

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2023

Summary Ratios

PRELIMINARY

FR BHCPR
Page 1

	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)	3.11	3.17	2.85	2.96	3.21
+ Non-interest income	0.72	0.78	0.94	0.98	0.90
- Overhead expense	2.36	2.37	2.37	2.48	2.59
- Provision for credit losses	0.11	0.09	-0.01	0.38	0.12
+ Securities gains (losses)	-0.03	-0.01	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)	1.25	1.53	1.64	1.22	1.53
Net operating income	0.95	1.17	1.25	0.97	1.19
Net income	0.95	1.17	1.25	0.97	1.19
Net income (Subchapter S adjusted)	1.12	1.36	1.37	1.27	1.41
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.12	3.89	3.34	3.78	4.49
Interest expense	1.81	0.47	0.28	0.57	1.02
Net interest income (tax equivalent)	3.32	3.39	3.05	3.17	3.45
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.09	0.05	0.06	0.11	0.11
Earnings coverage of net loan and lease losses (X)	42.20	2.80	-14.44	33.55	22.46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.17	1.26	1.35	0.94
Allowance for loan and lease losses / Total loans and leases	1.16	1.17	1.25	1.33	0.93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.36	0.49	0.67	0.56
30-89 days past due loans and leases / Total loans and leases	0.29	0.23	0.21	0.26	0.31
Liquidity and Funding					
Net noncore funding dependence	10.51	7.63	-5.41	0.77	10.70
Net short-term noncore funding dependence	6.73	4.91	-7.77	-3.25	5.88
Net loans and leases / Total assets	71.43	69.45	64.16	69.27	72.36
Capitalization					
Tier 1 leverage ratio	9.83	9.66	9.54	9.65	10.39
Holding company equity capital / Total assets	9.47	9.00	10.31	10.51	11.37
Total equity capital (including minority interest) / Total assets	9.50	9.03	10.36	10.57	11.43
Common equity tier 1 capital / Total risk-weighted assets	11.91	11.86	12.48	12.44	12.50
Net loans and leases / Equity capital (X)	7.72	7.96	6.35	6.79	6.55
Cash dividends / Net income	30.80	24.56	22.04	29.42	25.65
Cash dividends / Net income (Subchapter S adjusted)	36.57	40.68	53.82	39.66	93.20
Growth Rates					
Assets	5.26	4.99	9.64	16.11	8.66
Equity capital	12.21	-5.41	7.17	8.42	12.19
Net loans and leases	8.01	15.22	2.51	9.99	8.63
Noncore funding	57.06	89.68	-20.94	-12.78	4.16
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.00	0.01	0.01
Long-term debt / Equity capital	6.71	7.71	6.32	5.67	3.86
Equity investment in subsidiaries / Equity capital	106.35	106.40	105.13	104.49	104.21
Cash from ops + noncash items + op expense / Op expense + dividends	128.37	137.84	167.98	138.81	152.31

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2023

Relative Income Statement and Margin Analysis

PRELIMINARY

 FR BHCPR
 Page 2

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Percent of Average Assets					
Interest income (tax equivalent)	4.80	3.65	3.12	3.53	4.19
Less: Interest expense	1.70	0.44	0.26	0.54	0.95
Equals: Net interest income (tax equivalent)	3.11	3.17	2.85	2.96	3.21
Plus: Non-interest income	0.72	0.78	0.94	0.98	0.90
Equals: adjusted operating income (tax equivalent)	3.89	4.00	3.89	3.96	4.16
Less: Overhead expense	2.36	2.37	2.37	2.48	2.59
Less: Provision for credit losses	0.11	0.09	-0.01	0.38	0.12
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.03	-0.01	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)	1.25	1.53	1.64	1.22	1.53
Less: Applicable income taxes (tax equivalent)	0.26	0.33	0.35	0.27	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.95	1.17	1.25	0.97	1.19
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.95	1.17	1.25	0.97	1.19
Memo: Net income (last four quarters)	0.95	1.17	1.26	0.97	1.19
Net income-BHC and noncontrolling (minority) interest	0.96	1.17	1.25	0.97	1.19
Margin Analysis					
Average earning assets / Average assets	94.03	93.98	93.81	93.48	93.22
Average interest-bearing funds / Average assets	68.04	64.63	65.01	68.25	70.66
Interest income (tax equivalent) / Average earning assets	5.12	3.89	3.34	3.78	4.49
Interest expense / Average earning assets	1.81	0.47	0.28	0.57	1.02
Net interest income (tax equivalent) / Average earning assets	3.32	3.39	3.05	3.17	3.45
Yield or Cost					
Total loans and leases (tax equivalent)	5.80	4.63	4.16	4.28	4.98
Interest-bearing bank balances	4.57	1.13	0.15	0.32	2.26
Federal funds sold and reverse repos	5.79	1.21	0.17	0.43	2.02
Trading assets	0.32	0.35	0.32	0.80	0.49
Total earning assets	4.95	3.79	3.40	3.80	4.47
Investment securities (tax equivalent)	2.74	2.22	1.75	2.32	2.74
US Treasury and agency securities (excluding mortgage-backed securities)	2.48	1.59	1.22	1.87	2.54
Mortgage-backed securities	2.51	1.92	1.44	2.05	2.54
All other securities	3.78	2.98	2.49	3.24	3.80
Interest-bearing deposits	2.19	0.51	0.27	0.62	1.13
Time deposits of \$250K or more	3.44	0.95	0.79	1.60	2.13
Time deposits < \$250K	3.19	0.81	0.75	1.49	1.91
Other domestic deposits	1.89	0.46	0.17	0.36	0.86
Foreign deposits	0.00	0.86	0.42	1.24	2.53
Federal funds purchased and repos	2.46	0.97	0.11	0.37	1.23
Other borrowed funds and trading liabilities	1.92	0.96	0.53	0.55	1.03
All interest-bearing funds	2.51	0.69	0.41	0.79	1.34

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2023

Non-interest Income & Expenses

PRELIMINARY

FR BHCPR
Page 3

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.56	0.73	0.54	0.51	0.66
Overhead expenses / Net Interest Income + non-interest income	64.78	59.87	60.88	61.22	61.79
Percent of Average Assets					
Total overhead expense	2.36	2.37	2.37	2.48	2.59
Personnel expense	1.35	1.36	1.37	1.42	1.50
Net occupancy expense	0.26	0.27	0.28	0.30	0.32
Other operating expenses	0.75	0.73	0.71	0.73	0.76
Overhead less non-interest income	1.60	1.53	1.39	1.45	1.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	62.60	58.69	60.00	58.93	59.91
Personnel expense	35.35	33.28	34.64	33.88	34.17
Net occupancy expense	6.95	6.62	7.36	7.04	7.50
Other operating expenses	20.16	18.28	17.56	17.57	17.93
Total non-interest income	19.28	19.39	24.76	23.45	19.83
Fiduciary activities income	2.18	2.08	2.32	1.45	1.61
Service charges on domestic deposit accounts	3.35	3.29	3.11	2.67	3.21
Trading revenue	0.05	0.03	0.07	0.10	0.07
Investment banking fees and commissions	0.83	0.84	0.92	1.03	0.91
Insurance activities revenue	0.56	0.72	0.64	0.41	0.37
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.39	0.66	0.47	0.00	0.22
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.03	1.43	4.52	5.55	2.27
Other non-interest income	8.22	7.08	8.76	7.76	7.41
Overhead less non-interest income	42.82	39.08	34.71	34.63	39.47
Applicable income taxes / Pretax net operating income (tax equivalent)	18.75	20.30	21.61	20.30	21.51
Applicable income tax + TE / Pretax net operating income + TE	21.32	22.09	21.64	22.51	23.31

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2023

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	54.67	52.03	47.29	48.33	52.67
Commercial and industrial loans	9.85	10.08	10.08	13.47	11.45
Loans to individuals	2.21	2.63	2.29	2.29	2.71
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.56	0.48	0.46	0.43	0.53
Other loans and leases	1.09	1.21	1.10	1.39	1.08
Net loans and leases	71.43	69.45	64.16	69.27	72.36
Debt securities over 1 year	14.44	17.16	17.60	13.53	13.66
Mutual funds and equity securities	0.04	0.04	0.07	0.05	0.06
Subtotal	86.45	87.47	82.59	83.47	86.76
Interest-bearing bank balances	3.31	2.25	7.80	6.78	2.97
Federal funds sold and reverse repos	0.02	0.02	0.05	0.02	0.03
Debt securities 1 year or less	2.21	1.84	1.75	2.03	2.10
Trading assets	0.02	0.04	0.02	0.04	0.03
Total earning assets	92.69	92.45	93.39	92.98	92.39
Non-interest cash and due from depository institutions	0.98	1.04	0.87	1.07	1.14
Other real estate owned	0.02	0.02	0.02	0.03	0.04
All other assets	6.26	6.46	5.67	5.87	6.41
Memoranda					
Short-term investments	6.04	4.74	10.52	9.38	5.36
US Treasury securities	0.98	1.22	0.69	0.19	0.29
US agency securities (excluding mortgage-backed securities)	1.52	1.71	1.83	1.28	1.25
Municipal securities	3.13	3.50	3.67	2.96	2.58
Mortgage-backed securities	7.97	8.94	10.07	8.52	9.38
Asset-backed securities	0.60	0.80	0.43	0.35	0.30
Other debt securities	0.54	0.64	0.67	0.60	0.53
Loans held-for-sale	0.10	0.11	0.28	0.58	0.39
Loans held for investment	71.88	69.77	64.47	69.07	72.01
Real estate loans secured by 1-4 family	16.13	15.24	13.45	14.47	16.02
Revolving	1.76	1.72	1.60	1.79	2.24
Closed-end, secured by first liens	13.79	13.00	11.44	12.11	13.07
Closed-end, secured by junior liens	0.29	0.27	0.22	0.27	0.37
Commercial real estate loans	34.84	33.16	30.90	30.65	33.26
Construction and land development	5.62	5.21	4.37	4.32	5.00
Multifamily	4.98	4.62	4.79	5.03	4.76
Nonfarm nonresidential	22.75	21.84	20.52	19.97	21.85
Real estate loans secured by farmland	1.11	1.10	0.95	0.85	0.95

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2023

Loan Mix and Analysis of Concentrations of Credit

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	76.77	75.24	73.64	69.38	72.74
Real estate loans secured by 1-4 family	22.75	22.08	20.95	20.91	22.29
Revolving	2.48	2.53	2.54	2.61	3.13
Closed-end	19.89	19.26	18.13	17.94	18.71
Commercial real estate loans	49.16	48.29	48.47	44.23	46.16
Construction and land development	7.97	7.59	6.90	6.26	6.97
1-4 family	1.53	1.60	1.50	1.14	1.47
Other	6.30	5.78	5.34	4.94	5.34
Multifamily	6.85	6.50	7.23	7.01	6.42
Nonfarm nonresidential	32.14	31.87	32.22	29.04	30.59
Owner-occupied	11.23	11.06	11.23	10.00	10.68
Other	20.33	20.28	20.58	18.53	19.36
Real estate loans secured by farmland	1.66	1.67	1.57	1.30	1.38
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.79	14.64	15.94	19.85	16.16
Loans to individuals	3.39	4.08	3.85	3.53	4.00
Credit card loans	0.03	0.03	0.03	0.03	0.04
Agricultural loans	0.84	0.75	0.79	0.69	0.78
Other loans and leases	1.62	1.81	1.72	2.07	1.48
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	525.11	506.89	473.67	473.75	493.53
Real estate loans secured by 1-4 family	156.24	149.47	134.50	142.34	151.03
Revolving	16.96	16.96	16.12	17.81	21.25
Closed-end	137.14	130.98	116.85	122.21	127.10
Commercial real estate loans	334.65	324.02	311.38	302.08	311.74
Construction and land development	53.86	51.07	44.02	42.85	46.63
1-4 family	10.41	10.79	9.60	7.52	9.52
Other	42.55	38.49	34.06	33.94	35.90
Multifamily	47.41	44.20	46.60	48.67	44.76
Nonfarm nonresidential	218.72	213.39	207.28	198.42	206.64
Owner-occupied	76.28	74.23	71.93	67.98	71.54
Other	139.17	135.07	131.36	125.78	130.65
Real estate loans secured by farmland	10.68	10.61	9.66	8.35	8.66
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.01	0.03	0.01
Commercial and industrial loans	93.53	97.53	100.58	133.93	106.70
Loans to individuals	21.15	25.32	23.11	22.15	24.83
Credit card loans	0.18	0.20	0.19	0.20	0.24
Agricultural loans	5.41	4.60	4.60	4.17	4.86
Other loans and leases	10.39	11.73	10.95	13.62	10.25
Supplemental					
Non-owner occupied CRE loans / Gross loans	37.56	36.76	36.98	34.00	35.38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	255.66	245.90	236.74	232.08	239.13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	337.15	326.08	313.56	304.52	315.15

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2023

Liquidity and Funding

PRELIMINARY FR BHCPR
Page 6

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Short-term investments	6.04	4.74	10.52	9.38	5.36
Liquid assets	16.06	16.64	23.21	19.32	16.28
Investment securities	17.54	20.02	20.27	16.07	16.41
Net loans and leases	71.43	69.45	64.16	69.27	72.36
Net loans, leases and standby letters of credit	71.88	69.93	64.54	69.67	72.78
Core deposits	72.60	76.92	80.58	76.49	71.61
Noncore funding	15.38	11.51	6.64	10.29	14.61
Time deposits of \$250K or more	4.71	2.94	2.59	3.37	4.33
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.49	0.66	0.55	0.62	0.77
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.49	0.66	0.50	0.59	0.75
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.26	2.91	0.41	1.06	2.75
Earning assets that reprice within 1 year	28.76	27.10	30.91	31.93	33.16
Interest-bearing liabilities that reprice within 1 year	19.15	13.83	13.48	14.04	18.54
Long-term debt that reprices within 1 year	0.08	0.05	0.02	0.10	0.15
Net assets that reprice within 1 year	9.23	12.72	16.92	17.03	13.71
Other Liquidity and Funding Ratios					
Net noncore funding dependence	10.51	7.63	-5.41	0.77	10.70
Net short-term noncore funding dependence	6.73	4.91	-7.77	-3.25	5.88
Short-term investment / Short-term noncore funding	64.08	97.82	419.20	230.45	78.10
Liquid assets - short-term noncore funding / Nonliquid assets	5.33	9.94	25.37	16.27	6.90
Net loans and leases / Total deposits	87.55	84.07	75.87	84.20	90.96
Net loans and leases / Core deposits	99.34	91.33	80.18	91.10	102.55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.33	-7.74	-0.07	0.88	0.36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.65	-18.97	0.24	3.63	1.28
Structured notes appreciation (depreciation) / Tier 1 capital	-0.32	-0.47	-0.05	0.03	-0.02
Percent of Investment Securities					
Held-to-maturity securities	13.69	14.65	9.13	5.36	7.25
Available-for-sale securities	84.66	84.47	89.63	93.39	91.33
US Treasury securities	6.48	6.61	3.49	1.22	2.07
US agency securities (excluding mortgage-backed securities)	8.58	8.40	9.21	8.39	8.16
Municipal securities	16.58	16.78	17.78	18.61	15.40
Mortgage-backed securities	47.95	47.46	52.46	54.48	57.07
Asset-backed securities	3.81	4.50	2.22	1.97	1.70
Other debt securities	3.83	4.10	3.93	4.34	3.73
Mutual funds and equity securities	0.30	0.37	0.41	0.44	0.49
Debt securities 1 year or less	14.87	10.71	10.21	13.69	13.55
Debt securities 1 to 5 years	21.38	22.75	17.78	20.49	23.43
Debt securities over 5 years	59.95	63.22	68.22	61.87	58.63
Pledged securities	54.91	41.51	36.71	44.55	43.76
Structured notes, fair value	0.20	0.35	0.31	0.03	0.09
Percent Change from Prior Like Quarter					
Short-term investments	57.59	-49.19	30.57	136.94	32.84
Investment securities	-4.42	1.58	36.78	16.36	4.80
Core deposits	-0.31	0.19	15.13	23.17	9.96
Noncore funding	57.06	89.68	-20.94	-12.78	4.16

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2023

Derivatives and Off-Balance-Sheet Transactions

 PRELIMINARY FR BHCPR
 Page 7

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	17.34	18.41	16.95	16.09	16.97
Standby letters of credit	0.32	0.32	0.31	0.31	0.36
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.01	0.00	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	0.01	0.02	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.01	0.00	0.00	0.00
Derivative contracts	3.74	3.56	3.32	3.72	2.95
Interest rate contracts	3.73	3.56	3.25	3.62	2.87
Interest rate futures and forward contracts	0.02	0.02	0.07	0.20	0.08
Written options contracts (interest rate)	0.05	0.06	0.10	0.24	0.13
Purchased options contracts (interest rate)	0.03	0.03	0.01	0.03	0.02
Interest rate swaps	3.40	3.22	2.61	2.58	2.19
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	25.68	29.24	27.65	24.20	24.81

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date:12/31/2023

Derivatives Analysis

 PRELIMINARY FR BHCPR
 Page 8

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Percent of Notional Amount					
Interest rate contracts	100.00	99.77	99.27	99.50	99.57
Foreign exchange contracts	0.00	0.02	0.15	0.19	0.14
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.07
Futures and forwards	3.25	5.23	7.01	15.03	14.06
Written options	4.19	4.69	5.82	10.24	11.73
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	4.17	4.69	5.82	10.24	10.84
Purchased options	1.32	1.99	1.88	2.13	2.45
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.28	1.93	1.88	2.13	2.28
Swaps	90.11	80.86	82.75	71.83	64.61
Held for trading	15.13	17.93	24.39	16.03	15.01
Interest rate contracts	15.13	18.55	16.71	16.37	16.17
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.11
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	84.87	82.07	75.61	83.97	84.99
Interest rate contracts	84.53	72.34	74.23	83.02	84.69
Foreign exchange contracts	0.00	0.02	0.00	0.00	0.01
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.01
Derivative contracts (excluding futures and forex 14 days or less)	91.16	91.94	85.18	79.60	80.07
One year or less	7.19	7.67	11.52	15.52	15.20
Over 1 year to 5 years	43.95	29.25	26.87	19.75	22.92
Over 5 years	32.11	41.77	38.91	32.47	34.12
Gross negative fair value (absolute value)	1.91	2.48	1.54	2.84	1.30
Gross positive fair value	2.63	3.93	1.36	2.25	1.14
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.00	0.01	0.00
Gross positive fair value (X)	0.01	0.01	0.00	0.01	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.01	0.00	0.00	0.00
Current credit exposure (X)	0.01	0.02	0.01	0.02	0.01
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	0.18	0.23	0.12	0.27	0.10

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2023

Allowance and Net Loan and Lease Losses

	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	0.11	0.09	-0.01	0.38	0.12
Provision for loan and lease losses / Average loans and leases	0.16	0.13	-0.01	0.53	0.16
Provision for loan and lease losses / Net loan and lease losses	273.45	10.02	147.24	672.96	142.73
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.17	1.26	1.35	0.94
Allowance for loan and lease losses / Total loans and leases	1.16	1.17	1.25	1.33	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	48.98	42.49	31.39	25.33	17.18
Allowance for loan and lease losses / Nonaccrual assets	451.20	631.11	459.08	336.78	315.75
ALLL / 90+ days past due + nonaccrual loans and leases	396.07	527.89	461.06	293.46	283.41
Gross loan and lease losses / Average loans and leases	0.13	0.10	0.12	0.16	0.16
Recoveries / Average loans and leases	0.04	0.05	0.05	0.04	0.05
Net losses / Average loans and leases	0.09	0.05	0.06	0.11	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	69.38	75.68	43.82	42.12	41.80
Earnings coverage of net loan and lease losses (X)	42.20	2.80	-14.44	33.55	22.46
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.00	0.02	0.04	0.02
Real estate loans secured by 1-4 family	0.00	-0.01	-0.01	0.01	0.02
Revolving	-0.01	-0.02	-0.01	0.00	0.02
Closed-end	0.00	0.00	-0.01	0.01	0.02
Commercial real estate loans	0.02	0.01	0.03	0.05	0.02
Construction and land development	0.00	-0.01	-0.01	0.00	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.01	-0.01	-0.01	-0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.02	0.01	0.04	0.07	0.03
Owner-occupied	0.00	0.00	0.01	0.01	0.01
Other	0.01	0.01	0.03	0.04	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.01	0.01
Commercial and industrial loans	0.18	0.06	0.15	0.20	0.27
Loans to individuals	1.13	0.74	0.43	0.66	0.74
Credit card loans	1.69	1.08	0.87	1.71	1.89
Agricultural loans	0.00	0.00	0.00	0.01	0.02
Loans to foreign governments and institutions		0.00	0.00		
Other loans and leases	0.36	0.32	0.24	0.44	0.14

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2023

Past Due and Nonaccrual Assets

 PRELIMINARY FR BHCPR
 Page 10

	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	0.29	0.23	0.21	0.26	0.31
90+ days past due loans and leases	0.03	0.02	0.02	0.04	0.03
Nonaccrual loans and leases	0.41	0.32	0.44	0.60	0.48
90+ days past due and nonaccrual loans and leases	0.47	0.38	0.48	0.67	0.54
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.02	0.05	0.08	0.09	0.07
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.29	0.23	0.21	0.26	0.31
90+ days past due assets	0.03	0.02	0.02	0.04	0.03
Nonaccrual assets	0.41	0.33	0.44	0.60	0.48
30+ days past due and nonaccrual assets	0.78	0.62	0.71	0.95	0.87
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.34	0.26	0.31	0.47	0.39
90+ past due and nonaccrual assets + other real estate owned	0.37	0.29	0.34	0.52	0.45
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.40	0.35	0.45	0.63	0.56
Allowance for loan and lease losses	49.13	46.26	59.86	72.10	92.08
Equity capital + allowance for loan and lease losses	4.02	3.72	4.10	5.64	4.77
Tier 1 capital + allowance for loan and lease losses	3.85	3.43	4.51	6.21	5.30
Loans and leases + other real estate owned	0.55	0.51	0.70	0.92	0.78

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

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.23	0.18	0.18	0.25	0.28
	90+ days past due	0.02	0.02	0.02	0.04	0.03
	Nonaccrual	0.37	0.32	0.43	0.63	0.45
Commercial and industrial	30-89 days past due	0.28	0.18	0.19	0.15	0.22
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.52	0.37	0.53	0.61	0.74
Individuals	30-89 days past due	0.72	0.61	0.53	0.52	0.60
	90+ days past due	0.03	0.02	0.02	0.02	0.02
	Nonaccrual	0.16	0.15	0.14	0.14	0.12
Depository institution loans	30-89 days past due	0.00	0.04	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.00	0.00	0.00
Agricultural	30-89 days past due	0.05	0.03	0.06	0.07	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.15	0.18	0.57	0.80
Foreign governments	30-89 days past due		0.00	0.00		
	90+ days past due		0.00	0.00		
	Nonaccrual		0.00	0.00		
Other loans and leases	30-89 days past due	0.26	0.26	0.31	0.67	0.28
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.15	0.08	0.07	0.10	0.04

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 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	0.45	0.41	0.37	0.46	0.53
	90+ days past due	0.04	0.04	0.04	0.06	0.05
	Nonaccrual	0.40	0.42	0.48	0.67	0.55
Revolving	30-89 days past due	0.39	0.30	0.19	0.25	0.36
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.37	0.30	0.37	0.46	0.34
Closed-End	30-89 days past due	0.45	0.41	0.40	0.48	0.56
	90+ days past due	0.04	0.04	0.04	0.06	0.05
	Nonaccrual	0.40	0.44	0.49	0.69	0.57
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.02	0.02	0.03	0.03
Commercial real estate	30-89 days past due	0.12	0.08	0.08	0.14	0.15
	90+ days past due	0.00	0.00	0.01	0.02	0.02
	Nonaccrual	0.35	0.24	0.37	0.57	0.34
Construction and development	30-89 days past due	0.13	0.12	0.09	0.16	0.20
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.17	0.06	0.08	0.21	0.18
1-4 family	30-89 days past due	0.03	0.03	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.01	0.00	0.01	0.01
Other	30-89 days past due	0.07	0.06	0.04	0.09	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.11	0.04	0.06	0.16	0.14
Multifamily	30-89 days past due	0.03	0.01	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.13	0.03	0.06	0.10	0.03
Nonfarm non-residential	30-89 days past due	0.09	0.06	0.08	0.14	0.13
	90+ days past due	0.00	0.00	0.01	0.02	0.02
	Nonaccrual	0.37	0.32	0.49	0.73	0.36
Owner occupied	30-89 days past due	0.04	0.03	0.03	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.14	0.15	0.18	0.27	0.19
Other	30-89 days past due	0.03	0.02	0.03	0.06	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.17	0.14	0.24	0.33	0.14
Farmland	30-89 days past due	0.07	0.04	0.06	0.08	0.21
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.35	0.52	0.73	1.19	1.06
Credit card	30-89 days past due	1.48	1.25	0.88	1.02	0.87
	90+ days past due	0.27	0.24	0.12	0.22	0.18
	Nonaccrual	0.00	0.01	0.01	0.02	0.00

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

BHCPR PEER GROUP DATA

Peer Group: 2
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	11.67			11.63			12.27			10.91		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.24			12.19			12.90			11.60		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	14.11			14.12			14.97			13.45		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	9.83			9.66			9.54			9.65		
Supplementary leverage ratio, advanced approaches HCs												

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	25.00	25.00	50.00	60.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	75.00	75.00	50.00	40.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.56	0.72	0.64	0.41	0.37
Premium income / Insurance activities revenue	0.94	0.00	0.13	0.01	0.03
Credit related premium income / Total premium income	33.33	100.00	100.00	100.00	100.00
Other premium income / Total premium income	66.67	0.00	0.00	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	56.20	46.06	47.20	19.85	37.86
Insurance net income (L/H) / Equity (L/H)	34.72	51.00	84.24		
Insurance benefits, losses, expenses / Insurance premiums	35.51	69.64	448.52	-40.91	132.57
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.44	11.54	11.86	11.01	11.53
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	0.00	0.00	0.00	0.05	0.00
Cost: Interest-bearing deposits	0.00	0.86	0.42	1.24	2.53
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					2.35
Foreign governments and institutions		0.00	0.00		
Growth Rates					
Net loans and leases	108.81	-9.50	-29.45	5,672.05	-47.91
Total selected assets	21.00	-24.51	-19.66	6.04	-25.04
Deposits	-100.00	89.90	-65.37	-44.89	2.53

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2023

Parent Company Analysis - Part 1

 PRELIMINARY FR BHCPR
 Page 16

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Profitability					
Net income / Average equity capital	10.58	12.61	11.96	9.11	10.58
Bank net income / Average equity investment in banks	11.12	13.56	12.16	9.38	10.85
Nonbank net income / Average equity investment in nonbanks	11.87	10.57	12.65	9.69	12.07
Subsidiary HCs net income / Average equity investment in sub HCs	7.22	8.22	10.34	8.82	15.16
Bank net income / Parent net income	107.56	104.71	103.27	104.93	103.77
Nonbank net income / Parent net income	1.06	0.60	0.79	1.04	1.08
Subsidiary holding companies' net income / Parent net income	118.62	103.02	92.15	101.16	92.33
Leverage					
Total liabilities / Equity capital	12.44	14.28	11.91	11.62	9.66
Total debt / Equity capital	6.85	7.78	6.43	5.79	3.93
Total debt + notes payable to subs that issued TPS / Equity capital	10.48	11.96	10.25	9.67	7.99
Total debt + Loans guaranteed for affiliate / Equity capital	6.82	7.75	6.44	5.79	3.97
Total debt / Equity capital - excess over fair value	6.85	7.78	6.43	5.79	3.93
Long-term debt / Equity capital	6.71	7.71	6.32	5.67	3.86
Short-term debt / Equity capital	0.00	0.00	0.00	0.01	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.01	0.01	0.00	0.00
Long-term debt / Consolidated long-term debt	31.18	35.71	29.26	20.97	14.37
Double Leverage					
Equity investment in subs / Equity capital	106.35	106.40	105.13	104.49	104.21
Total investment in subs / Equity capital	106.56	106.67	105.41	104.82	104.48
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)	0.70	0.50	0.43	0.49	0.44
Equity investment in subs - equity cap / Net income-div (X)	1.93	1.33	1.19	1.45	1.47
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	128.55	137.71	150.01	121.76	153.39
Cash from ops + noncash items + op expense / Op expense + dividend	128.37	137.84	167.98	138.81	152.31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	92.82	98.06	113.54	140.42	105.99
Pretax operating income + interest expense / Interest expense	1,271.88	1,165.40	2,918.82	2,318.94	17,211.14
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	849.55	1,069.59	2,104.65	1,435.81	2,481.22
Dividends + interest from subsidiaries / Interest expense + dividends	156.29	157.10	185.27	137.00	196.13
Fees + other income from subsidiaries / Salary + other expenses	5.59	4.82	5.56	4.45	3.91
Net income / Current part of long-term debt + preferred dividends (X)	156.67	190.43	541.74	52.16	71.69
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.53	2.23	2.37	2.19	1.59
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	6.99	0.00	0.00	0.00	8.16
Total	6.99	0.00	0.00	0.00	8.16
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.05	0.07	0.09	0.09	0.13
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	76.22	77.72	67.32	79.13	65.39
Dividends declared / Net income	30.80	24.56	22.04	29.39	25.65
Net income - dividends / Average equity	7.16	9.35	9.19	6.36	7.61
Percent of Dividends Paid					
Dividends from bank subsidiaries	181.58	158.06	166.48	130.75	160.93
Dividends from nonbank subsidiaries	1.85	1.57	2.62	3.01	2.59
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	183.53	176.09	201.01	158.62	209.89
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	45.72	38.52	40.82	43.52	45.88
Interest income from bank subsidiaries	0.10	0.03	0.01	0.05	0.09
Management and service fees from bank subsidiaries	0.54	0.33	0.47	0.57	0.47
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	53.20	45.18	43.50	51.02	48.40
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	67.63	72.86	68.07	99.52	76.61
Interest income from nonbank subsidiaries	0.16	0.08	0.04	0.07	0.91
Management and serv fees from nonbank subsidiaries	0.09	0.17	0.15	0.02	0.02
Other income from nonbank subsidiaries	0.03	0.01	0.03	0.11	0.01
Operating income from nonbank subsidiaries	70.40	76.25	73.08	105.70	83.73
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	52.28	40.51	42.28	29.39	65.48
Interest income from subsidiary holding companies	0.00	0.01	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	52.29	40.52	42.28	29.39	65.48
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	79.09	78.54	76.48	76.69	77.61
Interest income from bank subsidiaries	0.27	0.13	0.06	0.11	0.23
Management and service fees from bank subsidiaries	1.20	0.67	1.26	0.96	0.75
Other income from bank subsidiaries	0.02	0.00	0.01	0.01	0.01
Operating income from bank subsidiaries	94.28	83.91	84.17	84.80	94.06
Dividends from nonbank subsidiaries	1.22	1.33	1.35	1.76	1.13
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.56	1.45	1.71	2.06	1.56
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	741.88	534.83	287.26	400.31	1,178.56
Loans and advances from subsidiaries / Total debt	31.93	30.76	32.79	59.71	70.71

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 2

Page 1

Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									180
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.11	1.87	2.19	2.55	3.09	3.61	4.07	4.58	85
+ Non-interest income	0.72	0.14	0.23	0.44	0.69	0.97	1.23	1.90	180
- Overhead expense	2.36	1.47	1.75	1.97	2.32	2.62	3.17	3.71	180
- Provision for credit losses	0.11	-0.02	0.00	0.03	0.09	0.18	0.29	0.45	180
+ Securities gains (losses)	-0.03	-0.29	-0.14	-0.04	0.00	0.00	0.00	0.00	180
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	85
= Pretax net operating income (tax equivalent)	1.25	0.06	0.26	0.93	1.28	1.73	1.97	2.34	85
Net operating income	0.95	0.15	0.31	0.68	0.94	1.26	1.55	1.89	180
Net income	0.95	0.15	0.31	0.69	0.94	1.26	1.55	1.89	180
Net income (Subchapter S adjusted)	1.12	0.52	0.60	0.89	1.02	1.20	1.50	3.34	20
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.12	3.82	4.07	4.49	5.10	5.58	6.23	7.28	85
Interest expense	1.81	0.79	0.95	1.39	1.81	2.23	2.69	3.02	180
Net interest income (tax equivalent)	3.32	2.03	2.32	2.72	3.32	3.82	4.41	4.89	85
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.09	-0.01	0.00	0.01	0.06	0.13	0.28	0.59	180
Earnings coverage of net loan and lease losses (X)	42.20	-374.62	-58.20	6.12	18.73	56.15	261.73	532.21	178
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	0.58	0.80	0.98	1.16	1.34	1.54	1.79	180
Allowance for loan and lease losses / Total loans and leases	1.16	0.58	0.80	0.98	1.16	1.33	1.54	1.73	180
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.06	0.11	0.23	0.37	0.66	1.03	1.41	180
30-89 days past due loans and leases / Total loans and leases	0.29	0.04	0.07	0.12	0.24	0.38	0.69	1.04	180
Liquidity and Funding									
Net noncore funding dependence	10.51	-8.51	-4.73	3.60	9.88	18.42	26.40	30.84	180
Net short-term noncore funding dependence	6.73	-9.99	-7.75	0.41	6.04	13.19	18.56	22.76	180
Net loans and leases / Total assets	71.43	48.09	54.97	63.84	73.52	78.66	82.05	83.84	180
Capitalization									
Tier 1 leverage ratio	9.83	7.53	7.96	8.77	9.71	10.79	12.07	13.79	180
Holding company equity capital / Total assets	9.47	5.80	6.33	8.23	9.51	10.79	12.20	13.46	180
Total equity capital (including minority interest) / Total assets	9.50	5.80	6.33	8.23	9.53	10.79	12.24	13.46	180
Common equity tier 1 capital / Total risk-weighted assets	11.91	8.41	9.16	10.09	11.70	13.24	15.95	17.26	164
Net loans and leases / Equity capital (X)	7.72	5.01	5.69	6.47	7.60	8.67	10.63	11.97	179
Cash dividends / Net income	30.80	0.00	0.00	13.30	31.50	49.53	72.65	96.16	175
Cash dividends / Net income (Subchapter S adjusted)	36.57	11.42	20.25	28.74	38.86	42.62	51.04	60.51	8
Growth Rates									
Assets	5.26	-3.93	-2.34	0.84	4.61	8.85	15.43	22.56	166
Equity capital	12.21	-1.74	2.37	6.40	10.91	16.27	28.83	39.24	166
Net loans and leases	8.01	-2.84	-1.04	3.94	7.09	12.03	18.10	26.88	166
Noncore funding	57.06	-14.30	-5.85	15.76	40.85	93.39	166.25	256.00	165
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	179
Long-term debt / Equity capital	6.71	0.00	0.00	0.00	6.11	13.43	19.60	25.65	179
Equity investment in subsidiaries / Equity capital	106.35	90.50	95.46	99.70	104.32	113.52	120.99	129.18	179
Cash from ops + noncash items + op expense / Op expense + dividends	128.37	20.85	40.50	88.95	111.62	157.13	262.45	340.36	178

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	4.80	3.68	3.85	4.28	4.79	5.24	5.81	6.70	85
Less: Interest expense	1.70	0.75	0.91	1.26	1.68	2.08	2.55	2.92	180
Equals: Net interest income (tax equivalent)	3.11	1.87	2.19	2.55	3.09	3.61	4.07	4.58	85
Plus: Non-interest income	0.72	0.14	0.23	0.44	0.69	0.97	1.23	1.90	180
Equals: adjusted operating income (tax equivalent)	3.89	2.20	2.67	3.38	3.86	4.65	5.03	5.67	85
Less: Overhead expense	2.36	1.47	1.75	1.97	2.32	2.62	3.17	3.71	180
Less: Provision for credit losses	0.11	-0.02	0.00	0.03	0.09	0.18	0.29	0.45	180
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	180
Plus: Realized gains (losses) on available-for-sale securities	-0.03	-0.22	-0.14	-0.04	0.00	0.00	0.00	0.00	180
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	85
Equals: Pretax net operating income (tax equivalent)	1.25	0.06	0.26	0.93	1.28	1.73	1.97	2.34	85
Less: Applicable income taxes (tax equivalent)	0.26	-0.01	0.01	0.13	0.29	0.38	0.47	0.55	85
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Equals: Net operating income	0.95	0.15	0.31	0.68	0.94	1.26	1.55	1.89	180
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Equals: Net income	0.95	0.15	0.31	0.69	0.94	1.26	1.55	1.89	180
Memo: Net income (last four quarters)	0.95	0.15	0.32	0.70	0.94	1.26	1.55	1.91	179
Net income-BHC and noncontrolling (minority) interest	0.96	0.15	0.31	0.69	0.94	1.27	1.55	1.89	180
Margin Analysis									
Average earning assets / Average assets	94.03	89.17	90.12	92.59	94.35	95.58	96.73	97.53	180
Average interest-bearing funds / Average assets	68.04	53.92	57.40	61.15	68.56	73.54	78.85	82.82	180
Interest income (tax equivalent) / Average earning assets	5.12	3.82	4.07	4.49	5.10	5.58	6.23	7.28	85
Interest expense / Average earning assets	1.81	0.79	0.95	1.39	1.81	2.23	2.69	3.02	180
Net interest income (tax equivalent) / Average earning assets	3.32	2.03	2.32	2.72	3.32	3.82	4.41	4.89	85
Yield or Cost									
Total loans and leases (tax equivalent)	5.80	4.36	4.61	5.18	5.69	6.26	6.95	8.52	85
Interest-bearing bank balances	4.57	1.95	2.42	3.44	4.51	5.52	6.93	8.69	180
Federal funds sold and reverse repos	5.79	0.00	0.12	3.26	4.69	5.17	5.98	28.89	58
Trading assets	0.32	0.00	0.00	0.00	0.00	0.00	2.59	5.39	39
Total earning assets	4.95	3.74	3.97	4.40	4.90	5.49	6.04	7.11	180
Investment securities (tax equivalent)	2.74	1.74	1.87	2.21	2.44	3.20	4.24	5.35	85
US Treasury and agency securities (excluding mortgage-backed securities)	2.48	0.89	1.13	1.60	2.16	3.26	4.91	6.07	170
Mortgage-backed securities	2.51	1.63	1.75	1.96	2.37	2.86	3.86	4.35	176
All other securities	3.78	1.94	2.20	2.73	3.54	4.81	6.07	6.85	85
Interest-bearing deposits	2.19	0.87	1.20	1.60	2.17	2.62	3.50	3.86	180
Time deposits of \$250K or more	3.44	2.09	2.41	2.94	3.48	3.92	4.26	4.56	178
Time deposits < \$250K	3.19	1.91	2.15	2.70	3.13	3.77	4.17	4.56	179
Other domestic deposits	1.89	0.61	0.76	1.28	1.81	2.57	3.29	3.78	180
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Federal funds purchased and repos	2.46	0.00	0.00	0.38	2.21	4.63	5.86	7.34	141
Other borrowed funds and trading liabilities	1.92	0.00	0.00	0.00	0.00	4.46	5.15	5.38	174
All interest-bearing funds	2.51	1.31	1.58	1.97	2.49	3.04	3.53	3.98	180

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 2
Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.56	0.00	0.00	0.00	0.00	0.37	3.61	7.28	179
Overhead expenses / Net Interest Income + non-interest income	64.78	47.79	51.03	57.55	63.95	71.05	82.02	86.12	180
Percent of Average Assets									
Total overhead expense	2.36	1.47	1.75	1.97	2.32	2.62	3.17	3.71	180
Personnel expense	1.35	0.80	0.90	1.13	1.32	1.58	1.84	2.17	180
Net occupancy expense	0.26	0.11	0.16	0.20	0.25	0.31	0.38	0.45	180
Other operating expenses	0.75	0.40	0.48	0.60	0.73	0.87	1.11	1.38	180
Overhead less non-interest income	1.60	0.98	1.13	1.30	1.59	1.87	2.15	2.35	180
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	62.60	48.63	50.96	54.49	62.85	69.37	75.43	91.03	85
Personnel expense	35.35	25.02	26.98	30.98	34.25	40.03	43.45	50.30	85
Net occupancy expense	6.95	4.08	4.65	5.14	6.55	8.67	10.49	11.28	85
Other operating expenses	20.16	12.82	14.52	16.83	19.51	22.99	28.00	32.75	85
Total non-interest income	19.28	6.16	9.09	13.96	19.28	24.62	29.02	34.57	85
Fiduciary activities income	2.18	0.00	0.00	0.00	1.70	3.59	7.56	11.95	85
Service charges on domestic deposit accounts	3.35	0.32	1.22	1.77	3.23	4.47	6.60	9.39	85
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.33	0.56	85
Investment banking fees and commissions	0.83	0.00	0.00	0.00	0.53	1.27	2.71	4.98	85
Insurance activities revenue	0.56	0.00	0.00	0.00	0.00	0.53	3.23	6.64	85
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	85
Net servicing fees	0.39	0.00	0.00	0.05	0.26	0.69	1.37	2.15	85
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Net gain (loss) - sales of loans, OREO, and other assets	1.03	-0.45	0.00	0.10	0.62	1.31	3.98	5.87	85
Other non-interest income	8.22	2.00	3.08	5.39	8.00	10.03	17.00	18.57	85
Overhead less non-interest income	42.82	21.39	24.75	34.26	41.33	49.86	65.11	72.04	85
Applicable income taxes / Pretax net operating income (tax equivalent)	18.75	0.00	0.73	15.08	20.30	25.05	27.22	29.32	81
Applicable income tax + TE / Pretax net operating income + TE	21.32	0.00	3.17	19.91	23.08	27.11	29.66	30.68	81

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	54.67	22.91	36.17	45.82	54.72	64.80	72.75	75.30	180
Commercial and industrial loans	9.85	1.28	2.69	4.98	8.62	14.39	19.74	30.15	180
Loans to individuals	2.21	0.04	0.08	0.24	0.92	3.01	8.78	15.86	180
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	180
Agricultural loans	0.56	0.00	0.00	0.00	0.04	0.75	3.18	4.38	180
Other loans and leases	1.09	0.00	0.00	0.00	0.16	1.90	4.76	8.77	180
Net loans and leases	71.43	48.09	54.97	63.84	73.52	78.66	82.05	83.84	180
Debt securities over 1 year	14.44	2.07	4.63	8.05	13.06	20.14	29.41	31.56	180
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.00	0.05	0.18	0.31	180
Subtotal	86.45	75.73	79.81	83.92	86.96	89.54	91.81	92.82	180
Interest-bearing bank balances	3.31	0.13	0.38	1.12	2.41	5.43	8.57	11.62	180
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.57	180
Debt securities 1 year or less	2.21	0.05	0.19	0.53	1.35	3.61	6.85	9.35	180
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.31	180
Total earning assets	92.69	88.19	89.31	91.29	92.82	94.27	95.42	96.10	180
Non-interest cash and due from depository institutions	0.98	0.23	0.39	0.61	0.94	1.30	1.70	1.93	180
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.15	180
All other assets	6.26	3.06	3.88	4.79	5.99	7.69	9.19	10.27	180
Memoranda									
Short-term investments	6.04	1.04	1.40	2.73	5.35	8.69	12.92	16.15	180
US Treasury securities	0.98	0.00	0.00	0.00	0.28	1.89	4.17	5.85	180
US agency securities (excluding mortgage-backed securities)	1.52	0.00	0.00	0.14	0.80	2.64	5.95	8.81	180
Municipal securities	3.13	0.00	0.00	0.55	2.03	4.65	9.50	12.84	180
Mortgage-backed securities	7.97	0.42	1.24	4.16	6.88	11.59	17.34	21.00	180
Asset-backed securities	0.60	0.00	0.00	0.00	0.06	0.96	3.18	4.74	180
Other debt securities	0.54	0.00	0.00	0.02	0.30	1.03	1.83	2.55	180
Loans held-for-sale	0.10	0.00	0.00	0.00	0.04	0.14	0.41	1.50	180
Loans held for investment	71.88	48.50	55.05	64.44	74.23	79.19	82.78	84.41	180
Real estate loans secured by 1-4 family	16.13	2.08	4.47	8.44	15.13	22.18	32.64	40.59	180
Revolving	1.76	0.00	0.17	0.61	1.58	2.73	4.29	5.65	180
Closed-end, secured by first liens	13.79	1.74	3.15	7.03	12.60	19.08	29.83	36.43	180
Closed-end, secured by junior liens	0.29	0.00	0.02	0.08	0.23	0.43	0.77	1.15	180
Commercial real estate loans	34.84	12.31	18.93	26.40	34.80	42.67	50.35	56.27	180
Construction and land development	5.62	0.37	1.42	2.89	5.23	7.91	10.53	13.03	180
Multifamily	4.98	0.53	1.09	2.25	3.90	6.91	11.78	24.39	180
Nonfarm nonresidential	22.75	7.67	9.59	17.37	22.32	29.63	33.73	36.04	180
Real estate loans secured by farmland	1.11	0.00	0.00	0.02	0.37	1.85	5.17	6.48	180

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

PRELIMINARY

FR BHCPR
Page 5

Peer Group: 2
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	76.77	45.15	55.22	68.72	78.13	86.96	92.37	96.57	180
Real estate loans secured by 1-4 family	22.75	3.13	6.12	12.23	20.58	31.62	42.85	53.73	180
Revolving	2.48	0.01	0.23	0.88	2.16	3.72	5.61	9.22	180
Closed-end	19.89	2.60	4.77	10.24	17.98	28.66	37.68	47.85	180
Commercial real estate loans	49.16	18.91	30.53	39.47	49.16	58.94	69.47	75.68	180
Construction and land development	7.97	0.58	2.29	4.40	7.53	11.36	14.72	17.26	180
1-4 family	1.53	0.00	0.07	0.52	1.06	2.45	3.83	5.07	180
Other	6.30	0.41	1.47	3.46	5.69	9.04	11.95	13.66	180
Multifamily	6.85	0.73	1.54	3.30	5.70	9.44	15.42	30.35	180
Nonfarm nonresidential	32.14	11.01	13.99	25.05	32.09	39.32	46.40	54.07	180
Owner-occupied	11.23	1.65	3.62	7.24	11.36	14.84	19.02	22.03	180
Other	20.33	5.23	7.82	14.59	19.72	25.70	32.73	39.57	180
Real estate loans secured by farmland	1.66	0.00	0.00	0.02	0.57	2.67	7.72	10.37	180
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	180
Commercial and industrial loans	13.79	1.90	3.82	7.32	12.48	20.49	26.03	37.02	180
Loans to individuals	3.39	0.05	0.10	0.33	1.28	4.18	14.30	21.71	180
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.29	180
Agricultural loans	0.84	0.00	0.00	0.00	0.06	0.98	4.64	7.26	180
Other loans and leases	1.62	0.00	0.00	0.00	0.22	3.20	6.94	11.57	180
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	525.11	198.62	305.91	422.63	523.72	625.85	744.18	821.05	180
Real estate loans secured by 1-4 family	156.24	17.99	39.90	81.42	146.51	210.94	336.75	461.27	180
Revolving	16.96	0.05	1.81	5.83	15.00	25.59	40.52	54.38	180
Closed-end	137.14	13.61	30.80	67.74	125.60	184.70	304.66	368.28	180
Commercial real estate loans	334.65	108.59	166.76	253.34	332.14	416.00	510.02	561.19	180
Construction and land development	53.86	3.30	13.31	29.51	53.93	77.82	101.35	116.02	180
1-4 family	10.41	0.00	0.38	3.36	7.34	15.86	25.88	36.09	180
Other	42.55	2.61	9.10	22.52	41.17	62.83	77.84	92.22	180
Multifamily	47.41	4.06	11.16	19.33	36.19	67.96	130.37	192.14	180
Nonfarm nonresidential	218.72	54.58	89.52	162.27	216.43	283.04	347.85	381.93	180
Owner-occupied	76.28	11.16	23.10	44.35	74.64	104.44	139.09	156.98	180
Other	139.17	26.67	49.09	90.40	135.60	184.78	243.84	282.31	180
Real estate loans secured by farmland	10.68	0.00	0.00	0.14	3.62	17.50	48.20	64.95	180
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	180
Commercial and industrial loans	93.53	10.13	25.00	47.26	82.76	140.16	182.72	282.24	180
Loans to individuals	21.15	0.37	0.70	2.17	8.27	27.89	91.79	142.87	180
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.22	0.99	1.79	180
Agricultural loans	5.41	0.00	0.00	0.00	0.40	6.42	29.89	50.32	180
Other loans and leases	10.39	0.00	0.00	0.00	1.67	18.76	46.94	80.75	180
Supplemental									
Non-owner occupied CRE loans / Gross loans	37.56	14.96	20.61	29.30	37.18	45.62	54.49	64.72	180
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	255.66	84.17	126.46	171.08	255.47	321.33	402.74	477.81	180
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	337.15	108.59	166.99	254.05	335.02	423.20	510.38	562.21	180

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2023

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	6.04	1.04	1.40	2.73	5.35	8.69	12.92	16.15	180
Liquid assets	16.06	7.17	8.14	10.29	14.91	20.09	27.29	34.27	180
Investment securities	17.54	4.05	6.45	10.60	15.41	23.29	34.56	39.20	180
Net loans and leases	71.43	48.09	54.97	63.84	73.52	78.66	82.05	83.84	180
Net loans, leases and standby letters of credit	71.88	48.32	55.23	64.05	74.12	79.12	82.52	84.33	180
Core deposits	72.60	52.33	58.96	67.49	73.52	78.58	82.33	84.10	180
Noncore funding	15.38	3.46	5.61	9.12	13.85	21.53	28.72	34.45	180
Time deposits of \$250K or more	4.71	0.55	1.59	2.77	4.22	6.31	9.34	12.06	180
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Federal funds purchased and repos	0.49	0.00	0.00	0.00	0.00	0.86	2.22	4.21	180
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Net federal funds purchased (sold)	0.49	-0.36	-0.04	0.00	0.00	0.81	2.19	4.21	180
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Other borrowings w/remaining maturity of 1 year or less	3.26	0.00	0.00	0.41	3.09	6.17	8.70	11.25	180
Earning assets that reprice within 1 year	28.76	13.00	15.77	19.66	27.30	36.70	46.88	53.40	180
Interest-bearing liabilities that reprice within 1 year	19.15	4.80	6.99	11.03	14.85	22.33	51.53	59.86	180
Long-term debt that reprices within 1 year	0.08	0.00	0.00	0.00	0.00	0.00	0.62	1.06	180
Net assets that reprice within 1 year	9.23	-32.84	-15.74	1.08	8.81	19.95	30.87	36.43	180
Other Liquidity and Funding Ratios									
Net noncore funding dependence	10.51	-8.51	-4.73	3.60	9.88	18.42	26.40	30.84	180
Net short-term noncore funding dependence	6.73	-9.99	-7.75	0.41	6.04	13.19	18.56	22.76	180
Short-term investment / Short-term noncore funding	64.08	6.69	10.29	20.59	45.01	94.91	185.46	323.47	179
Liquid assets - short-term noncore funding / Nonliquid assets	5.33	-16.35	-11.46	-3.31	5.11	12.43	25.21	34.66	180
Net loans and leases / Total deposits	87.55	58.27	68.13	76.66	88.41	97.50	104.94	109.67	180
Net loans and leases / Core deposits	99.34	61.79	72.24	84.71	97.36	111.84	129.31	144.91	180
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.33	-32.47	-25.67	-10.03	-3.32	-0.10	0.00	0.00	101
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.65	-45.68	-32.18	-17.56	-11.77	-5.92	-2.10	-0.63	178
Structured notes appreciation (depreciation) / Tier 1 capital	-0.32	-1.65	-0.85	-0.55	-0.15	-0.03	-0.01	0.00	53
Percent of Investment Securities									
Held-to-maturity securities	13.69	0.00	0.00	0.00	0.92	31.08	62.59	72.93	179
Available-for-sale securities	84.66	21.84	37.07	67.47	97.20	99.93	100.00	100.00	179
US Treasury securities	6.48	0.00	0.00	0.00	1.82	11.57	29.65	41.40	179
US agency securities (excluding mortgage-backed securities)	8.58	0.00	0.00	1.27	5.75	13.94	29.71	44.21	179
Municipal securities	16.58	0.00	0.01	4.10	11.83	27.17	40.91	49.88	179
Mortgage-backed securities	47.95	5.25	10.09	31.18	48.95	67.38	79.92	85.99	179
Asset-backed securities	3.81	0.00	0.00	0.00	0.36	5.95	19.05	32.95	179
Other debt securities	3.83	0.00	0.00	0.13	1.92	6.75	15.63	23.66	179
Mutual funds and equity securities	0.30	0.00	0.00	0.00	0.02	0.34	1.84	3.00	179
Debt securities 1 year or less	14.87	0.39	1.11	3.75	11.66	25.99	42.93	52.42	179
Debt securities 1 to 5 years	21.38	2.47	4.20	9.64	17.98	32.93	45.16	54.05	179
Debt securities over 5 years	59.95	13.60	23.04	42.29	64.38	76.75	88.75	92.27	179
Pledged securities	54.91	3.57	14.75	32.49	57.84	79.47	90.79	96.09	179
Structured notes, fair value	0.20	0.00	0.00	0.00	0.00	0.25	1.31	3.08	179
Percent Change from Prior Like Quarter									
Short-term investments	57.59	-43.50	-32.55	-3.29	33.45	96.69	246.85	370.84	166
Investment securities	-4.42	-22.46	-16.58	-10.51	-5.80	0.24	13.56	23.44	165
Core deposits	-0.31	-11.12	-8.86	-5.27	-1.41	3.82	11.04	16.09	166
Noncore funding	57.06	-14.30	-5.85	15.76	40.85	93.39	166.25	256.00	165

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	17.34	5.06	7.81	12.36	16.42	22.11	28.03	32.81	180
Standby letters of credit	0.32	0.00	0.02	0.10	0.24	0.47	0.84	1.22	180
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.24	180
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.22	180
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	180
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	180
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.32	180
Derivative contracts	3.74	0.00	0.00	0.00	0.00	7.22	21.75	27.32	180
Interest rate contracts	3.73	0.00	0.00	0.00	0.00	7.22	21.75	27.32	180
Interest rate futures and forward contracts	0.02	0.00	0.00	0.00	0.00	0.01	0.16	0.35	180
Written options contracts (interest rate)	0.05	0.00	0.00	0.00	0.00	0.03	0.31	0.98	180
Purchased options contracts (interest rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.10	1.25	180
Interest rate swaps	3.40	0.00	0.00	0.00	0.00	5.45	21.73	25.52	180
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	25.68	7.13	13.46	18.35	24.82	33.96	40.20	45.85	180

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:12/31/2023

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Futures and forwards									
	3.25	0.00	0.00	0.00	0.32	2.23	14.54	35.59	76
Written options									
	4.19	0.00	0.00	0.00	0.84	5.54	16.98	34.64	76
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Over-the-counter	4.17	0.00	0.00	0.00	0.82	5.54	16.98	34.64	76
Purchased options									
	1.32	0.00	0.00	0.00	0.00	0.54	6.79	15.22	76
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Over-the-counter	1.28	0.00	0.00	0.00	0.00	0.13	6.79	15.22	76
Swaps									
	90.11	12.41	61.92	82.05	96.68	99.79	100.00	100.00	76
Held for trading									
	15.13	0.00	0.00	0.00	0.00	11.91	87.40	95.74	76
Interest rate contracts	15.13	0.00	0.00	0.00	0.00	11.91	87.40	95.74	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Non-traded									
	84.87	4.26	12.60	88.09	100.00	100.00	100.00	100.00	76
Interest rate contracts	84.53	4.26	12.60	79.02	100.00	100.00	100.00	100.00	76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Derivative contracts (excluding futures and forex 14 days or less)									
	91.16	10.74	57.53	87.23	98.59	100.00	105.76	110.04	76
One year or less	7.19	0.00	0.00	0.71	3.11	8.64	28.69	45.60	76
Over 1 year to 5 years	43.95	0.00	0.00	32.28	44.98	63.25	83.30	98.64	76
Over 5 years	32.11	0.00	0.00	13.91	31.56	54.51	67.02	85.87	76
Gross negative fair value (absolute value)	1.91	0.00	0.19	0.91	1.85	2.67	3.45	4.02	76
Gross positive fair value	2.63	0.23	0.47	1.55	2.57	3.65	4.71	5.71	76
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	180
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	180
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	180
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.08	180
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.03	0.07	0.09	180
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
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	180
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180
Other Ratios									
Current credit exposure / Risk-weighted assets	0.18	0.00	0.00	0.00	0.05	0.35	0.82	1.12	164

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

PRELIMINARY

FR BHCPR

Page 9

Peer Group: 2
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	0.11	-0.02	0.00	0.03	0.09	0.17	0.30	0.45	180
Provision for loan and lease losses / Average loans and leases	0.16	-0.04	0.00	0.04	0.13	0.26	0.42	0.67	180
Provision for loan and lease losses / Net loan and lease losses	273.45	-1077.71	-265.20	63.52	164.70	323.66	999.18	3251.31	178
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	0.58	0.80	0.98	1.16	1.34	1.54	1.79	180
Allowance for loan and lease losses / Total loans and leases	1.16	0.58	0.80	0.98	1.16	1.33	1.54	1.73	180
Allowance for loan and lease losses / Net loans and leases losses (X)	48.98	1.97	3.56	7.52	17.26	49.40	236.19	420.95	157
Allowance for loan and lease losses / Nonaccrual assets	451.20	84.91	110.86	175.41	338.00	552.93	1253.91	1922.66	177
ALLL / 90+ days past due + nonaccrual loans and leases	396.07	64.20	93.63	159.72	292.15	506.37	898.71	1936.88	178
Gross loan and lease losses / Average loans and leases	0.13	0.00	0.01	0.03	0.09	0.17	0.46	0.80	180
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.02	0.06	0.13	0.16	180
Net losses / Average loans and leases	0.09	-0.01	0.00	0.01	0.06	0.13	0.28	0.59	180
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	180
Recoveries / Prior year-end losses	69.38	8.94	10.87	23.57	55.92	93.91	172.32	324.30	162
Earnings coverage of net loan and lease losses (X)	42.20	-374.62	-58.20	6.12	18.73	56.15	261.73	532.21	178
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.03	-0.01	0.00	0.00	0.02	0.09	0.12	179
Real estate loans secured by 1-4 family	0.00	-0.06	-0.03	-0.01	0.00	0.00	0.02	0.04	178
Revolving	-0.01	-0.12	-0.06	-0.01	0.00	0.00	0.03	0.06	174
Closed-end	0.00	-0.06	-0.03	-0.01	0.00	0.00	0.02	0.03	178
Commercial real estate loans	0.02	-0.03	-0.01	0.00	0.00	0.03	0.11	0.17	179
Construction and land development	0.00	-0.07	-0.03	0.00	0.00	0.00	0.02	0.11	178
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	178
Other	0.00	-0.06	-0.02	0.00	0.00	0.00	0.00	0.03	178
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.04	177
Nonfarm nonresidential	0.02	-0.03	-0.01	0.00	0.00	0.03	0.12	0.23	179
Owner-occupied	0.00	-0.01	-0.01	0.00	0.00	0.00	0.03	0.07	179
Other	0.01	-0.02	-0.01	0.00	0.00	0.00	0.07	0.22	179
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	148
Commercial and industrial loans	0.18	-0.06	-0.02	0.00	0.07	0.32	0.72	1.11	179
Loans to individuals	1.13	0.04	0.09	0.22	0.48	1.63	4.48	6.36	147
Credit card loans	1.69	0.00	0.00	0.04	1.03	2.80	5.55	10.84	60
Agricultural loans	0.00	-0.06	-0.02	0.00	0.00	0.00	0.01	0.15	120
Loans to foreign governments and institutions									
Other loans and leases	0.36	0.00	0.00	0.00	0.00	0.49	1.20	5.07	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.29	0.04	0.07	0.12	0.24	0.38	0.69	1.04	180
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.03	0.13	0.41	180
Nonaccrual loans and leases	0.41	0.03	0.08	0.20	0.34	0.63	0.91	1.13	180
90+ days past due and nonaccrual loans and leases	0.47	0.06	0.11	0.23	0.36	0.67	1.11	1.58	180
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.29	0.04	0.07	0.12	0.24	0.38	0.69	1.04	180
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.03	0.13	0.41	180
Nonaccrual assets	0.41	0.03	0.08	0.20	0.34	0.63	0.91	1.17	180
30+ days past due and nonaccrual assets	0.78	0.17	0.27	0.41	0.64	1.02	1.84	2.35	180
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.34	0.03	0.07	0.15	0.27	0.50	0.81	1.20	180
90+ past due and nonaccrual assets + other real estate owned	0.37	0.04	0.08	0.16	0.29	0.53	0.84	1.31	180
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.40	0.04	0.10	0.19	0.33	0.57	0.84	1.43	180
Allowance for loan and lease losses	49.13	7.21	12.76	23.80	42.41	69.29	109.23	187.51	179
Equity capital + allowance for loan and lease losses	4.02	0.62	1.15	1.89	3.35	5.55	9.18	14.32	179
Tier 1 capital + allowance for loan and lease losses	3.85	0.44	0.93	1.73	3.16	5.63	8.59	13.45	180
Loans and leases + other real estate owned	0.55	0.07	0.16	0.27	0.46	0.79	1.14	2.02	180

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.23	0.02	0.04	0.09	0.18	0.33	0.62	0.80	179
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.22	179
	Nonaccrual	0.37	0.01	0.06	0.15	0.29	0.54	0.99	1.17	179
Commercial and industrial	30-89 days past due	0.28	0.00	0.00	0.04	0.18	0.47	0.83	1.42	179
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.28	179
	Nonaccrual	0.52	0.00	0.01	0.08	0.32	0.82	1.80	2.27	179
Individuals	30-89 days past due	0.72	0.00	0.00	0.18	0.57	1.22	2.04	2.78	178
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.32	178
	Nonaccrual	0.16	0.00	0.00	0.00	0.07	0.29	0.64	0.99	178
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.04	12
Agricultural	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.04	0.35	0.65	120
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	120
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.16	1.34	2.20	120
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.26	0.00	0.00	0.00	0.00	0.15	1.30	4.24	105
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	105
	Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.79	2.64	105

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

PRELIMINARY

FR BHCPR

Page 12

Peer Group: 2
Date: 12/31/2023

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.45	0.02	0.08	0.16	0.33	0.66	1.19	1.47	178
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.37	178
	Nonaccrual	0.40	0.00	0.04	0.15	0.34	0.58	0.98	1.26	178
Revolving	30-89 days past due	0.39	0.00	0.00	0.05	0.31	0.69	1.20	1.56	174
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.37	174
	Nonaccrual	0.37	0.00	0.00	0.04	0.22	0.66	1.24	1.83	174
Closed-End	30-89 days past due	0.45	0.01	0.06	0.14	0.30	0.67	1.31	1.62	178
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.34	178
	Nonaccrual	0.40	0.00	0.03	0.13	0.33	0.58	1.06	1.31	178
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.08	178
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.10	178
Commercial real estate	30-89 days past due	0.12	0.00	0.00	0.01	0.05	0.22	0.44	0.80	179
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	179
	Nonaccrual	0.35	0.00	0.02	0.07	0.22	0.54	1.16	1.71	179
Construction and development	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.19	0.65	1.26	178
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	178
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.17	1.03	1.68	178
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.37	178
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.47	178
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.06	0.34	0.88	178
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.06	0.62	1.68	178
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.72	177
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.05	0.89	1.64	177
Nonfarm non-residential	30-89 days past due	0.09	0.00	0.00	0.00	0.04	0.14	0.39	0.63	179
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	179
	Nonaccrual	0.37	0.00	0.00	0.06	0.22	0.61	1.33	1.84	179
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.02	0.06	0.17	0.30	179
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	179
	Nonaccrual	0.14	0.00	0.00	0.01	0.07	0.22	0.56	0.97	179
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.50	179
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
	Nonaccrual	0.17	0.00	0.00	0.00	0.04	0.26	0.84	1.21	179
Farmland	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.09	0.39	0.73	148
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	148
	Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.36	1.76	4.02	148
Credit card	30-89 days past due	1.48	0.00	0.00	0.00	0.94	2.58	5.06	6.24	60
	90+ days past due	0.27	0.00	0.00	0.00	0.00	0.53	1.12	1.77	60
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	60

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

PRELIMINARY

FR BHCPR

Peer Group: 2
Date: 12/31/2023

Page 17

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	76.22	0.00	13.08	42.23	77.14	103.78	132.48	157.54	155
Dividends declared / Net income	30.80	0.00	0.00	13.30	31.50	49.53	72.65	96.16	175
Net income - dividends / Average equity	7.16	-0.91	0.86	4.41	6.89	10.02	14.02	16.67	180
Percent of Dividends Paid									
Dividends from bank subsidiaries	181.58	0.00	55.14	100.00	140.67	215.58	450.20	644.15	155
Dividends from nonbank subsidiaries	1.85	0.00	0.00	0.00	0.00	0.47	14.52	25.64	155
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155
Dividends from all subsidiaries	183.53	28.32	77.84	101.48	144.94	228.98	450.82	646.62	155
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	45.72	0.00	0.00	26.27	44.10	68.34	101.15	147.01	169
Interest income from bank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.04	0.55	1.64	169
Management and service fees from bank subsidiaries	0.54	0.00	0.00	0.00	0.00	0.00	2.72	13.24	169
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	169
Operating income from bank subsidiaries	53.20	0.00	1.27	29.17	47.83	73.74	108.48	156.21	169
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	67.63	0.00	0.00	1.90	97.92	100.00	137.97	188.07	67
Interest income from nonbank subsidiaries	0.16	0.00	0.00	0.00	0.00	0.00	0.93	3.57	67
Management and serv fees from nonbank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.00	0.00	3.93	67
Other income from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.11	67
Operating income from nonbank subsidiaries	70.40	0.00	0.00	11.61	99.45	100.00	151.90	188.48	67
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	52.28	5.68	11.37	30.08	53.52	58.90	91.97	107.84	6
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	6
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Operating income from subsidiary holding companies	52.29	5.68	11.37	30.08	53.53	58.90	91.97	107.84	6
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	79.09	0.00	0.00	80.33	97.60	99.80	100.00	100.00	175
Interest income from bank subsidiaries	0.27	0.00	0.00	0.00	0.00	0.09	1.91	4.32	175
Management and service fees from bank subsidiaries	1.20	0.00	0.00	0.00	0.00	0.00	6.26	28.48	175
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.15	175
Operating income from bank subsidiaries	94.28	0.00	42.33	95.08	99.40	100.00	100.00	100.00	175
Dividends from nonbank subsidiaries	1.22	0.00	0.00	0.00	0.00	0.23	10.09	17.35	175
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	175
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	175
Operating income from nonbank subsidiaries	1.56	0.00	0.00	0.00	0.00	0.44	12.13	19.45	175
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Loans and advances from subsidiaries / Short term debt	741.88	0.00	0.00	0.00	356.83	879.26	2047.27	2750.44	12
Loans and advances from subsidiaries / Total debt	31.93	0.00	0.00	0.00	21.48	58.91	101.87	139.45	105

BHCPR Reporters for Quarter Ending 12/31/2023

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2023 and Other Notes</u>
1399765	4,560,890	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,729,276	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	3,896,811	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,419,559	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	8,006,653	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	9,180,927	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	9,716,327	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,090,717	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	4,907,438	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	6,128,522	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,093,362	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,169,868	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2858951	7,705,695	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,642,511	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	7,274,044	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,221,842	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,805,109	BANK OF MARIN BANCORP	NOVATO, CA	
1115385	3,970,887	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,832,397	BCB BANCORP, INC.	BAYONNE, NJ	
1246159	3,657,546	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	5,900,495	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
1133781	3,134,636	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	4,611,990	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,420,729	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	6,602,945	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	3,617,579	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	6,592,301	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	8,881,967	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,417,666	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	6,870,378	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,714,506	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,883,787	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	4,304,477	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,035,278	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,588,073	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	Moved from Peer 1
4933272	3,142,175	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5530258	4,512,539	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
1860863	3,341,352	CBX CORPORATION	CARROLLTON, IL	
2158156	3,441,462	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,642,796	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1125030	4,997,094	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,166,851	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	3,861,418	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,752,957	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1080595	4,806,042	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	5,769,696	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	9,855,603	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4389329	8,762,854	CRB GROUP, INC.	FORT LEE, NJ	

3903661	7,380,675	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS
1486517	5,292,131	CTBC CAPITAL CORP.	LOS ANGELES, CA
2242523	3,184,761	D.L. EVANS BANCORP	BURLEY, ID
1121229	4,164,125	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	3,930,131	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
2461016	4,466,034	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	5,038,200	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,311,737	FARMERS & MERCHANTS BANCORP	LODI, CA
1134630	3,283,229	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1053580	8,457,681	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1071191	5,079,562	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1118797	6,583,103	FB CORPORATION	CREVE COEUR, MO
1249002	3,956,025	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC
1032464	6,160,881	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
3547159	4,100,755	FINEMARK HOLDINGS, INC.	FORT MYERS, FL
1199974	6,624,954	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1988646	3,322,721	FIRST BANCORP, INC.	LEBANON, VA
1204560	8,728,634	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	7,996,666	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1247428	3,507,848	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI
1108097	4,304,309	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
1478017	3,269,188	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
3839201	3,861,076	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1208595	4,888,010	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3393178	5,167,572	FIRST INTERNET BANCORP	FISHERS, IN
1206760	7,586,794	FIRST MID BANCSHARES, INC.	MATTOON, IL
1206313	5,618,886	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI
1048894	4,235,900	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY
1099917	3,986,660	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	7,879,724	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	4,702,983	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
2393274	8,537,236	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3391129	6,826,030	FORBRIGHT, INC.	CHEVY CHASE, MD
1128358	3,451,256	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN
1026801	5,615,859	FREMONT BANCORPORATION	FREMONT, CA
1098620	6,153,467	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,817,185	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
1862036	3,184,791	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX
2900261	7,570,341	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
4973353	5,673,180	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	5,073,170	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,194,095	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,174,957	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	4,341,666	HILLS BANCORPORATION	HILLS, IA
3851191	3,320,122	HOME BANCORP, INC.	LAFAYETTE, LA
3843507	9,384,751	HOMESTREET, INC.	SEATTLE, WA
2592714	5,629,629	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	4,705,538	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	4,672,634	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	7,931,195	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
5806739	5,041,251	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA
1118854	3,722,526	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY
1201925	5,263,726	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
2112439	5,176,938	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,449,591	INTRUST FINANCIAL CORPORATION	WICHITA, KS

1134498	4,336,594	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,326,645	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,897,832	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ	
1208906	6,524,571	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3439236	4,436,078	LEADER BANCORP, INC	ARLINGTON, MA	
2325350	3,035,808	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	Moved from Peer 3
1103766	4,396,918	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3814208	8,233,102	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	5,353,225	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2820211	7,067,672	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	5,291,796	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,301,831	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,866,868	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,427,540	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
1141348	3,145,086	MINNWEST CORPORATION	MINNETONKA, MN	Moved from Peer 3
4369808	5,547,804	MUTUAL BANCORP	HYANNIS, MA	
3211601	3,319,097	MVB FINANCIAL CORP.	FAIRMONT, WV	
3973888	9,951,064	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,493,709	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5860236	4,517,659	NB BANCORP, INC.	NEEDHAM, MA	New Y-9C/BHCPR reporter
4436559	3,744,184	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	6,298,760	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	8,468,678	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,598,396	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	4,758,479	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	6,450,346	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	5,722,799	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	4,553,244	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	9,722,584	ORIGIN BANCORP, INC.	RUSTON, LA	
1248153	3,064,240	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
1142336	9,836,453	PARK NATIONAL CORPORATION	NEWARK, OH	Moved from Peer 1
2390013	7,927,445	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	6,476,857	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	9,157,382	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	3,742,289	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	4,089,045	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	8,632,440	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	3,880,662	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	8,542,169	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,026,024	RBB BANCORP	LOS ANGELES, CA	
1130584	3,947,125	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,128,810	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1097025	6,594,891	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	5,866,995	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	9,551,526	S&T BANCORP, INC.	INDIANA, PA	
3365858	7,289,369	SALEM FIVE BANCORP	SALEM, MA	
2429838	6,010,918	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,729,799	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,829,387	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	4,204,793	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	4,997,296	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,056,806	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	4,643,653	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,284,914	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1427275	3,233,446	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	Moved from Peer 3

1249730	8,188,631	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY
1126046	6,356,567	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT
2942702	3,163,171	STURM FINANCIAL GROUP, INC.	DENVER, CO
1247679	4,634,322	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV
1246467	3,052,125	TAMPA BAY BANKING COMPANY	TAMPA, FL
4475473	4,396,074	THIRD COAST BANCSHARES, INC.	HUMBLE, TX
2367921	7,819,749	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY
1030170	9,910,089	TRICO BANCSHARES	CHICO, CA
3233126	5,347,334	TRIUMPH FINANCIAL, INC.	DALLAS, TX
1048513	6,168,423	TRUSTCO BANK CORP NY	GLENVILLE, NY
1097182	3,495,840	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL
1116609	7,780,628	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA
5301421	3,011,634	USB BANCORP, INC.	DANBURY, CT
1050712	3,715,090	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
5278381	3,727,507	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX
1917600	4,074,072	VERABANK, INC.	HENDERSON, TX
1115349	7,204,894	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1135048	5,172,249	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	3,825,758	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1025541	6,371,530	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
2004141	4,846,476	WILSON BANK HOLDING COMPANY	LEBANON, TN
1137770	9,337,591	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX

Note: Peer Group 2 has 180 bank holding companies.