estate owned	0.43	0.33	0.37	0.55	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.48	0.36	0.41	0.60	0.53
Allowance for loan and lease losses	62.54	52.47	62.64	66.66	115.41
Equity capital + allowance for loan and lease losses	4.31	3.43	3.60	4.97	4.28
Tier 1 capital + allowance for loan and lease losses	4.67	3.71	4.30	6.05	5.65
Loans and leases + other real estate owned	0.75	0.59	0.71	0.97	0.85

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2023

Past Due and Nonaccrual Loans and Leases

		12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.34	0.27	0.26	0.39	0.38
	90+ days past due	0.10	0.09	0.12	0.16	0.16
	Nonaccrual	0.55	0.39	0.52	0.76	0.46
Commercial and industrial	30-89 days past due	0.28	0.25	0.24	0.23	0.31
	90+ days past due	0.03	0.05	0.04	0.03	0.05
	Nonaccrual	0.63	0.48	0.57	0.75	0.83
Individuals	30-89 days past due	1.13	0.99	0.63	0.83	0.83
	90+ days past due	0.14	0.10	0.09	0.14	0.17
	Nonaccrual	0.25	0.22	0.17	0.28	0.17
Depository institution loans	30-89 days past due	0.08	0.01	0.01	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.00	0.00	0.00
Agricultural	30-89 days past due	0.16	0.11	0.07	0.17	0.24
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.25	0.23	0.70	0.49	0.67
Foreign governments	30-89 days past due	0.00	0.13	0.50	0.00	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.14	0.15	0.09	0.03
Other loans and leases	30-89 days past due	0.17	0.16	0.12	0.18	0.20
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.09	0.07	0.09	0.15	0.13

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2023

		12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Memoranda						
1-4 Family	30-89 days past due	0.60	0.48	0.46	0.65	0.67
	90+ days past due	0.21	0.20	0.24	0.33	0.31
	Nonaccrual	0.55	0.56	0.71	0.89	0.73
Revolving	30-89 days past due	0.59	0.43	0.28	0.48	0.45
	90+ days past due	0.03	0.03	0.02	0.03	0.05
	Nonaccrual	0.85	0.83	1.18	1.13	1.00
Closed-End	30-89 days past due	0.58	0.49	0.49	0.65	0.70
	90+ days past due	0.23	0.23	0.26	0.38	0.35
	Nonaccrual	0.53	0.55	0.67	0.87	0.70
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.02	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.03	0.04	0.04
Commercial real estate	30-89 days past due	0.18	0.14	0.15	0.26	0.18
	90+ days past due	0.02	0.01	0.01	0.02	0.03
	Nonaccrual	0.59	0.25	0.38	0.62	0.23
Construction and development	30-89 days past due	0.14	0.12	0.17	0.28	0.28
	90+ days past due	0.01	0.00	0.01	0.01	0.02
	Nonaccrual	0.25	0.13	0.20	0.41	0.20
1-4 family	30-89 days past due	0.03	0.03	0.02	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.01	0.01	0.03	0.02
Other	30-89 days past due	0.08	0.07	0.13	0.22	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.17	0.11	0.16	0.35	0.17
Multifamily	30-89 days past due	0.07	0.06	0.07	0.09	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.08	0.17	0.11	0.05
Nonfarm non-residential	30-89 days past due	0.15	0.13	0.13	0.23	0.14
	90+ days past due	0.02	0.01	0.01	0.02	0.03
	Nonaccrual	0.75	0.34	0.45	0.80	0.28
Owner occupied	30-89 days past due	0.05	0.05	0.04	0.07	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.13	0.11	0.17	0.27	0.16
Other	30-89 days past due	0.09	0.07	0.08	0.14	0.07
	90+ days past due	0.01	0.00	0.00	0.01	0.01
	Nonaccrual	0.54	0.19	0.23	0.44	0.10
Farmland	30-89 days past due	0.09	0.13	0.10	0.11	0.23
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.41	0.39	0.69	1.13	0.84
Credit card	30-89 days past due	1.70	1.26	0.81	0.95	1.19
	90+ days past due	0.82	0.60	0.45	0.63	0.78
	Nonaccrual	0.33	0.18	0.10	0.05	0.11

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2023

Regulatory Capital Components and Ratios

	12/31/2023			12/31/2022			12/31/2021			12/31/2020			
Capital Ratios													
Common equity tier 1 capital, column A	12.31			11.79			12.36			12.33			12.11
Common equity tier 1 capital, column B	0.18			0.28			0.29			0.30			0.29
Tier 1 capital, column A	12.95			12.46			13.10			13.05			12.78
Tier 1 capital, column B	0.21			0.32			0.34			0.33			0.34
Total capital, column A	14.79			14.27			14.90			15.20			14.36
Total capital, column B	0.23			0.36			0.37			0.38			0.38
Tier 1 leverage	9.48			9.26			8.98			9.13			9.76
Supplementary leverage ratio, advanced approaches HCs	7.01			6.81			6.70			8.69			7.41

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2023

Insurance and Broker-Dealer Activities

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	60.99	56.52	53.11	53.67	51.47
Insurance underwriting assets (L/H) / Total insurance underwriting assets	39.01	43.48	46.89	46.33	48.53
Separate account assets (L/H) / Total life assets	5.53	5.49	13.40	11.24	7.26
Insurance activities revenue / Adjusted operating income	0.35	0.34	0.36	0.41	0.47
Premium income / Insurance activities revenue	4.63	2.29	2.76	2.84	7.32
Credit related premium income / Total premium income	36.58	28.99	32.99	38.23	34.91
Other premium income / Total premium income	63.42	71.01	67.01	61.77	65.09
Insurance underwriting net income / Consolidated net income	0.04	0.02	0.02	0.03	0.08
Insurance net income (P/C) / Equity (P/C)	18.28	17.01	23.22	15.59	19.86
Insurance net income (L/H) / Equity (L/H)	24.88	229.06	4.49	3.62	5.13
Insurance benefits, losses, expenses / Insurance premiums	152.16	5,287.80	927.51	447.82	233.61
Reinsurance recovery (P/C) / Total assets (P/C)	0.05	0.06	0.07	0.07	0.15
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.15
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	11.21	11.87	12.00	11.03	11.51
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.75	0.55	0.46	0.75	1.39

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2023

Foreign Activities

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Yield: Foreign loans	1.54	0.93	0.66	0.87	1.25
Cost: Interest-bearing deposits	2.45	0.83	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.34	0.21	0.20	5.18	27.03
Commercial and industrial loans	2.06	0.13	0.79	0.64	0.29
Foreign governments and institutions	0.08	0.02	0.00	0.00	0.00
Growth Rates					
Net loans and leases	-2.22	19.84	6.83	-2.40	22.48
Total selected assets	-2.43	6.46	9.48	2.04	12.40
Deposits	0.90	-11.97	0.73	3.46	10.36

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2023

Parent Company Analysis - Part 1

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	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Profitability					
Net income / Average equity capital	9.14	11.16	11.94	7.29	9.68
Bank net income / Average equity investment in banks	10.09	11.69	11.80	7.45	10.51
Nonbank net income / Average equity investment in nonbanks	8.09	9.14	13.21	9.75	7.89
Subsidiary HCs net income / Average equity investment in sub HCs	7.59	8.63	10.04	7.01	8.55
Bank net income / Parent net income	87.55	88.96	96.79	88.16	82.22
Nonbank net income / Parent net income	3.34	2.62	3.42	3.59	5.93
Subsidiary holding companies' net income / Parent net income	87.72	82.03	65.19	68.34	74.00
Leverage					
Total liabilities / Equity capital	19.13	18.54	16.81	20.06	20.43
Total debt / Equity capital	13.76	13.06	11.71	14.41	14.31
Total debt + notes payable to subs that issued TPS / Equity capital	15.50	15.10	13.63	16.67	16.36
Total debt + Loans guaranteed for affiliate / Equity capital	13.91	13.14	11.77	14.68	14.56
Total debt / Equity capital - excess over fair value	13.87	13.20	11.81	14.52	14.51
Long-term debt / Equity capital	13.03	12.26	10.95	13.56	13.04
Short-term debt / Equity capital	0.58	0.50	0.57	0.77	1.02
Current portion of long-term debt / Equity capital	0.29	0.07	0.06	0.06	0.05
Excess cost over fair value / Equity capital	0.10	0.10	0.05	0.08	0.12
Long-term debt / Consolidated long-term debt	37.19	40.56	39.86	34.67	28.44
Double Leverage					
Equity investment in subs / Equity capital	102.58	104.31	103.22	102.81	103.22
Total investment in subs / Equity capital	109.84	109.37	108.40	110.16	111.07
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)	0.46	0.43	0.29	0.47	0.36
Equity investment in subs - equity cap / Net income-div (X)	2.18	1.27	1.05	1.82	1.22
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	131.88	139.25	154.07	136.59	177.68
Cash from ops + noncash items + op expense / Op expense + dividend	141.69	132.32	153.55	147.24	190.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	111.46	102.83	98.57	134.08	116.34
Pretax operating income + interest expense / Interest expense	1,770.02	1,665.41	1,835.33	2,016.32	1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	915.16	1,303.55	1,770.77	1,539.23	1,632.83
Dividends + interest from subsidiaries / Interest expense + dividends	144.51	162.23	175.46	150.43	210.80
Fees + other income from subsidiaries / Salary + other expenses	11.48	9.42	11.92	13.95	16.52
Net income / Current part of long-term debt + preferred dividends (X)	27.18	30.79	47.61	35.64	57.11
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.52	3.61	3.44	3.85	2.64
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.23	0.71	0.17	0.10	0.04
Nonaccrual	0.24	0.47	0.92	1.03	0.54
Total	0.46	1.18	1.09	1.13	0.58
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.01	0.02	0.05	0.10
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.03	0.02	0.05	0.10
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.77	1.76	1.76	2.66	5.62
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.13	0.06	0.06	0.08	0.19

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2023

Parent Company Analysis - Part 2

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	76.35	70.66	66.99	81.10	57.84
Dividends declared / Net income	39.65	32.07	28.27	42.29	33.08
Net income - dividends / Average equity	5.53	7.59	8.62	4.14	6.46
Percent of Dividends Paid					
Dividends from bank subsidiaries	127.62	137.86	157.65	132.17	178.13
Dividends from nonbank subsidiaries	3.69	3.42	4.90	3.41	7.53
Dividends from subsidiary holding companies	7.67	4.71	5.91	4.85	21.40
Dividends from all subsidiaries	166.40	184.33	205.00	174.85	260.40
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	58.82	51.31	47.78	60.28	66.55
Interest income from bank subsidiaries	0.96	0.27	0.11	0.36	0.54
Management and service fees from bank subsidiaries	0.86	0.93	0.88	1.47	1.55
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	62.79	53.81	52.33	62.88	69.36
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	69.31	66.96	62.16	56.39	82.95
Interest income from nonbank subsidiaries	8.11	6.39	2.43	7.38	20.25
Management and serv fees from nonbank subsidiaries	0.75	0.33	0.33	0.86	1.92
Other income from nonbank subsidiaries	0.09	-0.30	0.07	0.16	1.06
Operating income from nonbank subsidiaries	101.49	90.18	86.66	79.84	150.41
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	59.76	1,198.53	38.10	43.51	61.23
Interest income from subsidiary holding companies	12.84	119.53	5.26	8.40	6.54
Management and service fees from subsidiary holding companies	0.06	0.25	0.73	0.44	0.36
Other income from subsidiary holding companies	0.00	-2.19	-0.40	0.01	0.29
Operating income from subsidiary holding companies	77.07	1,316.12	58.37	55.20	76.49
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	69.92	71.92	74.58	69.76	67.32
Interest income from bank subsidiaries	1.71	0.55	0.23	0.63	0.80
Management and service fees from bank subsidiaries	1.11	0.98	1.42	1.87	1.81
Other income from bank subsidiaries	0.01	0.01	0.02	0.04	0.03
Operating income from bank subsidiaries	84.12	83.18	83.41	82.20	78.80
Dividends from nonbank subsidiaries	2.08	2.77	3.01	1.95	2.65
Interest income from nonbank subsidiaries	0.27	0.19	0.18	0.73	1.19
Management and service fees from nonbank subsidiaries	0.01	0.01	0.01	0.02	0.06
Other income from nonbank subsidiaries	0.01	0.00	0.01	0.01	0.04
Operating income from nonbank subsidiaries	3.76	3.52	4.59	4.70	7.29
Dividends from subsidiary holding companies	2.85	2.41	2.07	2.53	4.52
Interest income from subsidiary holding companies	0.23	0.02	0.01	0.11	0.20
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	4.56	3.88	3.85	4.56	6.08
Loans and advances from subsidiaries / Short term debt	184.19	216.83	158.10	135.13	83.37
Loans and advances from subsidiaries / Total debt	30.88	25.28	26.38	27.08	28.33

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

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Peer Group: 1

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Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									139
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.84	1.37	1.86	2.49	2.86	3.20	3.64	4.36	138
+ Non-interest income	0.96	0.20	0.26	0.41	0.75	1.35	2.08	3.48	139
- Overhead expense	2.43	1.42	1.70	1.95	2.36	2.70	3.70	4.45	139
- Provision for credit losses	0.19	0.00	0.02	0.07	0.15	0.28	0.51	0.88	139
+ Securities gains (losses)	-0.03	-0.24	-0.13	-0.04	0.00	0.00	0.00	0.00	139
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	138
= Pretax net operating income (tax equivalent)	1.20	0.15	0.50	0.84	1.17	1.53	1.97	2.66	138
Net operating income	0.88	0.00	0.34	0.63	0.87	1.16	1.49	1.87	139
Net income	0.89	0.08	0.37	0.64	0.88	1.16	1.49	1.87	139
Net income (Subchapter S adjusted)	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.23	4.03	4.21	4.68	5.13	5.57	6.42	7.64	138
Interest expense	2.14	0.93	1.19	1.55	2.05	2.63	3.55	4.05	139
Net interest income (tax equivalent)	3.08	1.49	2.01	2.72	3.10	3.44	4.04	4.85	138
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.22	0.01	0.02	0.05	0.14	0.32	0.57	2.00	139
Earnings coverage of net loan and lease losses (X)	25.05	1.26	2.39	6.28	10.64	31.24	84.48	178.09	139
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.24	0.44	0.67	0.98	1.20	1.46	2.09	2.62	139
Allowance for loan and lease losses / Total loans and leases	1.23	0.43	0.66	0.98	1.20	1.45	2.02	2.61	139
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.08	0.14	0.26	0.50	0.73	0.94	1.42	139
30-89 days past due loans and leases / Total loans and leases	0.40	0.05	0.09	0.20	0.32	0.56	0.93	1.34	139
Liquidity and Funding									
Net noncore funding dependence	12.88	-4.71	-1.24	4.97	11.69	20.32	30.87	40.51	139
Net short-term noncore funding dependence	5.15	-26.34	-9.18	-0.89	6.03	12.76	20.17	28.80	139
Net loans and leases / Total assets	63.69	25.97	37.64	57.20	66.38	73.41	78.58	81.73	139
Capitalization									
Tier 1 leverage ratio	9.48	7.11	7.63	8.61	9.44	10.44	11.23	12.19	139
Holding company equity capital / Total assets	10.33	6.88	7.26	8.82	10.46	11.85	13.32	14.98	139
Total equity capital (including minority interest) / Total assets	10.46	7.04	7.42	8.93	10.51	11.92	13.32	14.98	139
Common equity tier 1 capital / Total risk-weighted assets	12.38	9.42	9.99	10.71	11.79	13.89	16.16	19.14	138
Net loans and leases / Equity capital (X)	6.27	2.92	3.71	4.91	6.21	7.76	8.80	10.05	139
Cash dividends / Net income	39.84	0.00	6.14	23.58	37.94	52.42	65.75	77.51	133
Cash dividends / Net income (Subchapter S adjusted)	33.91	33.91	33.91	33.91	33.91	33.91	33.91	33.91	1
Growth Rates									
Assets	4.20	-3.57	-2.50	0.13	3.21	6.23	14.35	21.76	137
Equity capital	9.15	-2.13	0.67	4.70	8.17	13.48	19.97	25.09	137
Net loans and leases	5.34	-6.44	-3.98	0.78	5.19	8.79	16.51	22.54	137
Noncore funding	41.86	-11.35	-0.32	10.80	26.39	58.28	129.12	189.18	137
Parent Company Ratios									
Short-term debt / Equity capital	0.58	0.00	0.00	0.00	0.00	0.00	4.03	9.18	139
Long-term debt / Equity capital	13.03	0.00	0.00	0.63	7.52	18.03	54.15	74.24	139
Equity investment in subsidiaries / Equity capital	102.58	90.17	93.73	97.81	101.48	107.21	115.19	118.68	139
Cash from ops + noncash items + op expense / Op expense + dividends	141.69	36.92	71.35	100.36	125.14	175.53	239.81	330.71	138

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2023

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)	4.84	3.72	3.96	4.38	4.70	5.18	6.01	7.29	138
Less: Interest expense	2.00	0.87	1.08	1.42	1.88	2.41	3.42	3.79	139
Equals: Net interest income (tax equivalent)	2.84	1.37	1.86	2.49	2.86	3.20	3.64	4.36	138
Plus: Non-interest income	0.96	0.20	0.26	0.41	0.75	1.35	2.08	3.48	139
Equals: adjusted operating income (tax equivalent)	3.92	2.54	2.81	3.25	3.77	4.43	5.40	7.23	138
Less: Overhead expense	2.43	1.42	1.70	1.95	2.36	2.70	3.70	4.45	139
Less: Provision for credit losses	0.19	0.00	0.02	0.07	0.15	0.28	0.51	0.88	139
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	139
Plus: Realized gains (losses) on available-for-sale securities	-0.03	-0.24	-0.13	-0.04	0.00	0.00	0.00	0.00	139
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	138
Equals: Pretax net operating income (tax equivalent)	1.20	0.15	0.50	0.84	1.17	1.53	1.97	2.66	138
Less: Applicable income taxes (tax equivalent)	0.27	0.03	0.07	0.18	0.27	0.37	0.46	0.61	138
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	139
Equals: Net operating income	0.88	0.00	0.34	0.63	0.87	1.16	1.49	1.87	139
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equals: Net income	0.89	0.08	0.37	0.64	0.88	1.16	1.49	1.87	139
Memo: Net income (last four quarters)	0.91	0.07	0.39	0.64	0.88	1.16	1.50	1.88	137
Net income-BHC and noncontrolling (minority) interest	0.91	0.08	0.40	0.66	0.88	1.16	1.49	1.87	139
Margin Analysis									
Average earning assets / Average assets	92.58	87.65	89.31	90.75	92.37	94.62	96.18	97.60	139
Average interest-bearing funds / Average assets	65.35	52.05	54.75	59.32	64.99	70.69	78.66	82.90	139
Interest income (tax equivalent) / Average earning assets	5.23	4.03	4.21	4.68	5.13	5.57	6.42	7.64	138
Interest expense / Average earning assets	2.14	0.93	1.19	1.55	2.05	2.63	3.55	4.05	139
Net interest income (tax equivalent) / Average earning assets	3.08	1.49	2.01	2.72	3.10	3.44	4.04	4.85	138
Yield or Cost									
Total loans and leases (tax equivalent)	6.10	4.85	5.04	5.39	5.91	6.48	7.81	10.01	138
Interest-bearing bank balances	4.83	2.83	3.41	4.10	4.77	5.33	6.43	7.66	139
Federal funds sold and reverse repos	4.51	0.00	0.00	3.57	5.26	5.78	8.50	11.20	80
Trading assets	1.61	0.00	0.00	0.00	0.17	3.35	5.67	8.25	87
Total earning assets	5.18	3.97	4.19	4.63	5.10	5.57	6.39	7.58	139
Investment securities (tax equivalent)	2.78	1.77	1.89	2.22	2.73	3.14	3.81	4.68	138
US Treasury and agency securities (excluding mortgage-backed securities)	2.56	1.00	1.24	1.83	2.37	3.19	4.66	5.35	133
Mortgage-backed securities	2.58	1.76	1.85	2.07	2.52	2.94	3.55	4.20	137
All other securities	4.13	2.19	2.63	3.08	3.76	4.76	6.91	8.23	134
Interest-bearing deposits	2.49	1.08	1.29	1.91	2.38	3.10	3.92	4.31	139
Time deposits of \$250K or more	3.70	2.28	2.80	3.22	3.75	4.08	4.51	5.13	136
Time deposits < \$250K	3.69	2.06	2.71	3.18	3.72	4.23	4.64	4.77	137
Other domestic deposits	2.27	0.95	1.20	1.55	2.06	2.97	3.85	4.26	139
Foreign deposits	2.45	0.08	0.36	1.52	2.81	3.38	4.28	4.87	26
Federal funds purchased and repos	3.87	0.08	0.88	2.31	3.63	5.18	7.68	10.68	122
Other borrowed funds and trading liabilities	4.32	1.94	2.87	3.88	4.43	4.95	5.44	5.92	139
All interest-bearing funds	2.98	1.69	1.86	2.33	2.80	3.69	4.41	5.34	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.70	0.00	0.00	0.03	1.96	4.61	8.55	10.01	138
Overhead expenses / Net Interest Income + non-interest income	63.01	41.96	49.02	55.94	62.86	68.80	81.56	88.01	139
Percent of Average Assets									
Total overhead expense	2.43	1.42	1.70	1.95	2.36	2.70	3.70	4.45	139
Personnel expense	1.26	0.68	0.83	1.02	1.23	1.52	1.80	2.05	139
Net occupancy expense	0.23	0.08	0.10	0.18	0.23	0.29	0.36	0.42	139
Other operating expenses	0.91	0.45	0.54	0.65	0.81	1.04	1.79	2.30	139
Overhead less non-interest income	1.41	0.21	0.64	1.14	1.43	1.69	2.14	2.45	139
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	62.78	41.73	48.64	55.64	62.02	68.58	81.39	87.90	138
Personnel expense	32.59	17.29	20.52	28.57	33.07	37.15	41.45	45.11	138
Net occupancy expense	5.98	1.59	2.58	4.47	6.14	7.69	9.19	9.98	138
Other operating expenses	23.13	14.74	16.16	18.30	21.29	25.80	37.06	45.70	138
Total non-interest income	23.95	6.78	9.10	12.52	19.58	31.83	52.08	75.43	138
Fiduciary activities income	2.04	0.00	0.00	0.00	1.46	3.44	6.62	11.84	138
Service charges on domestic deposit accounts	2.98	0.00	0.16	1.51	3.01	4.41	5.24	5.83	138
Trading revenue	0.85	-0.30	0.00	0.00	0.01	0.95	3.85	8.70	138
Investment banking fees and commissions	2.45	0.00	0.00	0.34	1.54	3.25	8.12	15.41	138
Insurance activities revenue	0.35	0.00	0.00	0.00	0.04	0.43	1.99	2.92	138
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	138
Net servicing fees	0.60	0.00	0.00	0.02	0.23	0.71	2.31	3.73	138
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	138
Net gain (loss) - sales of loans, OREO, and other assets	0.82	-1.02	-0.06	0.08	0.52	1.41	2.49	4.51	138
Other non-interest income	8.57	2.21	3.15	4.69	7.14	11.36	17.94	28.14	138
Overhead less non-interest income	37.76	3.03	13.87	28.97	38.57	47.40	55.84	62.51	138
Applicable income taxes / Pretax net operating income (tax equivalent)	19.57	5.44	10.18	16.27	20.53	23.11	26.26	27.89	135
Applicable income tax + TE / Pretax net operating income + TE	22.84	8.81	15.11	20.71	22.68	25.45	29.36	34.95	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.36	3.67	9.09	26.54	43.41	54.11	63.29	69.29	139
Commercial and industrial loans	10.92	1.38	3.07	6.22	10.34	15.76	20.41	23.48	139
Loans to individuals	3.56	0.01	0.04	0.39	1.29	5.18	14.64	25.69	139
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.30	139
Agricultural loans	0.17	0.00	0.00	0.00	0.02	0.21	0.86	1.72	139
Other loans and leases	4.62	0.13	0.41	1.62	3.54	7.82	11.12	14.91	139
Net loans and leases	63.69	25.97	37.64	57.20	66.38	73.41	78.58	81.73	139
Debt securities over 1 year	15.58	2.52	6.61	10.23	15.16	20.87	25.30	29.86	139
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.02	0.08	0.17	0.29	139
Subtotal	80.28	43.15	58.94	77.68	83.94	87.38	89.22	90.25	139
Interest-bearing bank balances	5.05	0.35	0.78	1.99	3.93	8.17	12.65	15.63	139
Federal funds sold and reverse repos	0.69	0.00	0.00	0.00	0.00	0.06	4.57	14.06	139
Debt securities 1 year or less	2.04	0.11	0.14	0.57	1.48	3.15	5.17	8.30	139
Trading assets	0.64	0.00	0.00	0.00	0.05	0.48	3.72	11.43	139
Total earning assets	90.70	83.89	86.95	88.96	90.44	92.96	94.38	95.55	139
Non-interest cash and due from depository institutions	0.91	0.17	0.34	0.58	0.95	1.22	1.44	1.83	139
Other real estate owned	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.10	139
All other assets	8.25	3.91	4.98	6.20	8.36	9.92	11.80	14.93	139
Memoranda									
Short-term investments	8.86	1.41	2.02	3.36	6.22	12.94	25.33	36.19	139
US Treasury securities	1.85	0.00	0.00	0.10	1.06	2.91	6.82	9.41	139
US agency securities (excluding mortgage-backed securities)	0.68	0.00	0.00	0.01	0.35	1.33	2.14	4.85	139
Municipal securities	1.30	0.00	0.00	0.03	0.65	2.35	4.35	7.33	139
Mortgage-backed securities	10.68	0.30	2.76	6.31	10.72	15.42	18.71	22.19	139
Asset-backed securities	0.81	0.00	0.00	0.00	0.23	1.64	3.64	4.72	139
Other debt securities	0.45	0.00	0.00	0.01	0.23	0.90	1.59	2.74	139
Loans held-for-sale	0.16	0.00	0.00	0.00	0.06	0.24	0.75	1.23	139
Loans held for investment	64.20	26.17	38.27	57.79	66.99	73.97	78.53	84.55	139
Real estate loans secured by 1-4 family	12.91	0.11	2.55	6.72	12.88	18.61	24.60	30.29	139
Revolving	1.48	0.00	0.01	0.31	1.14	2.39	3.69	4.22	139
Closed-end, secured by first liens	10.97	0.10	1.02	5.88	11.08	15.11	22.95	28.60	139
Closed-end, secured by junior liens	0.22	0.00	0.00	0.03	0.10	0.29	0.87	1.64	139
Commercial real estate loans	25.30	0.62	2.43	14.41	25.93	37.37	44.77	52.48	139
Construction and land development	4.00	0.01	0.22	1.17	4.17	6.04	9.03	11.13	139
Multifamily	4.26	0.04	0.35	1.43	3.41	6.28	12.67	15.53	139
Nonfarm nonresidential	15.93	0.39	1.32	8.27	15.33	24.23	30.24	34.11	139
Real estate loans secured by farmland	0.30	0.00	0.00	0.00	0.06	0.52	1.52	2.35	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

PRELIMINARY

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Peer Group: 1
Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	61.55	8.98	28.30	44.05	67.28	77.90	85.81	90.00	139
Real estate loans secured by 1-4 family	20.20	0.35	4.43	12.24	21.27	27.84	35.05	42.01	139
Revolving	2.24	0.00	0.01	0.55	1.91	3.52	5.40	6.24	139
Closed-end	17.80	0.33	2.90	10.61	18.58	23.65	32.63	39.57	139
Commercial real estate loans	38.00	2.17	8.56	23.89	41.26	53.69	62.56	67.45	139
Construction and land development	6.04	0.01	0.75	1.87	5.77	9.94	12.87	15.63	139
1-4 family	0.96	0.00	0.00	0.13	0.55	1.91	3.20	4.11	139
Other	4.91	0.00	0.45	1.67	4.96	7.69	10.22	12.30	139
Multifamily	6.50	0.05	0.96	2.56	5.41	9.05	16.71	25.17	139
Nonfarm nonresidential	24.00	1.47	4.59	13.13	23.37	34.17	41.82	45.14	139
Owner-occupied	7.98	0.00	0.17	3.55	7.46	12.40	15.51	18.79	139
Other	15.71	0.86	3.57	8.06	16.46	22.46	28.47	32.54	139
Real estate loans secured by farmland	0.46	0.00	0.00	0.00	0.09	0.71	2.30	3.68	139
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.67	139
Commercial and industrial loans	17.63	2.94	6.52	10.29	15.62	24.36	33.45	40.62	139
Loans to individuals	6.34	0.01	0.06	0.54	1.99	10.05	22.74	45.63	139
Credit card loans	0.66	0.00	0.00	0.00	0.01	0.46	3.29	14.66	139
Agricultural loans	0.26	0.00	0.00	0.00	0.00	0.35	1.42	2.80	139
Other loans and leases	8.33	0.15	0.65	2.24	5.43	12.92	22.21	37.53	139
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	404.21	25.94	115.93	251.79	437.39	545.70	652.80	726.08	138
Real estate loans secured by 1-4 family	130.83	2.88	23.12	73.43	125.45	183.32	259.02	317.33	138
Revolving	14.72	0.00	0.10	3.17	10.86	23.87	35.92	40.29	138
Closed-end	115.10	2.72	16.92	63.17	106.63	155.46	249.87	300.92	138
Commercial real estate loans	251.82	11.62	32.16	133.30	242.24	369.20	459.08	538.82	138
Construction and land development	39.65	0.20	3.11	12.83	39.35	60.53	87.06	98.35	138
1-4 family	6.44	0.00	0.00	0.68	3.09	12.43	20.47	25.90	138
Other	32.36	0.09	2.74	11.42	32.13	48.28	69.79	79.33	138
Multifamily	43.79	0.64	4.35	14.24	34.17	57.12	133.86	165.53	138
Nonfarm nonresidential	156.92	6.12	17.74	77.85	148.45	231.75	298.66	354.45	138
Owner-occupied	52.15	0.01	1.33	21.33	50.44	81.03	110.04	123.69	138
Other	102.66	5.27	12.85	49.39	97.81	145.29	192.31	268.39	138
Real estate loans secured by farmland	3.09	0.00	0.00	0.02	0.57	4.73	15.23	24.49	138
Loans to depository institutions and acceptances of other banks	0.18	0.00	0.00	0.00	0.00	0.03	0.60	3.56	138
Commercial and industrial loans	107.96	14.65	33.88	60.86	102.52	165.35	196.03	233.60	138
Loans to individuals	37.32	0.13	0.40	3.66	12.58	58.63	128.26	211.78	138
Credit card loans	4.00	0.00	0.00	0.00	0.05	3.00	15.74	66.63	138
Agricultural loans	1.63	0.00	0.00	0.00	0.21	2.05	8.30	16.90	138
Other loans and leases	49.92	0.90	4.14	13.69	34.69	76.75	131.98	166.74	138
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.79	1.14	8.36	19.49	32.37	42.95	50.25	56.70	139
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	203.07	8.29	34.28	104.23	198.20	286.55	381.45	465.25	138
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	258.41	13.04	39.00	137.97	262.54	369.45	461.08	544.51	138

BHCPR PERCENTILE DISTRIBUTION REPORT

Liquidity and Funding

Peer Group: 1
Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.86	1.41	2.02	3.36	6.22	12.94	25.33	36.19	139
Liquid assets	22.74	9.33	10.45	13.62	19.94	30.10	42.08	56.02	139
Investment securities	18.22	3.26	8.30	12.59	17.35	23.76	30.63	33.23	139
Net loans and leases	63.69	25.97	37.64	57.20	66.38	73.41	78.58	81.73	139
Net loans, leases and standby letters of credit	64.50	26.65	42.16	57.98	66.87	73.74	78.63	82.16	139
Core deposits	65.38	26.36	41.45	57.57	69.48	74.82	78.92	80.09	139
Noncore funding	19.52	5.30	7.55	10.96	16.50	28.79	40.10	47.74	139
Time deposits of \$250K or more	3.26	0.66	1.28	1.94	2.87	4.38	6.51	8.19	139
Foreign deposits	0.20	0.00	0.00	0.00	0.00	0.00	1.13	5.28	139
Federal funds purchased and repos	1.17	0.00	0.00	0.00	0.38	1.71	5.76	10.17	139
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Net federal funds purchased (sold)	0.35	-4.42	-0.26	0.00	0.08	0.78	2.47	3.86	139
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.84	139
Other borrowings w/remaining maturity of 1 year or less	3.42	0.00	0.00	0.69	2.56	5.22	9.43	12.42	139
Earning assets that reprice within 1 year	39.25	16.24	20.42	28.84	39.91	48.15	58.86	69.28	139
Interest-bearing liabilities that reprice within 1 year	13.31	4.49	5.16	8.13	11.59	16.96	29.96	41.28	139
Long-term debt that reprices within 1 year	0.45	0.00	0.00	0.00	0.00	0.53	2.75	5.03	139
Net assets that reprice within 1 year	23.53	-3.33	1.68	12.12	25.27	34.45	43.77	52.03	139
Other Liquidity and Funding Ratios									
Net noncore funding dependence	12.88	-4.71	-1.24	4.97	11.69	20.32	30.87	40.51	139
Net short-term noncore funding dependence	5.15	-26.34	-9.18	-0.89	6.03	12.76	20.17	28.80	139
Short-term investment / Short-term noncore funding	68.75	8.69	12.34	28.34	52.35	110.32	158.86	228.69	139
Liquid assets - short-term noncore funding / Nonliquid assets	14.36	-22.87	-10.49	1.02	10.03	28.13	45.06	76.44	139
Net loans and leases / Total deposits	83.94	53.52	65.19	75.80	84.18	93.10	101.30	111.03	138
Net loans and leases / Core deposits	99.16	67.90	73.54	81.87	95.64	113.48	135.14	157.67	138
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.27	-25.86	-19.17	-11.68	-5.48	-1.83	-0.08	0.00	114
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.60	-31.43	-25.68	-18.66	-12.40	-5.39	-1.72	-0.32	137
Structured notes appreciation (depreciation) / Tier 1 capital	-0.33	-1.70	-1.18	-0.48	-0.06	-0.03	0.00	0.01	31
Percent of Investment Securities									
Held-to-maturity securities	25.55	0.00	0.00	1.26	29.38	44.49	58.80	67.55	139
Available-for-sale securities	71.58	31.34	40.02	55.29	69.13	96.76	99.91	100.00	139
US Treasury securities	10.94	0.00	0.00	0.52	6.92	18.40	41.12	52.69	139
US agency securities (excluding mortgage-backed securities)	4.10	0.00	0.00	0.06	1.88	7.47	15.70	21.82	139
Municipal securities	7.22	0.00	0.00	0.32	3.36	14.33	27.76	36.78	139
Mortgage-backed securities	59.24	10.17	24.18	44.31	61.64	76.48	86.84	91.71	139
Asset-backed securities	4.36	0.00	0.00	0.00	1.82	8.37	17.32	20.44	139
Other debt securities	3.13	0.00	0.00	0.07	1.79	5.25	11.73	21.34	139
Mutual funds and equity securities	0.28	0.00	0.00	0.00	0.12	0.39	1.13	2.48	139
Debt securities 1 year or less	12.55	0.85	1.07	4.10	10.27	21.33	30.59	41.23	139
Debt securities 1 to 5 years	20.15	1.89	3.56	8.13	17.55	30.92	47.02	52.03	139
Debt securities over 5 years	63.38	11.57	25.99	48.16	66.66	81.95	89.00	94.66	139
Pledged securities	53.75	2.14	11.24	32.87	58.69	76.37	89.02	92.48	139
Structured notes, fair value	0.14	0.00	0.00	0.00	0.00	0.00	1.03	2.84	139
Percent Change from Prior Like Quarter									
Short-term investments	72.36	-37.13	-14.11	4.33	41.29	121.59	232.63	510.89	137
Investment securities	-2.35	-22.40	-16.32	-10.09	-4.35	3.61	16.93	36.62	137
Core deposits	-1.79	-14.37	-9.94	-6.87	-3.09	1.38	11.57	21.06	137
Noncore funding	41.86	-11.35	-0.32	10.80	26.39	58.28	129.12	189.18	137

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2023

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	23.04	8.45	10.99	15.90	20.88	28.98	40.55	61.41	139
Standby letters of credit	0.58	0.00	0.06	0.21	0.41	0.84	1.82	2.40	139
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.18	139
Securities lent	0.14	0.00	0.00	0.00	0.00	0.00	0.77	4.75	139
Credit derivatives - notional amount (holding company as guarantor)	0.28	0.00	0.00	0.00	0.00	0.56	1.33	1.88	139
Credit derivatives - notional amount (holding company as beneficiary)	0.22	0.00	0.00	0.00	0.00	0.38	0.93	3.61	139
Credit derivative contracts w/ purchased credit protection-investment grade	0.24	0.00	0.00	0.00	0.00	0.19	1.85	3.56	139
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.24	0.00	0.00	0.00	0.00	0.24	1.47	3.69	139
Derivative contracts	45.21	0.09	0.82	9.91	21.67	46.75	124.97	714.26	139
Interest rate contracts	31.22	0.07	0.70	8.17	19.86	36.46	96.37	358.93	139
Interest rate futures and forward contracts	3.84	0.00	0.00	0.00	0.06	1.08	26.19	90.34	139
Written options contracts (interest rate)	1.44	0.00	0.00	0.01	0.22	1.15	5.89	37.34	139
Purchased options contracts (interest rate)	1.65	0.00	0.00	0.00	0.13	2.21	7.88	39.70	139
Interest rate swaps	23.51	0.00	0.32	6.83	16.17	31.54	58.60	170.57	139
Foreign exchange contracts	5.62	0.00	0.00	0.00	0.00	0.90	15.58	191.77	139
Futures and forward foreign exchange contracts	3.12	0.00	0.00	0.00	0.00	0.66	8.29	107.34	139
Written options contracts (foreign exchange)	0.06	0.00	0.00	0.00	0.00	0.00	0.20	4.82	139
Purchased options contracts (foreign exchange)	0.06	0.00	0.00	0.00	0.00	0.00	0.24	4.82	139
Foreign exchange rate swaps	0.73	0.00	0.00	0.00	0.00	0.00	2.07	50.67	139
Equity, commodity, and other derivative contracts	2.13	0.00	0.00	0.00	0.00	0.06	9.10	72.70	139
Commodity and other futures and forward contracts	0.16	0.00	0.00	0.00	0.00	0.00	0.47	8.27	139
Written options contracts (commodity and other)	0.55	0.00	0.00	0.00	0.00	0.00	1.82	23.83	139
Purchased options contracts (commodity and other)	0.44	0.00	0.00	0.00	0.00	0.00	1.81	21.51	139
Commodity and other swaps	0.27	0.00	0.00	0.00	0.00	0.00	1.41	5.53	139
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	41.52	12.01	17.73	24.66	32.09	49.76	89.45	159.56	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.32	22.51	68.08	90.28	99.84	100.00	100.00	100.00	135
Foreign exchange contracts	3.13	0.00	0.00	0.00	0.00	3.47	19.76	30.07	135
Equity, commodity, and other contracts	1.90	0.00	0.00	0.00	0.00	0.57	11.24	26.83	135
Futures and forwards									
Futures and forwards	8.89	0.00	0.00	0.13	2.37	13.27	39.65	72.22	135
Written options									
Written options	5.12	0.00	0.00	0.19	2.58	9.82	16.96	22.15	135
Exchange-traded	0.18	0.00	0.00	0.00	0.00	0.00	1.53	3.34	135
Over-the-counter	4.52	0.00	0.00	0.15	2.02	8.74	16.22	22.15	135
Purchased options									
Purchased options	4.77	0.00	0.00	0.00	1.91	9.99	17.08	21.34	135
Exchange-traded	0.19	0.00	0.00	0.00	0.00	0.00	1.58	4.30	135
Over-the-counter	4.03	0.00	0.00	0.00	0.95	7.91	15.79	21.34	135
Swaps	74.66	0.58	19.38	58.52	82.08	96.76	99.82	100.00	135
Held for trading									
Held for trading	34.68	0.00	0.00	0.00	13.37	77.84	99.00	99.95	135
Interest rate contracts	28.60	0.00	0.00	0.00	2.63	66.83	82.00	99.66	135
Foreign exchange contracts	1.55	0.00	0.00	0.00	0.00	0.26	9.32	21.68	135
Equity, commodity, and other contracts	0.69	0.00	0.00	0.00	0.00	0.00	6.17	9.99	135
Non-traded									
Non-traded	65.32	0.05	1.00	22.16	86.63	100.00	100.00	100.00	135
Interest rate contracts	60.25	0.00	0.48	18.43	53.84	100.00	100.00	100.00	135
Foreign exchange contracts	0.39	0.00	0.00	0.00	0.00	0.24	1.81	8.40	135
Equity, commodity, and other contracts	0.24	0.00	0.00	0.00	0.00	0.00	1.24	6.53	135
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	94.04	20.20	68.65	89.50	99.21	101.63	107.11	138.06	135
One year or less	36.74	0.00	1.74	8.99	25.49	60.63	97.74	112.13	135
Over 1 year to 5 years	31.02	0.00	0.01	15.56	32.81	48.43	63.47	81.58	135
Over 5 years	20.65	0.00	0.00	5.22	17.21	35.93	54.81	64.51	135
Gross negative fair value (absolute value)	1.45	0.00	0.10	0.77	1.31	2.19	3.01	3.31	135
Gross positive fair value	1.57	0.22	0.37	0.75	1.32	2.25	3.45	3.88	135
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.07	0.00	0.00	0.01	0.03	0.09	0.17	0.61	138
Gross positive fair value (X)	0.07	0.00	0.00	0.01	0.03	0.07	0.19	0.58	138
Held for trading (X)	0.04	0.00	0.00	0.00	0.00	0.04	0.12	0.55	138
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.10	138
Current credit exposure (X)	0.04	0.00	0.00	0.01	0.02	0.06	0.16	0.32	138
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
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	138
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other Ratios									
Current credit exposure / Risk-weighted assets	0.56	0.00	0.00	0.07	0.25	0.74	1.99	4.87	138

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

PRELIMINARY

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Peer Group: 1
Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.19	0.01	0.02	0.07	0.15	0.28	0.59	0.89	139
Provision for loan and lease losses / Average loans and leases	0.33	0.01	0.03	0.13	0.22	0.46	0.90	2.32	139
Provision for loan and lease losses / Net loan and lease losses	195.66	4.68	56.87	109.34	153.28	252.54	457.15	739.58	139
Allowance for loan and lease losses / Total loans and leases not held for sale	1.24	0.44	0.67	0.98	1.20	1.46	2.09	2.62	139
Allowance for loan and lease losses / Total loans and leases	1.23	0.43	0.66	0.98	1.20	1.45	2.02	2.61	139
Allowance for loan and lease losses / Net loans and leases losses (X)	14.22	2.10	2.84	4.09	7.26	16.97	45.50	97.62	137
Allowance for loan and lease losses / Nonaccrual assets	347.63	97.14	120.86	168.82	266.86	406.72	842.10	1539.04	138
ALLL / 90+ days past due + nonaccrual loans and leases	263.71	67.67	88.37	146.66	233.85	341.51	558.13	755.05	138
Gross loan and lease losses / Average loans and leases	0.29	0.02	0.04	0.08	0.20	0.40	0.72	2.41	139
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.09	0.16	0.39	139
Net losses / Average loans and leases	0.22	0.01	0.02	0.05	0.14	0.32	0.57	2.00	139
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	0.05	139
Recoveries / Prior year-end losses	45.25	8.45	14.12	27.97	39.49	59.49	87.58	120.80	136
Earnings coverage of net loan and lease losses (X)	25.05	1.26	2.39	6.28	10.64	31.24	84.48	178.09	139
Net Loan and Lease Losses By Type									
Real estate loans	0.04	-0.02	-0.01	0.00	0.01	0.07	0.16	0.24	138
Real estate loans secured by 1-4 family	0.00	-0.04	-0.03	-0.01	0.00	0.00	0.02	0.05	134
Revolving	-0.02	-0.24	-0.13	-0.03	0.00	0.00	0.04	0.09	128
Closed-end	0.00	-0.03	-0.02	-0.01	0.00	0.00	0.02	0.04	133
Commercial real estate loans	0.08	-0.02	-0.01	0.00	0.02	0.13	0.32	0.44	135
Construction and land development	0.02	-0.04	-0.03	-0.01	0.00	0.00	0.21	0.49	133
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	133
Other	0.02	-0.04	-0.03	0.00	0.00	0.00	0.13	0.45	133
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.03	0.11	134
Nonfarm nonresidential	0.11	-0.03	-0.01	0.00	0.03	0.22	0.44	0.85	132
Owner-occupied	0.00	-0.01	-0.01	0.00	0.00	0.01	0.03	0.04	132
Other	0.10	-0.02	-0.01	0.00	0.01	0.20	0.42	0.84	132
Real estate loans secured by farmland	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.17	111
Commercial and industrial loans	0.37	0.00	0.01	0.08	0.25	0.58	1.14	1.51	137
Loans to individuals	1.32	0.04	0.11	0.40	0.95	2.01	3.65	4.61	125
Credit card loans	2.94	0.00	0.00	2.02	2.96	4.09	5.68	6.96	77
Agricultural loans	0.05	-0.38	-0.16	0.00	0.00	0.04	0.50	0.73	100
Loans to foreign governments and institutions	0.08	0.00	0.00	0.00	0.00	0.00	0.01	0.41	14
Other loans and leases	0.14	-0.02	0.00	0.00	0.03	0.21	0.55	1.14	137

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2023

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	0.40	0.05	0.09	0.20	0.32	0.56	0.93	1.34	139
90+ days past due loans and leases	0.11	0.00	0.00	0.00	0.04	0.15	0.44	1.13	139
Nonaccrual loans and leases	0.47	0.07	0.13	0.25	0.47	0.67	0.90	1.32	139
90+ days past due and nonaccrual loans and leases	0.65	0.13	0.18	0.33	0.56	0.84	1.65	2.03	139
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.12	139
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	139
Nonaccrual restructured	0.05	0.00	0.00	0.00	0.02	0.11	0.20	0.29	139
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	139
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	139
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	139
Percent of Total Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.40	0.05	0.09	0.20	0.32	0.56	0.95	1.34	139
90+ days past due assets	0.11	0.00	0.00	0.00	0.04	0.15	0.44	1.13	139
Nonaccrual assets	0.48	0.07	0.13	0.25	0.47	0.70	0.92	1.32	139
30+ days past due and nonaccrual assets	1.08	0.24	0.39	0.56	0.90	1.43	2.44	3.42	139
+ OREO as Percent of:									
Total assets	0.48	0.06	0.14	0.26	0.43	0.67	0.95	1.33	139
Allowance for loan and lease losses	62.54	13.21	25.16	35.76	55.08	86.89	115.87	160.56	138
Equity capital + allowance for loan and lease losses	4.31	0.69	1.32	2.27	3.86	6.10	8.93	12.03	139
Tier 1 capital + allowance for loan and lease losses	4.67	0.74	1.31	2.67	3.95	6.68	9.21	13.01	139
Loans and leases + other real estate owned	0.75	0.18	0.24	0.44	0.65	1.04	1.49	2.26	139

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2023

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	0.34	0.01	0.05	0.13	0.27	0.49	0.84	1.31	138
	90+ days past due	0.10	0.00	0.00	0.00	0.02	0.09	0.49	1.21	138
	Nonaccrual	0.55	0.04	0.09	0.24	0.44	0.82	1.33	1.87	138
Commercial and industrial	30-89 days past due	0.28	0.00	0.02	0.09	0.18	0.46	0.74	0.95	137
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.16	0.28	137
	Nonaccrual	0.63	0.00	0.05	0.20	0.51	0.98	1.57	1.82	137
Individuals	30-89 days past due	1.13	0.00	0.02	0.40	0.90	1.61	2.80	3.55	136
	90+ days past due	0.14	0.00	0.00	0.00	0.03	0.24	0.64	1.17	136
	Nonaccrual	0.25	0.00	0.00	0.01	0.13	0.44	0.78	1.36	136
Depository institution loans	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.00	0.08	2.10	46
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	46
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.23	0.96	1.46	100
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	100
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.45	1.08	2.79	100
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.57	14
Other loans and leases	30-89 days past due	0.17	0.00	0.00	0.00	0.05	0.27	0.65	1.41	137
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.11	137
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.17	0.38	0.74	137

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

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Peer Group: 1
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		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.60	0.05	0.13	0.26	0.46	0.83	1.73	2.06	134
	90+ days past due	0.21	0.00	0.00	0.00	0.02	0.15	1.36	2.47	134
	Nonaccrual	0.55	0.01	0.10	0.23	0.41	0.88	1.29	1.80	134
Revolving	30-89 days past due	0.59	0.00	0.04	0.27	0.51	0.79	1.19	2.09	128
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.27	128
	Nonaccrual	0.85	0.00	0.00	0.26	0.59	1.26	2.60	5.09	128
Closed-End	30-89 days past due	0.58	0.03	0.11	0.19	0.44	0.77	1.58	2.13	133
	90+ days past due	0.23	0.00	0.00	0.00	0.02	0.19	1.61	2.68	133
	Nonaccrual	0.53	0.02	0.09	0.19	0.40	0.87	1.22	1.73	133
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	133
Commercial real estate	30-89 days past due	0.18	0.00	0.01	0.04	0.11	0.25	0.48	0.89	135
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.17	135
	Nonaccrual	0.59	0.00	0.03	0.14	0.37	0.83	2.03	2.77	135
Construction and development	30-89 days past due	0.14	0.00	0.00	0.00	0.05	0.22	0.61	1.03	133
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.11	133
	Nonaccrual	0.25	0.00	0.00	0.00	0.08	0.39	1.10	2.17	133
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.19	0.31	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	133
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.25	133
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.01	0.12	0.37	1.00	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	133
	Nonaccrual	0.17	0.00	0.00	0.00	0.02	0.27	0.91	1.50	133
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.01	0.07	0.37	0.82	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.18	0.93	1.85	134
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.04	0.11	0.25	0.47	0.57	132
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.24	132
	Nonaccrual	0.75	0.00	0.04	0.18	0.44	0.99	2.75	4.42	132
Owner occupied	30-89 days past due	0.05	0.00	0.00	0.01	0.04	0.08	0.14	0.24	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	132
	Nonaccrual	0.13	0.00	0.00	0.03	0.10	0.22	0.44	0.53	132
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.03	0.18	0.40	0.48	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.20	132
	Nonaccrual	0.54	0.00	0.00	0.06	0.30	0.79	2.40	4.28	132
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.13	0.39	1.18	111
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
	Nonaccrual	0.41	0.00	0.00	0.00	0.01	0.61	2.25	3.05	111
Credit card	30-89 days past due	1.70	0.00	0.38	1.02	1.41	2.05	3.12	6.58	77
	90+ days past due	0.82	0.00	0.00	0.00	0.83	1.43	2.14	2.29	77
	Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.15	1.97	3.16	77

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 12/31/2023**Regulatory Capital Components and Ratios**PRELIMINARY FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.31	9.39	9.91	10.67	11.77	13.88	16.14	19.13	139
Common equity tier 1 capital, column B	0.18	0.00	0.00	0.00	0.00	0.00	0.00	12.07	139
Tier 1 capital, column A	12.95	10.02	10.57	11.43	12.44	14.32	16.59	19.32	139
Tier 1 capital, column B	0.21	0.00	0.00	0.00	0.00	0.00	0.00	13.95	139
Total capital, column A	14.79	12.04	12.35	13.45	14.36	16.04	18.32	19.93	139
Total capital, column B	0.23	0.00	0.00	0.00	0.00	0.00	0.00	15.18	139
Tier 1 leverage	9.48	7.11	7.63	8.61	9.44	10.44	11.23	12.19	139
Supplementary leverage ratio, advanced approaches HCs	7.01	5.52	5.70	6.07	7.09	7.90	8.36	8.81	17

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2023

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.16	139
Insurance underwriting assets (P/C) / Total insurance underwriting assets	60.99	0.00	0.00	0.08	100.00	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	39.01	0.00	0.00	0.00	0.00	99.92	100.00	100.00	30
Separate account assets (L/H) / Total life assets	5.53	0.00	0.00	0.00	0.00	0.00	0.00	27.11	14
Insurance activities revenue / Adjusted operating income	0.35	0.00	0.00	0.00	0.04	0.43	1.99	2.92	138
Premium income / Insurance activities revenue	4.63	0.00	0.00	0.00	0.00	0.00	39.57	67.46	104
Credit related premium income / Total premium income	36.58	0.00	0.00	0.00	0.00	100.00	100.00	100.00	21
Other premium income / Total premium income	63.42	0.00	0.00	0.00	100.00	100.00	100.00	100.00	21
Insurance underwriting net income / Consolidated net income	0.04	0.00	0.00	0.00	0.00	0.00	0.20	0.88	139
Insurance net income (P/C) / Equity (P/C)	18.28	0.28	1.73	3.14	7.60	32.67	52.30	66.98	22
Insurance net income (L/H) / Equity (L/H)	24.88	-2.91	-1.56	1.80	2.04	6.26	94.76	135.67	12
Insurance benefits, losses, expenses / Insurance premiums	152.16	0.00	0.82	35.80	105.44	135.48	504.00	1188.89	21
Reinsurance recovery (P/C) / Total assets (P/C)	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.08	22
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.21	0.00	0.04	4.22	11.07	17.14	20.80	21.77	139
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	4.09	18.76	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

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Peer Group: 1

Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.54	0.00	0.00	0.00	0.00	3.61	7.11	8.34	86
Cost: Interest-bearing deposits	2.45	0.08	0.36	1.52	2.81	3.38	4.28	4.87	26
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.34	0.03	0.03	0.04	0.06	0.18	0.90	1.13	5
Commercial and industrial loans	2.06	0.02	0.03	0.07	0.16	0.99	4.65	30.20	20
Foreign governments and institutions	0.08	0.00	0.00	0.00	0.00	0.00	0.01	0.41	14
Growth Rates									
Net loans and leases	-2.22	-100.00	-69.21	-20.83	-4.62	8.67	35.50	171.43	81
Total selected assets	-2.43	-100.00	-94.84	-17.94	-1.49	6.88	36.88	112.55	100
Deposits	0.90	-35.40	-28.18	-8.18	-0.88	12.80	24.40	34.50	28

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	9.14	1.05	3.69	6.46	8.85	11.48	16.37	18.30	139
Bank net income / Average equity investment in banks	10.09	1.63	5.42	7.40	9.51	12.12	17.36	20.94	122
Nonbank net income / Average equity investment in nonbanks	8.09	-5.27	-1.67	0.00	6.56	13.39	24.33	36.14	109
Subsidiary HCs net income / Average equity investment in sub HCs	7.59	-5.01	-1.61	2.85	6.36	12.40	18.02	30.24	25
Bank net income / Parent net income	87.55	0.00	0.00	95.88	102.93	107.69	115.12	121.06	134
Nonbank net income / Parent net income	3.34	0.00	0.00	0.00	0.44	2.86	13.91	33.97	117
Subsidiary holding companies' net income / Parent net income	87.72	3.52	10.16	68.99	100.54	104.14	143.43	163.71	22
Leverage									
Total liabilities / Equity capital	19.13	0.02	1.02	4.88	12.06	22.68	68.70	89.42	139
Total debt / Equity capital	13.76	0.00	0.00	1.20	7.52	18.03	57.59	78.26	139
Total debt + notes payable to subs that issued TPS / Equity capital	15.50	0.00	0.00	4.36	10.85	19.50	57.59	78.55	139
Total debt + Loans guaranteed for affiliate / Equity capital	13.91	0.00	0.00	1.20	7.52	18.03	57.59	83.21	139
Total debt / Equity capital - excess over fair value	13.87	0.00	0.00	1.20	7.55	18.03	57.59	78.30	139
Long-term debt / Equity capital	13.03	0.00	0.00	0.63	7.52	18.03	54.15	74.24	139
Short-term debt / Equity capital	0.58	0.00	0.00	0.00	0.00	0.00	4.03	9.18	139
Current portion of long-term debt / Equity capital	0.29	0.00	0.00	0.00	0.00	0.00	2.11	4.08	139
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.74	1.58	139
Long-term debt / Consolidated long-term debt	37.19	0.00	0.00	8.86	35.43	68.22	86.60	97.97	134
Double Leverage									
Equity investment in subs / Equity capital	102.58	90.17	93.73	97.81	101.48	107.21	115.19	118.68	139
Total investment in subs / Equity capital	109.84	93.13	96.20	99.54	103.51	112.85	148.69	183.05	139
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)	0.46	-0.88	-0.62	-0.18	0.16	0.71	2.33	5.27	134
Equity investment in subs - equity cap / Net income-div (X)	2.18	0.03	0.13	0.36	0.78	3.25	6.83	13.62	77
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	131.88	18.79	65.39	95.72	120.52	170.68	223.66	291.33	138
Cash from ops + noncash items + op expense / Op expense + dividend	141.69	36.92	71.35	100.36	125.14	175.53	239.81	330.71	138
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	111.46	16.93	58.33	96.54	106.97	132.20	171.30	221.43	138
Pretax operating income + interest expense / Interest expense	1770.02	52.88	169.82	375.89	880.38	1586.47	5977.60	19760.71	113
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	915.16	56.83	166.31	334.20	639.97	1210.81	2436.32	3479.29	118
Dividends + interest from subsidiaries / Interest expense + dividends	144.51	27.88	67.00	100.48	133.33	186.92	244.13	331.64	132
Fees + other income from subsidiaries / Salary + other expenses	11.48	0.00	0.00	0.00	0.00	12.04	66.92	88.13	136
Net income / Current part of long-term debt + preferred dividends (X)	27.18	0.41	1.11	4.28	13.67	32.09	89.58	202.26	71
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.52	-2.87	-1.88	0.00	2.62	7.39	11.09	16.66	139
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.23	0.00	0.00	0.00	0.00	0.00	0.01	1.02	15
Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.00	0.75	1.57	15
Total	0.46	0.00	0.00	0.00	0.00	0.00	1.89	2.63	15
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	139
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	139
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.77	0.00	0.00	0.00	0.09	0.77	22.93	41.40	139
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Combined foreign nonbank subsidiary assets	0.13	0.00	0.00	0.00	0.00	0.00	0.32	5.66	139

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	76.35	23.48	29.87	49.09	70.45	100.03	137.73	177.14	124
Dividends declared / Net income	39.65	0.00	6.28	23.15	37.75	52.21	65.72	77.45	134
Net income - dividends / Average equity	5.53	-0.98	1.12	3.18	4.96	7.60	11.83	14.59	139
Percent of Dividends Paid									
Dividends from bank subsidiaries	127.62	0.00	0.00	84.37	126.54	190.90	257.72	322.85	127
Dividends from nonbank subsidiaries	3.69	0.00	0.00	0.00	0.11	2.78	21.82	48.66	127
Dividends from subsidiary holding companies	7.67	0.00	0.00	0.00	0.00	0.00	6.91	196.09	127
Dividends from all subsidiaries	166.40	13.19	69.25	107.87	158.12	215.49	312.91	384.34	127
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	58.82	0.00	4.26	34.42	54.05	77.84	106.74	147.46	117
Interest income from bank subsidiaries	0.96	0.00	0.00	0.00	0.00	0.87	3.75	11.64	117
Management and service fees from bank subsidiaries	0.86	0.00	0.00	0.00	0.00	0.00	6.63	10.14	117
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	117
Operating income from bank subsidiaries	62.79	0.00	4.67	34.99	57.60	86.34	120.60	161.60	117
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	69.31	0.00	0.00	2.06	59.79	109.82	202.66	339.09	82
Interest income from nonbank subsidiaries	8.11	0.00	0.00	0.00	0.00	0.26	36.69	221.22	82
Management and serv fees from nonbank subsidiaries	0.75	0.00	0.00	0.00	0.00	0.00	6.48	17.53	82
Other income from nonbank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.00	0.02	3.74	82
Operating income from nonbank subsidiaries	101.49	0.00	0.00	17.53	98.02	146.89	335.77	551.44	82
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	59.76	0.00	0.00	0.00	58.53	106.90	138.88	213.54	22
Interest income from subsidiary holding companies	12.84	0.00	0.00	0.00	0.00	34.56	53.53	55.39	22
Management and service fees from subsidiary holding companies	0.06	0.00	0.00	0.00	0.00	0.00	0.01	1.19	22
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating income from subsidiary holding companies	77.07	0.00	0.00	0.60	63.82	171.36	182.60	227.06	22
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	69.92	0.00	0.00	62.32	90.49	99.09	99.94	100.00	135
Interest income from bank subsidiaries	1.71	0.00	0.00	0.00	0.04	1.43	9.59	20.26	135
Management and service fees from bank subsidiaries	1.11	0.00	0.00	0.00	0.00	0.00	8.13	16.00	135
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	135
Operating income from bank subsidiaries	84.12	0.00	1.47	83.95	98.21	99.81	100.00	100.00	135
Dividends from nonbank subsidiaries	2.08	0.00	0.00	0.00	0.06	1.92	12.71	18.86	135
Interest income from nonbank subsidiaries	0.27	0.00	0.00	0.00	0.00	0.00	1.85	5.32	135
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.39	135
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.38	135
Operating income from nonbank subsidiaries	3.76	0.00	0.00	0.00	0.17	3.12	17.93	42.11	135
Dividends from subsidiary holding companies	2.85	0.00	0.00	0.00	0.00	0.00	3.43	65.67	135
Interest income from subsidiary holding companies	0.23	0.00	0.00	0.00	0.00	0.00	0.00	10.38	135
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Operating income from subsidiary holding companies	4.56	0.00	0.00	0.00	0.00	0.00	27.01	88.18	135
Loans and advances from subsidiaries / Short term debt	184.19	0.00	0.00	10.23	55.27	295.50	630.34	942.83	30
Loans and advances from subsidiaries / Total debt	30.88	0.00	0.00	0.00	12.66	52.82	125.37	193.16	109

BHCPR Reporters for Quarter Ending 12/31/2023

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2023 and Other Notes</u>
1562859	196,392,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	261,108,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	25,203,699	AMERIS BANCORP	ATLANTA, GA	
3446412	17,001,650	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	27,661,509	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	41,015,855	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	21,168,990	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	21,623,763	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	38,534,064	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	Moved from Peer 2
1133286	12,372,242	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,180,151,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,733,296	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	409,982,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,765,937	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	15,670,391	BANNER CORPORATION	WALLA WALLA, WA	
5006575	186,766,000	BARCLAYS US LLC	NEW YORK, NY	
3762457	26,143,622	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,431,143	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	292,738,456	BMO FINANCIAL CORP.	CHICAGO, IL	
1575569	61,087,589	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	49,888,458	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,375,730	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,406,167	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	478,464,223	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	23,081,534	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,036,595	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	71,653,397	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,411,834,000	CITIGROUP INC.	NEW YORK, NY	
1132449	222,411,872	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,639,953	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	52,173,596	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	86,046,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	31,733,993	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,555,753	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1102367	50,930,456	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	21,320,099	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	16,020,993	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,633,637	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,219,446	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	151,522,372	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,503,509	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,664,538	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	69,612,884	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	21,134,039	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	17,505,527	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	17,505,527	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	14,518,590	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	36,163,959	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	

3005332	46,229,753	F.N.B. CORPORATION	PITTSBURGH, PA
1132104	12,604,403	FB FINANCIAL CORPORATION	NASHVILLE, TN
1070345	214,574,000	FIFTH THIRD BANCORP	CINCINNATI, OH
1076431	12,116,326	FIRST BANCORP	SOUTHERN PINES, NC
2744894	18,909,549	FIRST BANCORP	SAN JUAN, PR
1203602	12,283,415	FIRST BUSEY CORPORATION	CHAMPAIGN, IL
1075612	213,766,628	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071306	11,459,488	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	17,532,900	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	13,105,594	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	13,331,885	FIRST FOUNDATION INC.	DALLAS, TX
1025608	24,926,474	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	81,662,570	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	30,671,202	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	18,309,479	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	31,285,883	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	28,183,594	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
1117129	27,495,457	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	27,742,629	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,641,594,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	35,614,942	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	19,411,707	HEARTLAND FINANCIAL USA, INC.	DENVER, CO
3838727	16,466,996	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,656,658	HOME BANCSHARES, INC.	CONWAY, AR
2961879	19,131,890	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	219,645,444	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	189,368,216	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	19,352,688	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	19,035,102	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	15,066,189	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	59,027,708	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI
1039502	3,875,393,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	188,368,904	KEYCORP	CLEVELAND, OH
1404799	11,139,126	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
3884863	11,271,422	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
1037003	208,263,598	M&T BANK CORPORATION	BUFFALO, NY
3530786	16,952,517	MERCHANTS BANCORP	CARMEL, IN
2568278	36,678,291	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,193,693,000	MORGAN STANLEY	NEW YORK, NY
1139279	13,309,040	NBT BANCORP INC.	NORWICH, NY
2132932	114,056,674	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY
3823844	16,011,740	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	150,783,129	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,486,518	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	13,550,341	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	11,344,453	OFB BANCORP	SAN JUAN, PR
3828661	10,618,866	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH
1098303	49,089,836	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	19,026,645	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
1053272	19,109,659	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	47,959,883	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	561,599,813	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	70,758,000	POPULAR, INC.	SAN JUAN, PR
1109599	38,567,987	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	14,210,810	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ

5280254	168,462,969	RBC US GROUP HOLDINGS LLC	TORONTO, 0	
3242838	152,632,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	17,360,535	RENASANT CORPORATION	TUPELO, MS	
1248304	14,028,172	SANDY SPRING BANCORP, INC.	OLNEY, MD	
3981856	164,972,575	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1085013	14,580,249	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	16,129,668	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
1094828	27,356,830	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2368106	10,527,932	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	Moved from Peer 2
1133437	44,902,024	SOUTHSTATE CORPORATION	WINTER HAVEN, FL	
1058398	16,274,324	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	14,302,842	STATE BANKSHARES, INC.	FARGO, ND	
1111435	297,258,000	STATE STREET CORPORATION	BOSTON, MA	
3594872	10,647,139	STELLAR BANCORP INC.	HOUSTON, TX	
4504654	117,479,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	59,809,534	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
3606542	523,282,432	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	28,356,266	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	17,053,736	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1074156	535,349,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	18,722,189	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	663,491,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	194,592,627	UBS AMERICAS HOLDING LLC	NEW YORK, NY	
1049828	44,011,674	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	29,926,482	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	27,310,415	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC	
1048773	60,934,974	VALLEY NATIONAL BANCORP	NEW YORK, NY	
4105266	12,394,337	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	11,445,591	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	22,640,122	WAFD, INC.	SEATTLE, WA	
1145476	74,945,249	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT	
1120754	1,932,472,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	17,714,947	WESBANCO, INC.	WHEELING, WV	
2349815	70,862,471	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	56,249,597	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	20,594,672	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 139 bank holding companies.