

BHCPR PEER GROUP DATA

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 Date: 12/31/2024

Summary Ratios

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	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.78	2.84	2.86	2.60	2.77
+ Non-interest income	0.95	0.96	0.89	1.04	1.21
- Overhead expense	2.37	2.44	2.19	2.17	2.57
- Provision for credit losses	0.19	0.19	0.13	-0.09	0.51
+ Securities gains (losses)	-0.06	-0.03	0.00	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.16	1.18	1.46	1.66	1.04
Net operating income	0.88	0.88	1.11	1.26	0.81
Net income	0.90	0.89	1.11	1.26	0.82
Net income (Subchapter S adjusted)	0.79	0.99	1.53	1.97	1.18
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.55	5.23	3.62	3.06	3.55
Interest expense	2.54	2.14	0.55	0.25	0.52
Net interest income (tax equivalent)	3.01	3.08	3.09	2.80	3.01
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.28	0.22	0.09	0.11	0.27
Earnings coverage of net loan and lease losses (X)	16.23	25.03	55.30	39.72	22.91
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	1.24	1.16	1.23	1.58
Allowance for loan and lease losses / Total loans and leases	1.26	1.23	1.15	1.20	1.55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.50	0.38	0.49	0.71
30-89 days past due loans and leases / Total loans and leases	0.45	0.40	0.34	0.32	0.39
Liquidity and Funding					
Net noncore funding dependence	10.23	12.91	8.68	-2.33	3.20
Net short-term noncore funding dependence	3.22	5.15	3.04	-7.70	-4.76
Net loans and leases / Total assets	64.60	63.69	63.56	58.67	61.58
Capitalization					
Tier 1 leverage ratio	9.87	9.48	9.26	8.98	9.13
Holding company equity capital / Total assets	10.81	10.33	9.83	10.71	11.16
Total equity capital (including minority interest) / Total assets	10.95	10.46	9.96	10.82	11.29
Common equity tier 1 capital / Total risk-weighted assets	12.84	12.38	11.81	12.42	12.35
Net loans and leases / Equity capital (X)	6.08	6.27	6.59	5.53	5.58
Cash dividends / Net income	43.16	40.19	32.07	28.27	42.30
Cash dividends / Net income (Subchapter S adjusted)	37.47	33.91	49.64	3.14	-0.65
Growth Rates					
Assets	2.32	4.19	5.08	10.50	16.68
Equity capital	7.07	9.13	-2.85	7.46	6.99
Net loans and leases	2.44	5.34	14.53	3.36	9.07
Noncore funding	-7.19	41.97	89.54	-14.79	-12.18
Parent Company Ratios					
Short-term debt / Equity capital	0.79	0.58	0.50	0.57	0.77
Long-term debt / Equity capital	12.19	13.06	12.27	10.95	13.56
Equity investment in subsidiaries / Equity capital	102.12	102.59	104.31	103.22	102.81
Cash from ops + noncash items + op expense / Op expense + dividends	139.35	143.06	132.32	153.55	147.24

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Relative Income Statement and Margin Analysis

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Percent of Average Assets					
Interest income (tax equivalent)	5.15	4.84	3.36	2.85	3.27
Less: Interest expense	2.37	2.00	0.51	0.23	0.48
Equals: Net interest income (tax equivalent)	2.78	2.84	2.86	2.60	2.77
Plus: Non-interest income	0.95	0.96	0.89	1.04	1.21
Equals: adjusted operating income (tax equivalent)	3.80	3.92	3.80	3.70	4.04
Less: Overhead expense	2.37	2.44	2.19	2.17	2.57
Less: Provision for credit losses	0.19	0.19	0.13	-0.09	0.51
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.06	-0.03	0.00	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.16	1.18	1.46	1.66	1.04
Less: Applicable income taxes (tax equivalent)	0.27	0.27	0.33	0.38	0.23
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.88	0.88	1.11	1.26	0.81
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.90	0.89	1.11	1.26	0.82
Memo: Net income (last four quarters)	0.90	0.91	1.11	1.26	0.82
Net income-BHC and noncontrolling (minority) interest	0.90	0.90	1.12	1.27	0.83
Margin Analysis					
Average earning assets / Average assets	92.78	92.57	92.89	93.08	92.32
Average interest-bearing funds / Average assets	67.16	65.33	61.06	61.99	64.06
Interest income (tax equivalent) / Average earning assets	5.55	5.23	3.62	3.06	3.55
Interest expense / Average earning assets	2.54	2.14	0.55	0.25	0.52
Net interest income (tax equivalent) / Average earning assets	3.01	3.08	3.09	2.80	3.01
Yield or Cost					
Total loans and leases (tax equivalent)	6.36	6.11	4.52	4.01	4.27
Interest-bearing bank balances	5.26	4.83	1.19	0.14	0.27
Federal funds sold and reverse repos	4.35	4.51	1.62	0.25	0.68
Trading assets	1.42	1.61	0.71	0.45	0.60
Total earning assets	5.52	5.18	3.59	3.04	3.51
Investment securities (tax equivalent)	3.18	2.78	2.08	1.77	2.25
US Treasury and agency securities (excluding mortgage-backed securities)	3.19	2.56	1.51	1.14	1.75
Mortgage-backed securities	2.92	2.58	1.98	1.57	2.05
All other securities	4.25	4.12	3.13	2.81	3.24
Interest-bearing deposits	3.17	2.49	0.58	0.21	0.53
Time deposits of \$250K or more	4.41	3.70	0.91	0.66	1.42
Time deposits < \$250K	4.43	3.69	0.88	0.62	1.36
Other domestic deposits	2.84	2.28	0.53	0.15	0.36
Foreign deposits	3.14	2.45	0.83	0.14	0.42
Federal funds purchased and repos	3.84	3.85	1.38	0.17	0.62
Other borrowed funds and trading liabilities	4.30	4.32	2.30	1.27	1.50
All interest-bearing funds	3.48	2.98	0.82	0.37	0.74

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Non-interest Income & Expenses

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.93	2.70	2.46	2.17	2.02
Overhead expenses / Net Interest Income + non-interest income	63.39	63.05	57.79	59.28	62.28
Percent of Average Assets					
Total overhead expense	2.37	2.44	2.19	2.17	2.57
Personnel expense	1.26	1.26	1.20	1.21	1.30
Net occupancy expense	0.23	0.23	0.22	0.23	0.26
Other operating expenses	0.86	0.91	0.75	0.72	0.94
Overhead less non-interest income	1.39	1.41	1.26	1.10	1.25
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	62.96	62.79	57.36	58.83	61.82
Personnel expense	33.52	32.57	31.62	32.93	32.36
Net occupancy expense	6.09	5.98	5.93	6.23	6.58
Other operating expenses	22.54	23.17	19.40	19.18	22.28
Total non-interest income	23.61	23.99	22.96	27.67	28.83
Fiduciary activities income	2.32	2.04	2.06	2.20	2.09
Service charges on domestic deposit accounts	3.16	2.98	3.19	3.27	3.27
Trading revenue	0.90	0.86	0.62	0.62	1.28
Investment banking fees and commissions	2.47	2.45	2.11	2.58	2.46
Insurance activities revenue	0.31	0.35	0.34	0.36	0.41
Venture capital revenue	0.01	0.00	0.01	0.04	0.01
Net servicing fees	0.67	0.60	0.97	0.60	0.01
Net securitization income	0.01	0.00	0.00	0.01	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.99	0.82	1.09	3.30	3.92
Other non-interest income	8.32	8.57	8.41	9.27	9.65
Overhead less non-interest income	37.79	37.71	33.81	30.52	31.93
Applicable income taxes / Pretax net operating income (tax equivalent)	20.41	19.75	21.23	21.18	18.63
Applicable income tax + TE / Pretax net operating income + TE	23.10	22.85	23.19	22.67	21.18

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Percent Composition of Assets

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Real estate loans	41.09	40.37	40.45	36.25	36.22
Commercial and industrial loans	10.93	10.88	11.31	10.76	13.52
Loans to individuals	3.41	3.56	3.40	3.36	3.40
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.02	0.02	0.03
Agricultural loans	0.19	0.17	0.19	0.18	0.19
Other loans and leases	5.10	4.68	4.47	4.47	4.63
Net loans and leases	64.60	63.69	63.56	58.67	61.58
Debt securities over 1 year	15.69	15.58	18.32	19.46	15.55
Mutual funds and equity securities	0.05	0.04	0.05	0.06	0.05
Subtotal	80.72	80.28	82.97	79.22	78.16
Interest-bearing bank balances	5.24	5.05	3.50	8.50	7.51
Federal funds sold and reverse repos	0.50	0.69	0.52	0.54	0.82
Debt securities 1 year or less	2.28	2.04	1.74	1.56	1.68
Trading assets	0.58	0.64	0.57	0.49	1.01
Total earning assets	90.94	90.70	90.70	91.77	91.05
Non-interest cash and due from depository institutions	0.87	0.91	1.01	0.82	1.07
Other real estate owned	0.02	0.01	0.01	0.01	0.02
All other assets	8.12	8.25	8.21	7.35	7.82
Memoranda					
Short-term investments	8.92	8.86	6.66	11.47	11.17
US Treasury securities	1.95	1.85	1.96	1.47	0.84
US agency securities (excluding mortgage-backed securities)	0.61	0.68	0.80	0.82	0.63
Municipal securities	1.22	1.30	1.64	1.73	1.69
Mortgage-backed securities	11.22	10.68	12.43	14.14	11.75
Asset-backed securities	0.77	0.81	0.95	0.50	0.32
Other debt securities	0.44	0.45	0.51	0.53	0.42
Loans held-for-sale	0.24	0.16	0.17	0.55	0.52
Loans held for investment	64.94	64.20	63.95	58.07	61.72
Real estate loans secured by 1-4 family	13.35	12.91	12.72	11.46	11.91
Revolving	1.56	1.48	1.52	1.42	1.66
Closed-end, secured by first liens	11.27	10.97	10.77	9.67	9.81
Closed-end, secured by junior liens	0.25	0.22	0.19	0.17	0.22
Commercial real estate loans	25.74	25.30	25.63	22.69	22.22
Construction and land development	3.84	3.99	4.17	3.34	3.40
Multifamily	4.71	4.26	4.03	3.57	3.12
Nonfarm nonresidential	16.05	15.94	16.07	14.58	14.72
Real estate loans secured by farmland	0.32	0.30	0.34	0.30	0.33

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	62.46	61.55	62.24	61.05	57.15
Real estate loans secured by 1-4 family	20.84	20.20	20.20	19.86	19.43
Revolving	2.36	2.24	2.35	2.43	2.64
Closed-end	18.30	17.80	17.66	17.24	16.59
Commercial real estate loans	38.56	38.01	38.73	37.86	34.63
Construction and land development	5.75	6.03	6.37	5.65	5.26
1-4 family	0.85	0.96	1.28	1.18	0.93
Other	4.79	4.89	4.87	4.40	4.19
Multifamily	6.81	6.51	6.02	5.78	4.96
Nonfarm nonresidential	24.10	24.01	24.51	24.56	22.93
Owner-occupied	8.27	7.94	8.16	8.29	7.68
Other	15.56	15.75	16.08	15.94	14.95
Real estate loans secured by farmland	0.49	0.46	0.54	0.54	0.54
Loans to depository institutions and acceptances of other banks	0.03	0.02	0.04	0.04	0.06
Commercial and industrial loans	17.58	17.56	18.44	18.86	22.17
Loans to individuals	5.87	6.34	5.91	6.23	6.13
Credit card loans	0.69	0.66	0.55	0.53	0.65
Agricultural loans	0.30	0.26	0.30	0.34	0.32
Other loans and leases	9.22	8.43	8.21	8.75	9.09
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	391.73	404.29	416.38	391.81	381.27
Real estate loans secured by 1-4 family	128.93	130.84	132.74	126.06	125.03
Revolving	14.71	14.72	15.37	15.44	17.42
Closed-end	112.63	115.10	115.64	108.85	106.14
Commercial real estate loans	243.36	251.85	260.39	245.88	234.65
Construction and land development	36.25	39.56	41.90	35.95	35.62
1-4 family	5.30	6.44	9.40	7.42	6.34
Other	29.97	32.27	32.20	28.11	28.16
Multifamily	45.59	43.83	41.83	38.66	32.74
Nonfarm nonresidential	151.37	157.01	163.60	158.06	155.06
Owner-occupied	51.97	51.92	54.13	52.99	52.37
Other	97.33	102.98	107.29	102.54	100.54
Real estate loans secured by farmland	2.95	3.09	3.39	3.22	3.44
Loans to depository institutions and acceptances of other banks	0.16	0.18	0.20	0.21	0.28
Commercial and industrial loans	103.07	107.53	114.99	114.44	139.91
Loans to individuals	32.69	37.32	33.68	34.55	37.47
Credit card loans	3.43	4.00	2.92	2.77	3.30
Agricultural loans	1.64	1.63	1.69	1.86	1.88
Other loans and leases	52.58	50.56	48.55	51.07	49.54
Supplemental					
Non-owner occupied CRE loans / Gross loans	31.16	30.82	31.32	30.07	27.32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	196.25	203.30	210.03	195.34	183.76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	251.15	258.42	267.87	252.85	240.85

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Liquidity and Funding

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Short-term investments	8.92	8.86	6.66	11.47	11.17
Liquid assets	22.88	22.74	22.88	29.03	26.22
Investment securities	18.54	18.22	20.69	21.63	17.85
Net loans and leases	64.60	63.69	63.56	58.67	61.58
Net loans, leases and standby letters of credit	65.44	64.50	64.41	59.49	62.48
Core deposits	67.54	65.37	71.23	75.71	70.67
Noncore funding	17.42	19.52	15.08	10.30	14.13
Time deposits of \$250K or more	3.70	3.24	1.88	1.58	2.11
Foreign deposits	0.25	0.20	0.31	0.34	0.36
Federal funds purchased and repos	1.06	1.15	1.28	1.23	1.47
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.39	0.33	0.58	0.54	0.54
Commercial paper	0.01	0.01	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	2.06	3.44	3.45	1.00	1.24
Earning assets that reprice within 1 year	40.51	39.25	35.98	37.37	39.38
Interest-bearing liabilities that reprice within 1 year	13.64	13.31	8.24	6.39	8.20
Long-term debt that reprices within 1 year	0.36	0.45	0.48	0.26	0.47
Net assets that reprice within 1 year	25.11	23.53	25.97	29.65	29.11
Other Liquidity and Funding Ratios					
Net noncore funding dependence	10.23	12.91	8.68	-2.33	3.20
Net short-term noncore funding dependence	3.22	5.15	3.04	-7.70	-4.76
Short-term investment / Short-term noncore funding	85.84	68.66	75.35	273.39	184.19
Liquid assets - short-term noncore funding / Nonliquid assets	16.44	14.35	20.56	36.68	28.18
Net loans and leases / Total deposits	82.49	83.94	80.87	72.79	79.43
Net loans and leases / Core deposits	96.46	99.20	89.83	78.25	88.34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.57	-7.27	-9.30	0.12	1.57
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.76	-12.60	-17.67	-0.25	4.31
Structured notes appreciation (depreciation) / Tier 1 capital	-0.27	-0.33	-0.61	-0.02	0.02
Percent of Investment Securities					
Held-to-maturity securities	24.24	25.55	26.73	14.28	11.38
Available-for-sale securities	73.87	71.58	71.52	83.77	87.23
US Treasury securities	11.11	10.94	9.64	6.70	4.72
US agency securities (excluding mortgage-backed securities)	3.67	4.10	4.22	4.12	4.01
Municipal securities	6.83	7.22	8.18	8.22	9.83
Mortgage-backed securities	62.29	59.24	61.37	66.54	66.64
Asset-backed securities	4.08	4.36	4.90	2.50	1.91
Other debt securities	2.96	3.13	3.11	3.08	3.01
Mutual funds and equity securities	0.32	0.28	0.26	0.29	0.35
Debt securities 1 year or less	14.19	12.55	9.65	7.78	10.55
Debt securities 1 to 5 years	21.30	19.89	20.56	18.25	17.03
Debt securities over 5 years	62.41	63.64	67.64	71.11	69.86
Pledged securities	50.39	53.76	33.96	32.26	35.67
Structured notes, fair value	0.10	0.14	0.29	0.11	0.02
Percent Change from Prior Like Quarter					
Short-term investments	16.98	72.36	-41.73	27.96	183.32
Investment securities	2.41	-2.35	2.95	31.36	23.62
Core deposits	4.24	-1.83	-0.88	16.94	26.88
Noncore funding	-7.19	41.97	89.54	-14.79	-12.18

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Derivatives and Off-Balance-Sheet Transactions

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	22.68	23.03	24.92	22.79	22.02
Standby letters of credit	0.63	0.58	0.64	0.65	0.71
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.11	0.14	0.08	0.10	0.18
Credit derivatives - notional amount (holding company as guarantor)	0.32	0.29	0.28	0.24	0.35
Credit derivatives - notional amount (holding company as beneficiary)	0.29	0.22	0.17	0.18	0.30
Credit derivative contracts w/ purchased credit protection-investment grade	0.26	0.24	0.23	0.18	0.25
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.24	0.24	0.19	0.13	0.30
Derivative contracts	50.15	44.21	44.01	46.30	48.62
Interest rate contracts	32.68	29.00	30.91	32.46	34.36
Interest rate futures and forward contracts	3.64	3.19	2.97	3.25	6.21
Written options contracts (interest rate)	1.64	1.17	1.35	1.41	2.18
Purchased options contracts (interest rate)	2.10	1.37	1.55	1.31	1.46
Interest rate swaps	24.59	22.67	22.30	20.49	20.83
Foreign exchange contracts	8.39	5.62	7.03	6.30	6.01
Futures and forward foreign exchange contracts	4.19	3.12	4.23	3.78	3.47
Written options contracts (foreign exchange)	0.11	0.06	0.04	0.04	0.03
Purchased options contracts (foreign exchange)	0.11	0.06	0.04	0.04	0.04
Foreign exchange rate swaps	1.58	0.73	0.94	0.76	0.77
Equity, commodity, and other derivative contracts	1.24	1.81	1.11	0.92	1.86
Commodity and other futures and forward contracts	0.17	0.16	0.08	0.07	0.14
Written options contracts (commodity and other)	0.37	0.38	0.39	0.32	0.52
Purchased options contracts (commodity and other)	0.32	0.31	0.29	0.21	0.37
Commodity and other swaps	0.33	0.27	0.30	0.31	0.32
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	40.54	41.52	46.42	44.98	42.82

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Derivatives Analysis

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Percent of Notional Amount					
Interest rate contracts	92.41	91.96	94.25	94.17	94.10
Foreign exchange contracts	3.50	3.31	3.02	3.47	3.49
Equity, commodity, and other contracts	1.48	1.88	1.07	1.14	1.17
Futures and forwards	8.44	9.04	8.54	11.16	14.05
Written options	4.84	5.08	4.77	6.28	8.18
Exchange-traded	0.12	0.15	0.13	0.12	0.14
Over-the-counter	4.43	4.53	4.43	5.96	7.73
Purchased options	4.68	4.69	4.63	3.27	3.42
Exchange-traded	0.13	0.16	0.14	0.12	0.15
Over-the-counter	4.15	4.04	4.08	2.87	2.86
Swaps	75.82	74.61	78.69	74.26	68.76
Held for trading	32.74	34.68	36.40	40.42	43.53
Interest rate contracts	26.80	28.16	30.08	34.15	36.62
Foreign exchange contracts	1.75	1.55	1.57	1.68	1.60
Equity, commodity, and other contracts	0.60	0.66	0.55	0.60	0.68
Non-traded	67.26	65.32	63.60	59.58	56.47
Interest rate contracts	62.63	60.25	60.36	56.71	53.82
Foreign exchange contracts	0.43	0.39	0.40	0.40	0.46
Equity, commodity, and other contracts	0.15	0.25	0.10	0.09	0.10
Derivative contracts (excluding futures and forex 14 days or less)	95.17	94.55	95.13	92.53	91.48
One year or less	37.59	36.96	33.84	27.56	32.05
Over 1 year to 5 years	33.58	31.12	24.87	27.01	27.06
Over 5 years	16.48	20.67	26.68	29.89	29.56
Gross negative fair value (absolute value)	1.29	1.46	2.13	0.98	1.55
Gross positive fair value	1.49	1.57	2.13	1.34	2.23
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.06	0.07	0.08	0.04	0.07
Gross positive fair value (X)	0.06	0.07	0.08	0.05	0.09
Held for trading (X)	0.04	0.04	0.04	0.04	0.07
Non-traded (X)	0.02	0.02	0.02	0.01	0.02
Current credit exposure (X)	0.04	0.04	0.04	0.04	0.06
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.58	0.56	0.51	0.46	0.84

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2024

Allowance and Net Loan and Lease Losses

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.20	0.19	0.11	-0.09	0.51
Provision for loan and lease losses / Average loans and leases	0.32	0.33	0.19	-0.16	0.82
Provision for loan and lease losses / Net loan and lease losses	133.11	195.87	326.41	-105.48	487.86
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	1.24	1.16	1.23	1.58
Allowance for loan and lease losses / Total loans and leases	1.26	1.23	1.15	1.20	1.55
Allowance for loan and lease losses / Net loans and leases losses (X)	8.15	14.21	39.84	21.39	11.58
Allowance for loan and lease losses / Nonaccrual assets	272.81	347.62	428.70	364.13	299.17
ALLL / 90+ days past due + nonaccrual loans and leases	211.60	263.70	329.69	287.08	244.34
Gross loan and lease losses / Average loans and leases	0.35	0.29	0.16	0.19	0.34
Recoveries / Average loans and leases	0.06	0.06	0.06	0.08	0.07
Net losses / Average loans and leases	0.28	0.22	0.09	0.11	0.27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	26.68	45.25	44.80	34.67	33.98
Earnings coverage of net loan and lease losses (X)	16.23	25.03	55.30	39.72	22.91
Net Loan and Lease Losses By Type					
Real estate loans	0.09	0.04	0.00	0.02	0.04
Real estate loans secured by 1-4 family	0.00	0.00	-0.01	-0.02	0.01
Revolving	-0.01	-0.02	-0.05	-0.07	0.01
Closed-end	0.00	0.00	-0.01	-0.01	0.00
Commercial real estate loans	0.16	0.08	0.01	0.04	0.07
Construction and land development	0.02	0.02	-0.01	0.00	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.02	0.02	-0.01	0.00	0.00
Multifamily	0.03	0.00	0.00	0.01	0.00
Nonfarm nonresidential	0.23	0.12	0.01	0.05	0.11
Owner-occupied	0.01	0.00	0.00	0.01	0.02
Other	0.21	0.11	0.02	0.04	0.08
Real estate loans secured by farmland	0.01	0.00	0.00	0.00	0.02
Commercial and industrial loans	0.47	0.36	0.13	0.17	0.47
Loans to individuals	1.88	1.32	0.80	0.71	1.13
Credit card loans	3.80	2.94	1.88	1.84	2.92
Agricultural loans	0.08	0.05	0.02	0.02	0.19
Loans to foreign governments and institutions	0.00	0.08	0.02	0.00	0.00
Other loans and leases	0.19	0.14	0.13	0.10	0.15

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2024

Past Due and Nonaccrual Assets

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Percent of Loans and Leases					
30-89 days past due loans and leases	0.45	0.40	0.34	0.32	0.39
90+ days past due loans and leases	0.11	0.11	0.10	0.10	0.12
Nonaccrual loans and leases	0.63	0.47	0.35	0.46	0.66
90+ days past due and nonaccrual loans and leases	0.82	0.65	0.50	0.62	0.85
30-89 days past due restructured	0.02	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.01	0.00	0.01
Nonaccrual restructured	0.09	0.05	0.08	0.10	0.13
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	0.01
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.45	0.40	0.34	0.32	0.40
90+ days past due assets	0.11	0.11	0.10	0.10	0.12
Nonaccrual assets	0.64	0.48	0.36	0.47	0.67
30+ days past due and nonaccrual assets	1.30	1.08	0.87	0.97	1.29
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.53	0.41	0.31	0.36	0.52
90+ past due and nonaccrual assets + other real estate owned	0.56	0.43	0.33	0.37	0.55
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.68	0.48	0.36	0.41	0.60
Allowance for loan and lease losses	86.73	62.66	52.47	62.64	66.66
Equity capital + allowance for loan and lease losses	5.86	4.32	3.43	3.60	4.97
Tier 1 capital + allowance for loan and lease losses	6.39	4.68	3.71	4.30	6.05
Loans and leases + other real estate owned	1.05	0.75	0.59	0.71	0.97

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2024

Past Due and Nonaccrual Loans and Leases

		12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.38	0.33	0.27	0.26	0.39
	90+ days past due	0.11	0.10	0.09	0.12	0.16
	Nonaccrual	0.73	0.55	0.39	0.52	0.76
Commercial and industrial	30-89 days past due	0.30	0.28	0.25	0.24	0.23
	90+ days past due	0.03	0.03	0.05	0.04	0.03
	Nonaccrual	0.80	0.64	0.48	0.57	0.75
Individuals	30-89 days past due	1.17	1.13	0.99	0.63	0.83
	90+ days past due	0.16	0.14	0.10	0.09	0.14
	Nonaccrual	0.26	0.25	0.22	0.17	0.28
Depository institution loans	30-89 days past due	0.00	0.08	0.01	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.01	0.00	0.00
Agricultural	30-89 days past due	0.16	0.16	0.11	0.07	0.17
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.41	0.25	0.23	0.70	0.49
Foreign governments	30-89 days past due	0.01	0.00	0.13	0.50	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.12	0.14	0.15	0.09
Other loans and leases	30-89 days past due	0.16	0.17	0.16	0.12	0.18
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.16	0.09	0.07	0.09	0.15

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2024

		12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Memoranda						
1-4 Family	30-89 days past due	0.64	0.60	0.48	0.46	0.65
	90+ days past due	0.22	0.21	0.20	0.24	0.33
	Nonaccrual	0.63	0.55	0.56	0.71	0.89
Revolving	30-89 days past due	0.54	0.59	0.43	0.28	0.48
	90+ days past due	0.03	0.03	0.03	0.02	0.03
	Nonaccrual	0.87	0.85	0.83	1.18	1.13
Closed-End	30-89 days past due	0.66	0.58	0.49	0.49	0.65
	90+ days past due	0.24	0.23	0.23	0.26	0.38
	Nonaccrual	0.60	0.53	0.55	0.67	0.87
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.03	0.04
Commercial real estate	30-89 days past due	0.23	0.18	0.14	0.15	0.26
	90+ days past due	0.02	0.02	0.01	0.01	0.02
	Nonaccrual	0.87	0.59	0.25	0.38	0.62
Construction and development	30-89 days past due	0.22	0.14	0.12	0.17	0.28
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	0.37	0.25	0.13	0.20	0.41
1-4 family	30-89 days past due	0.04	0.04	0.03	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.03	0.01	0.01	0.03
Other	30-89 days past due	0.16	0.09	0.07	0.13	0.22
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.31	0.17	0.11	0.16	0.35
Multifamily	30-89 days past due	0.16	0.07	0.06	0.07	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.55	0.17	0.08	0.17	0.11
Nonfarm non-residential	30-89 days past due	0.18	0.15	0.13	0.13	0.23
	90+ days past due	0.01	0.02	0.01	0.01	0.02
	Nonaccrual	1.08	0.75	0.34	0.45	0.80
Owner occupied	30-89 days past due	0.07	0.05	0.05	0.04	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.13	0.11	0.17	0.27
Other	30-89 days past due	0.10	0.09	0.07	0.08	0.14
	90+ days past due	0.01	0.01	0.00	0.00	0.01
	Nonaccrual	0.85	0.54	0.19	0.23	0.44
Farmland	30-89 days past due	0.09	0.09	0.13	0.10	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.50	0.41	0.39	0.69	1.13
Credit card	30-89 days past due	1.61	1.70	1.26	0.81	0.95
	90+ days past due	0.83	0.82	0.60	0.45	0.63
	Nonaccrual	0.27	0.33	0.18	0.10	0.05

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2024

Regulatory Capital Components and Ratios

	12/31/2024			12/31/2023			12/31/2022			12/31/2021			
Capital Ratios													
Common equity tier 1 capital, column A	12.82			12.30			11.78			12.36			12.33
Common equity tier 1 capital, column B	0.28			0.18			0.28			0.29			0.30
Tier 1 capital, column A	13.52			12.94			12.46			13.10			13.05
Tier 1 capital, column B	0.33			0.21			0.32			0.34			0.33
Total capital, column A	15.36			14.79			14.27			14.90			15.20
Total capital, column B	0.36			0.23			0.36			0.37			0.38
Tier 1 leverage	9.87			9.48			9.26			8.98			9.13
Supplementary leverage ratio, advanced approaches HCs	7.14			7.01			6.81			6.70			8.69

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2024

Insurance and Broker-Dealer Activities

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	63.67	60.99	56.52	53.11	53.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets	36.33	39.01	43.48	46.89	46.33
Separate account assets (L/H) / Total life assets	5.67	5.53	5.49	13.40	11.24
Insurance activities revenue / Adjusted operating income	0.31	0.35	0.34	0.36	0.41
Premium income / Insurance activities revenue	5.93	4.63	2.29	2.76	2.84
Credit related premium income / Total premium income	35.29	36.58	28.99	32.99	38.23
Other premium income / Total premium income	64.71	63.42	71.01	67.01	61.77
Insurance underwriting net income / Consolidated net income	0.05	0.04	0.02	0.02	0.03
Insurance net income (P/C) / Equity (P/C)	16.28	18.28	17.01	23.22	15.59
Insurance net income (L/H) / Equity (L/H)	16.22	24.88	229.06	4.49	3.62
Insurance benefits, losses, expenses / Insurance premiums	330.06	152.16	5,287.80	927.51	447.82
Reinsurance recovery (P/C) / Total assets (P/C)	0.05	0.05	0.06	0.07	0.07
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.09	11.21	11.87	12.00	11.03
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.60	0.75	0.55	0.46	0.75

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2024

Foreign Activities

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Analysis Ratios					
Yield: Foreign loans	1.61	1.60	0.93	0.66	0.87
Cost: Interest-bearing deposits	3.14	2.45	0.83	0.14	0.42
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.24	0.34	0.21	0.20	5.18
Commercial and industrial loans	0.84	2.06	0.13	0.79	0.64
Foreign governments and institutions	0.00	0.08	0.02	0.00	0.00
Growth Rates					
Net loans and leases	-6.05	-2.13	19.84	6.83	-2.40
Total selected assets	-3.71	-2.36	6.45	9.48	2.04
Deposits	-1.45	0.90	-11.97	0.73	3.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2024

Parent Company Analysis - Part 1

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Profitability					
Net income / Average equity capital	8.45	8.99	11.16	11.94	7.29
Bank net income / Average equity investment in banks	9.27	9.91	11.69	11.80	7.45
Nonbank net income / Average equity investment in nonbanks	7.67	8.00	9.13	13.21	9.75
Subsidiary HCs net income / Average equity investment in sub HCs	7.62	7.58	8.63	10.04	7.01
Bank net income / Parent net income	89.37	88.04	88.96	96.79	88.16
Nonbank net income / Parent net income	3.41	3.37	2.62	3.42	3.59
Subsidiary holding companies' net income / Parent net income	74.76	83.67	82.03	65.19	68.34
Leverage					
Total liabilities / Equity capital	18.68	19.16	18.55	16.81	20.06
Total debt / Equity capital	13.19	13.80	13.06	11.71	14.41
Total debt + notes payable to subs that issued TPS / Equity capital	14.79	15.53	15.11	13.63	16.67
Total debt + Loans guaranteed for affiliate / Equity capital	13.35	13.95	13.15	11.77	14.68
Total debt / Equity capital - excess over fair value	13.31	13.91	13.21	11.81	14.52
Long-term debt / Equity capital	12.19	13.06	12.27	10.95	13.56
Short-term debt / Equity capital	0.79	0.58	0.50	0.57	0.77
Current portion of long-term debt / Equity capital	0.39	0.29	0.07	0.06	0.06
Excess cost over fair value / Equity capital	0.11	0.10	0.10	0.05	0.08
Long-term debt / Consolidated long-term debt	37.93	37.23	40.56	39.86	34.67
Double Leverage					
Equity investment in subs / Equity capital	102.12	102.59	104.31	103.22	102.81
Total investment in subs / Equity capital	109.26	109.86	109.37	108.40	110.16
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.31	0.41	0.43	0.29	0.47
Equity investment in subs - equity cap / Net income-div (X)	1.66	1.94	1.27	1.05	1.82
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	135.66	132.05	139.25	154.07	136.59
Cash from ops + noncash items + op expense / Op expense + dividend	139.35	143.06	132.32	153.55	147.24
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	119.57	111.05	102.83	98.57	134.08
Pretax operating income + interest expense / Interest expense	2,101.67	1,786.07	1,665.41	1,835.33	2,016.32
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	919.60	920.71	1,303.55	1,770.77	1,539.23
Dividends + interest from subsidiaries / Interest expense + dividends	150.90	146.71	162.23	175.46	150.43
Fees + other income from subsidiaries / Salary + other expenses	9.23	10.74	9.42	11.92	13.95
Net income / Current part of long-term debt + preferred dividends (X)	19.42	26.45	30.79	47.61	35.64
Other Ratios					
Net assets that reprice within 1 year / Total assets	4.12	3.53	3.61	3.44	3.85
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.28	0.23	0.71	0.17	0.10
Nonaccrual	16.15	0.24	0.47	0.92	1.03
Total	16.43	0.46	1.18	1.09	1.13
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.00	0.01	0.02	0.05
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.00	0.03	0.02	0.05
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.25	2.78	1.77	1.76	2.66
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.13	0.13	0.06	0.06	0.08

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2024

Parent Company Analysis - Part 2

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	75.84	76.19	70.66	66.99	81.10
Dividends declared / Net income	43.17	40.16	32.07	28.27	42.29
Net income - dividends / Average equity	5.09	5.39	7.59	8.62	4.14
Percent of Dividends Paid					
Dividends from bank subsidiaries	131.36	127.62	137.86	157.65	132.17
Dividends from nonbank subsidiaries	3.29	4.15	3.42	4.90	3.41
Dividends from subsidiary holding companies	5.06	7.67	4.71	5.91	4.85
Dividends from all subsidiaries	170.45	166.88	184.33	205.00	174.85
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	63.23	60.39	51.32	47.78	60.28
Interest income from bank subsidiaries	1.70	1.05	0.27	0.11	0.36
Management and service fees from bank subsidiaries	0.99	0.86	0.93	0.88	1.47
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	67.65	64.65	53.82	52.33	62.88
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	68.95	70.58	66.96	62.16	56.39
Interest income from nonbank subsidiaries	16.16	8.28	6.39	2.43	7.38
Management and serv fees from nonbank subsidiaries	0.99	0.75	0.33	0.33	0.86
Other income from nonbank subsidiaries	0.07	0.09	-0.30	0.07	0.16
Operating income from nonbank subsidiaries	103.11	102.96	90.33	86.66	79.84
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	42.12	59.76	1,198.53	38.10	43.51
Interest income from subsidiary holding companies	9.69	15.66	119.53	5.26	8.40
Management and service fees from subsidiary holding companies	0.00	0.06	0.25	0.73	0.44
Other income from subsidiary holding companies	-0.87	0.00	-2.19	-0.40	0.01
Operating income from subsidiary holding companies	51.88	77.07	1,316.12	58.37	55.20
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	70.93	70.01	71.92	74.58	69.76
Interest income from bank subsidiaries	2.13	1.71	0.55	0.23	0.63
Management and service fees from bank subsidiaries	1.30	1.11	0.98	1.42	1.87
Other income from bank subsidiaries	0.01	0.01	0.01	0.02	0.04
Operating income from bank subsidiaries	83.63	83.97	83.18	83.41	82.20
Dividends from nonbank subsidiaries	1.76	2.22	2.77	3.01	1.95
Interest income from nonbank subsidiaries	0.30	0.27	0.19	0.18	0.73
Management and service fees from nonbank subsidiaries	0.01	0.01	0.01	0.01	0.02
Other income from nonbank subsidiaries	0.00	0.01	0.00	0.01	0.01
Operating income from nonbank subsidiaries	3.37	3.90	3.52	4.59	4.70
Dividends from subsidiary holding companies	1.52	2.85	2.41	2.07	2.53
Interest income from subsidiary holding companies	0.08	0.23	0.02	0.01	0.11
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	2.61	4.56	3.88	3.85	4.56
Loans and advances from subsidiaries / Short term debt	1,041.00	184.19	216.83	158.10	135.13
Loans and advances from subsidiaries / Total debt	33.25	30.30	25.28	26.38	27.08

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									135
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.78	1.57	1.87	2.40	2.76	3.14	3.45	4.40	135
+ Non-interest income	0.95	0.22	0.27	0.44	0.82	1.31	1.98	3.38	135
- Overhead expense	2.37	1.43	1.68	2.02	2.31	2.62	3.22	4.45	135
- Provision for credit losses	0.19	0.00	0.02	0.08	0.17	0.25	0.40	0.99	135
+ Securities gains (losses)	-0.06	-0.48	-0.30	-0.08	0.00	0.00	0.00	0.00	135
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	135
= Pretax net operating income (tax equivalent)	1.16	0.15	0.35	0.78	1.20	1.52	2.03	2.37	135
Net operating income	0.88	0.02	0.21	0.60	0.93	1.18	1.56	1.78	135
Net income	0.90	0.05	0.23	0.63	0.93	1.20	1.56	1.78	135
Net income (Subchapter S adjusted)	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.55	4.47	4.60	5.04	5.51	5.94	6.48	7.79	135
Interest expense	2.54	1.44	1.62	2.01	2.51	3.01	3.69	4.15	135
Net interest income (tax equivalent)	3.01	1.68	2.01	2.63	3.01	3.42	3.82	4.77	135
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.28	0.03	0.04	0.10	0.19	0.41	0.67	1.35	135
Earnings coverage of net loan and lease losses (X)	16.23	0.76	1.68	4.47	9.26	19.04	49.84	84.13	135
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	0.45	0.76	0.99	1.21	1.49	1.94	2.66	135
Allowance for loan and lease losses / Total loans and leases	1.26	0.45	0.75	0.99	1.19	1.49	1.94	2.65	135
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.13	0.25	0.37	0.65	0.93	1.20	1.84	135
30-89 days past due loans and leases / Total loans and leases	0.45	0.10	0.14	0.23	0.36	0.56	0.94	1.72	135
Liquidity and Funding									
Net noncore funding dependence	10.23	-6.26	-3.48	1.99	9.70	17.53	27.32	39.31	135
Net short-term noncore funding dependence	3.22	-22.16	-11.23	-3.14	3.08	9.80	17.53	23.14	135
Net loans and leases / Total assets	64.60	27.36	46.72	58.24	67.06	72.74	77.43	80.57	135
Capitalization									
Tier 1 leverage ratio	9.87	7.10	8.08	8.78	9.88	11.05	11.94	12.45	135
Holding company equity capital / Total assets	10.81	7.13	7.63	9.05	10.86	12.29	14.41	16.05	135
Total equity capital (including minority interest) / Total assets	10.95	7.22	8.05	9.35	10.91	12.39	14.41	16.05	135
Common equity tier 1 capital / Total risk-weighted assets	12.84	10.00	10.54	11.17	12.40	14.15	16.42	18.14	134
Net loans and leases / Equity capital (X)	6.08	3.04	3.67	4.84	6.08	7.37	8.34	9.19	135
Cash dividends / Net income	43.16	0.00	6.73	23.37	38.00	54.26	85.27	143.11	129
Cash dividends / Net income (Subchapter S adjusted)	37.47	37.47	37.47	37.47	37.47	37.47	37.47	37.47	1
Growth Rates									
Assets	2.32	-6.63	-4.84	-0.75	1.69	4.81	9.65	14.99	135
Equity capital	7.07	-1.93	1.42	3.19	5.92	10.38	16.45	21.37	135
Net loans and leases	2.44	-8.00	-5.05	-0.92	1.96	5.94	10.44	14.05	135
Noncore funding	-7.19	-53.05	-39.51	-20.00	-6.09	7.42	19.91	30.81	135
Parent Company Ratios									
Short-term debt / Equity capital	0.79	0.00	0.00	0.00	0.00	0.00	5.02	8.61	135
Long-term debt / Equity capital	12.19	0.00	0.00	0.00	7.04	16.34	53.07	75.10	135
Equity investment in subsidiaries / Equity capital	102.12	92.53	94.16	98.00	100.55	105.16	115.30	118.66	135
Cash from ops + noncash items + op expense / Op expense + dividends	139.35	2.91	35.07	99.92	125.98	177.59	263.61	436.96	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2024

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)	5.15	4.05	4.30	4.68	5.09	5.61	6.19	7.46	135
Less: Interest expense	2.37	1.34	1.47	1.89	2.29	2.81	3.52	4.03	135
Equals: Net interest income (tax equivalent)	2.78	1.57	1.87	2.40	2.76	3.14	3.45	4.40	135
Plus: Non-interest income	0.95	0.22	0.27	0.44	0.82	1.31	1.98	3.38	135
Equals: adjusted operating income (tax equivalent)	3.80	2.37	2.65	3.17	3.75	4.22	5.19	6.76	135
Less: Overhead expense	2.37	1.43	1.68	2.02	2.31	2.62	3.22	4.45	135
Less: Provision for credit losses	0.19	0.00	0.02	0.08	0.17	0.25	0.40	0.99	135
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	135
Plus: Realized gains (losses) on available-for-sale securities	-0.06	-0.48	-0.29	-0.08	0.00	0.00	0.00	0.00	135
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	135
Equals: Pretax net operating income (tax equivalent)	1.16	0.15	0.35	0.78	1.20	1.52	2.03	2.37	135
Less: Applicable income taxes (tax equivalent)	0.27	0.02	0.08	0.18	0.26	0.35	0.49	0.63	135
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	135
Equals: Net operating income	0.88	0.02	0.21	0.60	0.93	1.18	1.56	1.78	135
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Equals: Net income	0.90	0.05	0.23	0.63	0.93	1.20	1.56	1.78	135
Memo: Net income (last four quarters)	0.90	0.05	0.23	0.63	0.93	1.20	1.56	1.78	135
Net income-BHC and noncontrolling (minority) interest	0.90	0.10	0.23	0.63	0.94	1.20	1.56	1.78	135
Margin Analysis									
Average earning assets / Average assets	92.78	87.85	88.84	91.08	92.55	95.00	96.48	97.72	135
Average interest-bearing funds / Average assets	67.16	55.41	57.34	61.95	67.14	71.76	78.28	82.68	135
Interest income (tax equivalent) / Average earning assets	5.55	4.47	4.60	5.04	5.51	5.94	6.48	7.79	135
Interest expense / Average earning assets	2.54	1.44	1.62	2.01	2.51	3.01	3.69	4.15	135
Net interest income (tax equivalent) / Average earning assets	3.01	1.68	2.01	2.63	3.01	3.42	3.82	4.77	135
Yield or Cost									
Total loans and leases (tax equivalent)	6.36	5.22	5.38	5.77	6.19	6.75	7.78	9.36	135
Interest-bearing bank balances	5.26	2.94	3.74	4.69	5.29	5.82	6.73	7.36	135
Federal funds sold and reverse repos	4.35	0.00	0.00	3.17	5.11	5.68	7.54	10.44	68
Trading assets	1.42	0.00	0.00	0.00	0.02	3.37	5.07	5.71	85
Total earning assets	5.52	4.42	4.60	5.02	5.50	5.92	6.43	7.79	135
Investment securities (tax equivalent)	3.18	1.88	2.12	2.62	3.15	3.74	4.31	4.89	135
US Treasury and agency securities (excluding mortgage-backed securities)	3.19	1.15	1.54	2.12	3.11	4.17	5.20	6.33	128
Mortgage-backed securities	2.92	1.77	1.89	2.30	2.88	3.48	4.10	4.62	134
All other securities	4.25	2.16	2.62	3.27	3.94	5.13	6.65	8.36	132
Interest-bearing deposits	3.17	1.94	2.17	2.67	3.12	3.65	4.30	4.56	135
Time deposits of \$250K or more	4.41	3.42	3.66	4.14	4.45	4.73	4.97	5.17	134
Time deposits < \$250K	4.43	3.35	3.64	4.16	4.48	4.76	5.01	5.13	133
Other domestic deposits	2.84	1.55	1.77	2.21	2.74	3.55	4.07	4.49	135
Foreign deposits	3.14	0.44	1.25	2.05	3.22	3.90	4.65	6.43	25
Federal funds purchased and repos	3.84	0.00	0.64	2.09	3.63	5.12	6.08	9.01	117
Other borrowed funds and trading liabilities	4.30	1.29	2.69	3.60	4.43	5.08	5.70	5.95	133
All interest-bearing funds	3.48	2.36	2.46	2.91	3.41	4.08	4.57	5.17	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.93	0.00	0.00	0.10	2.23	4.95	9.35	11.45	134
Overhead expenses / Net Interest Income + non-interest income	63.39	44.12	51.31	57.21	63.09	68.16	79.30	87.39	135
Percent of Average Assets									
Total overhead expense	2.37	1.43	1.68	2.02	2.31	2.62	3.22	4.45	135
Personnel expense	1.26	0.70	0.84	1.03	1.23	1.47	1.78	2.01	135
Net occupancy expense	0.23	0.08	0.10	0.17	0.23	0.28	0.34	0.39	135
Other operating expenses	0.86	0.47	0.53	0.64	0.79	0.99	1.57	2.03	135
Overhead less non-interest income	1.39	0.11	0.68	1.07	1.44	1.67	2.00	2.32	135
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	62.96	43.88	51.11	56.66	62.36	67.54	79.19	87.23	135
Personnel expense	33.52	18.81	23.00	30.17	34.00	37.94	41.63	48.18	135
Net occupancy expense	6.09	1.37	2.71	4.46	6.10	7.74	9.65	10.99	135
Other operating expenses	22.54	13.69	15.72	18.08	20.95	24.32	36.88	45.72	135
Total non-interest income	23.61	7.95	10.45	13.00	20.39	29.54	46.52	66.79	135
Fiduciary activities income	2.32	0.00	0.00	0.00	1.59	4.11	7.48	12.70	135
Service charges on domestic deposit accounts	3.16	0.01	0.21	1.74	3.38	4.60	5.45	6.17	135
Trading revenue	0.90	0.00	0.00	0.00	0.01	0.74	4.54	11.68	135
Investment banking fees and commissions	2.47	0.00	0.00	0.30	1.81	3.61	8.22	14.78	135
Insurance activities revenue	0.31	0.00	0.00	0.00	0.04	0.40	1.76	2.57	135
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.30	135
Net servicing fees	0.67	0.00	0.00	0.01	0.26	0.91	2.70	4.24	135
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	135
Net gain (loss) - sales of loans, OREO, and other assets	0.99	-0.39	-0.12	0.06	0.66	1.61	2.90	5.36	135
Other non-interest income	8.32	2.99	3.76	4.93	7.29	10.69	15.81	21.45	135
Overhead less non-interest income	37.79	2.37	16.03	28.67	38.50	47.93	59.44	65.09	135
Applicable income taxes / Pretax net operating income (tax equivalent)	20.41	8.32	14.11	18.51	20.91	22.82	25.35	26.25	129
Applicable income tax + TE / Pretax net operating income + TE	23.10	13.88	18.35	20.87	22.88	25.23	28.17	31.70	129

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	41.09	5.40	10.57	26.68	44.91	54.67	62.45	69.50	135
Commercial and industrial loans	10.93	1.64	3.51	6.47	10.44	15.11	19.80	23.25	135
Loans to individuals	3.41	0.01	0.07	0.38	1.17	4.85	11.86	27.88	135
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.29	135
Agricultural loans	0.19	0.00	0.00	0.00	0.02	0.25	0.94	1.79	135
Other loans and leases	5.10	0.13	0.35	1.51	4.01	8.28	12.68	16.39	135
Net loans and leases	64.60	27.36	46.72	58.24	67.06	72.74	77.43	80.57	135
Debt securities over 1 year	15.69	4.93	7.34	10.32	15.71	20.71	25.10	28.43	135
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.18	0.35	135
Subtotal	80.72	47.24	61.03	78.23	83.68	87.04	88.87	90.21	135
Interest-bearing bank balances	5.24	0.47	0.99	2.14	4.46	8.08	12.24	16.72	135
Federal funds sold and reverse repos	0.50	0.00	0.00	0.00	0.00	0.03	2.45	10.42	135
Debt securities 1 year or less	2.28	0.19	0.29	0.66	1.76	3.19	6.40	8.46	135
Trading assets	0.58	0.00	0.00	0.00	0.03	0.45	3.29	9.03	135
Total earning assets	90.94	86.19	87.20	88.91	90.76	93.20	94.84	95.52	135
Non-interest cash and due from depository institutions	0.87	0.15	0.28	0.54	0.89	1.19	1.49	1.85	135
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	135
All other assets	8.12	3.89	4.79	5.98	8.40	9.98	11.59	12.07	135
Memoranda									
Short-term investments	8.92	1.60	2.17	3.68	6.91	11.96	22.68	30.88	135
US Treasury securities	1.95	0.00	0.00	0.01	0.75	3.88	7.49	8.83	135
US agency securities (excluding mortgage-backed securities)	0.61	0.00	0.00	0.00	0.24	1.13	2.30	4.06	135
Municipal securities	1.22	0.00	0.00	0.03	0.64	2.06	4.11	7.60	135
Mortgage-backed securities	11.22	1.00	3.13	7.18	11.03	15.53	20.00	23.07	135
Asset-backed securities	0.77	0.00	0.00	0.00	0.25	1.46	3.13	3.97	135
Other debt securities	0.44	0.00	0.00	0.01	0.22	0.85	1.50	2.49	135
Loans held-for-sale	0.24	0.00	0.00	0.01	0.09	0.35	1.01	1.57	135
Loans held for investment	64.94	27.50	47.28	58.22	67.26	73.05	78.54	82.06	135
Real estate loans secured by 1-4 family	13.35	0.81	2.66	6.89	13.04	18.84	25.09	30.71	135
Revolving	1.56	0.00	0.02	0.34	1.22	2.58	3.78	4.53	135
Closed-end, secured by first liens	11.27	0.23	1.59	6.37	11.06	16.14	22.71	28.35	135
Closed-end, secured by junior liens	0.25	0.00	0.00	0.03	0.10	0.31	0.99	1.84	135
Commercial real estate loans	25.74	1.01	3.85	15.89	26.16	37.91	43.64	48.66	135
Construction and land development	3.84	0.03	0.29	1.16	3.81	5.73	8.46	9.97	135
Multifamily	4.71	0.07	0.37	1.67	3.94	6.77	11.62	17.42	135
Nonfarm nonresidential	16.05	0.49	2.27	8.30	15.69	24.87	29.93	31.88	135
Real estate loans secured by farmland	0.32	0.00	0.00	0.00	0.07	0.48	1.64	2.28	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	62.46	15.77	29.01	47.48	68.68	78.12	84.99	88.87	135
Real estate loans secured by 1-4 family	20.84	1.24	5.46	12.60	21.92	27.41	35.91	41.63	135
Revolving	2.36	0.00	0.02	0.66	2.11	3.70	5.62	6.52	135
Closed-end	18.30	0.75	4.09	11.03	18.93	24.04	33.80	39.92	135
Commercial real estate loans	38.56	4.47	9.74	24.74	40.67	54.51	60.86	65.48	135
Construction and land development	5.75	0.05	0.61	2.10	5.45	8.62	12.67	13.65	135
1-4 family	0.85	0.00	0.00	0.10	0.44	1.62	2.62	3.60	135
Other	4.79	0.02	0.56	1.82	4.70	7.26	9.51	11.55	135
Multifamily	6.81	0.34	1.07	2.87	6.19	9.89	16.10	26.54	135
Nonfarm nonresidential	24.10	3.12	4.57	12.70	24.18	34.70	40.87	45.35	135
Owner-occupied	8.27	0.03	0.32	3.74	7.78	12.70	16.83	19.14	135
Other	15.56	2.07	3.90	8.50	15.58	22.12	27.15	30.75	135
Real estate loans secured by farmland	0.49	0.00	0.00	0.00	0.11	0.69	2.49	3.70	135
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.12	0.72	135
Commercial and industrial loans	17.58	3.75	7.25	10.16	15.54	24.12	32.05	39.35	135
Loans to individuals	5.87	0.02	0.10	0.55	1.85	9.24	20.88	41.56	135
Credit card loans	0.69	0.00	0.00	0.00	0.01	0.45	2.98	10.63	135
Agricultural loans	0.30	0.00	0.00	0.00	0.03	0.40	1.65	2.75	135
Other loans and leases	9.22	0.18	0.54	2.29	5.68	12.95	24.07	39.26	135
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	391.73	56.89	123.43	253.93	425.07	516.23	610.15	706.15	134
Real estate loans secured by 1-4 family	128.93	11.19	25.40	74.22	123.18	170.76	256.26	316.15	134
Revolving	14.71	0.03	0.16	3.18	11.66	24.61	37.24	39.92	134
Closed-end	112.63	8.30	19.29	66.75	103.91	144.55	243.75	294.94	134
Commercial real estate loans	243.36	15.73	41.59	138.99	241.97	347.17	421.75	486.09	134
Construction and land development	36.25	0.46	3.10	12.25	35.06	60.49	77.73	90.08	134
1-4 family	5.30	0.00	0.00	0.57	2.57	10.22	16.43	20.23	134
Other	29.97	0.36	3.01	10.80	28.71	47.75	60.73	71.04	134
Multifamily	45.59	1.09	4.75	15.61	35.78	60.14	126.46	175.89	134
Nonfarm nonresidential	151.37	9.94	22.79	72.99	143.42	226.88	275.19	321.14	134
Owner-occupied	51.97	0.15	2.18	22.71	50.66	79.11	112.39	119.73	134
Other	97.33	6.68	15.01	52.06	95.93	145.31	181.75	204.80	134
Real estate loans secured by farmland	2.95	0.00	0.00	0.01	0.61	4.39	14.83	23.40	134
Loans to depository institutions and acceptances of other banks	0.16	0.00	0.00	0.00	0.00	0.01	0.70	3.86	134
Commercial and industrial loans	103.07	20.12	35.03	60.68	96.12	152.62	188.97	218.66	134
Loans to individuals	32.69	0.11	0.67	3.13	10.74	46.10	118.40	214.97	134
Credit card loans	3.43	0.00	0.00	0.00	0.05	2.87	14.21	54.32	134
Agricultural loans	1.64	0.00	0.00	0.00	0.18	1.95	8.61	15.71	134
Other loans and leases	52.58	1.18	2.88	14.77	39.46	78.63	148.47	198.14	134
Supplemental									
Non-owner occupied CRE loans / Gross loans	31.16	5.46	10.63	20.15	31.71	42.75	49.66	57.34	135
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	196.25	17.42	48.48	106.21	198.89	274.75	341.78	420.58	134
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	251.15	20.74	57.83	149.63	255.58	349.74	425.63	491.25	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2024

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.92	1.60	2.17	3.68	6.91	11.96	22.68	30.88	135
Liquid assets	22.88	10.35	11.61	14.35	21.43	30.33	40.90	54.43	135
Investment securities	18.54	6.95	9.53	13.04	18.20	24.21	28.51	32.65	135
Net loans and leases	64.60	27.36	46.72	58.24	67.06	72.74	77.43	80.57	135
Net loans, leases and standby letters of credit	65.44	28.99	48.29	58.75	67.60	73.75	78.06	80.81	135
Core deposits	67.54	35.37	44.78	61.96	70.91	76.19	79.94	82.07	135
Noncore funding	17.42	3.94	5.46	9.71	14.37	24.70	37.90	44.93	135
Time deposits of \$250K or more	3.70	1.13	1.54	2.22	3.27	4.94	7.25	9.82	135
Foreign deposits	0.25	0.00	0.00	0.00	0.00	0.00	0.94	5.53	135
Federal funds purchased and repos	1.06	0.00	0.00	0.00	0.20	1.37	5.21	10.05	135
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Net federal funds purchased (sold)	0.39	-2.58	-0.14	0.00	0.07	0.70	1.79	3.61	135
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.67	135
Other borrowings w/remaining maturity of 1 year or less	2.06	0.00	0.00	0.23	1.53	4.01	5.91	8.26	135
Earning assets that reprice within 1 year	40.51	17.08	24.09	32.52	40.31	48.85	58.46	66.31	135
Interest-bearing liabilities that reprice within 1 year	13.64	4.15	5.94	7.93	11.98	17.24	30.10	34.81	135
Long-term debt that reprices within 1 year	0.36	0.00	0.00	0.00	0.00	0.60	1.55	2.99	135
Net assets that reprice within 1 year	25.11	-2.96	2.47	13.54	26.39	35.09	44.91	54.55	135
Other Liquidity and Funding Ratios									
Net noncore funding dependence	10.23	-6.26	-3.48	1.99	9.70	17.53	27.32	39.31	135
Net short-term noncore funding dependence	3.22	-22.16	-11.23	-3.14	3.08	9.80	17.53	23.14	135
Short-term investment / Short-term noncore funding	85.84	11.43	15.48	34.61	68.67	129.98	194.09	280.04	135
Liquid assets - short-term noncore funding / Nonliquid assets	16.44	-14.04	-9.36	2.38	10.81	30.04	43.77	73.87	135
Net loans and leases / Total deposits	82.49	55.28	63.32	76.01	83.72	90.50	97.77	106.15	135
Net loans and leases / Core deposits	96.46	67.00	71.27	81.04	94.41	105.90	128.12	147.61	135
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.57	-28.24	-19.86	-11.53	-5.71	-2.00	-0.31	0.00	113
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.76	-28.00	-22.11	-16.67	-10.38	-4.48	-1.21	-0.63	134
Structured notes appreciation (depreciation) / Tier 1 capital	-0.27	-1.31	-0.97	-0.38	-0.03	-0.01	0.01	0.01	27
Percent of Investment Securities									
Held-to-maturity securities	24.24	0.00	0.00	2.46	27.56	42.62	53.27	59.15	135
Available-for-sale securities	73.87	40.47	46.35	56.88	71.98	92.25	99.89	99.99	135
US Treasury securities	11.11	0.00	0.00	0.04	4.70	19.11	41.77	55.57	135
US agency securities (excluding mortgage-backed securities)	3.67	0.00	0.00	0.04	1.37	6.74	12.47	24.55	135
Municipal securities	6.83	0.00	0.00	0.38	3.18	11.87	25.76	35.42	135
Mortgage-backed securities	62.29	15.51	22.52	45.04	65.67	80.16	90.87	93.11	135
Asset-backed securities	4.08	0.00	0.00	0.00	2.25	7.63	14.94	17.89	135
Other debt securities	2.96	0.00	0.00	0.06	1.40	5.12	10.95	17.80	135
Mutual funds and equity securities	0.32	0.00	0.00	0.00	0.13	0.49	1.44	2.45	135
Debt securities 1 year or less	14.19	0.93	1.78	4.76	10.19	21.94	35.33	44.94	135
Debt securities 1 to 5 years	21.30	1.89	3.03	8.30	20.62	33.08	44.31	52.54	135
Debt securities over 5 years	62.41	17.10	23.70	50.10	63.62	77.97	90.91	95.56	135
Pledged securities	50.39	3.91	9.19	32.90	54.09	69.73	84.70	87.97	135
Structured notes, fair value	0.10	0.00	0.00	0.00	0.00	0.00	0.65	2.00	135
Percent Change from Prior Like Quarter									
Short-term investments	16.98	-39.50	-32.77	-9.82	9.65	45.68	75.70	133.54	135
Investment securities	2.41	-18.82	-13.03	-7.88	1.32	7.98	23.49	35.97	135
Core deposits	4.24	-3.60	-2.57	0.50	2.87	7.42	14.37	21.17	135
Noncore funding	-7.19	-53.05	-39.51	-20.00	-6.09	7.42	19.91	30.81	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2024

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)	22.68	8.68	11.27	15.05	20.53	27.99	40.15	52.88	135
Standby letters of credit	0.63	0.02	0.08	0.22	0.44	0.88	1.79	2.71	135
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.17	135
Securities lent	0.11	0.00	0.00	0.00	0.00	0.00	0.42	3.35	135
Credit derivatives - notional amount (holding company as guarantor)	0.32	0.00	0.00	0.00	0.01	0.74	1.25	2.07	135
Credit derivatives - notional amount (holding company as beneficiary)	0.29	0.00	0.00	0.00	0.00	0.44	1.12	3.55	135
Credit derivative contracts w/ purchased credit protection-investment grade	0.26	0.00	0.00	0.00	0.00	0.23	1.53	3.05	135
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.24	0.00	0.00	0.00	0.00	0.30	1.25	2.40	135
Derivative contracts	50.15	0.45	1.02	9.52	22.50	45.86	126.02	677.46	135
Interest rate contracts	32.68	0.22	1.02	8.32	22.26	38.27	78.34	290.13	135
Interest rate futures and forward contracts	3.64	0.00	0.00	0.00	0.06	0.68	13.11	77.09	135
Written options contracts (interest rate)	1.64	0.00	0.00	0.02	0.25	1.40	5.73	26.62	135
Purchased options contracts (interest rate)	2.10	0.00	0.00	0.00	0.24	2.80	7.77	31.85	135
Interest rate swaps	24.59	0.00	0.65	6.00	18.24	31.15	61.62	163.74	135
Foreign exchange contracts	8.39	0.00	0.00	0.00	0.00	1.17	16.18	230.69	135
Futures and forward foreign exchange contracts	4.19	0.00	0.00	0.00	0.00	1.02	8.33	103.84	135
Written options contracts (foreign exchange)	0.11	0.00	0.00	0.00	0.00	0.00	0.16	4.86	135
Purchased options contracts (foreign exchange)	0.11	0.00	0.00	0.00	0.00	0.00	0.16	4.86	135
Foreign exchange rate swaps	1.58	0.00	0.00	0.00	0.00	0.00	2.97	73.15	135
Equity, commodity, and other derivative contracts	1.24	0.00	0.00	0.00	0.00	0.06	5.82	28.68	135
Commodity and other futures and forward contracts	0.17	0.00	0.00	0.00	0.00	0.00	0.17	6.67	135
Written options contracts (commodity and other)	0.37	0.00	0.00	0.00	0.00	0.00	1.29	9.15	135
Purchased options contracts (commodity and other)	0.32	0.00	0.00	0.00	0.00	0.00	1.33	9.13	135
Commodity and other swaps	0.33	0.00	0.00	0.00	0.00	0.00	2.07	6.58	135
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	40.54	14.13	17.09	22.54	30.46	47.70	88.73	148.57	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.41	27.37	64.99	90.56	99.86	100.00	100.00	100.00	134
Foreign exchange contracts	3.50	0.00	0.00	0.00	0.01	3.44	21.65	36.33	134
Equity, commodity, and other contracts	1.48	0.00	0.00	0.00	0.00	0.44	10.81	21.47	134
Futures and forwards									
Futures and forwards	8.44	0.00	0.00	0.10	2.21	11.75	42.16	66.46	134
Written options									
Written options	4.84	0.00	0.00	0.28	2.60	8.80	16.84	21.82	134
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	0.92	2.60	134
Over-the-counter	4.43	0.00	0.00	0.20	2.19	7.94	15.92	21.76	134
Purchased options									
Purchased options	4.68	0.00	0.00	0.00	1.72	8.69	17.56	21.74	134
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	0.47	2.71	134
Over-the-counter	4.15	0.00	0.00	0.00	1.37	7.56	16.99	21.74	134
Swaps	75.82	0.81	26.18	61.70	82.96	97.13	99.78	100.00	134
Held for trading									
Held for trading	32.74	0.00	0.00	0.00	3.01	78.22	98.10	99.93	134
Interest rate contracts	26.80	0.00	0.00	0.00	1.54	64.36	86.04	98.91	134
Foreign exchange contracts	1.75	0.00	0.00	0.00	0.00	0.28	8.82	25.94	134
Equity, commodity, and other contracts	0.60	0.00	0.00	0.00	0.00	0.00	3.61	10.38	134
Non-traded									
Non-traded	67.26	0.07	1.90	21.78	96.99	100.00	100.00	100.00	134
Interest rate contracts	62.63	0.00	1.25	18.01	65.34	100.00	100.00	100.00	134
Foreign exchange contracts	0.43	0.00	0.00	0.00	0.00	0.27	1.84	9.30	134
Equity, commodity, and other contracts	0.15	0.00	0.00	0.00	0.00	0.00	0.71	3.64	134
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	95.17	23.56	74.74	92.04	99.03	101.69	108.68	124.64	134
One year or less	37.59	0.00	1.59	10.13	27.11	62.82	90.85	100.00	134
Over 1 year to 5 years	33.58	0.00	0.01	17.86	35.65	55.17	64.75	77.51	134
Over 5 years	16.48	0.00	0.02	4.68	14.26	26.79	41.37	54.61	134
Gross negative fair value (absolute value)	1.29	0.00	0.05	0.64	1.15	1.98	2.93	3.33	134
Gross positive fair value	1.49	0.24	0.39	0.71	1.28	2.08	3.45	4.31	134
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.00	0.03	0.08	0.15	0.87	134
Gross positive fair value (X)	0.06	0.00	0.00	0.01	0.03	0.07	0.16	0.89	134
Held for trading (X)	0.04	0.00	0.00	0.00	0.00	0.03	0.10	0.85	134
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.10	134
Current credit exposure (X)	0.04	0.00	0.00	0.01	0.02	0.04	0.13	0.34	134
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
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	134
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Other Ratios									
Current credit exposure / Risk-weighted assets	0.58	0.00	0.00	0.07	0.23	0.58	1.70	5.65	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2024

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.20	0.00	0.02	0.07	0.17	0.27	0.39	0.99	135
Provision for loan and lease losses / Average loans and leases	0.32	0.01	0.05	0.13	0.25	0.45	0.74	1.45	135
Provision for loan and lease losses / Net loan and lease losses	133.11	15.03	56.62	87.52	117.52	159.34	249.86	434.05	135
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	0.45	0.76	0.99	1.21	1.49	1.94	2.66	135
Allowance for loan and lease losses / Total loans and leases	1.26	0.45	0.75	0.99	1.19	1.49	1.94	2.65	135
Allowance for loan and lease losses / Net loans and leases losses (X)	8.15	1.64	2.04	3.11	5.38	11.40	24.12	31.61	134
Allowance for loan and lease losses / Nonaccrual assets	272.81	57.91	89.76	138.89	206.60	329.18	773.87	967.67	135
ALLL / 90+ days past due + nonaccrual loans and leases	211.60	45.34	74.71	118.82	178.28	276.43	426.81	664.44	135
Gross loan and lease losses / Average loans and leases	0.35	0.04	0.07	0.12	0.25	0.49	0.85	1.71	135
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.09	0.15	0.44	135
Net losses / Average loans and leases	0.28	0.03	0.04	0.10	0.19	0.41	0.67	1.35	135
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	0.02	135
Recoveries / Prior year-end losses	26.68	5.30	8.39	15.70	23.57	35.73	54.70	65.01	135
Earnings coverage of net loan and lease losses (X)	16.23	0.76	1.68	4.47	9.26	19.04	49.84	84.13	135
Net Loan and Lease Losses By Type									
Real estate loans	0.09	-0.01	0.00	0.00	0.04	0.14	0.30	0.45	135
Real estate loans secured by 1-4 family	0.00	-0.04	-0.02	-0.01	0.00	0.01	0.03	0.11	132
Revolving	-0.01	-0.17	-0.09	-0.03	0.00	0.01	0.07	0.17	128
Closed-end	0.00	-0.03	-0.02	-0.01	0.00	0.01	0.02	0.05	131
Commercial real estate loans	0.16	0.00	0.00	0.01	0.07	0.23	0.55	0.92	132
Construction and land development	0.02	-0.07	-0.02	0.00	0.00	0.03	0.14	0.32	129
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.01	0.03	129
Other	0.02	-0.04	-0.01	0.00	0.00	0.01	0.13	0.29	129
Multifamily	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.33	131
Nonfarm nonresidential	0.23	-0.01	0.00	0.00	0.07	0.34	0.89	1.35	130
Owner-occupied	0.01	-0.01	-0.01	0.00	0.00	0.01	0.06	0.10	130
Other	0.21	-0.01	0.00	0.00	0.06	0.32	0.86	1.35	130
Real estate loans secured by farmland	0.01	-0.01	0.00	0.00	0.00	0.00	0.00	0.34	109
Commercial and industrial loans	0.47	0.02	0.06	0.18	0.41	0.77	1.03	1.34	134
Loans to individuals	1.88	0.09	0.22	0.59	1.20	2.52	5.67	7.74	115
Credit card loans	3.80	0.00	0.19	2.85	3.97	5.20	6.82	9.21	73
Agricultural loans	0.08	-0.17	-0.05	0.00	0.00	0.07	0.50	1.19	100
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	14
Other loans and leases	0.19	-0.02	0.00	0.00	0.06	0.25	0.82	1.45	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2024

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	0.45	0.10	0.14	0.23	0.36	0.56	0.94	1.72	135
90+ days past due loans and leases	0.11	0.00	0.00	0.00	0.03	0.17	0.49	0.86	135
Nonaccrual loans and leases	0.63	0.11	0.21	0.34	0.61	0.86	1.18	1.82	135
90+ days past due and nonaccrual loans and leases	0.82	0.17	0.27	0.42	0.72	1.07	1.85	1.99	135
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.14	135
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	135
Nonaccrual restructured	0.09	0.00	0.00	0.01	0.07	0.14	0.26	0.37	135
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	135
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	135
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	135
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.45	0.10	0.14	0.23	0.36	0.56	0.96	1.72	135
90+ days past due assets	0.11	0.00	0.00	0.00	0.03	0.17	0.49	0.86	135
Nonaccrual assets	0.64	0.11	0.21	0.34	0.64	0.87	1.19	1.82	135
30+ days past due and nonaccrual assets	1.30	0.41	0.50	0.80	1.10	1.64	2.53	3.84	135
Total assets	0.68	0.15	0.23	0.37	0.62	0.93	1.28	1.62	135
Allowance for loan and lease losses	86.73	25.48	34.70	48.99	75.58	115.07	174.73	230.94	135
Equity capital + allowance for loan and lease losses	5.86	1.01	2.02	3.42	5.39	7.50	11.15	16.39	135
Tier 1 capital + allowance for loan and lease losses	6.39	1.28	2.18	3.72	5.89	8.35	12.42	15.37	135
Loans and leases + other real estate owned	1.05	0.29	0.36	0.64	0.98	1.36	1.97	2.72	135

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2024

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	0.38	0.01	0.11	0.19	0.35	0.56	0.73	1.15	135
	90+ days past due	0.11	0.00	0.00	0.00	0.01	0.14	0.56	1.05	135
	Nonaccrual	0.73	0.05	0.14	0.32	0.62	1.03	1.64	2.48	135
Commercial and industrial	30-89 days past due	0.30	0.01	0.03	0.08	0.24	0.48	0.79	0.98	134
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.12	0.26	134
	Nonaccrual	0.80	0.00	0.06	0.30	0.63	1.31	2.04	2.29	134
Individuals	30-89 days past due	1.17	0.00	0.01	0.43	0.94	1.50	3.03	3.78	133
	90+ days past due	0.16	0.00	0.00	0.00	0.03	0.24	0.74	1.39	133
	Nonaccrual	0.26	0.00	0.00	0.02	0.16	0.49	0.82	1.28	133
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	40
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	40
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.38	0.78	1.21	100
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.24	100
	Nonaccrual	0.41	0.00	0.00	0.00	0.00	0.81	1.77	3.32	100
Foreign governments	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.06	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.16	14
Other loans and leases	30-89 days past due	0.16	0.00	0.00	0.00	0.03	0.21	0.72	1.15	133
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.19	133
	Nonaccrual	0.16	0.00	0.00	0.00	0.01	0.20	0.92	1.56	133

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2024

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.64	0.10	0.15	0.31	0.58	0.92	1.47	1.75	132
	90+ days past due	0.22	0.00	0.00	0.00	0.01	0.17	1.18	2.44	132
	Nonaccrual	0.63	0.02	0.11	0.27	0.53	0.96	1.29	1.79	132
Revolving	30-89 days past due	0.54	0.00	0.00	0.36	0.55	0.74	1.07	1.86	128
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.22	0.35	128
	Nonaccrual	0.87	0.00	0.03	0.28	0.71	1.40	2.27	4.37	128
Closed-End	30-89 days past due	0.66	0.09	0.11	0.28	0.58	0.96	1.52	1.88	131
	90+ days past due	0.24	0.00	0.00	0.00	0.01	0.17	1.38	2.66	131
	Nonaccrual	0.60	0.03	0.09	0.26	0.50	0.90	1.29	1.81	131
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.02	0.04	0.08	131
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.02	0.06	0.09	131
Commercial real estate	30-89 days past due	0.23	0.00	0.01	0.06	0.17	0.36	0.57	0.85	132
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.08	0.22	132
	Nonaccrual	0.87	0.01	0.06	0.24	0.56	1.35	2.54	3.38	132
Construction and development	30-89 days past due	0.22	0.00	0.00	0.00	0.06	0.30	1.06	1.32	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.14	129
	Nonaccrual	0.37	0.00	0.00	0.00	0.11	0.57	1.75	2.41	129
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.34	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	129
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.05	0.21	0.39	129
Other	30-89 days past due	0.16	0.00	0.00	0.00	0.01	0.16	1.01	1.29	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.14	129
	Nonaccrual	0.31	0.00	0.00	0.00	0.05	0.47	1.75	2.05	129
Multifamily	30-89 days past due	0.16	0.00	0.00	0.00	0.01	0.22	0.92	1.31	131
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	131
	Nonaccrual	0.55	0.00	0.00	0.00	0.02	0.74	2.61	4.81	131
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.05	0.13	0.33	0.51	0.77	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.11	0.25	130
	Nonaccrual	1.08	0.01	0.08	0.34	0.64	1.55	3.69	4.55	130
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.04	0.11	0.23	0.30	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	130
	Nonaccrual	0.17	0.00	0.00	0.04	0.12	0.27	0.59	0.73	130
Other	30-89 days past due	0.10	0.00	0.00	0.01	0.05	0.18	0.36	0.56	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.17	130
	Nonaccrual	0.85	0.00	0.02	0.13	0.44	1.24	3.53	4.28	130
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.11	0.41	1.25	109
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	109
	Nonaccrual	0.50	0.00	0.00	0.00	0.00	0.57	2.01	6.07	109
Credit card	30-89 days past due	1.61	0.00	0.51	1.09	1.37	2.08	2.89	4.38	73
	90+ days past due	0.83	0.00	0.00	0.00	0.75	1.45	2.17	2.48	73
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.19	1.52	2.66	73

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 12/31/2024**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.82	9.97	10.53	11.13	12.38	14.14	16.42	18.09	135
Common equity tier 1 capital, column B	0.28	0.00	0.00	0.00	0.00	0.00	0.00	12.07	135
Tier 1 capital, column A	13.52	10.63	11.29	12.04	13.08	14.66	16.75	18.23	135
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	14.17	135
Total capital, column A	15.36	12.67	13.15	14.04	15.03	16.57	18.53	20.08	135
Total capital, column B	0.36	0.00	0.00	0.00	0.00	0.00	0.00	15.62	135
Tier 1 leverage	9.87	7.10	8.08	8.78	9.88	11.05	11.94	12.45	135
Supplementary leverage ratio, advanced approaches HCs	7.14	5.55	5.72	6.04	6.77	8.08	8.87	9.17	16

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2024

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.20	135
Insurance underwriting assets (P/C) / Total insurance underwriting assets	63.67	0.00	0.00	4.65	100.00	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	36.33	0.00	0.00	0.00	0.00	95.35	100.00	100.00	30
Separate account assets (L/H) / Total life assets	5.67	0.00	0.00	0.00	0.00	0.00	0.00	27.79	14
Insurance activities revenue / Adjusted operating income	0.31	0.00	0.00	0.00	0.04	0.40	1.76	2.57	135
Premium income / Insurance activities revenue	5.93	0.00	0.00	0.00	0.00	0.00	41.25	92.32	98
Credit related premium income / Total premium income	35.29	0.00	0.00	0.00	0.00	100.00	100.00	100.00	21
Other premium income / Total premium income	64.71	0.00	0.00	0.00	100.00	100.00	100.00	100.00	21
Insurance underwriting net income / Consolidated net income	0.05	0.00	0.00	0.00	0.00	0.00	0.22	0.98	135
Insurance net income (P/C) / Equity (P/C)	16.28	-6.87	-0.62	2.62	7.37	23.00	61.02	63.49	23
Insurance net income (L/H) / Equity (L/H)	16.22	-9.00	-2.32	0.85	3.69	6.32	51.59	89.44	12
Insurance benefits, losses, expenses / Insurance premiums	330.06	28.57	31.58	52.88	106.78	283.82	1254.29	2828.57	21
Reinsurance recovery (P/C) / Total assets (P/C)	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.00	23
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	0.01	0.02	135
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.09	0.00	0.49	4.64	11.19	16.59	20.10	21.23	135
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.42	17.18	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.61	0.00	0.00	0.00	0.00	3.31	8.04	10.27	81
Cost: Interest-bearing deposits	3.14	0.44	1.25	2.05	3.22	3.90	4.65	6.43	25
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.24	0.06	0.06	0.06	0.07	0.33	0.49	0.55	3
Commercial and industrial loans	0.84	0.00	0.03	0.06	0.16	0.60	2.97	3.49	18
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	14
Growth Rates									
Net loans and leases	-6.05	-80.05	-52.48	-16.51	-5.77	2.95	23.29	133.02	76
Total selected assets	-3.71	-81.19	-52.50	-15.58	-3.37	3.76	23.23	183.00	93
Deposits	-1.45	-21.40	-11.21	-6.32	-1.96	7.45	9.94	10.35	28

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 1

Peer Group: 1
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	8.45	0.96	2.57	5.78	8.69	10.72	14.42	16.80	135
Bank net income / Average equity investment in banks	9.27	1.21	3.07	6.50	9.32	11.25	16.15	17.62	121
Nonbank net income / Average equity investment in nonbanks	7.67	-11.72	-0.36	0.00	6.92	13.22	20.48	35.30	104
Subsidiary HCs net income / Average equity investment in sub HCs	7.62	-2.72	-0.88	4.27	7.66	11.94	14.78	16.26	23
Bank net income / Parent net income	89.37	0.00	0.00	96.27	103.16	108.95	118.91	123.37	129
Nonbank net income / Parent net income	3.41	0.00	0.00	0.00	0.24	4.48	18.89	38.10	116
Subsidiary holding companies' net income / Parent net income	74.76	9.97	15.10	45.99	100.00	106.38	116.60	127.68	19
Leverage									
Total liabilities / Equity capital	18.68	0.02	1.21	4.45	10.99	23.41	60.01	91.62	135
Total debt / Equity capital	13.19	0.00	0.00	0.40	7.30	18.84	53.07	78.38	135
Total debt + notes payable to subs that issued TPS / Equity capital	14.79	0.00	0.00	3.75	9.53	19.53	53.22	78.93	135
Total debt + Loans guaranteed for affiliate / Equity capital	13.35	0.00	0.00	0.40	7.35	18.84	53.07	81.34	135
Total debt / Equity capital - excess over fair value	13.31	0.00	0.00	0.40	7.30	18.84	53.07	78.98	135
Long-term debt / Equity capital	12.19	0.00	0.00	0.00	7.04	16.34	53.07	75.10	135
Short-term debt / Equity capital	0.79	0.00	0.00	0.00	0.00	0.00	5.02	8.61	135
Current portion of long-term debt / Equity capital	0.39	0.00	0.00	0.00	0.00	0.00	2.66	5.53	135
Excess cost over fair value / Equity capital	0.11	0.00	0.00	0.00	0.00	0.00	0.70	1.72	135
Long-term debt / Consolidated long-term debt	37.93	0.00	0.00	2.56	44.15	68.38	85.77	96.61	129
Double Leverage									
Equity investment in subs / Equity capital	102.12	92.53	94.16	98.00	100.55	105.16	115.30	118.66	135
Total investment in subs / Equity capital	109.26	94.46	96.76	99.23	102.78	113.13	144.50	185.99	135
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)	0.31	-0.83	-0.67	-0.23	0.06	0.58	1.85	3.78	129
Equity investment in subs - equity cap / Net income-div (X)	1.66	0.11	0.14	0.40	0.89	2.64	5.38	7.51	64
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	135.66	18.74	50.27	94.32	121.64	178.26	241.34	380.41	135
Cash from ops + noncash items + op expense / Op expense + dividend	139.35	2.91	35.07	99.92	125.98	177.59	263.61	436.96	135
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	119.57	39.29	61.12	92.05	105.03	142.11	202.89	276.43	135
Pretax operating income + interest expense / Interest expense	2101.67	87.14	139.38	324.50	882.08	1841.53	6361.75	27663.12	106
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	919.60	89.37	142.00	303.04	659.47	1305.02	2496.99	3633.62	112
Dividends + interest from subsidiaries / Interest expense + dividends	150.90	14.37	50.06	101.05	136.90	189.51	294.73	431.54	129
Fees + other income from subsidiaries / Salary + other expenses	9.23	0.00	0.00	0.00	0.00	6.80	57.59	80.28	133
Net income / Current part of long-term debt + preferred dividends (X)	19.42	0.58	1.09	3.82	12.77	27.32	50.03	107.23	67
Other Ratios									
Net assets that reprice within 1 year / Total assets	4.12	-4.49	-1.38	0.09	3.60	7.29	11.55	17.92	135
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.28	0.00	0.00	0.00	0.00	0.00	0.01	1.46	13
Nonaccrual	16.15	0.00	0.00	0.00	0.00	0.00	80.35	103.30	13
Total	16.43	0.00	0.00	0.00	0.00	1.76	80.73	103.30	13
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	135
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	135
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Total	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	135
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.25	0.00	0.00	0.00	0.08	0.70	17.29	29.11	135
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	135
Combined foreign nonbank subsidiary assets	0.13	0.00	0.00	0.00	0.00	0.00	0.22	4.48	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	75.84	12.03	26.81	44.68	67.55	100.00	165.08	176.81	121
Dividends declared / Net income	43.17	0.00	6.71	23.37	38.00	54.26	85.27	143.11	129
Net income - dividends / Average equity	5.09	-3.09	-0.54	2.73	5.17	7.89	10.76	12.32	135
Percent of Dividends Paid									
Dividends from bank subsidiaries	131.36	0.00	0.00	76.83	131.00	199.87	303.15	336.91	124
Dividends from nonbank subsidiaries	3.29	0.00	0.00	0.00	0.00	2.17	15.47	45.01	124
Dividends from subsidiary holding companies	5.06	0.00	0.00	0.00	0.00	0.00	0.00	152.78	124
Dividends from all subsidiaries	170.45	5.88	56.75	105.22	156.24	221.03	331.16	449.69	124
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	63.23	0.00	9.38	35.46	57.32	81.29	125.08	146.27	116
Interest income from bank subsidiaries	1.70	0.00	0.00	0.00	0.00	1.84	9.66	18.61	116
Management and service fees from bank subsidiaries	0.99	0.00	0.00	0.00	0.00	0.00	6.91	12.69	116
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	116
Operating income from bank subsidiaries	67.65	0.00	9.76	39.95	61.48	85.26	134.27	174.74	116
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	68.95	0.00	0.00	0.38	63.04	100.00	160.93	292.11	78
Interest income from nonbank subsidiaries	16.16	0.00	0.00	0.00	0.00	2.63	56.01	238.16	78
Management and serv fees from nonbank subsidiaries	0.99	0.00	0.00	0.00	0.00	0.00	6.13	13.03	78
Other income from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.70	78
Operating income from nonbank subsidiaries	103.11	0.00	0.00	17.78	96.00	120.30	279.49	582.78	78
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	42.12	0.00	0.00	0.00	56.69	85.49	94.13	99.74	19
Interest income from subsidiary holding companies	9.69	0.00	0.00	0.00	0.00	17.06	47.18	57.92	19
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	19
Other income from subsidiary holding companies	-0.87	-1.65	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating income from subsidiary holding companies	51.88	0.00	0.00	0.64	64.51	87.93	136.72	148.72	19
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	70.93	0.00	0.00	68.74	92.27	99.38	99.92	100.00	130
Interest income from bank subsidiaries	2.13	0.00	0.00	0.00	0.03	2.39	9.89	20.10	130
Management and service fees from bank subsidiaries	1.30	0.00	0.00	0.00	0.00	0.00	10.24	16.61	130
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.37	130
Operating income from bank subsidiaries	83.63	0.00	2.24	83.03	98.12	99.77	99.98	100.00	130
Dividends from nonbank subsidiaries	1.76	0.00	0.00	0.00	0.00	0.79	8.16	27.81	130
Interest income from nonbank subsidiaries	0.30	0.00	0.00	0.00	0.00	0.00	1.09	7.85	130
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.49	130
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	130
Operating income from nonbank subsidiaries	3.37	0.00	0.00	0.00	0.13	2.88	18.09	40.40	130
Dividends from subsidiary holding companies	1.52	0.00	0.00	0.00	0.00	0.00	0.00	49.47	130
Interest income from subsidiary holding companies	0.08	0.00	0.00	0.00	0.00	0.00	0.00	4.09	130
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Operating income from subsidiary holding companies	2.61	0.00	0.00	0.00	0.00	0.00	4.41	76.12	130
Loans and advances from subsidiaries / Short term debt	1041.00	0.00	0.00	2.97	53.29	418.24	1062.01	11358.47	33
Loans and advances from subsidiaries / Total debt	33.25	0.00	0.00	0.00	12.92	55.76	128.92	209.16	104

BHCPR Reporters for Quarter Ending 12/31/2024

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 09/30/2024 and Other Notes</u>
1562859	191,836,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	271,461,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	26,266,322	AMERIS BANCORP	ATLANTA, GA	
3446412	17,461,139	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,996,739	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	43,023,068	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	24,585,447	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	23,709,424	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	33,542,864	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	13,554,321	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,261,789,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,601,114	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	416,064,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,245,495	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,200,037	BANNER CORPORATION	WALLA WALLA, WA	
3762457	26,513,959	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,274,812	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	292,580,781	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	49,761,313	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,458,413	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,910,429	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	490,144,032	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	23,054,681	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,273,492	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	77,456,368	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,352,945,000	CITIGROUP INC.	NEW YORK, NY	
1132449	217,935,962	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,475,045	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	51,576,397	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	79,469,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,048,357	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	16,386,044	COMMUNITY FINANCIAL SYSTEM, INC.	DEWITT, NY	
1102367	52,549,152	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	22,312,535	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	15,153,655	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	14,349,078	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	13,856,139	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	147,639,752	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,640,385	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,129,508	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	75,976,475	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	25,559,377	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	16,493,900	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	16,493,900	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	15,596,431	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	40,807,222	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	48,732,987	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	13,157,482	FB FINANCIAL CORPORATION	NASHVILLE, TN	

1070345	212,927,000	FIFTH THIRD BANCORP	CINCINNATI, OH
1076431	12,149,926	FIRST BANCORP	SOUTHERN PINES, NC
2744894	19,292,921	FIRST BANCORP	SAN JUAN, PR
1203602	12,046,722	FIRST BUSEY CORPORATION	CHAMPAIGN, IL
1075612	223,720,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071306	11,584,936	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	18,570,261	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	13,979,418	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	12,650,704	FIRST FOUNDATION INC.	DALLAS, TX
1025608	23,828,186	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	82,153,252	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	29,137,441	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	18,311,969	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	32,252,582	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	27,313,149	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
2132932	100,160,127	FLAGSTAR FINANCIAL, INC.	HICKSVILLE, NY
1117129	31,985,952	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	27,902,987	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,675,972,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	35,092,166	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	17,290,417	HEARTLAND FINANCIAL USA, INC.	DENVER, CO
3838727	16,268,129	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,490,748	HOME BANCSHARES, INC.	CONWAY, AR
2961879	17,054,340	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	230,029,621	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	204,230,284	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	19,382,315	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	17,566,328	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	15,738,852	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	59,702,339	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI
1039502	4,002,814,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	187,184,010	KEYCORP	CLEVELAND, OH
3884863	12,943,379	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
1037003	208,104,916	M&T BANK CORPORATION	BUFFALO, NY
3530786	18,805,732	MERCHANTS BANCORP	CARMEL, IN
2568278	39,165,057	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,215,071,000	MORGAN STANLEY	NEW YORK, NY
1139279	13,786,666	NBT BANCORP INC.	NORWICH, NY
3823844	14,369,781	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	155,508,414	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,476,599	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	13,426,397	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	11,500,734	OFB BANCORP	SAN JUAN, PR
3828661	11,463,095	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH
1098303	53,552,272	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	17,903,585	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
1053272	19,520,600	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	52,589,449	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	560,050,977	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	73,045,000	POPULAR, INC.	SAN JUAN, PR
1109599	39,608,553	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	24,051,825	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
5280254	168,950,514	RBC US GROUP HOLDINGS LLC	TORONTO, O
3242838	157,460,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	18,034,868	RENASANT CORPORATION	TUPELO, MS

1248304	14,127,481	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	165,248,750	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	15,176,308	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	17,351,643	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	26,890,402	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2368106	11,341,655	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
1133437	46,381,204	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	16,276,741	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	14,755,544	STATE BANKSHARES, INC.	FARGO, ND
1111435	353,240,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,918,744	STELLAR BANCORP INC.	HOUSTON, TX
4504654	119,463,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	60,233,644	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	540,335,000	TD GROUP US HOLDINGS LLC	CHERRY HILL, NJ
2706735	30,731,883	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	17,057,529	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	531,176,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,152,422	TRUSTMARK CORPORATION	JACKSON, MS
1119794	678,318,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	50,409,664	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	30,023,545	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	27,724,058	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	62,491,691	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	12,768,341	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,736,971	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	27,684,454	WAFD, INC.	SEATTLE, WA
1145476	79,025,073	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,929,845,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	18,685,242	WESBANCO, INC.	WHEELING, WV
2349815	80,934,241	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	64,879,668	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,814,303	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 135 bank holding companies.