

BHCPR PEER GROUP DATA

 Peer Group: 2
 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)	3.02	3.14	3.17	2.85	2.96
+ Non-interest income	0.74	0.72	0.78	0.94	0.98
- Overhead expense	2.39	2.36	2.37	2.37	2.48
- Provision for credit losses	0.13	0.11	0.09	-0.01	0.38
+ Securities gains (losses)	-0.01	-0.03	-0.01	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.18	1.26	1.53	1.64	1.22
Net operating income	0.92	0.95	1.17	1.25	0.97
Net income	0.92	0.95	1.17	1.25	0.97
Net income (Subchapter S adjusted)	1.13	1.12	1.36	1.37	1.27
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.58	5.15	3.89	3.34	3.78
Interest expense	2.35	1.81	0.47	0.28	0.57
Net interest income (tax equivalent)	3.22	3.35	3.39	3.05	3.17
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.13	0.09	0.05	0.06	0.11
Earnings coverage of net loan and lease losses (X)	32.55	42.20	2.79	-14.44	33.55
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.17	1.17	1.26	1.35
Allowance for loan and lease losses / Total loans and leases	1.18	1.17	1.17	1.25	1.33
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.45	0.36	0.49	0.67
30-89 days past due loans and leases / Total loans and leases	0.34	0.29	0.23	0.21	0.26
Liquidity and Funding					
Net noncore funding dependence	9.12	10.56	7.63	-5.41	0.77
Net short-term noncore funding dependence	5.62	6.76	4.91	-7.77	-3.25
Net loans and leases / Total assets	72.31	71.43	69.45	64.15	69.27
Capitalization					
Tier 1 leverage ratio	10.06	9.79	9.66	9.54	9.65
Holding company equity capital / Total assets	9.91	9.47	9.00	10.31	10.51
Total equity capital (including minority interest) / Total assets	9.93	9.50	9.02	10.36	10.57
Common equity tier 1 capital / Total risk-weighted assets	12.16	11.91	11.86	12.48	12.44
Net loans and leases / Equity capital (X)	7.53	7.72	7.96	6.35	6.79
Cash dividends / Net income	26.80	30.39	24.59	22.04	29.42
Cash dividends / Net income (Subchapter S adjusted)	41.44	39.09	40.68	53.82	39.66
Growth Rates					
Assets	3.71	5.26	4.98	9.64	16.11
Equity capital	8.73	12.18	-5.42	7.17	8.42
Net loans and leases	4.44	8.00	15.22	2.51	9.99
Noncore funding	1.54	57.20	89.68	-20.94	-12.78
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.01
Long-term debt / Equity capital	6.68	6.71	7.71	6.32	5.67
Equity investment in subsidiaries / Equity capital	105.40	106.37	106.40	105.13	104.49
Cash from ops + noncash items + op expense / Op expense + dividends	128.62	128.36	137.84	167.98	138.81

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	5.23	4.82	3.65	3.12	3.53
Less: Interest expense	2.21	1.70	0.44	0.26	0.54
Equals: Net interest income (tax equivalent)	3.02	3.14	3.17	2.85	2.96
Plus: Non-interest income	0.74	0.72	0.78	0.94	0.98
Equals: adjusted operating income (tax equivalent)	3.80	3.92	4.00	3.89	3.96
Less: Overhead expense	2.39	2.36	2.37	2.37	2.48
Less: Provision for credit losses	0.13	0.11	0.09	-0.01	0.38
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.03	-0.01	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.18	1.26	1.53	1.64	1.22
Less: Applicable income taxes (tax equivalent)	0.24	0.26	0.33	0.35	0.27
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.92	0.95	1.17	1.25	0.97
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.92	0.95	1.17	1.25	0.97
Memo: Net income (last four quarters)	0.93	0.95	1.17	1.26	0.97
Net income-BHC and noncontrolling (minority) interest	0.92	0.96	1.17	1.25	0.97
Margin Analysis					
Average earning assets / Average assets	94.27	94.03	93.98	93.81	93.48
Average interest-bearing funds / Average assets	70.03	68.06	64.63	65.01	68.25
Interest income (tax equivalent) / Average earning assets	5.58	5.15	3.89	3.34	3.78
Interest expense / Average earning assets	2.35	1.81	0.47	0.28	0.57
Net interest income (tax equivalent) / Average earning assets	3.22	3.35	3.39	3.05	3.17
Yield or Cost					
Total loans and leases (tax equivalent)	6.23	5.83	4.63	4.16	4.28
Interest-bearing bank balances	5.06	4.57	1.13	0.15	0.32
Federal funds sold and reverse repos	3.98	5.79	1.21	0.17	0.43
Trading assets	0.59	0.64	0.35	0.32	0.80
Total earning assets	5.43	4.95	3.79	3.40	3.80
Investment securities (tax equivalent)	3.25	2.77	2.22	1.75	2.32
US Treasury and agency securities (excluding mortgage-backed securities)	2.80	2.48	1.59	1.22	1.87
Mortgage-backed securities	2.93	2.51	1.92	1.44	2.05
All other securities	3.93	3.77	2.98	2.49	3.24
Interest-bearing deposits	2.97	2.20	0.51	0.27	0.62
Time deposits of \$250K or more	4.39	3.44	0.95	0.79	1.60
Time deposits < \$250K	4.24	3.19	0.81	0.75	1.49
Other domestic deposits	2.44	1.89	0.46	0.17	0.36
Foreign deposits		0.00	0.86	0.42	1.24
Federal funds purchased and repos	2.67	2.46	0.97	0.11	0.37
Other borrowed funds and trading liabilities	1.96	1.92	0.96	0.53	0.55
All interest-bearing funds	3.17	2.51	0.69	0.41	0.79

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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	0.68	0.56	0.73	0.54	0.51
Overhead expenses / Net Interest Income + non-interest income	65.78	64.78	59.89	60.88	61.22
Percent of Average Assets					
Total overhead expense	2.39	2.36	2.37	2.37	2.48
Personnel expense	1.36	1.35	1.36	1.37	1.42
Net occupancy expense	0.25	0.26	0.27	0.28	0.30
Other operating expenses	0.76	0.75	0.73	0.71	0.73
Overhead less non-interest income	1.62	1.60	1.53	1.39	1.45
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	64.26	62.35	58.69	60.00	58.93
Personnel expense	36.41	35.22	33.28	34.64	33.88
Net occupancy expense	6.82	6.95	6.62	7.36	7.04
Other operating expenses	20.85	20.06	18.28	17.56	17.57
Total non-interest income	19.34	19.12	19.39	24.76	23.45
Fiduciary activities income	2.12	2.15	2.08	2.32	1.45
Service charges on domestic deposit accounts	3.36	3.33	3.29	3.11	2.67
Trading revenue	0.04	0.05	0.03	0.07	0.10
Investment banking fees and commissions	0.92	0.82	0.84	0.92	1.03
Insurance activities revenue	0.60	0.56	0.72	0.64	0.41
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.45	0.39	0.66	0.47	0.00
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.18	1.01	1.43	4.52	5.55
Other non-interest income	8.28	8.18	7.08	8.76	7.76
Overhead less non-interest income	44.19	42.61	39.08	34.71	34.63
Applicable income taxes / Pretax net operating income (tax equivalent)	18.01	18.47	20.30	21.61	20.30
Applicable income tax + TE / Pretax net operating income + TE	21.32	20.89	22.09	21.64	22.51

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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	55.36	54.68	52.03	47.29	48.33
Commercial and industrial loans	9.82	9.85	10.08	10.08	13.47
Loans to individuals	2.27	2.22	2.63	2.29	2.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.59	0.56	0.48	0.46	0.43
Other loans and leases	1.17	1.09	1.21	1.10	1.39
Net loans and leases	72.31	71.43	69.45	64.15	69.27
Debt securities over 1 year	13.03	14.45	17.16	17.60	13.53
Mutual funds and equity securities	0.05	0.04	0.04	0.07	0.05
Subtotal	85.99	86.45	87.47	82.59	83.47
Interest-bearing bank balances	4.01	3.31	2.25	7.80	6.78
Federal funds sold and reverse repos	0.03	0.02	0.02	0.05	0.02
Debt securities 1 year or less	2.14	2.21	1.84	1.75	2.03
Trading assets	0.02	0.02	0.04	0.02	0.04
Total earning assets	92.88	92.69	92.45	93.39	92.98
Non-interest cash and due from depository institutions	0.89	0.98	1.04	0.87	1.07
Other real estate owned	0.03	0.02	0.02	0.02	0.03
All other assets	6.17	6.25	6.46	5.67	5.87
Memoranda					
Short-term investments	6.69	6.04	4.74	10.52	9.38
US Treasury securities	0.82	0.98	1.22	0.69	0.19
US agency securities (excluding mortgage-backed securities)	1.31	1.52	1.71	1.83	1.28
Municipal securities	2.75	3.13	3.50	3.67	2.96
Mortgage-backed securities	7.73	7.97	8.94	10.07	8.52
Asset-backed securities	0.58	0.60	0.80	0.43	0.35
Other debt securities	0.51	0.54	0.64	0.67	0.60
Loans held-for-sale	0.20	0.10	0.11	0.28	0.58
Loans held for investment	72.74	71.89	69.77	64.47	69.07
Real estate loans secured by 1-4 family	15.83	16.13	15.24	13.45	14.47
Revolving	1.87	1.76	1.72	1.60	1.79
Closed-end, secured by first liens	13.35	13.80	13.00	11.44	12.11
Closed-end, secured by junior liens	0.31	0.29	0.27	0.22	0.27
Commercial real estate loans	36.00	34.84	33.16	30.90	30.65
Construction and land development	5.44	5.60	5.21	4.37	4.32
Multifamily	5.50	4.99	4.62	4.79	5.03
Nonfarm nonresidential	23.71	22.76	21.84	20.52	19.97
Real estate loans secured by farmland	1.08	1.11	1.10	0.95	0.85

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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	76.64	76.77	75.24	73.64	69.38
Real estate loans secured by 1-4 family	21.99	22.75	22.08	20.95	20.91
Revolving	2.60	2.48	2.53	2.54	2.61
Closed-end	18.99	19.89	19.26	18.13	17.94
Commercial real estate loans	50.02	49.16	48.29	48.47	44.23
Construction and land development	7.60	7.95	7.59	6.90	6.26
1-4 family	1.50	1.53	1.60	1.50	1.14
Other	5.98	6.27	5.78	5.34	4.94
Multifamily	7.47	6.87	6.50	7.23	7.01
Nonfarm nonresidential	33.10	32.15	31.87	32.22	29.04
Owner-occupied	11.47	11.23	11.06	11.23	10.00
Other	21.24	20.34	20.28	20.58	18.53
Real estate loans secured by farmland	1.58	1.66	1.67	1.57	1.30
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.62	13.79	14.64	15.94	19.85
Loans to individuals	3.37	3.39	4.08	3.85	3.53
Credit card loans	0.04	0.03	0.03	0.03	0.03
Agricultural loans	0.87	0.84	0.75	0.79	0.69
Other loans and leases	1.71	1.62	1.81	1.72	2.07
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	517.57	525.34	506.95	473.69	473.75
Real estate loans secured by 1-4 family	148.70	156.34	149.49	134.51	142.34
Revolving	17.49	16.96	16.97	16.12	17.81
Closed-end	129.12	137.21	131.00	116.85	122.21
Commercial real estate loans	335.63	334.78	324.06	311.40	302.08
Construction and land development	50.70	53.72	51.07	44.03	42.85
1-4 family	9.84	10.39	10.79	9.60	7.52
Other	39.89	42.42	38.49	34.06	33.94
Multifamily	51.02	47.53	44.21	46.60	48.67
Nonfarm nonresidential	222.45	218.87	213.42	207.29	198.42
Owner-occupied	76.57	76.34	74.24	71.94	67.98
Other	143.63	139.27	135.09	131.37	125.78
Real estate loans secured by farmland	9.96	10.68	10.61	9.66	8.35
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.01	0.01	0.03
Commercial and industrial loans	91.26	93.60	97.54	100.59	133.93
Loans to individuals	21.12	21.18	25.33	23.11	22.15
Credit card loans	0.22	0.18	0.20	0.19	0.20
Agricultural loans	5.53	5.41	4.60	4.60	4.17
Other loans and leases	10.45	10.40	11.73	10.95	13.62
Supplemental					
Non-owner occupied CRE loans / Gross loans	38.31	37.56	36.76	36.98	34.00
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	258.19	255.73	245.93	236.75	232.08
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.37	337.28	326.12	313.57	304.52

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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	6.69	6.04	4.74	10.52	9.38
Liquid assets	15.91	16.06	16.64	23.21	19.32
Investment securities	16.07	17.54	20.02	20.27	16.07
Net loans and leases	72.31	71.43	69.45	64.15	69.27
Net loans, leases and standby letters of credit	72.76	71.89	69.93	64.54	69.67
Core deposits	72.88	72.60	76.92	80.58	76.49
Noncore funding	14.79	15.40	11.51	6.64	10.29
Time deposits of \$250K or more	5.38	4.72	2.94	2.59	3.37
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.39	0.49	0.66	0.55	0.62
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.36	0.49	0.66	0.50	0.59
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.00	3.26	2.91	0.41	1.06
Earning assets that reprice within 1 year	32.06	28.76	27.10	30.91	31.93
Interest-bearing liabilities that reprice within 1 year	20.61	19.15	13.83	13.48	14.04
Long-term debt that reprices within 1 year	0.14	0.08	0.05	0.02	0.10
Net assets that reprice within 1 year	10.78	9.23	12.72	16.92	17.03
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.12	10.56	7.63	-5.41	0.77
Net short-term noncore funding dependence	5.62	6.76	4.91	-7.77	-3.25
Short-term investment / Short-term noncore funding	70.67	64.03	97.82	419.20	230.45
Liquid assets - short-term noncore funding / Nonliquid assets	5.48	5.32	9.94	25.37	16.27
Net loans and leases / Total deposits	87.22	87.55	84.07	75.87	84.20
Net loans and leases / Core deposits	99.86	99.37	91.33	80.18	91.10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.15	-6.33	-7.74	-0.07	0.88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.54	-13.65	-18.97	0.24	3.63
Structured notes appreciation (depreciation) / Tier 1 capital	-0.38	-0.32	-0.47	-0.05	0.03
Percent of Investment Securities					
Held-to-maturity securities	12.11	13.69	14.65	9.13	5.36
Available-for-sale securities	86.41	84.66	84.47	89.63	93.39
US Treasury securities	6.10	6.48	6.61	3.49	1.22
US agency securities (excluding mortgage-backed securities)	7.97	8.58	8.40	9.21	8.39
Municipal securities	15.91	16.58	16.78	17.78	18.61
Mortgage-backed securities	50.04	47.95	47.46	52.46	54.48
Asset-backed securities	3.69	3.81	4.50	2.22	1.97
Other debt securities	3.71	3.83	4.10	3.93	4.34
Mutual funds and equity securities	0.41	0.30	0.37	0.41	0.44
Debt securities 1 year or less	14.75	14.87	10.71	10.21	13.69
Debt securities 1 to 5 years	19.49	21.38	22.75	17.78	20.49
Debt securities over 5 years	61.20	59.95	63.22	68.22	61.87
Pledged securities	51.51	54.91	41.51	36.71	44.55
Structured notes, fair value	0.29	0.20	0.35	0.31	0.03
Percent Change from Prior Like Quarter					
Short-term investments	26.96	57.59	-49.19	30.57	136.94
Investment securities	0.50	-4.42	1.58	36.78	16.36
Core deposits	4.62	-0.39	0.19	15.13	23.17
Noncore funding	1.54	57.20	89.68	-20.94	-12.78

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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)	15.95	17.35	18.41	16.95	16.09
Standby letters of credit	0.33	0.32	0.32	0.31	0.31
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)	0.02	0.01	0.01	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.01	0.02
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.01	0.01	0.00	0.00
Derivative contracts	4.01	3.76	3.56	3.32	3.72
Interest rate contracts	4.01	3.76	3.56	3.25	3.62
Interest rate futures and forward contracts	0.03	0.02	0.02	0.07	0.20
Written options contracts (interest rate)	0.07	0.05	0.06	0.10	0.24
Purchased options contracts (interest rate)	0.07	0.03	0.03	0.01	0.03
Interest rate swaps	3.54	3.42	3.22	2.61	2.58
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	22.86	25.68	29.24	27.65	24.20

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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	100.00	100.00	99.77	99.27	99.50
Foreign exchange contracts	0.00	0.00	0.02	0.15	0.19
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	2.94	3.25	5.23	7.01	15.03
Written options	5.32	4.13	4.69	5.82	10.24
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	5.32	4.12	4.69	5.82	10.24
Purchased options	2.10	1.30	1.99	1.88	2.13
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	2.08	1.26	1.93	1.88	2.13
Swaps	87.57	90.21	80.86	82.75	71.83
Held for trading	12.83	14.54	17.93	24.39	16.03
Interest rate contracts	12.82	14.54	18.55	16.71	16.37
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	87.17	85.46	82.07	75.61	83.97
Interest rate contracts	87.15	85.13	72.34	74.23	83.02
Foreign exchange contracts	0.00	0.00	0.02	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	92.33	91.64	91.94	85.18	79.60
One year or less	9.70	7.12	7.67	11.52	15.52
Over 1 year to 5 years	47.42	44.46	29.25	26.87	19.75
Over 5 years	23.10	32.23	41.77	38.91	32.47
Gross negative fair value (absolute value)	1.53	1.91	2.48	1.54	2.84
Gross positive fair value	2.26	2.65	3.93	1.36	2.25
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.00	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.01	0.01	0.00	0.00
Current credit exposure (X)	0.01	0.01	0.02	0.01	0.02
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.16	0.18	0.23	0.12	0.27

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.14	0.11	0.09	-0.01	0.38
Provision for loan and lease losses / Average loans and leases	0.19	0.16	0.13	-0.01	0.53
Provision for loan and lease losses / Net loan and lease losses	229.84	274.22	10.02	147.24	672.96
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.17	1.17	1.26	1.35
Allowance for loan and lease losses / Total loans and leases	1.18	1.17	1.17	1.25	1.33
Allowance for loan and lease losses / Net loans and leases losses (X)	27.60	48.98	42.49	31.39	25.33
Allowance for loan and lease losses / Nonaccrual assets	432.56	452.45	631.11	459.08	336.78
ALLL / 90+ days past due + nonaccrual loans and leases	372.41	397.10	527.89	461.06	293.46
Gross loan and lease losses / Average loans and leases	0.17	0.13	0.10	0.12	0.16
Recoveries / Average loans and leases	0.03	0.04	0.05	0.05	0.04
Net losses / Average loans and leases	0.13	0.09	0.05	0.06	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	39.38	69.38	75.68	43.82	42.12
Earnings coverage of net loan and lease losses (X)	32.55	42.20	2.79	-14.44	33.55
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.01	0.00	0.02	0.04
Real estate loans secured by 1-4 family	0.00	0.00	-0.01	-0.01	0.01
Revolving	0.00	-0.01	-0.02	-0.01	0.00
Closed-end	0.00	0.00	0.00	-0.01	0.01
Commercial real estate loans	0.04	0.02	0.01	0.03	0.05
Construction and land development	0.01	0.00	-0.01	-0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	-0.01	-0.01	-0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.04	0.02	0.01	0.04	0.07
Owner-occupied	0.01	0.00	0.00	0.01	0.01
Other	0.02	0.01	0.01	0.03	0.04
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.32	0.18	0.06	0.15	0.20
Loans to individuals	1.40	1.13	0.74	0.43	0.66
Credit card loans	2.68	1.69	1.08	0.87	1.71
Agricultural loans	0.01	0.00	0.00	0.00	0.01
Loans to foreign governments and institutions			0.00	0.00	
Other loans and leases	0.57	0.36	0.32	0.24	0.44

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.34	0.29	0.23	0.21	0.26
90+ days past due loans and leases	0.02	0.03	0.02	0.02	0.04
Nonaccrual loans and leases	0.53	0.41	0.32	0.44	0.60
90+ days past due and nonaccrual loans and leases	0.59	0.47	0.38	0.48	0.67
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	0.05	0.02	0.05	0.08	0.09
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	0.35	0.29	0.23	0.21	0.26
90+ days past due assets	0.02	0.03	0.02	0.02	0.04
Nonaccrual assets	0.54	0.41	0.33	0.44	0.60
30+ days past due and nonaccrual assets	0.96	0.78	0.62	0.71	0.95
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.44	0.34	0.26	0.31	0.47
90+ past due and nonaccrual assets + other real estate owned	0.49	0.37	0.29	0.34	0.52
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.58	0.40	0.35	0.45	0.63
Allowance for loan and lease losses	68.47	49.05	46.26	59.86	72.10
Equity capital + allowance for loan and lease losses	5.56	4.02	3.72	4.10	5.64
Tier 1 capital + allowance for loan and lease losses	5.45	3.85	3.43	4.51	6.21
Loans and leases + other real estate owned	0.78	0.55	0.51	0.70	0.92

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	0.30	0.23	0.18	0.18	0.25
	90+ days past due	0.02	0.02	0.02	0.02	0.04
	Nonaccrual	0.50	0.37	0.32	0.43	0.63
Commercial and industrial	30-89 days past due	0.33	0.28	0.18	0.19	0.15
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.69	0.52	0.37	0.53	0.61
Individuals	30-89 days past due	0.79	0.72	0.61	0.53	0.52
	90+ days past due	0.04	0.03	0.02	0.02	0.02
	Nonaccrual	0.19	0.16	0.15	0.14	0.14
Depository institution loans	30-89 days past due	0.00	0.00	0.04	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.01	0.00	0.00
Agricultural	30-89 days past due	0.07	0.05	0.03	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.13	0.19	0.15	0.18	0.57
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	0.29	0.26	0.26	0.31	0.67
	90+ days past due	0.01	0.00	0.00	0.01	0.00
	Nonaccrual	0.18	0.15	0.08	0.07	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 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	0.53	0.45	0.41	0.37	0.46
	90+ days past due	0.04	0.04	0.04	0.04	0.06
	Nonaccrual	0.45	0.40	0.42	0.48	0.67
Revolving	30-89 days past due	0.46	0.39	0.30	0.19	0.25
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.41	0.37	0.30	0.37	0.46
Closed-End	30-89 days past due	0.53	0.45	0.41	0.40	0.48
	90+ days past due	0.04	0.04	0.04	0.04	0.06
	Nonaccrual	0.45	0.40	0.44	0.49	0.69
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.02	0.02	0.03
Commercial real estate	30-89 days past due	0.18	0.12	0.08	0.08	0.14
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.52	0.35	0.24	0.37	0.57
Construction and development	30-89 days past due	0.24	0.13	0.12	0.09	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.36	0.17	0.06	0.08	0.21
1-4 family	30-89 days past due	0.04	0.03	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.01	0.00	0.01
Other	30-89 days past due	0.15	0.07	0.06	0.04	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.27	0.11	0.04	0.06	0.16
Multifamily	30-89 days past due	0.03	0.03	0.01	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.13	0.03	0.06	0.10
Nonfarm non-residential	30-89 days past due	0.13	0.09	0.06	0.08	0.14
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.46	0.36	0.32	0.49	0.73
Owner occupied	30-89 days past due	0.05	0.04	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.16	0.14	0.15	0.18	0.27
Other	30-89 days past due	0.06	0.03	0.02	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.17	0.14	0.24	0.33
Farmland	30-89 days past due	0.09	0.07	0.04	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.33	0.35	0.52	0.73	1.19
Credit card	30-89 days past due	1.72	1.48	1.25	0.88	1.02
	90+ days past due	0.31	0.27	0.24	0.12	0.22
	Nonaccrual	0.02	0.00	0.01	0.01	0.02

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	11.92			11.66			11.63			12.27			10.91
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 capital, column A	12.50			12.22			12.19			12.90			11.60
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Total capital, column A	14.44			14.10			14.12			14.97			13.45
Total capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 leverage	10.06			9.79			9.66			9.54			9.65
Supplementary leverage ratio, advanced approaches HCs													

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	50.00	25.00	25.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	50.00	75.00	75.00	50.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.60	0.56	0.72	0.64	0.41
Premium income / Insurance activities revenue	0.75	0.94	0.00	0.13	0.01
Credit related premium income / Total premium income	33.33	33.33	100.00	100.00	100.00
Other premium income / Total premium income	66.67	66.67	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)	46.92	56.20	46.06	47.20	19.85
Insurance net income (L/H) / Equity (L/H)	53.25	34.72	51.00	84.24	
Insurance benefits, losses, expenses / Insurance premiums	34.72	35.51	69.64	448.52	-40.91
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.36	11.44	11.54	11.86	11.01
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	0.00	0.00	0.00	0.00	0.05
Cost: Interest-bearing deposits		0.00	0.86	0.42	1.24
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions			0.00	0.00	
Growth Rates					
Net loans and leases	-11.04	108.81	-9.50	-29.45	5,672.05
Total selected assets	-24.22	21.00	-24.51	-19.66	6.04
Deposits		-100.00	89.90	-65.37	-44.89

BHCPR PEER GROUP DATA

Peer Group: 2
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	9.45	10.58	12.61	11.96	9.11
Bank net income / Average equity investment in banks	10.05	11.12	13.56	12.16	9.38
Nonbank net income / Average equity investment in nonbanks	7.22	11.75	10.57	12.65	9.69
Subsidiary HCs net income / Average equity investment in sub HCs	6.08	7.22	8.22	10.34	8.82
Bank net income / Parent net income	107.15	107.55	104.71	103.27	104.93
Nonbank net income / Parent net income	0.50	1.06	0.60	0.79	1.04
Subsidiary holding companies' net income / Parent net income	112.67	118.62	103.02	92.15	101.16
Leverage					
Total liabilities / Equity capital	11.90	12.44	14.28	11.91	11.62
Total debt / Equity capital	6.89	6.85	7.78	6.43	5.79
Total debt + notes payable to subs that issued TPS / Equity capital	9.89	10.48	11.96	10.25	9.67
Total debt + Loans guaranteed for affiliate / Equity capital	6.85	6.82	7.75	6.44	5.79
Total debt / Equity capital - excess over fair value	6.89	6.85	7.78	6.43	5.79
Long-term debt / Equity capital	6.68	6.71	7.71	6.32	5.67
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.01	0.01	0.00
Long-term debt / Consolidated long-term debt	34.78	30.91	35.71	29.26	20.97
Double Leverage					
Equity investment in subs / Equity capital	105.40	106.37	106.40	105.13	104.49
Total investment in subs / Equity capital	105.72	106.58	106.67	105.41	104.82
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.66	0.70	0.50	0.43	0.49
Equity investment in subs - equity cap / Net income-div (X)	2.07	1.93	1.33	1.19	1.45
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	132.22	130.30	137.71	150.01	121.76
Cash from ops + noncash items + op expense / Op expense + dividend	128.62	128.36	137.84	167.98	138.81
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	111.71	92.82	98.06	113.54	140.42
Pretax operating income + interest expense / Interest expense	1,140.22	1,289.40	1,165.40	2,918.82	2,318.94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	890.52	861.42	1,069.59	2,104.65	1,435.81
Dividends + interest from subsidiaries / Interest expense + dividends	150.67	158.54	157.10	185.27	137.00
Fees + other income from subsidiaries / Salary + other expenses	3.17	5.59	4.82	5.56	4.45
Net income / Current part of long-term debt + preferred dividends (X)	100.03	156.67	190.43	541.74	52.16
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.98	1.54	2.23	2.37	2.19
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	5.93	6.99	0.00	0.00	0.00
Total	5.93	6.99	0.00	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.05	0.05	0.07	0.09	0.09
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	72.75	76.23	77.72	67.32	79.13
Dividends declared / Net income	26.54	30.80	24.56	22.04	29.39
Net income - dividends / Average equity	6.50	7.16	9.35	9.19	6.36
Percent of Dividends Paid					
Dividends from bank subsidiaries	183.89	181.58	158.06	166.48	130.75
Dividends from nonbank subsidiaries	1.19	1.85	1.57	2.62	3.01
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	184.41	183.53	176.09	201.01	158.62
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	43.11	46.02	38.52	40.82	43.52
Interest income from bank subsidiaries	0.10	0.10	0.03	0.01	0.05
Management and service fees from bank subsidiaries	0.45	0.54	0.33	0.47	0.57
Other income from bank subsidiaries	0.00	0.01	0.00	0.00	0.00
Operating income from bank subsidiaries	46.07	53.17	45.18	43.50	51.02
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	73.34	67.35	72.86	68.07	99.52
Interest income from nonbank subsidiaries	0.42	0.16	0.08	0.04	0.07
Management and serv fees from nonbank subsidiaries	0.04	0.09	0.17	0.15	0.02
Other income from nonbank subsidiaries	0.05	0.03	0.01	0.03	0.11
Operating income from nonbank subsidiaries	82.56	70.07	76.25	73.08	105.70
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	106.23	52.28	40.51	42.28	29.39
Interest income from subsidiary holding companies	0.02	0.00	0.01	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	106.25	52.29	40.52	42.28	29.39
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	78.67	79.68	78.54	76.48	76.69
Interest income from bank subsidiaries	0.38	0.27	0.13	0.06	0.11
Management and service fees from bank subsidiaries	0.63	1.20	0.67	1.26	0.96
Other income from bank subsidiaries	0.00	0.02	0.00	0.01	0.01
Operating income from bank subsidiaries	94.18	94.32	83.91	84.17	84.80
Dividends from nonbank subsidiaries	0.67	1.22	1.33	1.35	1.76
Interest income from nonbank subsidiaries	0.01	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	0.92	1.56	1.45	1.71	2.06
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	716.58	741.88	534.83	287.26	400.31
Loans and advances from subsidiaries / Total debt	30.30	31.93	30.76	32.79	59.71

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									191
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.02	1.79	2.09	2.49	3.02	3.47	3.99	4.78	93
+ Non-interest income	0.74	0.15	0.24	0.45	0.71	1.01	1.32	1.90	191
- Overhead expense	2.39	1.49	1.74	2.00	2.35	2.68	3.26	3.90	191
- Provision for credit losses	0.13	-0.01	0.01	0.04	0.10	0.17	0.35	0.59	191
+ Securities gains (losses)	-0.01	-0.18	-0.08	-0.01	0.00	0.00	0.00	0.01	191
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	93
= Pretax net operating income (tax equivalent)	1.18	-0.51	0.20	0.89	1.18	1.70	2.00	2.42	93
Net operating income	0.92	-0.07	0.22	0.53	0.91	1.26	1.59	2.01	191
Net income	0.92	-0.07	0.22	0.53	0.91	1.26	1.59	2.01	191
Net income (Subchapter S adjusted)	1.13	0.49	0.62	0.84	1.03	1.30	1.39	1.74	17
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.58	4.24	4.58	4.96	5.56	6.16	6.77	7.76	93
Interest expense	2.35	1.18	1.47	1.90	2.34	2.77	3.20	3.65	191
Net interest income (tax equivalent)	3.22	1.88	2.19	2.67	3.27	3.68	4.38	5.12	93
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.13	0.00	0.00	0.03	0.09	0.17	0.37	0.83	191
Earnings coverage of net loan and lease losses (X)	32.55	-65.31	0.72	6.28	16.80	45.94	135.93	282.02	189
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	0.61	0.87	1.01	1.17	1.33	1.59	1.83	191
Allowance for loan and lease losses / Total loans and leases	1.18	0.60	0.87	1.01	1.17	1.33	1.59	1.82	191
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.05	0.12	0.25	0.50	0.84	1.44	2.14	191
30-89 days past due loans and leases / Total loans and leases	0.34	0.04	0.07	0.14	0.28	0.49	0.84	1.12	191
Liquidity and Funding									
Net noncore funding dependence	9.12	-8.61	-4.56	2.18	8.73	16.51	23.18	27.13	191
Net short-term noncore funding dependence	5.62	-11.76	-7.10	0.72	4.81	11.50	18.15	21.85	191
Net loans and leases / Total assets	72.31	52.37	57.98	66.89	74.08	78.47	81.78	83.80	191
Capitalization									
Tier 1 leverage ratio	10.06	7.72	8.12	8.96	9.85	11.07	12.25	14.00	191
Holding company equity capital / Total assets	9.91	6.17	6.75	8.55	9.79	11.42	12.67	14.39	191
Total equity capital (including minority interest) / Total assets	9.93	6.17	6.75	8.55	9.82	11.42	12.69	14.39	191
Common equity tier 1 capital / Total risk-weighted assets	12.16	8.75	9.42	10.46	11.94	13.32	15.95	17.93	174
Net loans and leases / Equity capital (X)	7.53	5.03	5.43	6.13	7.48	8.56	10.43	11.19	190
Cash dividends / Net income	26.80	0.00	0.00	8.76	28.35	43.95	63.52	79.56	181
Cash dividends / Net income (Subchapter S adjusted)	41.44	8.03	16.16	23.25	40.58	51.35	69.75	84.82	9
Growth Rates									
Assets	3.71	-4.22	-2.74	-0.41	3.27	7.46	12.16	18.12	175
Equity capital	8.73	-1.03	1.23	5.17	7.55	11.73	20.86	27.74	175
Net loans and leases	4.44	-5.33	-2.99	0.70	3.76	7.86	12.77	17.58	175
Noncore funding	1.54	-41.87	-32.33	-17.90	3.14	18.57	33.29	57.26	174
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	190
Long-term debt / Equity capital	6.68	0.00	0.00	0.00	6.29	13.05	19.08	24.19	190
Equity investment in subsidiaries / Equity capital	105.40	86.70	93.80	99.26	103.19	112.71	119.27	125.30	190
Cash from ops + noncash items + op expense / Op expense + dividends	128.62	18.16	50.16	93.67	113.94	157.65	243.92	340.02	187

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	5.23	4.06	4.23	4.63	5.22	5.64	6.40	7.14	93
Less: Interest expense	2.21	1.13	1.36	1.77	2.20	2.63	3.05	3.45	191
Equals: Net interest income (tax equivalent)	3.02	1.79	2.09	2.49	3.02	3.47	3.99	4.78	93
Plus: Non-interest income	0.74	0.15	0.24	0.45	0.71	1.01	1.32	1.90	191
Equals: adjusted operating income (tax equivalent)	3.80	2.03	2.50	3.21	3.80	4.34	5.14	5.97	93
Less: Overhead expense	2.39	1.49	1.74	2.00	2.35	2.68	3.26	3.90	191
Less: Provision for credit losses	0.13	-0.01	0.01	0.04	0.10	0.17	0.35	0.59	191
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	191
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.18	-0.08	-0.01	0.00	0.00	0.00	0.01	191
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	93
Equals: Pretax net operating income (tax equivalent)	1.18	-0.51	0.20	0.89	1.18	1.70	2.00	2.42	93
Less: Applicable income taxes (tax equivalent)	0.24	-0.09	0.00	0.09	0.26	0.36	0.44	0.49	93
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Equals: Net operating income	0.92	-0.07	0.22	0.53	0.91	1.26	1.59	2.01	191
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Equals: Net income	0.92	-0.07	0.22	0.53	0.91	1.26	1.59	2.01	191
Memo: Net income (last four quarters)	0.93	-0.11	0.29	0.54	0.91	1.26	1.60	2.07	187
Net income-BHC and noncontrolling (minority) interest	0.92	-0.07	0.22	0.53	0.91	1.26	1.62	2.01	191
Margin Analysis									
Average earning assets / Average assets	94.27	89.68	90.47	93.00	94.43	95.96	97.09	97.81	191
Average interest-bearing funds / Average assets	70.03	55.22	59.15	64.55	70.71	75.38	79.89	83.04	191
Interest income (tax equivalent) / Average earning assets	5.58	4.24	4.58	4.96	5.56	6.16	6.77	7.76	93
Interest expense / Average earning assets	2.35	1.18	1.47	1.90	2.34	2.77	3.20	3.65	191
Net interest income (tax equivalent) / Average earning assets	3.22	1.88	2.19	2.67	3.27	3.68	4.38	5.12	93
Yield or Cost									
Total loans and leases (tax equivalent)	6.23	4.70	5.17	5.73	6.08	6.71	7.39	8.68	93
Interest-bearing bank balances	5.06	2.70	3.34	4.35	5.02	5.76	6.92	7.63	191
Federal funds sold and reverse repos	3.98	0.00	0.00	3.23	5.14	5.40	6.76	7.70	64
Trading assets	0.59	0.00	0.00	0.00	0.00	0.00	2.98	5.95	36
Total earning assets	5.43	4.19	4.52	4.92	5.41	5.88	6.46	7.32	191
Investment securities (tax equivalent)	3.25	2.12	2.18	2.50	3.07	3.80	5.20	5.86	93
US Treasury and agency securities (excluding mortgage-backed securities)	2.80	1.04	1.25	1.75	2.49	3.68	5.32	6.21	181
Mortgage-backed securities	2.93	1.85	2.01	2.25	2.70	3.56	4.42	5.03	187
All other securities	3.93	1.86	2.33	2.87	3.62	5.01	6.60	6.91	92
Interest-bearing deposits	2.97	1.74	1.93	2.47	3.01	3.46	4.13	4.44	191
Time deposits of \$250K or more	4.39	2.81	3.36	4.11	4.49	4.75	4.99	5.36	189
Time deposits < \$250K	4.24	3.20	3.51	3.92	4.27	4.57	4.90	5.20	189
Other domestic deposits	2.44	0.95	1.28	1.70	2.37	3.13	3.85	4.20	191
Foreign deposits									
Federal funds purchased and repos	2.67	0.00	0.00	0.54	2.41	5.15	6.20	8.66	141
Other borrowed funds and trading liabilities	1.96	0.00	0.00	0.00	0.14	4.50	5.28	5.56	184
All interest-bearing funds	3.17	1.96	2.35	2.67	3.12	3.69	4.12	4.44	191

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 2
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.68	0.00	0.00	0.00	0.00	0.59	4.05	8.31	190
Overhead expenses / Net Interest Income + non-interest income	65.78	46.94	51.66	58.65	65.55	73.70	81.16	88.53	191
Percent of Average Assets									
Total overhead expense	2.39	1.49	1.74	2.00	2.35	2.68	3.26	3.90	191
Personnel expense	1.36	0.77	0.97	1.14	1.36	1.58	1.84	2.18	191
Net occupancy expense	0.25	0.12	0.15	0.19	0.24	0.31	0.39	0.49	191
Other operating expenses	0.76	0.42	0.50	0.61	0.72	0.90	1.18	1.53	191
Overhead less non-interest income	1.62	0.91	1.06	1.34	1.61	1.89	2.14	2.51	191
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	64.26	45.69	49.59	56.48	64.23	71.16	82.47	91.23	93
Personnel expense	36.41	23.97	26.34	31.20	35.45	40.96	48.30	53.45	93
Net occupancy expense	6.82	3.82	4.53	5.12	6.54	8.43	9.87	11.47	93
Other operating expenses	20.85	13.29	15.31	16.72	19.64	24.24	29.45	33.86	93
Total non-interest income	19.34	5.25	8.75	13.00	17.93	24.98	30.06	36.85	93
Fiduciary activities income	2.12	0.00	0.00	0.00	1.33	4.05	6.74	10.96	93
Service charges on domestic deposit accounts	3.36	0.34	1.10	1.82	3.28	4.38	6.11	8.78	93
Trading revenue	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.43	93
Investment banking fees and commissions	0.92	0.00	0.00	0.00	0.64	1.47	3.07	4.82	93
Insurance activities revenue	0.60	0.00	0.00	0.00	0.00	0.51	2.75	7.68	93
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	93
Net servicing fees	0.45	0.00	0.00	0.03	0.24	0.70	1.45	3.56	93
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Net gain (loss) - sales of loans, OREO, and other assets	1.18	-2.98	-0.26	0.13	0.66	1.85	4.64	7.17	93
Other non-interest income	8.28	3.20	4.06	5.61	7.49	10.47	13.86	21.44	93
Overhead less non-interest income	44.19	23.34	26.33	35.92	43.98	52.81	63.91	77.72	93
Applicable income taxes / Pretax net operating income (tax equivalent)	18.01	0.00	1.62	16.01	20.02	23.73	26.12	28.16	85
Applicable income tax + TE / Pretax net operating income + TE	21.32	0.39	5.95	19.54	22.01	25.46	27.98	29.77	85

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	55.36	23.48	37.67	48.24	55.02	64.66	72.61	75.09	191
Commercial and industrial loans	9.82	1.69	2.92	5.28	8.45	14.49	19.34	28.05	191
Loans to individuals	2.27	0.04	0.06	0.23	0.87	2.79	8.46	14.74	191
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	191
Agricultural loans	0.59	0.00	0.00	0.00	0.05	0.83	3.19	4.55	191
Other loans and leases	1.17	0.00	0.00	0.00	0.16	1.91	4.88	9.07	191
Net loans and leases	72.31	52.37	57.98	66.89	74.08	78.47	81.78	83.80	191
Debt securities over 1 year	13.03	1.75	3.14	7.46	11.72	18.35	25.59	31.67	191
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.00	0.07	0.21	0.49	191
Subtotal	85.99	75.54	78.23	83.59	86.49	88.89	90.82	91.95	191
Interest-bearing bank balances	4.01	0.49	0.61	1.46	3.33	6.30	8.86	10.97	191
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.75	191
Debt securities 1 year or less	2.14	0.08	0.24	0.66	1.49	2.95	6.56	9.42	191
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.36	191
Total earning assets	92.88	88.76	89.65	91.44	92.99	94.40	95.79	96.20	191
Non-interest cash and due from depository institutions	0.89	0.20	0.32	0.59	0.86	1.17	1.52	1.83	191
Other real estate owned	0.03	0.00	0.00	0.00	0.01	0.05	0.12	0.25	191
All other assets	6.17	2.98	3.72	4.76	6.06	7.42	9.14	10.17	191
Memoranda									
Short-term investments	6.69	1.40	1.81	3.55	6.15	9.37	13.21	17.87	191
US Treasury securities	0.82	0.00	0.00	0.00	0.23	1.63	3.31	4.80	191
US agency securities (excluding mortgage-backed securities)	1.31	0.00	0.00	0.09	0.65	2.06	4.86	7.84	191
Municipal securities	2.75	0.00	0.00	0.42	1.43	4.01	8.34	11.31	191
Mortgage-backed securities	7.73	0.56	1.25	3.76	6.70	12.15	15.65	18.38	191
Asset-backed securities	0.58	0.00	0.00	0.00	0.07	1.04	2.75	5.12	191
Other debt securities	0.51	0.00	0.00	0.02	0.29	0.96	1.68	2.27	191
Loans held-for-sale	0.20	0.00	0.00	0.01	0.07	0.23	0.87	2.39	191
Loans held for investment	72.74	52.63	57.09	67.56	74.43	79.24	82.50	84.35	191
Real estate loans secured by 1-4 family	15.83	1.70	3.94	7.74	14.91	22.29	31.15	39.67	191
Revolving	1.87	0.01	0.13	0.60	1.60	2.79	4.73	6.03	191
Closed-end, secured by first liens	13.35	1.22	2.62	6.32	12.51	19.22	28.49	34.33	191
Closed-end, secured by junior liens	0.31	0.00	0.02	0.08	0.23	0.44	0.84	1.15	191
Commercial real estate loans	36.00	14.18	20.95	28.34	36.43	43.41	51.02	58.91	191
Construction and land development	5.44	0.52	1.96	3.20	5.22	7.46	10.00	12.02	191
Multifamily	5.50	0.54	1.17	2.44	4.66	7.30	11.74	24.08	191
Nonfarm nonresidential	23.71	8.16	10.86	17.94	23.84	29.90	34.80	36.53	191
Real estate loans secured by farmland	1.08	0.00	0.00	0.02	0.35	1.98	4.91	6.29	191

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 2
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	76.64	44.31	55.84	68.18	78.24	86.52	91.72	95.39	191
Real estate loans secured by 1-4 family	21.99	2.34	4.58	11.44	20.08	30.61	41.91	52.74	191
Revolving	2.60	0.02	0.16	0.90	2.19	3.78	6.46	9.16	191
Closed-end	18.99	1.99	3.96	9.04	17.70	27.82	36.52	45.68	191
Commercial real estate loans	50.02	21.37	31.63	40.38	49.78	59.64	70.80	76.57	191
Construction and land development	7.60	0.72	2.87	4.36	7.31	10.94	13.45	16.58	191
1-4 family	1.50	0.00	0.09	0.39	1.01	2.25	3.88	5.67	191
Other	5.98	0.66	2.12	3.48	5.59	8.38	11.09	13.81	191
Multifamily	7.47	0.78	1.47	3.51	6.51	9.70	16.69	29.59	191
Nonfarm nonresidential	33.10	12.50	16.32	26.18	33.03	40.09	48.68	55.28	191
Owner-occupied	11.47	2.28	3.38	7.95	11.80	14.61	18.74	22.07	191
Other	21.24	7.23	9.12	15.56	20.68	27.47	34.32	39.09	191
Real estate loans secured by farmland	1.58	0.00	0.00	0.02	0.51	2.66	7.01	9.95	191
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	191
Commercial and industrial loans	13.62	2.45	4.66	7.55	12.23	19.86	26.26	36.74	191
Loans to individuals	3.37	0.05	0.08	0.31	1.25	4.62	14.38	20.24	191
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.34	191
Agricultural loans	0.87	0.00	0.00	0.00	0.06	1.12	4.68	7.39	191
Other loans and leases	1.71	0.00	0.00	0.00	0.30	2.87	7.07	12.52	191
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	517.57	195.53	321.84	415.24	514.53	626.16	730.37	795.00	191
Real estate loans secured by 1-4 family	148.70	14.26	29.91	67.05	139.49	207.39	328.60	422.45	191
Revolving	17.49	0.09	1.23	5.12	14.23	26.08	43.02	62.43	191
Closed-end	129.12	10.60	25.12	56.42	122.56	184.69	296.35	346.34	191
Commercial real estate loans	335.63	117.76	177.79	249.33	325.73	418.84	508.41	570.49	191
Construction and land development	50.70	4.78	18.18	29.31	51.48	70.40	93.01	104.79	191
1-4 family	9.84	0.00	0.49	2.62	6.47	14.65	25.43	37.15	191
Other	39.89	4.63	11.96	23.47	37.55	55.90	72.23	95.70	191
Multifamily	51.02	5.32	11.52	21.42	43.95	68.95	118.63	207.97	191
Nonfarm nonresidential	222.45	59.69	93.85	159.18	214.40	290.03	350.64	398.45	191
Owner-occupied	76.57	14.05	23.82	47.63	74.04	101.89	132.43	152.85	191
Other	143.63	31.34	53.51	91.90	137.14	187.85	256.96	281.18	191
Real estate loans secured by farmland	9.96	0.00	0.00	0.13	3.03	15.87	43.99	61.81	191
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	191
Commercial and industrial loans	91.26	15.35	26.79	48.53	83.28	133.08	175.14	244.19	191
Loans to individuals	21.12	0.29	0.56	2.07	7.99	28.55	95.15	131.72	191
Credit card loans	0.22	0.00	0.00	0.00	0.00	0.29	1.37	1.98	191
Agricultural loans	5.53	0.00	0.00	0.00	0.43	7.84	32.04	47.01	191
Other loans and leases	10.45	0.00	0.00	0.00	1.56	16.80	45.56	75.49	191
Supplemental									
Non-owner occupied CRE loans / Gross loans	38.31	15.76	21.10	29.51	37.86	47.02	57.31	66.44	191
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	258.19	77.64	126.94	179.49	251.98	329.26	423.75	492.73	191
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.37	118.22	182.69	250.20	327.14	420.03	514.46	585.62	191

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	6.69	1.40	1.81	3.55	6.15	9.37	13.21	17.87	191
Liquid assets	15.91	7.01	9.07	10.91	15.17	20.29	25.35	30.13	191
Investment securities	16.07	3.63	5.74	10.29	14.99	20.95	30.97	36.85	191
Net loans and leases	72.31	52.37	57.98	66.89	74.08	78.47	81.78	83.80	191
Net loans, leases and standby letters of credit	72.76	52.62	58.19	67.03	74.41	78.83	82.51	84.21	191
Core deposits	72.88	57.52	61.62	67.46	73.85	78.51	81.84	83.70	191
Noncore funding	14.79	3.40	4.99	9.34	13.25	20.76	27.58	29.70	191
Time deposits of \$250K or more	5.38	0.81	1.86	3.57	4.97	7.06	9.98	13.09	191
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Federal funds purchased and repos	0.39	0.00	0.00	0.00	0.00	0.61	2.01	3.55	191
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Net federal funds purchased (sold)	0.36	-0.48	-0.05	0.00	0.00	0.54	1.98	3.44	191
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Other borrowings w/remaining maturity of 1 year or less	2.00	0.00	0.00	0.00	1.08	3.62	7.61	8.79	191
Earning assets that reprice within 1 year	32.06	14.71	16.60	22.86	30.52	39.93	49.77	59.57	191
Interest-bearing liabilities that reprice within 1 year	20.61	5.07	8.99	12.57	17.52	23.18	46.75	62.19	191
Long-term debt that reprices within 1 year	0.14	0.00	0.00	0.00	0.00	0.02	0.94	1.37	191
Net assets that reprice within 1 year	10.78	-26.95	-12.12	1.33	9.78	21.86	31.81	38.53	191
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.12	-8.61	-4.56	2.18	8.73	16.51	23.18	27.13	191
Net short-term noncore funding dependence	5.62	-11.76	-7.10	0.72	4.81	11.50	18.15	21.85	191
Short-term investment / Short-term noncore funding	70.67	10.27	15.45	29.49	53.93	92.40	176.58	290.25	190
Liquid assets - short-term noncore funding / Nonliquid assets	5.48	-15.43	-9.14	-2.20	5.30	12.06	22.82	32.47	191
Net loans and leases / Total deposits	87.22	63.03	66.92	79.32	88.71	95.60	101.88	104.66	191
Net loans and leases / Core deposits	99.86	68.05	75.22	87.53	99.15	112.11	125.31	139.85	191
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.15	-27.26	-20.62	-8.72	-2.32	-0.11	0.00	0.00	107
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.54	-37.99	-27.69	-16.71	-9.96	-4.51	-1.55	-0.61	189
Structured notes appreciation (depreciation) / Tier 1 capital	-0.38	-1.47	-1.27	-0.67	-0.22	-0.02	0.00	0.00	48
Percent of Investment Securities									
Held-to-maturity securities	12.11	0.00	0.00	0.00	0.99	27.08	50.52	69.24	190
Available-for-sale securities	86.41	30.42	46.50	72.27	97.34	99.87	100.00	100.00	190
US Treasury securities	6.10	0.00	0.00	0.00	1.55	10.34	26.18	46.65	190
US agency securities (excluding mortgage-backed securities)	7.97	0.00	0.00	0.75	4.71	11.90	27.85	44.22	190
Municipal securities	15.91	0.00	0.02	3.59	11.53	24.59	40.37	50.60	190
Mortgage-backed securities	50.04	5.46	13.03	32.82	51.40	66.85	79.67	88.34	190
Asset-backed securities	3.69	0.00	0.00	0.00	0.65	6.00	15.99	27.32	190
Other debt securities	3.71	0.00	0.00	0.16	2.10	6.46	13.35	22.45	190
Mutual funds and equity securities	0.41	0.00	0.00	0.00	0.02	0.50	1.65	7.42	190
Debt securities 1 year or less	14.75	0.92	1.66	5.17	10.16	23.46	36.29	52.62	190
Debt securities 1 to 5 years	19.49	1.91	3.04	8.37	17.34	29.04	42.64	57.45	190
Debt securities over 5 years	61.20	13.34	22.98	44.94	64.36	77.43	88.79	92.21	190
Pledged securities	51.51	1.81	9.15	33.57	54.68	73.83	88.57	93.59	190
Structured notes, fair value	0.29	0.00	0.00	0.00	0.00	0.04	1.77	5.28	190
Percent Change from Prior Like Quarter									
Short-term investments	26.96	-48.11	-36.61	-13.20	13.18	60.41	105.27	206.82	175
Investment securities	0.50	-22.79	-16.70	-10.24	-1.75	8.57	25.88	40.74	174
Core deposits	4.62	-4.86	-1.78	0.36	3.42	7.05	15.77	28.42	175
Noncore funding	1.54	-41.87	-32.33	-17.90	3.14	18.57	33.29	57.26	174

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	15.95	5.34	7.55	11.52	14.97	20.53	24.67	29.52	191
Standby letters of credit	0.33	0.00	0.02	0.10	0.28	0.45	0.80	1.31	191
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.12	191
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Credit derivatives - notional amount (holding company as guarantor)	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.48	191
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.22	191
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	191
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.00	0.00	0.00	0.00	0.00	0.28	0.48	191
Derivative contracts	4.01	0.00	0.00	0.00	0.00	7.25	21.17	29.23	191
Interest rate contracts	4.01	0.00	0.00	0.00	0.00	7.25	21.17	29.23	191
Interest rate futures and forward contracts	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.46	191
Written options contracts (interest rate)	0.07	0.00	0.00	0.00	0.00	0.06	0.29	1.49	191
Purchased options contracts (interest rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.25	1.79	191
Interest rate swaps	3.54	0.00	0.00	0.00	0.00	6.05	20.11	26.08	191
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	22.86	8.78	12.35	16.64	22.17	28.54	34.28	42.06	191

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:12/31/2024

	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	81
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Futures and forwards									
	2.94	0.00	0.00	0.00	0.53	2.07	18.84	47.05	81
Written options									
	5.32	0.00	0.00	0.04	1.35	4.95	35.41	41.95	81
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Over-the-counter	5.32	0.00	0.00	0.04	1.35	4.95	35.41	41.95	81
Purchased options									
	2.10	0.00	0.00	0.00	0.00	1.32	10.95	29.04	81
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Over-the-counter	2.08	0.00	0.00	0.00	0.00	0.85	10.95	29.04	81
Swaps									
	87.57	0.00	29.18	77.92	95.98	99.31	100.00	100.00	81
Held for trading									
	12.83	0.00	0.00	0.00	0.00	2.07	78.38	93.55	81
Interest rate contracts	12.82	0.00	0.00	0.00	0.00	2.07	78.38	93.55	81
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Non-traded									
	87.17	6.45	21.62	97.93	100.00	100.00	100.00	100.00	81
Interest rate contracts	87.15	6.45	21.62	97.93	100.00	100.00	100.00	100.00	81
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Derivative contracts (excluding futures and forex 14 days or less)									
	92.33	0.00	48.03	87.45	98.43	100.00	105.51	111.30	81
One year or less	9.70	0.00	0.00	1.69	6.22	17.65	29.21	50.00	81
Over 1 year to 5 years	47.42	0.00	0.00	35.02	53.46	69.04	80.35	96.05	81
Over 5 years	23.10	0.00	0.00	11.25	21.22	38.00	57.63	62.03	81
Gross negative fair value (absolute value)									
	1.53	0.00	0.05	0.32	1.42	2.21	3.40	3.95	81
Gross positive fair value									
	2.26	0.21	0.36	1.24	2.12	3.16	4.26	5.90	81
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	191
Gross positive fair value (X)									
	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	191
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	191
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	191
Current credit exposure (X)									
	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.08	191
Credit losses on derivative contracts									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
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	191
90+ days past due									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Other Ratios									
Current credit exposure / Risk-weighted assets									
	0.16	0.00	0.00	0.00	0.04	0.29	0.64	1.03	174

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.14	0.00	0.02	0.05	0.11	0.17	0.36	0.61	191
Provision for loan and lease losses / Average loans and leases	0.19	0.00	0.03	0.07	0.14	0.26	0.50	0.85	191
Provision for loan and lease losses / Net loan and lease losses	229.84	-174.94	24.02	87.82	140.89	240.76	718.07	1849.40	189
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	0.61	0.87	1.01	1.17	1.33	1.59	1.83	191
Allowance for loan and lease losses / Total loans and leases	1.18	0.60	0.87	1.01	1.17	1.33	1.59	1.82	191
Allowance for loan and lease losses / Net loans and leases losses (X)	27.60	1.31	3.00	6.21	12.11	32.78	95.21	308.36	179
Allowance for loan and lease losses / Nonaccrual assets	432.56	66.08	83.77	144.78	240.14	554.83	1239.38	3174.03	190
ALLL / 90+ days past due + nonaccrual loans and leases	372.41	54.08	78.63	139.46	231.79	515.24	1054.34	1987.62	190
Gross loan and lease losses / Average loans and leases	0.17	0.01	0.02	0.04	0.12	0.24	0.48	0.97	191
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.02	0.05	0.12	0.17	191
Net losses / Average loans and leases	0.13	0.00	0.00	0.03	0.09	0.17	0.37	0.83	191
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	191
Recoveries / Prior year-end losses	39.38	4.74	7.52	16.35	26.91	57.99	101.62	142.08	172
Earnings coverage of net loan and lease losses (X)	32.55	-65.31	0.72	6.28	16.80	45.94	135.93	282.02	189
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.02	-0.01	0.00	0.00	0.04	0.14	0.19	190
Real estate loans secured by 1-4 family	0.00	-0.04	-0.02	-0.01	0.00	0.01	0.03	0.05	189
Revolving	0.00	-0.11	-0.05	0.00	0.00	0.00	0.05	0.12	185
Closed-end	0.00	-0.05	-0.02	0.00	0.00	0.00	0.02	0.05	189
Commercial real estate loans	0.04	-0.02	-0.01	0.00	0.00	0.05	0.18	0.30	190
Construction and land development	0.01	-0.03	-0.01	0.00	0.00	0.00	0.04	0.25	188
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	188
Other	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.15	188
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	189
Nonfarm nonresidential	0.04	-0.03	-0.01	0.00	0.00	0.05	0.20	0.39	190
Owner-occupied	0.01	-0.01	0.00	0.00	0.00	0.00	0.04	0.11	190
Other	0.02	-0.01	0.00	0.00	0.00	0.00	0.10	0.27	190
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	157
Commercial and industrial loans	0.32	-0.05	0.00	0.03	0.15	0.46	1.15	2.15	191
Loans to individuals	1.40	0.06	0.09	0.31	0.72	1.89	4.84	8.43	156
Credit card loans	2.68	0.00	0.00	0.57	1.67	4.19	7.77	14.73	67
Agricultural loans	0.01	-0.03	-0.01	0.00	0.00	0.00	0.05	0.43	127
Loans to foreign governments and institutions									
Other loans and leases	0.57	-0.02	0.00	0.00	0.03	0.52	3.10	7.89	115

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.34	0.04	0.07	0.14	0.28	0.49	0.84	1.12	191
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.01	0.04	0.12	0.21	191
Nonaccrual loans and leases	0.53	0.03	0.10	0.21	0.45	0.72	1.29	1.98	191
90+ days past due and nonaccrual loans and leases	0.59	0.06	0.11	0.22	0.50	0.80	1.46	2.11	191
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	191
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Nonaccrual restructured	0.05	0.00	0.00	0.00	0.00	0.07	0.22	0.52	191
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
Percent of Total Assets									
30-89 days past due assets	0.35	0.04	0.07	0.14	0.28	0.49	0.84	1.14	191
90+ days past due assets	0.02	0.00	0.00	0.00	0.01	0.04	0.12	0.23	191
Nonaccrual assets	0.54	0.03	0.10	0.21	0.46	0.73	1.29	2.02	191
30+ days past due and nonaccrual assets	0.96	0.16	0.28	0.51	0.77	1.34	2.25	3.09	191
+ OREO as Percent of:									
Total assets	0.58	0.05	0.09	0.23	0.50	0.86	1.30	1.98	191
Allowance for loan and lease losses	68.47	5.45	13.80	27.52	61.36	96.90	147.15	238.33	190
Equity capital + allowance for loan and lease losses	5.56	0.43	1.04	2.23	4.76	7.75	13.30	20.75	190
Tier 1 capital + allowance for loan and lease losses	5.45	0.40	0.98	2.19	4.65	7.54	13.10	20.25	191
Loans and leases + other real estate owned	0.78	0.07	0.16	0.32	0.67	1.15	1.70	2.66	191

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2024

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	0.30	0.03	0.05	0.11	0.24	0.43	0.74	1.12	190
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.16	190
	Nonaccrual	0.50	0.01	0.05	0.15	0.38	0.70	1.35	2.18	190
Commercial and industrial	30-89 days past due	0.33	0.00	0.00	0.06	0.23	0.51	0.91	1.13	191
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.28	191
	Nonaccrual	0.69	0.00	0.03	0.13	0.39	1.09	2.29	3.13	191
Individuals	30-89 days past due	0.79	0.00	0.00	0.21	0.64	1.31	2.29	3.18	188
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.59	188
	Nonaccrual	0.19	0.00	0.00	0.00	0.12	0.34	0.71	1.03	188
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Agricultural	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.03	0.42	0.87	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.11	0.74	1.86	127
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.29	0.00	0.00	0.00	0.00	0.11	1.42	4.13	115
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.17	115
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.09	0.98	2.56	115

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2024

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.53	0.05	0.09	0.21	0.40	0.74	1.31	1.99	189
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.24	0.39	189
	Nonaccrual	0.45	0.00	0.03	0.19	0.38	0.70	1.03	1.42	189
Revolving	30-89 days past due	0.46	0.00	0.00	0.10	0.30	0.74	1.45	1.89	185
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.24	185
	Nonaccrual	0.41	0.00	0.00	0.01	0.29	0.70	1.31	2.27	185
Closed-End	30-89 days past due	0.53	0.00	0.05	0.16	0.40	0.77	1.44	2.04	189
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.23	0.40	189
	Nonaccrual	0.45	0.00	0.03	0.16	0.37	0.68	1.06	1.42	189
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.08	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	189
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.03	0.07	0.10	189
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.02	0.10	0.28	0.59	1.14	190
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	190
	Nonaccrual	0.52	0.00	0.00	0.06	0.28	0.76	1.79	2.17	190
Construction and development	30-89 days past due	0.24	0.00	0.00	0.00	0.01	0.31	1.26	2.73	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	188
	Nonaccrual	0.36	0.00	0.00	0.00	0.01	0.45	2.01	4.22	188
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.03	0.26	0.61	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.41	188
Other	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.14	0.81	2.35	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	188
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.20	1.32	3.63	188
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.43	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.06	1.03	4.19	189
Nonfarm non-residential	30-89 days past due	0.13	0.00	0.00	0.00	0.06	0.22	0.53	1.08	190
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	190
	Nonaccrual	0.46	0.00	0.00	0.05	0.24	0.78	1.77	2.58	190
Owner occupied	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.08	0.20	0.29	190
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	190
	Nonaccrual	0.16	0.00	0.00	0.01	0.07	0.23	0.75	1.05	190
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.27	0.59	190
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	190
	Nonaccrual	0.24	0.00	0.00	0.00	0.04	0.33	1.01	2.15	190
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.08	0.48	1.02	157
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	157
	Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.43	1.69	3.18	157
Credit card	30-89 days past due	1.72	0.00	0.00	0.00	1.19	3.04	6.13	6.77	67
	90+ days past due	0.31	0.00	0.00	0.00	0.00	0.58	1.33	1.81	67
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.43	67

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	72.75	0.00	10.90	40.09	74.83	100.24	123.06	162.52	162
Dividends declared / Net income	26.54	0.00	0.00	8.76	28.23	43.66	62.19	79.54	181
Net income - dividends / Average equity	6.50	-3.95	1.08	3.99	6.45	9.47	11.61	14.28	191
Percent of Dividends Paid									
Dividends from bank subsidiaries	183.89	0.00	81.75	107.34	150.06	230.18	416.19	547.49	159
Dividends from nonbank subsidiaries	1.19	0.00	0.00	0.00	0.00	0.29	9.52	17.34	159
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Dividends from all subsidiaries	184.41	51.91	97.43	112.07	152.39	235.20	416.19	547.49	159
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	43.11	0.00	0.00	23.26	43.19	66.15	92.32	110.62	175
Interest income from bank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.02	0.55	1.92	175
Management and service fees from bank subsidiaries	0.45	0.00	0.00	0.00	0.00	0.00	0.91	13.21	175
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	175
Operating income from bank subsidiaries	46.07	0.00	0.05	26.68	44.08	70.65	99.58	126.76	175
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	73.34	0.00	0.00	19.88	90.77	100.00	141.88	291.44	65
Interest income from nonbank subsidiaries	0.42	0.00	0.00	0.00	0.00	0.00	2.57	7.30	65
Management and serv fees from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.11	65
Other income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.45	65
Operating income from nonbank subsidiaries	82.56	0.00	0.00	34.34	91.84	100.00	168.58	383.69	65
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	106.23	4.23	8.45	18.98	36.03	52.48	258.99	411.84	7
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.08	7
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary holding companies	106.25	4.23	8.45	18.98	36.03	52.54	259.06	411.87	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	78.67	0.00	0.00	81.36	97.95	99.80	100.00	100.00	186
Interest income from bank subsidiaries	0.38	0.00	0.00	0.00	0.00	0.05	2.29	10.52	186
Management and service fees from bank subsidiaries	0.63	0.00	0.00	0.00	0.00	0.00	1.49	29.07	186
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	186
Operating income from bank subsidiaries	94.18	0.00	1.12	93.84	99.43	100.00	100.00	100.00	186
Dividends from nonbank subsidiaries	0.67	0.00	0.00	0.00	0.00	0.11	5.90	10.27	186
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.20	186
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	186
Operating income from nonbank subsidiaries	0.92	0.00	0.00	0.00	0.00	0.38	6.83	12.59	186
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	186
Loans and advances from subsidiaries / Short term debt	716.58	0.00	0.00	0.00	107.78	1284.72	2123.55	2492.25	11
Loans and advances from subsidiaries / Total debt	30.30	0.00	0.00	0.00	20.76	61.21	103.11	138.91	118

BHCPR Reporters for Quarter Ending 12/31/2024

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 09/30/2024 and Other Notes</u>
1399765	4,486,959	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,932,340	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	5,265,304	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,524,992	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	8,259,751	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	9,573,535	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	9,901,734	AMERANT BANCORP INC.	CORAL GABLES, FL	Moved from Peer 1
1059715	4,976,165	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,519,540	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,189,188	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,306,348	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2858951	8,727,542	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,926,781	BANCLPLUS CORPORATION	RIDGELAND, MS	
3547999	7,251,596	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,495,060	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,701,335	BANK OF MARIN BANCORP	NOVATO, CA	
3553815	3,268,476	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
1115385	4,083,327	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,599,118	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,011,316	BEACON BANCORP	TAUNTON, MA	
1246159	5,232,811	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	6,938,343	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
2935142	3,317,200	BOU BANCORP, INC.	OGDEN, UT	
1133781	3,419,237	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	5,066,242	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,743,978	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	7,176,767	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	7,812,185	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	7,867,493	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,496,529	BYLINE BANCORP, INC.	CHICAGO, IL	
5443938	4,031,654	CALIFORNIA BANCORP	SAN DIEGO, CA	
2687795	6,878,771	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,805,138	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	5,058,649	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
2808590	3,206,911	CAPITAL BANCORP, INC.	ROCKVILLE, MD	New Y-9C/BHCPR reporter
1085509	4,324,932	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,407,229	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,552,628	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,659,189	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
2925406	3,539,423	CBC BANCORP	IRVINE, CA	New Y-9C/BHCPR reporter
1860863	3,487,435	CBX CORPORATION	CARROLLTON, IL	
2158156	3,642,622	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,472,096	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1051465	3,932,970	CENTRAL SERVICE CORPORATION	ENID, OK	
5164989	4,649,094	CHARLESBRIDGE, MHC	DEDHAM, MA	
1125030	5,412,666	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,458,191	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	4,098,470	CIVISTA BANCSHARES, INC	SANDUSKY, OH	

1118340	6,192,010	CNB FINANCIAL CORPORATION	CLEARFIELD, PA
3203008	4,121,208	COASTAL FINANCIAL CORPORATION	EVERETT, WA
1085170	3,109,782	COLONY BANKCORP, INC.	FITZGERALD, GA
1080595	4,683,012	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS
1070644	6,193,245	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY
2935405	3,521,771	COMMUNITY WEST BANCSHARES	FRESNO, CA
1048764	9,879,600	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ
4389329	8,331,573	CRB GROUP, INC.	FORT LEE, NJ
3903661	7,669,684	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS
1486517	5,236,269	CTBC CAPITAL CORP.	LOS ANGELES, CA
2242523	3,434,848	D.L. EVANS BANCORP	BURLEY, ID
1121229	4,451,935	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	4,323,585	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
2777016	3,762,451	ENCORE BANCSHARES, INC	LITTLE ROCK, AR
2461016	4,827,726	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	5,335,461	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,377,239	FARMERS & MERCHANTS BANCORP	LODI, CA
1134630	3,364,723	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1053580	8,854,613	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1071191	5,120,632	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1118797	6,646,832	FB CORPORATION	CREVE COEUR, MO
1249002	4,190,245	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC
3223967	3,181,422	FIDELITY FINANCIAL CORPORATION	WICHITA, KS
1032464	6,111,187	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
3547159	4,114,900	FINEMARK HOLDINGS, INC.	FORT MYERS, FL
1199974	7,407,771	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1988646	3,823,160	FIRST BANCORP, INC.	LEBANON, VA
1204560	9,703,244	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	8,004,778	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1247428	3,853,215	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI
1108097	4,125,362	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
1478017	3,261,216	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
3839201	3,820,815	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1208595	5,599,206	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3589560	3,972,728	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA
3393178	5,737,859	FIRST INTERNET BANCORP	FISHERS, IN
1206760	7,519,734	FIRST MID BANCSHARES, INC.	MATTOON, IL
1206313	6,314,685	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI
1048894	4,119,336	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY
1096505	8,185,732	FIRST SECURITY BANCORP	SEARCY, AR
1099917	4,227,869	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	8,097,387	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	4,686,505	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
3162927	4,053,278	FIVE STAR BANCORP	RANCHO CORDOVA, CA
2393274	9,038,972	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3391129	7,249,828	FORBRIGHT, INC.	CHEVY CHASE, MD
1128358	3,567,301	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN
1026801	5,813,175	FREMONT BANCORPORATION	FREMONT, CA
1098620	6,297,006	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,986,245	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
1862036	3,115,554	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX
2900261	7,677,925	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
4973353	5,753,422	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	5,032,902	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,645,006	HERITAGE COMMERCE CORP	SAN JOSE, CA

2166124	7,106,278	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	4,588,242	HILLS BANCORPORATION	HILLS, IA
3851191	3,443,668	HOME BANCORP, INC.	LAFAYETTE, LA
3843507	8,123,698	HOMESTREET, INC.	SEATTLE, WA
2592714	5,491,278	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	6,427,291	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	4,595,430	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	7,801,146	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
5806739	5,342,448	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA
1118854	3,744,033	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY
1201925	5,338,104	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
2112439	4,724,664	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,069,881	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	4,518,434	INWOOD BANCSHARES, INC.	DALLAS, TX
1490701	6,799,878	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	7,731,385	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ
1208906	6,678,906	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3439236	4,598,280	LEADER BANCORP, INC	ARLINGTON, MA
2325350	3,258,598	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX
1103766	4,361,613	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX
2589714	3,172,274	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ
2608763	6,052,161	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI
2820211	7,300,749	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY
1944204	5,470,936	MID PENN BANCORP, INC.	HARRISBURG, PA
3932072	6,076,219	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	7,529,055	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	6,236,329	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
1141348	3,225,355	MINNWEST CORPORATION	MINNETONKA, MN
4369808	7,207,035	MUTUAL BANCORP	HYANNIS, MA
3211601	3,139,280	MVB FINANCIAL CORP.	FAIRMONT, WV
3973888	9,807,693	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO
2398082	3,845,282	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA
5860236	5,157,792	NB BANCORP, INC.	NEEDHAM, MA
4436559	3,712,551	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH
3212091	6,263,531	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY
3103603	8,796,795	NICOLET BANKSHARES, INC.	GREEN BAY, WI
3132863	5,666,378	NORTHFIELD BANCORP, INC.	WOODBRIIDGE, NJ
2737814	5,224,012	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI
1136661	6,726,509	OCEAN BANKSHARES, INC.	MIAMI, FL
1206911	5,649,377	OLD SECOND BANCORP, INC.	AURORA, IL
2233950	4,529,047	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX
1885307	9,678,702	ORIGIN BANCORP, INC.	RUSTON, LA
1248153	5,431,023	ORRSTOWN FINANCIAL SERVICES, INC.	HARRISBURG, PA
1142336	9,805,350	PARK NATIONAL CORPORATION	NEWARK, OH
1200692	3,587,160	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL
2390013	7,622,358	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD
2651590	7,011,238	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ
1070578	9,254,247	PEOPLES BANCORP INC.	MARIETTA, OH
1139541	5,091,657	PEOPLES FINANCIAL SERVICES CORP.	SCRANTON, PA
3186585	4,370,108	PEOPLESBANCORP, MHC	HOLYOKE, MA
3316917	8,583,236	PREMIER FINANCIAL CORP.	DEFIANCE, OH
3325740	3,699,371	PRIMIS FINANCIAL CORP.	MC LEAN, VA
2125813	9,026,030	QCR HOLDINGS, INC.	MOLINE, IL
4176855	3,992,477	RBB BANCORP	LOS ANGELES, CA
1130584	3,866,212	RCB HOLDING COMPANY, INC.	CLAREMORE, OK

2743235	3,149,594	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA
1097025	6,846,667	REPUBLIC BANCORP, INC.	LOUISVILLE, KY
4422851	3,582,200	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL
1071397	9,657,972	S&T BANCORP, INC.	INDIANA, PA
3365858	7,844,697	SALEM FIVE BANCORP	SALEM, MA
2429838	6,230,763	SHORE BANCSHARES, INC.	EASTON, MD
2976396	3,614,271	SIERRA BANCORP	PORTERVILLE, CA
1131497	5,275,904	SMARTFINANCIAL, INC.	KNOXVILLE, TN
2033226	4,232,239	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
1075694	5,382,319	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	4,090,314	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	4,907,736	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
1245068	8,517,448	SOUTHSIDE BANCSHARES, INC.	TYLER, TX
1427275	3,228,398	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
1249730	8,863,419	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY
1126046	6,899,331	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT
4475473	4,941,403	THIRD COAST BANCSHARES, INC.	HUMBLE, TX
2367921	8,109,080	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY
1030170	9,673,728	TRICO BANCSHARES	CHICO, CA
3233126	5,948,975	TRIUMPH FINANCIAL, INC.	DALLAS, TX
1048513	6,238,744	TRUSTCO BANK CORP NY	GLENVILLE, NY
1097182	3,862,372	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL
1116609	8,128,417	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA
5301421	3,086,225	USB BANCORP, INC.	DANBURY, CT
1050712	3,585,521	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
5278381	4,555,933	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX
1917600	4,302,862	VERABANK, INC.	HENDERSON, TX
1115349	6,938,176	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1135048	5,453,886	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	4,014,991	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1025541	6,084,897	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
2004141	5,358,659	WILSON BANK HOLDING COMPANY	LEBANON, TN
1137770	9,242,432	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX

Note: Peer Group 2 has 191 bank holding companies.