

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 12/31/2024

Summary Ratios

 FR BHCPR
 Page 1

| | 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) | | | | | |
| + Non-interest income | 3.04 | 0.87 | 0.55 | 1.48 | 1.38 |
| - Overhead expense | 5.64 | 3.90 | 3.64 | 4.32 | 3.62 |
| - Provision for credit losses | 0.04 | 0.00 | -0.08 | -0.43 | 0.35 |
| + Securities gains (losses) | 0.06 | 0.00 | 0.00 | 0.02 | 0.05 |
| + Other tax equivalent adjustments | | | | | |
| = Pretax net operating income (tax equivalent) | | | | | |
| Net operating income | 0.12 | -0.26 | 0.05 | 1.22 | 0.40 |
| Net income | 0.12 | -0.26 | 0.05 | 1.22 | 0.40 |
| Net income (Subchapter S adjusted) | | | | 1.20 | 0.66 |
| Percent of Average Earning Assets | | | | | |
| Interest income (tax equivalent) | | | | | |
| Interest expense | 2.47 | 1.78 | 0.52 | 0.62 | 0.67 |
| Net interest income (tax equivalent) | | | | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | |
| Net loan and lease losses / Average loans and leases | 0.04 | 0.00 | -0.04 | 0.33 | 0.13 |
| Earnings coverage of net loan and lease losses (X) | 269.58 | -162.19 | 53.31 | -5.82 | -60.41 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 0.96 | 1.10 | 1.12 | 1.81 | 1.59 |
| Allowance for loan and lease losses / Total loans and leases | 0.94 | 1.10 | 1.12 | 1.80 | 1.54 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 1.57 | 2.43 | 1.23 | 1.22 | 1.42 |
| 30-89 days past due loans and leases / Total loans and leases | 0.88 | 1.93 | 1.44 | 0.56 | 1.20 |
| Liquidity and Funding | | | | | |
| Net noncore funding dependence | 21.24 | 11.56 | 6.96 | 17.64 | -2.32 |
| Net short-term noncore funding dependence | 10.10 | 5.93 | 4.99 | 15.83 | -6.79 |
| Net loans and leases / Total assets | 83.15 | 80.07 | 78.97 | 74.04 | 68.86 |
| Capitalization | | | | | |
| Tier 1 leverage ratio | 8.40 | 8.91 | 9.96 | 13.66 | 11.02 |
| Holding company equity capital / Total assets | 7.66 | 7.49 | 8.71 | 14.04 | 10.60 |
| Total equity capital (including minority interest) / Total assets | 8.07 | 7.49 | 8.71 | 14.04 | 10.60 |
| Common equity tier 1 capital / Total risk-weighted assets | 7.10 | 6.95 | 8.07 | 14.61 | 10.32 |
| Net loans and leases / Equity capital (X) | 12.23 | 11.49 | 9.88 | 6.06 | 7.03 |
| Cash dividends / Net income | 7.46 | 0.00 | 0.00 | 18.43 | 38.65 |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | |
| Growth Rates | | | | | |
| Assets | -4.89 | 14.13 | -0.22 | -1.17 | 17.15 |
| Equity capital | -16.42 | -1.72 | -15.40 | 7.49 | 2.20 |
| Net loans and leases | -2.55 | 16.05 | 5.80 | 1.75 | 7.33 |
| Noncore funding | -9.11 | 74.54 | 11.37 | -15.10 | -0.15 |
| Parent Company Ratios | | | | | |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.51 | 0.72 |
| Long-term debt / Equity capital | 24.67 | 11.57 | 8.58 | 1.08 | 0.00 |
| Equity investment in subsidiaries / Equity capital | 128.31 | 118.23 | 115.47 | 105.59 | 111.04 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 96.45 | 54.21 | 42.37 | 29.47 | 113.03 |

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2024

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) | | | | | |
| Less: Interest expense | 2.39 | 1.72 | 0.49 | 0.61 | 0.63 |
| Equals: Net interest income (tax equivalent) | | | | | |
| Plus: Non-interest income | 3.04 | 0.87 | 0.55 | 1.48 | 1.38 |
| Equals: adjusted operating income (tax equivalent) | | | | | |
| Less: Overhead expense | 5.64 | 3.90 | 3.64 | 4.32 | 3.62 |
| Less: Provision for credit losses | 0.04 | 0.00 | -0.08 | -0.43 | 0.35 |
| 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 | 0.00 | 0.00 | 0.02 | 0.05 |
| Plus: other tax equivalent adjustments | | | | | |
| Equals: Pretax net operating income (tax equivalent) | | | | | |
| Less: Applicable income taxes (tax equivalent) | | | | | |
| Less: Minority interest | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net operating income | 0.12 | -0.26 | 0.05 | 1.22 | 0.40 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net income | 0.12 | -0.26 | 0.05 | 1.22 | 0.40 |
| Memo: Net income (last four quarters) | -0.36 | -0.26 | 0.05 | 1.22 | 0.40 |
| Net income-BHC and noncontrolling (minority) interest | 0.17 | -0.26 | 0.05 | 1.22 | 0.40 |
| Margin Analysis | | | | | |
| Average earning assets / Average assets | 96.63 | 97.51 | 94.46 | 95.78 | 94.59 |
| Average interest-bearing funds / Average assets | 69.96 | 77.03 | 72.39 | 72.01 | 74.38 |
| Interest income (tax equivalent) / Average earning assets | | | | | |
| Interest expense / Average earning assets | 2.47 | 1.78 | 0.52 | 0.62 | 0.67 |
| Net interest income (tax equivalent) / Average earning assets | | | | | |
| Yield or Cost | | | | | |
| Total loans and leases (tax equivalent) | | | | | |
| Interest-bearing bank balances | 8.35 | 5.06 | 1.56 | 0.19 | 0.33 |
| Federal funds sold and reverse repos | | | | 0.00 | 0.77 |
| Trading assets | | | | | |
| Total earning assets | 5.58 | 4.72 | 3.87 | 4.69 | 3.90 |
| Investment securities (tax equivalent) | | | | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 4.30 | 10.21 | 3.22 | 0.93 | 1.79 |
| Mortgage-backed securities | 3.34 | 2.66 | 2.01 | 1.98 | 2.02 |
| All other securities | | | | | |
| Interest-bearing deposits | 3.46 | 2.05 | 0.56 | 0.76 | 0.83 |
| Time deposits of \$250K or more | 3.84 | 3.50 | 1.04 | 1.88 | 1.93 |
| Time deposits < \$250K | 4.32 | 2.74 | 0.78 | 1.19 | 1.46 |
| Other domestic deposits | 2.16 | 1.55 | 0.46 | 0.21 | 0.36 |
| Foreign deposits | | | | | |
| Federal funds purchased and repos | 3.96 | 1.75 | 0.58 | 0.30 | 0.70 |
| Other borrowed funds and trading liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All interest-bearing funds | 3.48 | 2.24 | 0.67 | 0.83 | 0.84 |

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2024

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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Overhead expenses / Net Interest Income + non-interest income | 100.60 | 104.02 | 98.71 | 80.59 | 86.50 |
| Percent of Average Assets | | | | | |
| Total overhead expense | 5.64 | 3.90 | 3.64 | 4.32 | 3.62 |
| Personnel expense | 3.33 | 2.04 | 1.96 | 2.34 | 2.24 |
| Net occupancy expense | 0.45 | 0.57 | 0.56 | 0.44 | 0.53 |
| Other operating expenses | 1.86 | 1.29 | 1.13 | 1.54 | 0.84 |
| Overhead less non-interest income | 2.60 | 3.03 | 3.09 | 2.84 | 2.24 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | |
| Total overhead expense | | | | | |
| Personnel expense | | | | | |
| Net occupancy expense | | | | | |
| Other operating expenses | | | | | |
| Total non-interest income | | | | | |
| Fiduciary activities income | | | | | |
| Service charges on domestic deposit accounts | | | | | |
| Trading revenue | | | | | |
| Investment banking fees and commissions | | | | | |
| Insurance activities revenue | | | | | |
| Venture capital revenue | | | | | |
| Net servicing fees | | | | | |
| Net securitization income | | | | | |
| Net gain (loss) - sales of loans, OREO, and other assets | | | | | |
| Other non-interest income | | | | | |
| Overhead less non-interest income | | | | | |
| Applicable income taxes / Pretax net operating income (tax equivalent) | | | | | |
| Applicable income tax + TE / Pretax net operating income + TE | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2024

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 | 76.27 | 73.41 | 73.87 | 43.51 | 55.36 |
| Commercial and industrial loans | 5.06 | 5.90 | 5.35 | 19.84 | 8.98 |
| Loans to individuals | 1.05 | 0.98 | 0.16 | 0.44 | 0.67 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 3.10 | 4.08 |
| Other loans and leases | 0.23 | 0.33 | 0.13 | 0.13 | 0.02 |
| Net loans and leases | 83.15 | 80.07 | 78.97 | 74.04 | 68.86 |
| Debt securities over 1 year | 5.82 | 7.84 | 9.03 | 11.40 | 10.45 |
| Mutual funds and equity securities | 0.45 | 0.12 | 0.14 | 1.15 | 0.11 |
| Subtotal | 89.42 | 88.02 | 88.15 | 86.58 | 79.41 |
| Interest-bearing bank balances | 3.16 | 4.80 | 3.61 | 6.69 | 12.31 |
| Federal funds sold and reverse repos | 0.00 | 0.00 | 0.00 | 0.02 | 0.04 |
| Debt securities 1 year or less | 1.48 | 2.66 | 3.01 | 1.79 | 3.12 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total earning assets | 94.07 | 95.48 | 94.76 | 95.09 | 94.89 |
| Non-interest cash and due from depository institutions | 0.39 | 0.58 | 0.78 | 0.93 | 1.03 |
| Other real estate owned | 0.01 | 0.02 | 0.03 | 0.02 | 0.09 |
| All other assets | 5.55 | 3.94 | 4.46 | 3.98 | 4.08 |
| Memoranda | | | | | |
| Short-term investments | 4.65 | 7.46 | 6.62 | 8.51 | 15.48 |
| US Treasury securities | 0.19 | 0.55 | 0.33 | 0.57 | 0.00 |
| US agency securities (excluding mortgage-backed securities) | 0.45 | 0.79 | 1.36 | 6.68 | 4.08 |
| Municipal securities | 1.44 | 2.21 | 2.32 | 1.41 | 2.03 |
| Mortgage-backed securities | 4.40 | 5.67 | 6.27 | 4.11 | 6.45 |
| Asset-backed securities | 0.69 | 1.07 | 1.55 | 0.23 | 0.68 |
| Other debt securities | 0.13 | 0.21 | 0.21 | 0.20 | 0.33 |
| Loans held-for-sale | 2.04 | 0.51 | 0.34 | 0.36 | 2.11 |
| Loans held for investment | 81.90 | 80.44 | 79.52 | 75.08 | 67.82 |
| Real estate loans secured by 1-4 family | 37.45 | 21.82 | 19.41 | 11.92 | 17.19 |
| Revolving | 7.04 | 0.69 | 0.74 | 0.93 | 1.42 |
| Closed-end, secured by first liens | 29.95 | 20.88 | 18.45 | 10.69 | 15.26 |
| Closed-end, secured by junior liens | 0.46 | 0.26 | 0.23 | 0.30 | 0.51 |
| Commercial real estate loans | 38.80 | 51.56 | 54.42 | 27.56 | 32.83 |
| Construction and land development | 1.87 | 3.19 | 2.53 | 1.26 | 1.40 |
| Multifamily | 7.72 | 12.20 | 12.52 | 5.51 | 6.76 |
| Nonfarm nonresidential | 29.22 | 36.16 | 39.36 | 20.78 | 24.68 |
| Real estate loans secured by farmland | 0.02 | 0.02 | 0.03 | 4.03 | 5.34 |

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2024

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 | 90.80 | 90.69 | 92.38 | 60.51 | 78.31 |
| Real estate loans secured by 1-4 family | 44.26 | 26.94 | 24.44 | 16.52 | 23.92 |
| Revolving | 8.23 | 0.85 | 0.96 | 1.42 | 2.07 |
| Closed-end | 36.03 | 26.09 | 23.48 | 15.10 | 21.85 |
| Commercial real estate loans | 46.53 | 63.72 | 67.90 | 37.40 | 46.05 |
| Construction and land development | 2.25 | 3.93 | 3.26 | 1.83 | 1.90 |
| 1-4 family | 0.47 | 0.26 | 0.31 | 0.34 | 0.35 |
| Other | 1.78 | 3.66 | 2.94 | 1.49 | 1.55 |
| Multifamily | 9.24 | 15.10 | 15.48 | 7.40 | 9.63 |
| Nonfarm nonresidential | 35.04 | 44.69 | 49.17 | 28.17 | 34.53 |
| Owner-occupied | 13.67 | 17.97 | 20.06 | 10.89 | 12.48 |
| Other | 21.37 | 26.72 | 29.11 | 17.28 | 22.04 |
| Real estate loans secured by farmland | 0.02 | 0.03 | 0.04 | 6.59 | 8.33 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 6.12 | 7.27 | 6.82 | 24.01 | 13.02 |
| Loans to individuals | 1.24 | 1.21 | 0.19 | 0.70 | 1.03 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 4.99 | 6.38 |
| Other loans and leases | 0.28 | 0.41 | 0.17 | 0.18 | 0.03 |
| Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted) | | | | | |
| Real estate loans | 833.98 | 773.12 | 679.41 | 378.39 | 491.75 |
| Real estate loans secured by 1-4 family | 403.28 | 230.08 | 178.54 | 103.81 | 149.67 |
| Revolving | 74.43 | 7.29 | 6.82 | 7.46 | 11.08 |
| Closed-end | 328.85 | 222.79 | 171.73 | 96.35 | 138.59 |
| Commercial real estate loans | 430.54 | 542.77 | 500.56 | 244.52 | 300.96 |
| Construction and land development | 20.40 | 33.82 | 23.31 | 10.47 | 11.04 |
| 1-4 family | 4.26 | 2.28 | 2.21 | 1.81 | 1.83 |
| Other | 16.15 | 31.54 | 21.10 | 8.66 | 9.22 |
| Multifamily | 86.58 | 128.27 | 115.20 | 49.55 | 64.89 |
| Nonfarm nonresidential | 323.56 | 380.68 | 362.05 | 184.51 | 225.03 |
| Owner-occupied | 126.63 | 152.73 | 148.49 | 70.52 | 80.16 |
| Other | 196.93 | 227.94 | 213.56 | 113.98 | 144.87 |
| Real estate loans secured by farmland | 0.16 | 0.26 | 0.30 | 30.06 | 41.12 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 55.97 | 62.38 | 49.20 | 98.71 | 75.96 |
| Loans to individuals | 11.59 | 10.23 | 1.44 | 3.43 | 5.56 |
| Credit card loans | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 22.51 | 31.46 |
| Other loans and leases | 2.54 | 3.53 | 1.22 | 1.18 | 0.18 |
| Supplemental | | | | | |
| Non-owner occupied CRE loans / Gross loans | 32.86 | 46.13 | 48.27 | 26.73 | 33.93 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 303.91 | 393.22 | 355.28 | 175.59 | 223.39 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 430.54 | 545.96 | 503.77 | 246.12 | 303.54 |

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2024

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 | 4.65 | 7.46 | 6.62 | 8.51 | 15.48 |
| Liquid assets | 8.59 | 12.39 | 12.34 | 19.00 | 23.79 |
| Investment securities | 7.75 | 10.62 | 12.18 | 14.34 | 13.68 |
| Net loans and leases | 83.15 | 80.07 | 78.97 | 74.04 | 68.86 |
| Net loans, leases and standby letters of credit | 83.18 | 80.08 | 79.01 | 74.14 | 69.00 |
| Core deposits | 63.82 | 71.76 | 75.35 | 58.16 | 72.34 |
| Noncore funding | 23.60 | 17.81 | 12.75 | 24.68 | 14.41 |
| Time deposits of \$250K or more | 3.40 | 3.40 | 3.59 | 3.16 | 5.46 |
| Foreign deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Federal funds purchased and repos | 1.08 | 1.24 | 1.65 | 0.83 | 1.15 |
| Secured federal funds purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net federal funds purchased (sold) | 1.08 | 1.24 | 1.65 | 0.81 | 1.11 |
| Commercial paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other borrowings w/remaining maturity of 1 year or less | 5.66 | 2.50 | 1.06 | 17.53 | 1.59 |
| Earning assets that reprice within 1 year | 35.26 | 30.71 | 32.03 | 27.92 | 41.75 |
| Interest-bearing liabilities that reprice within 1 year | 33.40 | 45.03 | 39.45 | 20.60 | 39.97 |
| Long-term debt that reprices within 1 year | 3.06 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net assets that reprice within 1 year | -1.21 | -14.32 | -7.42 | 7.32 | 1.77 |
| Other Liquidity and Funding Ratios | | | | | |
| Net noncore funding dependence | 21.24 | 11.56 | 6.96 | 17.64 | -2.32 |
| Net short-term noncore funding dependence | 10.10 | 5.93 | 4.99 | 15.83 | -6.79 |
| Short-term investment / Short-term noncore funding | 35.81 | 68.71 | 63.53 | 121.10 | 197.05 |
| Liquid assets - short-term noncore funding / Nonliquid assets | -5.52 | -0.43 | 1.55 | 1.25 | 18.98 |
| Net loans and leases / Total deposits | 104.08 | 95.79 | 92.65 | 6,370.96 | 83.97 |
| Net loans and leases / Core deposits | 137.69 | 112.06 | 104.89 | 6,377.57 | 95.99 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -0.82 | -0.14 | -0.17 | 0.13 | 0.32 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -10.76 | -14.01 | -15.81 | -1.28 | 1.57 |
| Structured notes appreciation (depreciation) / Tier 1 capital | | | | -0.15 | |
| Percent of Investment Securities | | | | | |
| Held-to-maturity securities | 19.87 | 2.03 | 2.15 | 1.77 | 2.98 |
| Available-for-sale securities | 67.56 | 97.15 | 96.99 | 72.67 | 96.26 |
| US Treasury securities | 3.54 | 3.77 | 1.99 | 2.07 | 0.00 |
| US agency securities (excluding mortgage-backed securities) | 3.61 | 6.47 | 9.86 | 25.90 | 36.49 |
| Municipal securities | 15.84 | 22.60 | 20.28 | 10.86 | 13.71 |
| Mortgage-backed securities | 57.40 | 55.90 | 54.97 | 32.34 | 42.45 |
| Asset-backed securities | 4.98 | 7.33 | 9.40 | 1.57 | 4.44 |
| Other debt securities | 2.04 | 3.12 | 2.64 | 1.69 | 2.15 |
| Mutual funds and equity securities | 12.58 | 0.82 | 0.86 | 25.56 | 0.76 |
| Debt securities 1 year or less | 12.97 | 21.84 | 23.11 | 12.49 | 21.83 |
| Debt securities 1 to 5 years | 28.02 | 37.35 | 37.14 | 39.34 | 45.97 |
| Debt securities over 5 years | 46.43 | 39.99 | 38.90 | 22.61 | 31.44 |
| Pledged securities | 34.36 | 33.85 | 25.97 | 24.80 | 42.86 |
| Structured notes, fair value | 0.00 | 0.00 | 0.00 | 1.17 | 0.00 |
| Percent Change from Prior Like Quarter | | | | | |
| Short-term investments | -27.44 | 23.60 | -38.78 | -25.59 | 96.00 |
| Investment securities | -9.39 | -1.32 | -7.05 | 31.37 | 19.34 |
| Core deposits | -3.69 | 8.43 | -0.35 | -17.15 | 23.93 |
| Noncore funding | -9.11 | 74.54 | 11.37 | -15.10 | -0.15 |

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2024

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) | 7.83 | 5.44 | 5.65 | 8.29 | 8.72 |
| Standby letters of credit | 0.03 | 0.01 | 0.03 | 0.11 | 0.14 |
| Commercial and similar letters of credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Securities lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivatives - notional amount (holding company as guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest rate contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest rate futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Futures and forward foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign exchange rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, commodity, and other derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commodity and other futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commodity and other swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Percent of Average Loans and Leases | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 9.17 | 7.41 | 7.61 | 12.85 | 12.67 |

BHCPR PEER GROUP DATA

Peer Group: 4
Date:12/31/2024

Derivatives Analysis

| | 12/31/2024 | 12/31/2023 | 12/31/2022 | 12/31/2021 | 12/31/2020 |
|---|------------|------------|------------|------------|------------|
| Percent of Notional Amount | | | | | |
| Interest rate contracts | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Futures and forwards | | | | | |
| Written options | | | | | |
| Exchange-traded | | | | | |
| Over-the-counter | | | | | |
| Purchased options | | | | | |
| Exchange-traded | | | | | |
| Over-the-counter | | | | | |
| Swaps | | | | | |
| Held for trading | | | | | |
| Interest rate contracts | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Non-traded | | | | | |
| Interest rate contracts | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | | | | | |
| One year or less | | | | | |
| Over 1 year to 5 years | | | | | |
| Over 5 years | | | | | |
| Gross negative fair value (absolute value) | | | | | |
| Gross positive fair value | | | | | |
| Percent of Tier 1 Capital | | | | | |
| Gross negative fair value, absolute value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gross positive fair value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Held for trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current credit exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 |
| Credit losses on derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Past Due Derivative Instruments Fair Value | | | | | |
| 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Ratios | | | | | |
| Current credit exposure / Risk-weighted assets | 0.02 | 0.02 | 0.03 | 0.02 | 0.13 |

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 0.05 | 0.00 | -0.08 | -0.43 | 0.35 |
| Provision for loan and lease losses / Average loans and leases | 0.06 | 0.00 | -0.11 | -0.50 | 0.47 |
| Provision for loan and lease losses / Net loan and lease losses | 963.49 | 315.13 | 773.25 | 118.95 | -485.00 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 0.96 | 1.10 | 1.12 | 1.81 | 1.59 |
| Allowance for loan and lease losses / Total loans and leases | 0.94 | 1.10 | 1.12 | 1.80 | 1.54 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 123.34 | 368.38 | | 17.92 | 3.49 |
| Allowance for loan and lease losses / Nonaccrual assets | 196.57 | 138.66 | 436.56 | 396.40 | 297.46 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 195.88 | 138.66 | 422.92 | 389.71 | 292.95 |
| Gross loan and lease losses / Average loans and leases | 0.05 | 0.02 | 0.04 | 0.54 | 0.22 |
| Recoveries / Average loans and leases | 0.01 | 0.02 | 0.08 | 0.21 | 0.09 |
| Net losses / Average loans and leases | 0.04 | 0.00 | -0.04 | 0.33 | 0.13 |
| 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 | 64.47 | 60.55 | 295.92 | 67.41 | 81.91 |
| Earnings coverage of net loan and lease losses (X) | 269.58 | -162.19 | 53.31 | -5.82 | -60.41 |
| Net Loan and Lease Losses By Type | | | | | |
| Real estate loans | 0.00 | -0.01 | -0.06 | -0.03 | 0.14 |
| Real estate loans secured by 1-4 family | -0.01 | -0.02 | -0.07 | -0.08 | -0.14 |
| Revolving | 0.00 | 0.06 | 0.00 | 0.00 | -0.04 |
| Closed-end | -0.01 | -0.02 | -0.07 | -0.08 | -0.14 |
| Commercial real estate loans | 0.01 | 0.00 | -0.06 | -0.01 | 0.01 |
| Construction and land development | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 |
| 1-4 family | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 |
| Multifamily | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonfarm nonresidential | 0.01 | 0.00 | -0.08 | -0.01 | 0.01 |
| Owner-occupied | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 |
| Other | 0.00 | 0.00 | -0.08 | -0.01 | 0.00 |
| Real estate loans secured by farmland | 0.00 | 0.00 | 0.00 | 0.01 | 0.59 |
| Commercial and industrial loans | 0.33 | -0.33 | -0.09 | 0.14 | -0.25 |
| Loans to individuals | 17.84 | 22.07 | 13.14 | 4.49 | 1.04 |
| Credit card loans | 0.00 | | | | |
| Agricultural loans | | | | 1.31 | 1.42 |
| Loans to foreign governments and institutions | | | | | |
| Other loans and leases | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 0.88 | 1.93 | 1.44 | 0.56 | 1.20 |
| 90+ days past due loans and leases | 0.00 | 0.00 | 0.00 | 0.25 | 0.14 |
| Nonaccrual loans and leases | 1.56 | 2.40 | 1.19 | 1.18 | 1.30 |
| 90+ days past due and nonaccrual loans and leases | 1.56 | 2.40 | 1.20 | 1.43 | 1.45 |
| 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 | 0.00 | 0.00 | 0.10 | 0.18 | 0.31 |
| 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 | 0.88 | 1.93 | 1.44 | 0.56 | 1.20 |
| 90+ days past due assets | 0.00 | 0.00 | 0.00 | 0.25 | 0.14 |
| Nonaccrual assets | 1.56 | 2.40 | 1.19 | 1.18 | 1.30 |
| 30+ days past due and nonaccrual assets | 2.45 | 4.33 | 2.64 | 1.99 | 2.65 |
| Percent of Total Assets | | | | | |
| 90+ days past due and nonaccrual assets | 1.31 | 1.93 | 0.98 | 1.04 | 0.96 |
| 90+ past due and nonaccrual assets + other real estate owned | 1.32 | 1.96 | 1.01 | 1.07 | 1.05 |
| Restructured and Nonaccrual Loans and Leases | | | | | |
| + OREO as Percent of: | | | | | |
| Total assets | 1.40 | 1.97 | 1.43 | 1.17 | 1.55 |
| Allowance for loan and lease losses | 164.31 | 251.20 | 193.11 | 114.77 | 158.85 |
| Equity capital + allowance for loan and lease losses | 23.38 | 29.91 | 19.63 | 9.96 | 15.62 |
| Tier 1 capital + allowance for loan and lease losses | 15.65 | 20.63 | 13.13 | 8.77 | 13.90 |
| Loans and leases + other real estate owned | 1.67 | 2.44 | 1.74 | 1.63 | 2.32 |

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

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 0.93 | 1.89 | 1.41 | 0.61 | 1.28 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.33 | 0.15 |
| | Nonaccrual | 1.38 | 2.35 | 1.23 | 1.22 | 1.35 |
| Commercial and industrial | 30-89 days past due | 0.34 | 4.25 | 2.72 | 0.12 | 0.44 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.36 | 0.00 |
| | Nonaccrual | 2.85 | 1.99 | 0.61 | 0.56 | 0.70 |
| Individuals | 30-89 days past due | 0.45 | 0.88 | 3.60 | 1.14 | 1.35 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.93 | 0.00 |
| | Nonaccrual | 0.21 | 0.15 | 0.00 | 0.05 | 0.00 |
| Depository institution loans | 30-89 days past due | | | | | |
| | 90+ days past due | | | | | |
| | Nonaccrual | | | | | |
| Agricultural | 30-89 days past due | | | | 0.00 | 0.00 |
| | 90+ days past due | | | | 0.00 | 0.00 |
| | Nonaccrual | | | | 1.16 | 2.58 |
| Foreign governments | 30-89 days past due | | | | | |
| | 90+ days past due | | | | | |
| | Nonaccrual | | | | | |
| Other loans and leases | 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 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2024

Past Due and Nonaccrual Loans and Leases - Continued

| | | 12/31/2024 | 12/31/2023 | 12/31/2022 | 12/31/2021 | 12/31/2020 |
|------------------------------|---------------------|------------|------------|------------|------------|------------|
| Memoranda | | | | | | |
| 1-4 Family | 30-89 days past due | 0.43 | 1.10 | 0.44 | 0.71 | 0.62 |
| | 90+ days past due | 0.01 | 0.00 | 0.01 | 0.13 | 0.00 |
| | Nonaccrual | 0.62 | 1.63 | 2.26 | 1.67 | 1.56 |
| Revolving | 30-89 days past due | 0.06 | 1.86 | 2.62 | 0.20 | 0.34 |
| | 90+ days past due | 0.26 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.18 | 0.19 | 0.71 | 0.27 | 0.85 |
| Closed-End | 30-89 days past due | 0.53 | 1.09 | 0.35 | 0.71 | 0.62 |
| | 90+ days past due | 0.00 | 0.00 | 0.01 | 0.16 | 0.00 |
| | Nonaccrual | 0.64 | 1.63 | 2.25 | 1.66 | 1.54 |
| Junior Lien | 30-89 days past due | 0.01 | 0.00 | 0.00 | 0.02 | 0.02 |
| | 90+ days past due | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 |
| | Nonaccrual | 0.08 | 0.12 | 0.08 | 0.07 | 0.09 |
| Commercial real estate | 30-89 days past due | 1.43 | 2.06 | 1.65 | 0.49 | 1.47 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.39 | 0.20 |
| | Nonaccrual | 1.54 | 2.57 | 0.92 | 0.27 | 0.51 |
| Construction and development | 30-89 days past due | 6.51 | 0.00 | 0.00 | 0.16 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1-4 family | 30-89 days past due | 6.51 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.16 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Multifamily | 30-89 days past due | 0.38 | 2.97 | 0.97 | 0.51 | 3.45 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.58 | 0.99 | 0.03 | 0.17 | 0.00 |
| Nonfarm non-residential | 30-89 days past due | 0.95 | 1.67 | 1.95 | 0.45 | 0.71 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.54 | 0.27 |
| | Nonaccrual | 1.98 | 3.27 | 1.29 | 0.31 | 0.70 |
| Owner occupied | 30-89 days past due | 0.42 | 0.61 | 1.23 | 0.11 | 0.08 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 |
| | Nonaccrual | 1.30 | 2.31 | 0.12 | 0.26 | 0.52 |
| Other | 30-89 days past due | 0.53 | 1.06 | 0.72 | 0.34 | 0.64 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.54 | 0.14 |
| | Nonaccrual | 0.68 | 0.97 | 1.17 | 0.05 | 0.18 |
| Farmland | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.22 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 2.13 | 2.11 |
| Credit card | 30-89 days past due | 0.00 | | | | |
| | 90+ days past due | 0.00 | | | | |
| | Nonaccrual | 0.00 | | | | |

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

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 4.74 | | | 6.95 | | | 8.07 | | | 14.61 | | |
| Common equity tier 1 capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Tier 1 capital, column A | 6.69 | | | 10.84 | | | 12.59 | | | 17.68 | | |
| Tier 1 capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Total capital, column A | 7.93 | | | 12.63 | | | 14.50 | | | 18.89 | | |
| Total capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Tier 1 leverage | 8.40 | | | 8.91 | | | 9.96 | | | 13.66 | | |
| Supplementary leverage ratio, advanced approaches HCs | | | | | | | | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 0.09 | 0.00 |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets | | | | 100.00 | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | | | | 0.00 | |
| Separate account assets (L/H) / Total life assets | | | | | |
| Insurance activities revenue / Adjusted operating income | | | | | |
| Premium income / Insurance activities revenue | | | | | |
| Credit related premium income / Total premium income | | | | | |
| Other premium income / Total premium income | | | | | |
| Insurance underwriting net income / Consolidated net income | 0.00 | 0.00 | 0.00 | 4.51 | 0.00 |
| Insurance net income (P/C) / Equity (P/C) | | | | 165.50 | |
| Insurance net income (L/H) / Equity (L/H) | | | | | |
| Insurance benefits, losses, expenses / Insurance premiums | | | | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | | | | 0.00 | |
| Reinsurance recovery (L/H) / Total assets (L/H) | | | | | |
| 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 | 2.72 | 3.68 | 3.71 | 2.09 | 2.16 |
| 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: 4
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 | | | | | |
| Cost: Interest-bearing deposits | | | | | |
| Net Losses as a Percent of Foreign Loans by Type | | | | | |
| Real estate loans | | | | | |
| Commercial and industrial loans | | | | | |
| Foreign governments and institutions | | | | | |
| Growth Rates | | | | | |
| Net loans and leases | | | | | |
| Total selected assets | | | -100.00 | 0.06 | 0.00 |
| Deposits | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 4
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 | -2.21 | -4.66 | -0.60 | 6.61 | 1.26 |
| Bank net income / Average equity investment in banks | 3.23 | -0.48 | 1.89 | 8.85 | 3.39 |
| Nonbank net income / Average equity investment in nonbanks | 2.07 | -0.02 | -0.50 | 2.17 | -2.53 |
| Subsidiary HCs net income / Average equity investment in sub HCs | | | | | |
| Bank net income / Parent net income | 118.64 | 197.16 | 120.91 | 98.83 | 109.63 |
| Nonbank net income / Parent net income | 9.81 | | | 9.81 | 0.00 |
| Subsidiary holding companies' net income / Parent net income | | | | | |
| Leverage | | | | | |
| Total liabilities / Equity capital | 45.16 | 30.82 | 25.54 | 10.29 | 16.48 |
| Total debt / Equity capital | 24.67 | 11.57 | 8.58 | 1.60 | 0.72 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 38.51 | 27.25 | 23.42 | 9.26 | 12.97 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 24.67 | 11.57 | 8.58 | 1.60 | 0.72 |
| Total debt / Equity capital - excess over fair value | 24.67 | 11.57 | 8.58 | 1.60 | 0.72 |
| Long-term debt / Equity capital | 24.67 | 11.57 | 8.58 | 1.08 | 0.00 |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.51 | 0.72 |
| 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 | 0.00 | 0.00 | 0.00 |
| Long-term debt / Consolidated long-term debt | 75.72 | 55.37 | 57.83 | 5.23 | 0.00 |
| Double Leverage | | | | | |
| Equity investment in subs / Equity capital | 128.31 | 118.23 | 115.47 | 105.59 | 111.04 |
| Total investment in subs / Equity capital | 128.62 | 118.23 | 115.47 | 105.59 | 111.04 |
| 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) | 0.73 | -5.13 | -1.30 | -0.28 | 0.11 |
| Equity investment in subs - equity cap / Net income-div (X) | 0.85 | | | 0.47 | 6.46 |
| Coverage Analysis | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 307.18 | 14.62 | 21.05 | 59.36 | 58.00 |
| Cash from ops + noncash items + op expense / Op expense + dividend | 96.45 | 54.21 | 42.37 | 29.47 | 113.03 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 44.54 | 107.63 | 266.05 | 110.07 | 258.48 |
| Pretax operating income + interest expense / Interest expense | -999.38 | -2,078.63 | -2,852.23 | 2,409.72 | 8,676.81 |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 533.43 | -119.57 | -118.98 | 894.56 | 860.41 |
| Dividends + interest from subsidiaries / Interest expense + dividends | 682.78 | 41.94 | 46.00 | 127.58 | 119.91 |
| Fees + other income from subsidiaries / Salary + other expenses | 0.39 | 3.22 | 9.31 | 26.87 | 37.89 |
| Net income / Current part of long-term debt + preferred dividends (X) | | | | | |
| Other Ratios | | | | | |
| Net assets that reprice within 1 year / Total assets | -2.81 | -6.72 | -6.57 | -3.74 | -6.22 |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | |
| 90+ days past due | | | | 0.00 | 0.00 |
| Nonaccrual | | | | 0.00 | 0.00 |
| Total | | | | 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 | 0.36 | 0.14 | 0.17 | 2.45 | 0.11 |
| 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: 4
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 | 39.77 | | | 93.14 | 91.82 |
| Dividends declared / Net income | 7.46 | 0.00 | 0.00 | 18.35 | 38.65 |
| Net income - dividends / Average equity | -2.79 | -4.66 | -0.60 | 5.46 | 0.02 |
| Percent of Dividends Paid | | | | | |
| Dividends from bank subsidiaries | 312.06 | | | 60.89 | 121.41 |
| Dividends from nonbank subsidiaries | 0.00 | | | 51.66 | 0.00 |
| Dividends from subsidiary holding companies | 0.00 | | | 0.00 | 0.00 |
| Dividends from all subsidiaries | 312.06 | | | 112.56 | 121.41 |
| Payout Ratios - Subsidiaries: | | | | | |
| Percent of Bank Net Income | | | | | |
| Dividends from bank subsidiaries | 73.64 | 0.00 | 0.00 | 11.77 | 42.79 |
| Interest income from bank subsidiaries | 0.20 | 0.00 | 0.00 | 0.00 | 0.01 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 3.19 | 9.15 |
| Other income from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating income from bank subsidiaries | 73.84 | 0.00 | 0.00 | 14.96 | 51.95 |
| Percent of Nonbank Net Income | | | | | |
| Dividends from nonbank subsidiaries | 0.00 | | | 132.64 | |
| Interest income from nonbank subsidiaries | 0.00 | | | 0.00 | |
| Management and serv fees from nonbank subsidiaries | 0.00 | | | 0.00 | |
| Other income from nonbank subsidiaries | 0.00 | | | 0.00 | |
| Operating income from nonbank subsidiaries | 0.00 | | | 132.64 | |
| Percent of Subsidiary Holding Companies' Net Income | | | | | |
| Dividends from subsidiary holding companies | | | | | |
| Interest income from subsidiary holding companies | | | | | |
| Management and service fees from subsidiary holding companies | | | | | |
| Other income from subsidiary holding companies | | | | | |
| Operating income from subsidiary holding companies | | | | | |
| Dependence on Subsidiaries: | | | | | |
| Percent of Total Operating Income | | | | | |
| Dividends from bank subsidiaries | 49.78 | 0.00 | 0.00 | 19.62 | 41.03 |
| Interest income from bank subsidiaries | 17.21 | 3.95 | 0.43 | 1.27 | 0.29 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 5.32 | 8.78 |
| Other income from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating income from bank subsidiaries | 66.99 | 3.95 | 0.43 | 26.20 | 50.11 |
| Dividends from nonbank subsidiaries | 6.20 | 0.00 | 0.00 | 25.00 | 0.00 |
| Interest income from nonbank subsidiaries | 7.25 | 7.46 | 2.88 | 4.75 | 1.82 |
| Management and service fees from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from nonbank subsidiaries | 9.11 | 38.60 | 46.69 | 18.99 | 47.89 |
| Operating income from nonbank subsidiaries | 22.56 | 46.05 | 49.57 | 48.73 | 49.71 |
| 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 | | | | 372.89 | 372.89 |
| Loans and advances from subsidiaries / Total debt | 89.35 | 134.03 | 268.06 | 454.51 | 372.89 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 4
Date: 12/31/2024

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Number of BHCs in Peer Group | | | | | | | | | 3 |
| Earnings and Profitability: Percent of Average Assets | | | | | | | | | |
| Net interest income (tax equivalent) | | | | | | | | | |
| + Non-interest income | 3.04 | 0.61 | 0.70 | 0.98 | 1.45 | 4.31 | 6.02 | 6.59 | 3 |
| - Overhead expense | 5.64 | 3.17 | 3.32 | 3.78 | 4.53 | 6.95 | 8.41 | 8.89 | 3 |
| - Provision for credit losses | 0.04 | -0.04 | -0.03 | 0.01 | 0.07 | 0.09 | 0.10 | 0.10 | 3 |
| + Securities gains (losses) | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.14 | 0.16 | 3 |
| + Other tax equivalent adjustments | | | | | | | | | |
| = Pretax net operating income (tax equivalent) | | | | | | | | | |
| Net operating income | 0.12 | -1.13 | -0.94 | -0.36 | 0.61 | 0.84 | 0.98 | 1.03 | 3 |
| Net income | 0.12 | -1.13 | -0.94 | -0.36 | 0.61 | 0.84 | 0.98 | 1.03 | 3 |
| Net income (Subchapter S adjusted) | | | | | | | | | |
| Percent of Average Earning Assets | | | | | | | | | |
| Interest income (tax equivalent) | | | | | | | | | |
| Interest expense | 2.47 | 2.04 | 2.07 | 2.16 | 2.32 | 2.71 | 2.94 | 3.02 | 3 |
| Net interest income (tax equivalent) | | | | | | | | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.04 | 0.00 | 0.00 | 0.01 | 0.01 | 0.06 | 0.09 | 0.10 | 3 |
| Earnings coverage of net loan and lease losses (X) | 269.58 | -2.98 | 7.89 | 40.50 | 94.84 | 411.30 | 601.18 | 664.47 | 3 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 0.96 | 0.67 | 0.71 | 0.81 | 0.99 | 1.13 | 1.21 | 1.23 | 3 |
| Allowance for loan and lease losses / Total loans and leases | 0.94 | 0.64 | 0.68 | 0.80 | 0.99 | 1.11 | 1.19 | 1.21 | 3 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 1.57 | 0.22 | 0.28 | 0.49 | 0.82 | 2.28 | 3.16 | 3.45 | 3 |
| 30-89 days past due loans and leases / Total loans and leases | 0.88 | 0.42 | 0.47 | 0.62 | 0.86 | 1.14 | 1.30 | 1.36 | 3 |
| Liquidity and Funding | | | | | | | | | |
| Net noncore funding dependence | 21.24 | 7.52 | 8.88 | 12.98 | 19.80 | 28.78 | 34.17 | 35.97 | 3 |
| Net short-term noncore funding dependence | 10.10 | 5.68 | 6.33 | 8.30 | 11.59 | 12.65 | 13.28 | 13.49 | 3 |
| Net loans and leases / Total assets | 83.15 | 81.19 | 81.40 | 82.05 | 83.13 | 84.24 | 84.91 | 85.13 | 3 |
| Capitalization | | | | | | | | | |
| Tier 1 leverage ratio | 8.40 | 7.90 | 7.92 | 8.01 | 8.14 | 8.67 | 8.99 | 9.09 | 3 |
| Holding company equity capital / Total assets | 7.66 | 4.89 | 5.35 | 6.72 | 9.00 | 9.27 | 9.43 | 9.49 | 3 |
| Total equity capital (including minority interest) / Total assets | 8.07 | 4.89 | 5.35 | 6.72 | 9.00 | 9.89 | 10.42 | 10.60 | 3 |
| Common equity tier 1 capital / Total risk-weighted assets | 7.10 | 4.20 | 4.52 | 5.49 | 7.10 | 8.71 | 9.68 | 10.00 | 2 |
| Net loans and leases / Equity capital (X) | 12.23 | 8.95 | 8.96 | 8.97 | 9.00 | 13.87 | 16.80 | 17.77 | 3 |
| Cash dividends / Net income | 7.46 | 0.75 | 1.49 | 3.73 | 7.46 | 11.19 | 13.42 | 14.17 | 2 |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | | | | | |
| Growth Rates | | | | | | | | | |
| Assets | -4.89 | -6.04 | -5.91 | -5.53 | -4.89 | -4.26 | -3.88 | -3.75 | 2 |
| Equity capital | -16.42 | -23.67 | -22.87 | -20.45 | -16.42 | -12.39 | -9.97 | -9.17 | 2 |
| Net loans and leases | -2.55 | -2.82 | -2.79 | -2.70 | -2.55 | -2.40 | -2.31 | -2.28 | 2 |
| Noncore funding | -9.11 | -16.70 | -15.85 | -13.33 | -9.11 | -4.90 | -2.37 | -1.53 | 2 |
| Parent Company Ratios | | | | | | | | | |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Long-term debt / Equity capital | 24.67 | 12.82 | 13.12 | 14.01 | 15.50 | 30.74 | 39.88 | 42.93 | 3 |
| Equity investment in subsidiaries / Equity capital | 128.31 | 102.34 | 103.71 | 107.83 | 114.70 | 141.98 | 158.35 | 163.81 | 3 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 96.45 | 41.39 | 45.36 | 57.25 | 77.09 | 125.96 | 155.28 | 165.05 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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) | | | | | | | | | |
| Less: Interest expense | 2.39 | 2.02 | 2.04 | 2.09 | 2.19 | 2.58 | 2.81 | 2.89 | 3 |
| Equals: Net interest income (tax equivalent) | | | | | | | | | |
| Plus: Non-interest income | 3.04 | 0.61 | 0.70 | 0.98 | 1.45 | 4.31 | 6.02 | 6.59 | 3 |
| Equals: adjusted operating income (tax equivalent) | | | | | | | | | |
| Less: Overhead expense | 5.64 | 3.17 | 3.32 | 3.78 | 4.53 | 6.95 | 8.41 | 8.89 | 3 |
| Less: Provision for credit losses | 0.04 | -0.04 | -0.03 | 0.01 | 0.07 | 0.09 | 0.10 | 0.10 | 3 |
| Plus: Realized gains (losses) on held-to-maturities securities | 0.00 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Plus: Realized gains (losses) on available-for-sale securities | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.14 | 0.16 | 3 |
| Plus: other tax equivalent adjustments | | | | | | | | | |
| Equals: Pretax net operating income (tax equivalent) | | | | | | | | | |
| Less: Applicable income taxes (tax equivalent) | | | | | | | | | |
| Less: Minority interest | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 0.12 | 0.13 | 3 |
| Equals: Net operating income | 0.12 | -1.13 | -0.94 | -0.36 | 0.61 | 0.84 | 0.98 | 1.03 | 3 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Equals: Net income | 0.12 | -1.13 | -0.94 | -0.36 | 0.61 | 0.84 | 0.98 | 1.03 | 3 |
| Memo: Net income (last four quarters) | -0.36 | -1.23 | -1.13 | -0.84 | -0.36 | 0.12 | 0.41 | 0.51 | 2 |
| Net income-BHC and noncontrolling (minority) interest | 0.17 | -1.13 | -0.94 | -0.36 | 0.61 | 0.91 | 1.10 | 1.16 | 3 |
| Margin Analysis | | | | | | | | | |
| Average earning assets / Average assets | 96.63 | 94.64 | 94.78 | 95.19 | 95.88 | 97.69 | 98.77 | 99.13 | 3 |
| Average interest-bearing funds / Average assets | 69.96 | 56.03 | 58.47 | 65.80 | 78.01 | 78.14 | 78.22 | 78.25 | 3 |
| Interest income (tax equivalent) / Average earning assets | | | | | | | | | |
| Interest expense / Average earning assets | 2.47 | 2.04 | 2.07 | 2.16 | 2.32 | 2.71 | 2.94 | 3.02 | 3 |
| Net interest income (tax equivalent) / Average earning assets | | | | | | | | | |
| Yield or Cost | | | | | | | | | |
| Total loans and leases (tax equivalent) | | | | | | | | | |
| Interest-bearing bank balances | 8.35 | 5.48 | 5.80 | 6.77 | 8.38 | 9.95 | 10.89 | 11.21 | 3 |
| Federal funds sold and reverse repos | | | | | | | | | |
| Trading assets | | | | | | | | | |
| Total earning assets | 5.58 | 4.89 | 4.96 | 5.18 | 5.53 | 5.96 | 6.22 | 6.31 | 3 |
| Investment securities (tax equivalent) | | | | | | | | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 4.30 | 2.51 | 2.78 | 3.60 | 4.95 | 5.33 | 5.55 | 5.62 | 3 |
| Mortgage-backed securities | 3.34 | 2.34 | 2.48 | 2.90 | 3.59 | 3.91 | 4.10 | 4.17 | 3 |
| All other securities | | | | | | | | | |
| Interest-bearing deposits | 3.46 | 2.49 | 2.63 | 3.05 | 3.74 | 4.01 | 4.17 | 4.22 | 3 |
| Time deposits of \$250K or more | 3.84 | 3.05 | 3.10 | 3.25 | 3.51 | 4.26 | 4.72 | 4.87 | 3 |
| Time deposits < \$250K | 4.32 | 4.02 | 4.07 | 4.22 | 4.47 | 4.50 | 4.52 | 4.52 | 3 |
| Other domestic deposits | 2.16 | 1.29 | 1.40 | 1.73 | 2.28 | 2.65 | 2.87 | 2.94 | 3 |
| Foreign deposits | | | | | | | | | |
| Federal funds purchased and repos | 3.96 | 3.96 | 3.96 | 3.96 | 3.96 | 3.96 | 3.96 | 3.96 | 1 |
| Other borrowed funds and trading liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| All interest-bearing funds | 3.48 | 2.68 | 2.80 | 3.18 | 3.81 | 3.95 | 4.04 | 4.07 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 4
Date: 12/31/2024

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Percent of Total Assets | | | | | | | | | |
| Real estate loans | 76.27 | 71.65 | 72.29 | 74.22 | 77.43 | 78.90 | 79.78 | 80.08 | 3 |
| Commercial and industrial loans | 5.06 | 0.93 | 1.31 | 2.45 | 4.35 | 7.31 | 9.09 | 9.68 | 3 |
| Loans to individuals | 1.05 | 0.10 | 0.20 | 0.48 | 0.96 | 1.57 | 1.94 | 2.06 | 3 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other loans and leases | 0.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.35 | 0.55 | 0.62 | 3 |
| Net loans and leases | 83.15 | 81.19 | 81.40 | 82.05 | 83.13 | 84.24 | 84.91 | 85.13 | 3 |
| Debt securities over 1 year | 5.82 | 2.28 | 2.65 | 3.77 | 5.65 | 7.78 | 9.06 | 9.48 | 3 |
| Mutual funds and equity securities | 0.45 | 0.02 | 0.05 | 0.12 | 0.25 | 0.67 | 0.92 | 1.01 | 3 |
| Subtotal | 89.42 | 88.39 | 88.44 | 88.57 | 88.78 | 89.95 | 90.66 | 90.89 | 3 |
| Interest-bearing bank balances | 3.16 | 0.38 | 0.66 | 1.50 | 2.89 | 4.69 | 5.78 | 6.14 | 3 |
| Federal funds sold and reverse repos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Debt securities 1 year or less | 1.48 | 0.11 | 0.17 | 0.36 | 0.67 | 2.20 | 3.12 | 3.43 | 3 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Total earning assets | 94.07 | 91.65 | 92.02 | 93.12 | 94.96 | 95.46 | 95.75 | 95.85 | 3 |
| Non-interest cash and due from depository institutions | 0.39 | 0.15 | 0.17 | 0.25 | 0.37 | 0.52 | 0.61 | 0.64 | 3 |
| Other real estate owned | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 | 0.02 | 0.02 | 0.02 | 3 |
| All other assets | 5.55 | 3.75 | 3.82 | 4.02 | 4.36 | 6.48 | 7.74 | 8.17 | 3 |
| Memoranda | | | | | | | | | |
| Short-term investments | 4.65 | 3.02 | 3.11 | 3.39 | 3.84 | 5.50 | 6.50 | 6.83 | 3 |
| US Treasury securities | 0.19 | 0.03 | 0.05 | 0.13 | 0.25 | 0.29 | 0.32 | 0.32 | 3 |
| US agency securities (excluding mortgage-backed securities) | 0.45 | 0.01 | 0.03 | 0.06 | 0.13 | 0.67 | 1.00 | 1.11 | 3 |
| Municipal securities | 1.44 | 0.19 | 0.38 | 0.95 | 1.91 | 2.16 | 2.31 | 2.36 | 3 |
| Mortgage-backed securities | 4.40 | 1.92 | 2.14 | 2.79 | 3.89 | 5.75 | 6.86 | 7.24 | 3 |
| Asset-backed securities | 0.69 | 0.00 | 0.00 | 0.00 | 0.00 | 1.04 | 1.66 | 1.87 | 3 |
| Other debt securities | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.19 | 0.31 | 0.35 | 3 |
| Loans held-for-sale | 2.04 | 0.15 | 0.30 | 0.75 | 1.50 | 3.06 | 3.99 | 4.31 | 3 |
| Loans held for investment | 81.90 | 80.56 | 80.64 | 80.87 | 81.26 | 82.61 | 83.42 | 83.69 | 3 |
| Real estate loans secured by 1-4 family | 37.45 | 18.97 | 19.82 | 22.40 | 26.69 | 47.12 | 59.37 | 63.46 | 3 |
| Revolving | 7.04 | 0.17 | 0.33 | 0.83 | 1.66 | 10.56 | 15.89 | 17.67 | 3 |
| Closed-end, secured by first liens | 29.95 | 18.75 | 19.40 | 21.33 | 24.56 | 35.87 | 42.66 | 44.92 | 3 |
| Closed-end, secured by junior liens | 0.46 | 0.05 | 0.10 | 0.24 | 0.47 | 0.69 | 0.82 | 0.87 | 3 |
| Commercial real estate loans | 38.80 | 15.97 | 19.11 | 28.55 | 44.27 | 51.80 | 56.31 | 57.81 | 3 |
| Construction and land development | 1.87 | 0.64 | 0.70 | 0.91 | 1.25 | 2.52 | 3.28 | 3.53 | 3 |
| Multifamily | 7.72 | 0.63 | 1.15 | 2.72 | 5.32 | 11.52 | 15.24 | 16.48 | 3 |
| Nonfarm nonresidential | 29.22 | 13.83 | 16.20 | 23.31 | 35.16 | 38.10 | 39.86 | 40.45 | 3 |
| Real estate loans secured by farmland | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.04 | 0.04 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 4
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 | 90.80 | 87.16 | 87.73 | 89.41 | 92.21 | 92.90 | 93.31 | 93.45 | 3 |
| Real estate loans secured by 1-4 family | 44.26 | 22.67 | 23.76 | 27.06 | 32.55 | 55.60 | 69.43 | 74.05 | 3 |
| Revolving | 8.23 | 0.20 | 0.41 | 1.01 | 2.03 | 12.34 | 18.53 | 20.59 | 3 |
| Closed-end | 36.03 | 22.46 | 23.36 | 26.05 | 30.52 | 43.26 | 50.91 | 53.46 | 3 |
| Commercial real estate loans | 46.53 | 18.84 | 22.75 | 34.47 | 54.00 | 62.32 | 67.32 | 68.98 | 3 |
| Construction and land development | 2.25 | 0.75 | 0.83 | 1.07 | 1.46 | 3.04 | 3.98 | 4.30 | 3 |
| 1-4 family | 0.47 | 0.04 | 0.09 | 0.21 | 0.43 | 0.71 | 0.87 | 0.93 | 3 |
| Other | 1.78 | 0.49 | 0.51 | 0.57 | 0.68 | 2.43 | 3.49 | 3.84 | 3 |
| Multifamily | 9.24 | 0.76 | 1.40 | 3.31 | 6.49 | 13.80 | 18.18 | 19.64 | 3 |
| Nonfarm nonresidential | 35.04 | 16.30 | 19.26 | 28.12 | 42.89 | 45.88 | 47.67 | 48.27 | 3 |
| Owner-occupied | 13.67 | 6.92 | 7.62 | 9.70 | 13.17 | 17.39 | 19.92 | 20.76 | 3 |
| Other | 21.37 | 9.13 | 11.15 | 17.19 | 27.26 | 28.49 | 29.23 | 29.48 | 3 |
| Real estate loans secured by farmland | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.04 | 0.05 | 3 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Commercial and industrial loans | 6.12 | 1.10 | 1.55 | 2.91 | 5.18 | 8.86 | 11.06 | 11.80 | 3 |
| Loans to individuals | 1.24 | 0.12 | 0.23 | 0.56 | 1.12 | 1.86 | 2.30 | 2.45 | 3 |
| Credit card loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other loans and leases | 0.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.42 | 0.68 | 0.76 | 3 |
| Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted) | | | | | | | | | |
| Real estate loans | 833.98 | 787.11 | 793.79 | 813.82 | 847.20 | 860.76 | 868.89 | 871.60 | 3 |
| Real estate loans secured by 1-4 family | 403.28 | 213.37 | 222.26 | 248.91 | 293.32 | 502.67 | 628.28 | 670.15 | 3 |
| Revolving | 74.43 | 1.82 | 3.65 | 9.12 | 18.25 | 111.64 | 167.68 | 186.36 | 3 |
| Closed-end | 328.85 | 211.55 | 218.61 | 239.78 | 275.07 | 391.03 | 460.60 | 483.79 | 3 |
| Commercial real estate loans | 430.54 | 170.33 | 205.47 | 310.90 | 486.62 | 578.22 | 633.18 | 651.50 | 3 |
| Construction and land development | 20.40 | 7.09 | 7.77 | 9.81 | 13.21 | 27.40 | 35.91 | 38.75 | 3 |
| 1-4 family | 4.26 | 0.38 | 0.77 | 1.92 | 3.84 | 6.38 | 7.91 | 8.42 | 3 |
| Other | 16.15 | 4.49 | 4.71 | 5.35 | 6.41 | 22.08 | 31.49 | 34.62 | 3 |
| Multifamily | 86.58 | 6.89 | 12.63 | 29.84 | 58.53 | 129.29 | 171.74 | 185.89 | 3 |
| Nonfarm nonresidential | 323.56 | 147.39 | 173.96 | 253.66 | 386.51 | 424.93 | 447.99 | 455.68 | 3 |
| Owner-occupied | 126.63 | 62.61 | 68.84 | 87.52 | 118.65 | 161.76 | 187.62 | 196.25 | 3 |
| Other | 196.93 | 83.84 | 103.25 | 161.47 | 258.50 | 263.18 | 265.99 | 266.92 | 3 |
| Real estate loans secured by farmland | 0.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.25 | 0.40 | 0.45 | 3 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Commercial and industrial loans | 55.97 | 10.14 | 14.48 | 27.48 | 49.15 | 81.05 | 100.19 | 106.57 | 3 |
| Loans to individuals | 11.59 | 1.06 | 2.07 | 5.08 | 10.11 | 17.36 | 21.71 | 23.16 | 3 |
| Credit card loans | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.03 | 0.03 | 3 |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other loans and leases | 2.54 | 0.00 | 0.00 | 0.00 | 0.00 | 3.81 | 6.09 | 6.85 | 3 |
| Supplemental | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 32.86 | 11.92 | 15.13 | 24.77 | 40.83 | 44.94 | 47.40 | 48.22 | 3 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 303.91 | 107.72 | 136.64 | 223.39 | 367.98 | 416.46 | 445.56 | 455.25 | 3 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 430.54 | 170.33 | 205.47 | 310.90 | 486.62 | 578.22 | 633.18 | 651.50 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 4.65 | 3.02 | 3.11 | 3.39 | 3.84 | 5.50 | 6.50 | 6.83 | 3 |
| Liquid assets | 8.59 | 5.46 | 5.96 | 7.45 | 9.94 | 10.41 | 10.69 | 10.79 | 3 |
| Investment securities | 7.75 | 3.37 | 3.70 | 4.68 | 6.31 | 10.10 | 12.37 | 13.13 | 3 |
| Net loans and leases | 83.15 | 81.19 | 81.40 | 82.05 | 83.13 | 84.24 | 84.91 | 85.13 | 3 |
| Net loans, leases and standby letters of credit | 83.18 | 81.22 | 81.43 | 82.09 | 83.19 | 84.27 | 84.92 | 85.14 | 3 |
| Core deposits | 63.82 | 47.90 | 49.95 | 56.09 | 66.33 | 72.81 | 76.70 | 78.00 | 3 |
| Noncore funding | 23.60 | 13.55 | 14.48 | 17.26 | 21.89 | 29.09 | 33.42 | 34.86 | 3 |
| Time deposits of \$250K or more | 3.40 | 2.31 | 2.31 | 2.32 | 2.34 | 3.94 | 4.91 | 5.23 | 3 |
| Foreign deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Federal funds purchased and repos | 1.08 | 0.00 | 0.00 | 0.00 | 0.00 | 1.61 | 2.58 | 2.91 | 3 |
| Secured federal funds purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Net federal funds purchased (sold) | 1.08 | 0.00 | 0.00 | 0.00 | 0.00 | 1.61 | 2.58 | 2.91 | 3 |
| Commercial paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other borrowings w/remaining maturity of 1 year or less | 5.66 | 2.97 | 3.20 | 3.91 | 5.08 | 7.13 | 8.36 | 8.77 | 3 |
| Earning assets that reprice within 1 year | 35.26 | 24.28 | 25.44 | 28.92 | 34.73 | 41.33 | 45.29 | 46.61 | 3 |
| Interest-bearing liabilities that reprice within 1 year | 33.40 | 9.32 | 11.61 | 18.51 | 30.01 | 46.60 | 56.55 | 59.86 | 3 |
| Long-term debt that reprices within 1 year | 3.06 | 0.00 | 0.00 | 0.00 | 0.00 | 4.59 | 7.35 | 8.26 | 3 |
| Net assets that reprice within 1 year | -1.21 | -14.41 | -13.58 | -11.07 | -6.90 | 5.82 | 13.44 | 15.99 | 3 |
| Other Liquidity and Funding Ratios | | | | | | | | | |
| Net noncore funding dependence | 21.24 | 7.52 | 8.88 | 12.98 | 19.80 | 28.78 | 34.17 | 35.97 | 3 |
| Net short-term noncore funding dependence | 10.10 | 5.68 | 6.33 | 8.30 | 11.59 | 12.65 | 13.28 | 13.49 | 3 |
| Short-term investment / Short-term noncore funding | 35.81 | 22.38 | 22.51 | 22.89 | 23.51 | 42.59 | 54.03 | 57.85 | 3 |
| Liquid assets - short-term noncore funding / Nonliquid assets | -5.52 | -8.48 | -8.33 | -7.87 | -7.10 | -3.97 | -2.09 | -1.46 | 3 |
| Net loans and leases / Total deposits | 104.08 | 94.67 | 95.41 | 97.63 | 101.33 | 109.15 | 113.85 | 115.41 | 3 |
| Net loans and leases / Core deposits | 137.69 | 106.57 | 108.29 | 113.46 | 122.08 | 154.12 | 173.34 | 179.75 | 3 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -0.82 | -1.44 | -1.37 | -1.16 | -0.82 | -0.47 | -0.26 | -0.19 | 2 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -10.76 | -21.04 | -19.82 | -16.14 | -10.01 | -5.01 | -2.00 | -1.00 | 3 |
| Structured notes appreciation (depreciation) / Tier 1 capital | | | | | | | | | |
| Percent of Investment Securities | | | | | | | | | |
| Held-to-maturity securities | 19.87 | 0.39 | 0.79 | 1.97 | 3.93 | 29.80 | 45.32 | 50.49 | 3 |
| Available-for-sale securities | 67.56 | 17.14 | 25.91 | 52.22 | 96.07 | 97.15 | 97.80 | 98.01 | 3 |
| US Treasury securities | 3.54 | 0.24 | 0.48 | 1.19 | 2.39 | 5.31 | 7.06 | 7.65 | 3 |
| US agency securities (excluding mortgage-backed securities) | 3.61 | 0.21 | 0.41 | 1.03 | 2.06 | 5.42 | 7.43 | 8.10 | 3 |
| Municipal securities | 15.84 | 1.73 | 3.47 | 8.67 | 17.33 | 23.76 | 27.62 | 28.91 | 3 |
| Mortgage-backed securities | 57.40 | 54.88 | 54.98 | 55.29 | 55.81 | 58.71 | 60.45 | 61.03 | 3 |
| Asset-backed securities | 4.98 | 0.00 | 0.00 | 0.00 | 0.00 | 7.48 | 11.96 | 13.46 | 3 |
| Other debt securities | 2.04 | 0.00 | 0.00 | 0.00 | 0.00 | 3.07 | 4.91 | 5.52 | 3 |
| Mutual funds and equity securities | 12.58 | 0.18 | 0.35 | 0.89 | 1.77 | 18.87 | 29.12 | 32.54 | 3 |
| Debt securities 1 year or less | 12.97 | 2.39 | 3.29 | 6.01 | 10.54 | 18.72 | 23.62 | 25.26 | 3 |
| Debt securities 1 to 5 years | 28.02 | 9.67 | 12.44 | 20.76 | 34.63 | 38.59 | 40.96 | 41.75 | 3 |
| Debt securities over 5 years | 46.43 | 31.40 | 34.00 | 41.81 | 54.83 | 55.24 | 55.49 | 55.58 | 3 |
| Pledged securities | 34.36 | 8.73 | 12.53 | 23.92 | 42.92 | 49.08 | 52.78 | 54.01 | 3 |
| Structured notes, fair value | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Percent Change from Prior Like Quarter | | | | | | | | | |
| Short-term investments | -27.44 | -33.85 | -33.14 | -31.00 | -27.44 | -23.88 | -21.74 | -21.03 | 2 |
| Investment securities | -9.39 | -10.18 | -10.09 | -9.83 | -9.39 | -8.95 | -8.68 | -8.60 | 2 |
| Core deposits | -3.69 | -4.71 | -4.60 | -4.26 | -3.69 | -3.12 | -2.78 | -2.67 | 2 |
| Noncore funding | -9.11 | -16.70 | -15.85 | -13.33 | -9.11 | -4.90 | -2.37 | -1.53 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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) | 7.83 | 1.25 | 1.99 | 4.19 | 7.87 | 11.48 | 13.65 | 14.37 | 3 |
| Standby letters of credit | 0.03 | 0.00 | 0.00 | 0.01 | 0.02 | 0.04 | 0.05 | 0.05 | 3 |
| Commercial and similar letters of credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Securities lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Credit derivatives - notional amount (holding company as guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Interest rate contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Interest rate futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Written options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Purchased options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Interest rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Futures and forward foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Written options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Purchased options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Foreign exchange rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Equity, commodity, and other derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Commodity and other futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Written options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Purchased options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Commodity and other swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Percent of Average Loans and Leases | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 9.17 | 1.48 | 2.34 | 4.95 | 9.29 | 13.44 | 15.94 | 16.77 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date:12/31/2024

Derivatives Analysis

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|------|------|------|------|------|------|------|-----------|
| Percent of Notional Amount | | | | | | | | | |
| Interest rate contracts | | | | | | | | | |
| Foreign exchange contracts | | | | | | | | | |
| Equity, commodity, and other contracts | | | | | | | | | |
| Futures and forwards | | | | | | | | | |
| Written options | | | | | | | | | |
| Exchange-traded | | | | | | | | | |
| Over-the-counter | | | | | | | | | |
| Purchased options | | | | | | | | | |
| Exchange-traded | | | | | | | | | |
| Over-the-counter | | | | | | | | | |
| Swaps | | | | | | | | | |
| Held for trading | | | | | | | | | |
| Interest rate contracts | | | | | | | | | |
| Foreign exchange contracts | | | | | | | | | |
| Equity, commodity, and other contracts | | | | | | | | | |
| Non-traded | | | | | | | | | |
| Interest rate contracts | | | | | | | | | |
| Foreign exchange contracts | | | | | | | | | |
| Equity, commodity, and other contracts | | | | | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | | | | | | | | | |
| One year or less | | | | | | | | | |
| Over 1 year to 5 years | | | | | | | | | |
| Over 5 years | | | | | | | | | |
| Gross negative fair value (absolute value) | | | | | | | | | |
| Gross positive fair value | | | | | | | | | |
| Percent of Tier 1 Capital | | | | | | | | | |
| Gross negative fair value, absolute value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Gross positive fair value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Held for trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Non-traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Current credit exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Credit losses on derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| 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 | 3 |
| 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other Ratios | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | 0.02 | 0.00 | 0.00 | 0.01 | 0.02 | 0.03 | 0.04 | 0.04 | 2 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 0.88 | 0.42 | 0.47 | 0.62 | 0.86 | 1.14 | 1.30 | 1.36 | 3 |
| 90+ days past due loans and leases | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 | 0.01 | 3 |
| Nonaccrual loans and leases | 1.56 | 0.21 | 0.28 | 0.47 | 0.80 | 2.27 | 3.15 | 3.44 | 3 |
| 90+ days past due and nonaccrual loans and leases | 1.56 | 0.21 | 0.28 | 0.48 | 0.81 | 2.27 | 3.15 | 3.44 | 3 |
| Percent of Loans and Leases and Other Assets | | | | | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | | | | | |
| 30-89 days past due assets | 0.88 | 0.42 | 0.47 | 0.62 | 0.86 | 1.14 | 1.30 | 1.36 | 3 |
| 90+ days past due assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 | 0.01 | 3 |
| Nonaccrual assets | 1.56 | 0.21 | 0.28 | 0.47 | 0.80 | 2.27 | 3.15 | 3.44 | 3 |
| 30+ days past due and nonaccrual assets | 2.45 | 1.02 | 1.04 | 1.09 | 1.18 | 3.17 | 4.36 | 4.75 | 3 |
| Percent of Total Assets | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 1.31 | 0.18 | 0.23 | 0.39 | 0.66 | 1.90 | 2.64 | 2.89 | 3 |
| 90+ past due and nonaccrual assets + other real estate owned | 1.32 | 0.18 | 0.24 | 0.41 | 0.68 | 1.91 | 2.65 | 2.90 | 3 |
| Restructured and Nonaccrual Loans and Leases + OREO as Percent of: | | | | | | | | | |
| Total assets | 1.40 | 0.21 | 0.29 | 0.52 | 0.92 | 2.03 | 2.70 | 2.92 | 3 |
| Allowance for loan and lease losses | 164.31 | 31.14 | 37.74 | 57.56 | 90.59 | 234.19 | 320.35 | 349.07 | 3 |
| Equity capital + allowance for loan and lease losses | 23.38 | 2.06 | 2.85 | 5.22 | 9.18 | 34.44 | 49.60 | 54.66 | 3 |
| Tier 1 capital + allowance for loan and lease losses | 15.65 | 2.22 | 3.09 | 5.72 | 10.10 | 22.81 | 30.43 | 32.98 | 3 |
| Loans and leases + other real estate owned | 1.67 | 0.25 | 0.34 | 0.63 | 1.12 | 2.43 | 3.22 | 3.48 | 3 |

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 0.93 | 0.46 | 0.51 | 0.66 | 0.91 | 1.20 | 1.37 | 1.43 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 | 0.01 | 3 |
| | Nonaccrual | 1.38 | 0.10 | 0.10 | 0.12 | 0.16 | 2.02 | 3.13 | 3.51 | 3 |
| Commercial and industrial | 30-89 days past due | 0.34 | 0.19 | 0.20 | 0.23 | 0.29 | 0.42 | 0.50 | 0.53 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 2.85 | 0.28 | 0.56 | 1.41 | 2.81 | 4.27 | 5.14 | 5.44 | 3 |
| Individuals | 30-89 days past due | 0.45 | 0.04 | 0.07 | 0.19 | 0.37 | 0.68 | 0.86 | 0.92 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.31 | 0.49 | 0.56 | 3 |
| Depository institution loans | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Agricultural | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Foreign governments | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Other loans and leases | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |

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: 4
Date: 12/31/2024

| | | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------|---------------------|------------|------|------|------|------|------|-------|-------|-----------|
| Memoranda | | | | | | | | | | |
| 1-4 Family | 30-89 days past due | 0.43 | 0.08 | 0.13 | 0.29 | 0.56 | 0.63 | 0.67 | 0.68 | 3 |
| | 90+ days past due | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.03 | 0.03 | 3 |
| | Nonaccrual | 0.62 | 0.19 | 0.20 | 0.21 | 0.24 | 0.83 | 1.19 | 1.30 | 3 |
| Revolving | 30-89 days past due | 0.06 | 0.01 | 0.01 | 0.03 | 0.06 | 0.09 | 0.11 | 0.12 | 2 |
| | 90+ days past due | 0.26 | 0.03 | 0.05 | 0.13 | 0.26 | 0.40 | 0.48 | 0.50 | 2 |
| | Nonaccrual | 0.18 | 0.02 | 0.04 | 0.09 | 0.18 | 0.27 | 0.32 | 0.34 | 2 |
| Closed-End | 30-89 days past due | 0.53 | 0.08 | 0.14 | 0.31 | 0.59 | 0.78 | 0.90 | 0.93 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.64 | 0.23 | 0.24 | 0.25 | 0.26 | 0.84 | 1.19 | 1.31 | 3 |
| Junior Lien | 30-89 days past due | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 | 0.01 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 0.18 | 0.21 | 3 |
| Commercial real estate | 30-89 days past due | 1.43 | 0.48 | 0.64 | 1.12 | 1.93 | 1.99 | 2.02 | 2.04 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 1.54 | 0.00 | 0.00 | 0.00 | 0.00 | 2.31 | 3.70 | 4.16 | 3 |
| Construction and development | 30-89 days past due | 6.51 | 0.00 | 0.00 | 0.00 | 0.00 | 9.77 | 15.63 | 17.59 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| 1-4 family | 30-89 days past due | 6.51 | 0.00 | 0.00 | 0.00 | 0.00 | 9.77 | 15.63 | 17.59 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Multifamily | 30-89 days past due | 0.38 | 0.00 | 0.00 | 0.00 | 0.00 | 0.57 | 0.91 | 1.02 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.58 | 0.00 | 0.00 | 0.00 | 0.00 | 0.87 | 1.40 | 1.57 | 3 |
| Nonfarm non-residential | 30-89 days past due | 0.95 | 0.18 | 0.20 | 0.28 | 0.40 | 1.35 | 1.91 | 2.10 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 1.98 | 0.00 | 0.00 | 0.00 | 0.00 | 2.97 | 4.75 | 5.34 | 3 |
| Owner occupied | 30-89 days past due | 0.42 | 0.02 | 0.03 | 0.08 | 0.15 | 0.63 | 0.92 | 1.02 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 1.30 | 0.00 | 0.00 | 0.00 | 0.00 | 1.95 | 3.11 | 3.50 | 3 |
| Other | 30-89 days past due | 0.53 | 0.04 | 0.08 | 0.20 | 0.40 | 0.79 | 1.03 | 1.10 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.68 | 0.00 | 0.00 | 0.00 | 0.00 | 1.02 | 1.64 | 1.84 | 3 |
| Farmland | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Credit card | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |

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: 4
Date: 12/31/2024

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Payout Ratios - Parent | | | | | | | | | |
| Dividends declared / Income before undistributed income | 39.77 | 3.98 | 7.95 | 19.88 | 39.77 | 59.65 | 71.58 | 75.56 | 2 |
| Dividends declared / Net income | 7.46 | 0.75 | 1.49 | 3.73 | 7.46 | 11.19 | 13.42 | 14.17 | 2 |
| Net income - dividends / Average equity | -2.79 | -21.40 | -18.31 | -9.07 | 6.33 | 8.06 | 9.10 | 9.44 | 3 |
| Percent of Dividends Paid | | | | | | | | | |
| Dividends from bank subsidiaries | 312.06 | 312.06 | 312.06 | 312.06 | 312.06 | 312.06 | 312.06 | 312.06 | 1 |
| Dividends from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Dividends from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Dividends from all subsidiaries | 312.06 | 312.06 | 312.06 | 312.06 | 312.06 | 312.06 | 312.06 | 312.06 | 1 |
| Payout Ratios - Subsidiaries: | | | | | | | | | |
| Percent of Bank Net Income | | | | | | | | | |
| Dividends from bank subsidiaries | 73.64 | 42.87 | 46.29 | 56.55 | 73.64 | 90.73 | 100.99 | 104.41 | 2 |
| Interest income from bank subsidiaries | 0.20 | 0.02 | 0.04 | 0.10 | 0.20 | 0.30 | 0.36 | 0.38 | 2 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Other income from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Operating income from bank subsidiaries | 73.84 | 43.25 | 46.65 | 56.84 | 73.84 | 90.83 | 101.03 | 104.43 | 2 |
| Percent of Nonbank Net Income | | | | | | | | | |
| Dividends from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Interest income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Management and serv fees from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Other income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Operating income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Percent of Subsidiary Holding Companies' Net Income | | | | | | | | | |
| Dividends from subsidiary holding companies | | | | | | | | | |
| Interest income from subsidiary holding companies | | | | | | | | | |
| Management and service fees from subsidiary holding companies | | | | | | | | | |
| Other income from subsidiary holding companies | | | | | | | | | |
| Operating income from subsidiary holding companies | | | | | | | | | |
| Dependence on Subsidiaries: | | | | | | | | | |
| Percent of Total Operating Income | | | | | | | | | |
| Dividends from bank subsidiaries | 49.78 | 6.80 | 13.59 | 33.98 | 67.97 | 74.67 | 78.69 | 80.04 | 3 |
| Interest income from bank subsidiaries | 17.21 | 0.07 | 0.14 | 0.34 | 0.69 | 25.81 | 40.88 | 45.91 | 3 |
| Management and service fees from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other income from bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Operating income from bank subsidiaries | 66.99 | 52.70 | 54.48 | 59.79 | 68.66 | 75.02 | 78.83 | 80.10 | 3 |
| Dividends from nonbank subsidiaries | 6.20 | 0.00 | 0.00 | 0.00 | 0.00 | 9.30 | 14.88 | 16.74 | 3 |
| Interest income from nonbank subsidiaries | 7.25 | 0.00 | 0.00 | 0.00 | 0.00 | 10.87 | 17.39 | 19.57 | 3 |
| Management and service fees from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other income from nonbank subsidiaries | 9.11 | 0.00 | 0.00 | 0.00 | 0.00 | 13.66 | 21.86 | 24.60 | 3 |
| Operating income from nonbank subsidiaries | 22.56 | 1.86 | 3.72 | 9.30 | 18.60 | 33.83 | 42.97 | 46.02 | 3 |
| Dividends from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Interest income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Management and service fees from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Other income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Operating income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| Loans and advances from subsidiaries / Short term debt | | | | | | | | | |
| Loans and advances from subsidiaries / Total debt | 89.35 | 0.00 | 0.00 | 0.00 | 0.00 | 134.03 | 214.45 | 241.25 | 3 |

BHCPR Reporters for Quarter Ending 12/31/2024

Peer Group 4 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> |
|----------------|------------------------------------|-----------------------------|-----------------------------|---|
| 2531245 | 727,531 | CARVER BANCORP, INC. | NEW YORK, NY | |
| 1139532 | 866,474 | CIB MARINE BANCSHARES, INC. | BROOKFIELD, WI | |
| 1496253 | 980,093 | UNIVERSITY BANCORP, INC. | ANN ARBOR, MI | New Y-9C/BHCPR reporter |

Note: Peer Group 4 has 3 bank holding companies.