

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 Date: 12/31/2024

**Summary Ratios**

 FR BHCPR  
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	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)		-0.05			
+ Non-interest income	3.05	1.94	2.58	3.22	3.92
- Overhead expense	5.86	4.33	4.74	4.56	6.00
- Provision for credit losses	0.09	0.57	0.05	0.07	0.08
+ Securities gains (losses)	0.00	-0.03	0.01	0.00	0.12
+ Other tax equivalent adjustments		2.29			
= Pretax net operating income (tax equivalent)		-1.42			
Net operating income	0.09	-0.43	0.45	0.66	0.43
Net income	0.09	-5.34	0.45	0.66	0.43
Net income (Subchapter S adjusted)					0.14
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)		0.00			
Interest expense	2.26	1.10	0.42	0.21	0.45
Net interest income (tax equivalent)		-0.06			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.12	14.31	-0.02	-0.07	0.33
Earnings coverage of net loan and lease losses (X)	-58.95	13.56	16.65	-141.73	-10.89
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.67	1.91	1.23	1.22	1.79
Allowance for loan and lease losses / Total loans and leases	1.67	1.91	1.23	1.22	1.79
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.58	0.73	0.67	1.15
30-89 days past due loans and leases / Total loans and leases	0.57	0.43	0.28	0.82	0.47
<b>Liquidity and Funding</b>					
Net noncore funding dependence	-6.11	-3.50	4.80	-18.53	-20.82
Net short-term noncore funding dependence	-12.28	-11.23	-4.01	-24.11	-24.88
Net loans and leases / Total assets	50.57	37.16	50.13	50.41	43.98
<b>Capitalization</b>					
Tier 1 leverage ratio	13.00	21.21	13.95	13.78	14.45
Holding company equity capital / Total assets	10.82	30.30	11.99	14.94	14.58
Total equity capital (including minority interest) / Total assets	11.10	30.49	12.24	15.24	14.98
Common equity tier 1 capital / Total risk-weighted assets	15.94	53.64	19.59	21.51	22.59
Net loans and leases / Equity capital (X)	5.04	3.43	4.63	3.44	3.07
Cash dividends / Net income	24.05	12.76	16.71	19.18	698.13
Cash dividends / Net income (Subchapter S adjusted)					
<b>Growth Rates</b>					
Assets	17.55	-18.41	9.21	-10.71	7.94
Equity capital	9.12	-8.08	-14.02	3.65	2.26
Net loans and leases	19.11	-18.75	8.30	10.47	11.43
Noncore funding	30.89	-17.16	266.68	-61.70	90.52
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Equity investment in subsidiaries / Equity capital	92.84	95.25	92.66	94.20	90.79
Cash from ops + noncash items + op expense / Op expense + dividends	90.18	64.93	76.33	153.44	13.04

**BHCPR PEER GROUP DATA**

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**Relative Income Statement and Margin Analysis**

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)		0.00			
Less: Interest expense	2.13	1.03	0.39	0.20	0.41
Equals: Net interest income (tax equivalent)		-0.05			
Plus: Non-interest income	3.05	1.94	2.58	3.22	3.92
Equals: adjusted operating income (tax equivalent)		-0.15			
Less: Overhead expense	5.86	4.33	4.74	4.56	6.00
Less: Provision for credit losses	0.09	0.57	0.05	0.07	0.08
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	0.00	-0.03	0.01	0.00	0.12
Plus: other tax equivalent adjustments		2.29			
Equals: Pretax net operating income (tax equivalent)		-1.42			
Less: Applicable income taxes (tax equivalent)		2.28			
Less: Minority interest	0.07	0.01	0.01	0.02	0.05
Equals: Net operating income	0.09	-0.43	0.45	0.66	0.43
Plus: Net extraordinary items	0.00	-4.91	0.00	0.00	0.00
Equals: Net income	0.09	-5.34	0.45	0.66	0.43
Memo: Net income (last four quarters)	0.09	-5.34	0.45	0.88	0.43
Net income-BHC and noncontrolling (minority) interest	0.16	-5.33	0.46	0.68	0.48
<b>Margin Analysis</b>					
Average earning assets / Average assets	94.27	93.45	93.00	92.85	92.16
Average interest-bearing funds / Average assets	57.81	63.41	52.80	61.67	38.64
Interest income (tax equivalent) / Average earning assets		0.00			
Interest expense / Average earning assets	2.26	1.10	0.42	0.21	0.45
Net interest income (tax equivalent) / Average earning assets		-0.06			
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)		0.00			
Interest-bearing bank balances	5.34	3.34	1.50	0.11	0.93
Federal funds sold and reverse repos	5.52	5.53	2.76	0.13	0.75
Trading assets		0.00			0.00
Total earning assets	5.53	3.89	3.43	2.58	3.34
Investment securities (tax equivalent)		0.00			
US Treasury and agency securities (excluding mortgage-backed securities)	1.99	1.69	0.97	0.85	4.26
Mortgage-backed securities	2.57	1.90	1.94	1.03	1.74
All other securities					
Interest-bearing deposits	3.25	1.69	1.05	0.91	1.82
Time deposits of \$250K or more	3.68	2.29	0.37	1.08	2.08
Time deposits < \$250K	2.83	1.56	1.07	1.06	2.07
Other domestic deposits	3.57	2.00	1.17	0.19	0.44
Foreign deposits					
Federal funds purchased and repos	5.84	6.33	3.91	0.06	0.04
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00
All interest-bearing funds	3.83	1.92	1.04	0.34	1.65

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**Non-interest Income & Expenses**

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
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	105.96	-144.77	87.03	82.98	94.63
<b>Percent of Average Assets</b>					
Total overhead expense	5.86	4.33	4.74	4.56	6.00
Personnel expense	3.68	2.32	2.78	2.68	3.69
Net occupancy expense	0.32	0.25	0.30	0.25	0.34
Other operating expenses	1.85	1.76	1.67	1.62	1.97
Overhead less non-interest income	2.81	2.38	2.16	1.34	2.08
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense		-842.46			
Personnel expense		-13.45			
Net occupancy expense		-5.13			
Other operating expenses		-823.88			
Total non-interest income		64.56			
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		-907.02			
Applicable income taxes / Pretax net operating income (tax equivalent)					
Applicable income tax + TE / Pretax net operating income + TE					

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**Percent Composition of Assets**

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Total Assets</b>					
Real estate loans	34.11	24.61	32.67	28.75	22.52
Commercial and industrial loans	4.21	2.60	4.74	6.54	4.09
Loans to individuals	2.53	1.64	0.74	0.82	1.61
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.76	0.60	0.95	1.00	0.54
Other loans and leases	9.24	8.05	11.11	13.24	15.65
Net loans and leases	50.57	37.16	50.13	50.41	43.98
Debt securities over 1 year	17.78	16.96	25.00	19.85	22.02
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00
Subtotal	68.35	54.11	75.13	70.26	66.00
Interest-bearing bank balances	13.60	33.41	5.61	14.91	18.72
Federal funds sold and reverse repos	3.13	2.85	8.94	2.97	1.19
Debt securities 1 year or less	1.94	0.34	0.85	1.85	2.10
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	87.01	90.72	90.53	89.99	88.00
Non-interest cash and due from depository institutions	1.26	1.52	1.08	1.18	2.24
Other real estate owned	0.00	0.02	0.04	0.01	0.31
All other assets	11.73	7.76	8.39	8.83	9.76
<b>Memoranda</b>					
Short-term investments	18.66	36.61	15.40	19.73	22.00
US Treasury securities	0.00	0.00	0.00	0.00	0.00
US agency securities (excluding mortgage-backed securities)	2.03	1.61	1.96	1.80	0.57
Municipal securities	8.13	6.79	10.07	8.42	14.81
Mortgage-backed securities	8.18	7.79	12.38	9.80	6.68
Asset-backed securities	0.00	0.19	0.00	0.00	0.00
Other debt securities	1.38	0.93	1.44	1.67	2.06
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00
Loans held for investment	51.44	37.89	50.74	51.08	44.81
Real estate loans secured by 1-4 family	8.09	6.52	9.06	8.40	5.20
Revolving	1.08	0.93	0.96	1.19	0.00
Closed-end, secured by first liens	6.92	5.49	7.91	6.98	5.09
Closed-end, secured by junior liens	0.09	0.09	0.19	0.24	0.11
Commercial real estate loans	24.68	16.98	22.09	18.55	15.16
Construction and land development	2.89	1.33	3.11	2.50	2.55
Multifamily	2.07	1.07	1.25	1.32	1.14
Nonfarm nonresidential	19.72	14.57	17.73	14.73	11.47
Real estate loans secured by farmland	1.34	1.12	1.53	1.80	2.16

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	67.79	66.31	63.80	57.82	51.57
Real estate loans secured by 1-4 family	16.49	17.80	17.51	17.57	12.27
Revolving	2.39	2.56	1.58	2.09	0.00
Closed-end	14.10	15.23	15.93	15.48	12.27
Commercial real estate loans	48.68	45.55	43.36	36.88	34.36
Construction and land development	5.53	3.49	6.90	5.81	6.03
1-4 family	0.71	0.28	0.87	1.13	0.43
Other	4.82	3.21	6.03	4.68	5.60
Multifamily	4.08	2.72	2.27	2.34	2.41
Nonfarm nonresidential	39.06	39.33	34.18	28.73	25.93
Owner-occupied	21.91	21.47	18.67	18.16	14.84
Other	17.16	17.86	15.51	10.58	11.10
Real estate loans secured by farmland	2.62	2.97	2.93	3.36	4.94
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	8.37	7.03	10.30	14.26	9.63
Loans to individuals	4.88	4.53	1.69	2.00	3.82
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.40	1.61	1.96	2.09	1.14
Other loans and leases	16.53	19.62	21.23	22.59	32.98
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	274.90	186.43	236.10	230.48	170.81
Real estate loans secured by 1-4 family	67.92	51.07	66.09	71.30	42.99
Revolving	9.97	7.57	6.55	10.09	0.00
Closed-end	57.94	43.50	59.54	61.22	42.99
Commercial real estate loans	196.59	127.16	159.36	145.22	111.50
Construction and land development	21.95	9.45	24.13	21.55	21.20
1-4 family	2.91	0.77	2.93	4.69	1.48
Other	19.04	8.68	21.20	16.86	19.72
Multifamily	15.86	7.19	8.07	9.25	6.60
Nonfarm nonresidential	158.78	110.52	127.16	114.42	83.71
Owner-occupied	88.81	59.73	67.99	72.35	49.71
Other	69.97	50.78	59.17	42.07	33.99
Real estate loans secured by farmland	10.39	8.20	10.65	13.96	16.31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	34.65	19.56	36.33	52.92	33.62
Loans to individuals	20.35	12.56	5.94	7.06	13.53
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	5.52	4.41	6.87	7.73	3.17
Other loans and leases	59.48	48.71	67.49	65.54	90.37
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	27.59	24.59	24.97	19.02	19.53
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	111.15	68.83	92.31	73.87	61.79
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	199.96	128.56	160.31	146.23	111.50

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**Liquidity and Funding**

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Total Assets</b>					
Short-term investments	18.66	36.61	15.40	19.73	22.00
Liquid assets	27.07	45.97	28.03	30.66	29.39
Investment securities	19.72	17.30	25.85	21.70	24.11
Net loans and leases	50.57	37.16	50.13	50.41	43.98
Net loans, leases and standby letters of credit	50.61	37.26	50.14	50.43	43.99
Core deposits	65.48	51.57	67.37	73.82	68.38
Noncore funding	17.68	11.45	18.42	7.25	12.13
Time deposits of \$250K or more	4.13	2.80	4.41	5.07	4.78
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	4.88	3.85	9.32	0.00	4.81
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.76	1.00	0.39	-2.97	3.62
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	5.26	1.67	0.00	0.00	0.21
Earning assets that reprice within 1 year	38.73	45.70	21.75	30.66	33.75
Interest-bearing liabilities that reprice within 1 year	14.93	15.38	15.83	15.07	22.50
Long-term debt that reprices within 1 year	5.26	1.76	0.00	0.00	0.21
Net assets that reprice within 1 year	18.55	28.56	5.91	15.58	11.03
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	-6.11	-3.50	4.80	-18.53	-20.82
Net short-term noncore funding dependence	-12.28	-11.23	-4.01	-24.11	-24.88
Short-term investment / Short-term noncore funding	473.97	297.11	118.87	8,405.30	225.17
Liquid assets - short-term noncore funding / Nonliquid assets	23.33	838.52	20.73	40.03	28.30
Net loans and leases / Total deposits	73.26	50.80	70.36	63.59	60.32
Net loans and leases / Core deposits	84.65	58.69	84.44	69.53	65.27
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-17.58	-12.09	-14.36		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.24	-13.77	-17.25	0.86	3.63
Structured notes appreciation (depreciation) / Tier 1 capital	-0.44	-0.56	-0.83	-0.03	-0.01
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	14.47	14.02	13.72	0.00	0.00
Available-for-sale securities	85.53	85.98	86.28	100.00	100.00
US Treasury securities	0.00	0.00	0.00	0.00	0.00
US agency securities (excluding mortgage-backed securities)	18.17	16.52	10.26	10.61	2.21
Municipal securities	28.42	28.10	30.55	27.10	52.58
Mortgage-backed securities	36.08	38.28	39.89	44.04	20.69
Asset-backed securities	0.00	0.64	0.00	0.00	0.00
Other debt securities	17.33	16.45	19.30	18.25	24.52
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00
Debt securities 1 year or less	17.35	2.72	7.32	16.59	22.90
Debt securities 1 to 5 years	32.59	44.75	38.28	22.83	20.30
Debt securities over 5 years	50.07	52.53	54.40	60.58	56.80
Pledged securities	22.65	22.39	20.57	21.59	25.78
Structured notes, fair value	5.81	6.09	5.40	3.08	4.78
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	17.30	79.67	-14.15	-41.15	8.02
Investment securities	2.20	-26.47	26.58	-7.53	-7.51
Core deposits	12.69	-14.92	-4.66	-6.68	0.37
Noncore funding	30.89	-17.16	266.68	-61.70	90.52

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	17.37	12.83	17.60	18.40	18.74
Standby letters of credit	0.05	0.10	0.01	0.02	0.02
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
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	35.61	24.47	35.82	34.00	43.06

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**Derivatives Analysis**

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

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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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.09	0.57	0.05	0.07	0.08
Provision for loan and lease losses / Average loans and leases	0.18	13.47	0.12	0.14	0.18
Provision for loan and lease losses / Net loan and lease losses	159.71	-1,355.62	468.25	-4,916.67	22.75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.67	1.91	1.23	1.22	1.79
Allowance for loan and lease losses / Total loans and leases	1.67	1.91	1.23	1.22	1.79
Allowance for loan and lease losses / Net loans and leases losses (X)	9.40	296.10	22.29		1.08
Allowance for loan and lease losses / Nonaccrual assets	324.66	211.90	58.70	46.16	92.73
ALLL / 90+ days past due + nonaccrual loans and leases	217.57	152.23	58.70	46.16	92.73
Gross loan and lease losses / Average loans and leases	0.18	14.36	0.03	0.01	0.48
Recoveries / Average loans and leases	0.06	0.04	0.05	0.09	0.15
Net losses / Average loans and leases	0.12	14.31	-0.02	-0.07	0.33
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	770.89	61.90	113.66		82.30
Earnings coverage of net loan and lease losses (X)	-58.95	13.56	16.65	-141.73	-10.89
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	-0.01	0.00	-0.11	-0.14	0.36
Real estate loans secured by 1-4 family	-0.09	0.08	-0.01	-0.02	0.00
Revolving	0.00	0.00	0.00	0.00	
Closed-end	-0.09	0.08	-0.01	-0.02	0.00
Commercial real estate loans	0.01	-0.02	-0.13	-0.16	0.68
Construction and land development	0.01	0.00	0.00	-0.02	-0.33
1-4 family	0.00	0.00	0.00	-0.02	0.00
Other	0.01	0.00	0.00	0.00	-0.33
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.01	-0.03	-0.18	-0.18	0.96
Owner-occupied	0.00	0.00	0.00	0.00	1.16
Other	0.01	-0.03	-0.18	-0.18	-0.20
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.46	0.24	0.00	0.00	0.00
Loans to individuals	1.78	0.50	0.58	0.11	
Credit card loans					
Agricultural loans	0.00	0.00	0.00	0.00	0.00
Loans to foreign governments and institutions					
Other loans and leases	4.29	6.50	8.60	-1.31	-0.04

**BHCPR PEER GROUP DATA**

Peer Group: 5  
Date: 12/31/2024

**Past Due and Nonaccrual Assets**

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.57	0.43	0.28	0.82	0.47
90+ days past due loans and leases	0.16	0.24	0.00	0.00	0.00
Nonaccrual loans and leases	0.31	0.53	0.65	0.63	0.44
90+ days past due and nonaccrual loans and leases	0.47	0.77	0.65	0.63	0.44
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.01	0.07	0.00	0.04	0.02
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
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.57	0.43	0.28	0.82	0.47
90+ days past due assets	0.16	0.24	0.00	0.00	0.00
Nonaccrual assets	0.31	0.53	0.65	0.63	0.44
30+ days past due and nonaccrual assets	1.04	1.20	0.93	1.46	0.91
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.24	0.28	0.32	0.28	0.18
90+ past due and nonaccrual assets + other real estate owned	0.24	0.30	0.36	0.29	0.49
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.19	0.26	0.43	0.37	0.51
Allowance for loan and lease losses	25.32	43.65	191.06	187.97	149.88
Equity capital + allowance for loan and lease losses	2.15	2.65	4.93	2.94	4.06
Tier 1 capital + allowance for loan and lease losses	1.61	2.03	3.34	3.17	4.31
Loans and leases + other real estate owned	0.39	0.72	0.91	0.87	1.20

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

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.36	0.25	0.10	0.94	0.46
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.26	0.41	0.38	0.65	0.52
Commercial and industrial	30-89 days past due	1.09	0.34	2.54	0.38	0.03
	90+ days past due	0.33	0.00	0.00	0.00	0.00
	Nonaccrual	0.99	3.07	1.05	1.06	0.07
Individuals	30-89 days past due	1.60	2.09	0.64	5.09	1.57
	90+ days past due	1.11	2.67	0.00	0.00	0.00
	Nonaccrual	0.11	10.72	2.93	0.39	0.52
Depository institution loans	30-89 days past due				0.00	
	90+ days past due				0.00	
	Nonaccrual				0.00	
Agricultural	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	14.74	0.00	0.00
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.98	10.46	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	0.42	1.85	0.00

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: 5  
Date: 12/31/2024

		12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.57	0.54	0.30	1.00	0.70
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.38	0.54	0.81	0.94	1.57
Revolving	30-89 days past due	0.00	0.00	0.00	0.93	
	90+ days past due	0.00	0.00	0.00	0.00	
	Nonaccrual	0.00	0.00	0.00	0.00	
Closed-End	30-89 days past due	0.57	0.57	0.30	0.85	0.70
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.38	0.54	0.81	0.94	1.57
Junior Lien	30-89 days past due	0.16	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	0.01	0.01	0.03	0.08
Commercial real estate	30-89 days past due	0.31	0.14	0.02	0.81	0.41
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.41	0.23	0.49	0.04
Construction and development	30-89 days past due	2.37	0.83	0.07	6.73	0.51
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.58	3.08	0.03	0.05	0.14
1-4 family	30-89 days past due	0.00	0.00	0.07	6.73	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.03	0.05	0.14
Other	30-89 days past due	2.37	0.83	0.00	0.00	0.51
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.58	3.08	0.00	0.00	0.00
Multifamily	30-89 days past due	3.81	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
Nonfarm non-residential	30-89 days past due	0.00	0.09	0.00	0.27	0.38
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.14	0.28	0.31	0.66	0.00
Owner occupied	30-89 days past due	0.00	0.09	0.00	0.27	0.38
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.14	0.18	0.31	0.66	0.00
Other	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	0.10	0.00	0.00	0.00
Farmland	30-89 days past due	0.00	0.00	0.00	2.84	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
Credit card	30-89 days past due					
	90+ days past due					
	Nonaccrual					

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

**BHCPR PEER GROUP DATA**

Peer Group: 5  
Date: 12/31/2024

**Regulatory Capital Components and Ratios**

	12/31/2024			12/31/2023			12/31/2022			12/31/2021		
<b>Capital Ratios</b>												
Common equity tier 1 capital, column A	5.31			26.82			6.53			14.34		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	5.31			120.30			6.53			14.34		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	5.73			120.62			6.95			14.83		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	13.00			21.21			13.95			13.78		
Supplementary leverage ratio, advanced approaches HCs												

**BHCPR PEER GROUP DATA**

Peer Group: 5  
Date: 12/31/2024

**Insurance and Broker-Dealer Activities**

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets					
Insurance underwriting assets (L/H) / Total insurance underwriting assets					
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income		0.00			
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	0.00	0.00
Insurance net income (P/C) / Equity (P/C)					
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					
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	7.78	5.95	8.39	8.59	11.23
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 5  
Date: 12/31/2024

**Foreign Activities**

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Analysis Ratios</b>					
Yield: Foreign loans		0.00			
Cost: Interest-bearing deposits					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases		-100.00			
Total selected assets	3.45	-62.08	-6.54	-21.40	160.16
Deposits					

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 Date: 12/31/2024

**Parent Company Analysis - Part 1**

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	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Profitability</b>					
Net income / Average equity capital	0.80	-34.74	4.56	5.00	2.87
Bank net income / Average equity investment in banks	0.77	-33.70	6.61	2.32	6.35
Nonbank net income / Average equity investment in nonbanks	21.97	22.26	6.99	9.88	-7.82
Subsidiary HCs net income / Average equity investment in sub HCs					
Bank net income / Parent net income	73.52	240.90	604.75	122.19	1,444.51
Nonbank net income / Parent net income	44.22	21.14	8.74	9.92	32.05
Subsidiary holding companies' net income / Parent net income					
<b>Leverage</b>					
Total liabilities / Equity capital	0.99	2.73	1.08	1.53	3.32
Total debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Total debt + notes payable to subs that issued TPS / Equity capital	0.00	1.64	0.00	0.00	0.00
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	0.00	0.00	0.00	0.00
Total debt / Equity capital - excess over fair value	0.00	0.00	0.00	0.00	0.00
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
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		0.00	0.00	0.00	0.00
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	92.84	95.25	92.66	94.20	90.79
Total investment in subs / Equity capital	93.92	95.97	93.87	94.85	93.23
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	-1.49	-1.64	-3.94	-1.22	-20.63
Equity investment in subs - equity cap / Net income-div (X)					
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	93.29	61.24	73.86	332.88	96.77
Cash from ops + noncash items + op expense / Op expense + dividend	90.18	64.93	76.33	153.44	13.04
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.65	72.31	110.64	84.93	52.66
Pretax operating income + interest expense / Interest expense					
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		-7,146.27			
Dividends + interest from subsidiaries / Interest expense + dividends	409.50	326.31	390.18	345.18	360.54
Fees + other income from subsidiaries / Salary + other expenses	210.75	113.47	24.00	15.20	16.20
Net income / Current part of long-term debt + preferred dividends (X)					
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	2.52	5.37	1.97	5.16	3.37
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
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
Total	0.00	0.00	0.00	0.00	0.00
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
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
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	6.53	3.01	2.15	3.34	3.85
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: 5  
Date: 12/31/2024

**Parent Company Analysis - Part 2**

	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	54.21	78.80	69.69	55.82	98.92
Dividends declared / Net income	24.05	12.76	16.71	19.18	698.13
Net income - dividends / Average equity	-0.32	-35.73	3.36	4.66	1.05
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	340.04	253.39	340.70	297.52	327.12
Dividends from nonbank subsidiaries	26.21	27.53	29.07	42.95	0.00
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	366.25	280.92	369.77	340.47	327.12
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	83.63	30.03	35.79	48.06	63.92
Interest income from bank subsidiaries	0.45	0.60	0.25	0.43	0.17
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	0.53	0.62	0.53	0.91	1.14
Operating income from bank subsidiaries	84.60	31.25	36.56	49.40	65.23
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	5.96	26.54	33.33	28.26	0.00
Interest income from nonbank subsidiaries	11.10	36.22	29.20	8.13	24.44
Management and serv fees from nonbank subsidiaries	7.97	30.05	48.72	50.92	26.32
Other income from nonbank subsidiaries	0.00	4.48	2.74	0.00	0.00
Operating income from nonbank subsidiaries	25.02	97.28	114.00	87.31	50.75
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
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					
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	80.37	46.16	81.76	56.90	80.39
Interest income from bank subsidiaries	0.54	0.65	0.37	0.67	0.22
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	0.64	0.66	0.81	0.81	1.43
Operating income from bank subsidiaries	81.55	47.48	82.94	58.38	82.05
Dividends from nonbank subsidiaries	3.65	3.08	3.88	4.20	0.00
Interest income from nonbank subsidiaries	6.84	5.36	4.68	0.50	7.89
Management and service fees from nonbank subsidiaries	4.93	5.06	7.40	4.13	9.59
Other income from nonbank subsidiaries	0.00	4.92	0.60	0.00	0.00
Operating income from nonbank subsidiaries	15.43	18.42	16.56	8.83	17.48
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					
Loans and advances from subsidiaries / Total debt					

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 5  
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									3
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)									
+ Non-interest income	3.05	0.32	0.41	0.67	1.09	4.46	6.47	7.15	3
- Overhead expense	5.86	3.94	4.05	4.37	4.90	6.87	8.05	8.44	3
- Provision for credit losses	0.09	-0.01	0.00	0.01	0.03	0.14	0.21	0.23	3
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	0.09	-1.27	-1.07	-0.48	0.51	0.87	1.08	1.15	3
Net income	0.09	-1.27	-1.07	-0.48	0.51	0.87	1.08	1.15	3
Net income (Subchapter S adjusted)									
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)									
Interest expense	2.26	1.91	1.97	2.14	2.42	2.46	2.48	2.49	3
Net interest income (tax equivalent)									
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.12	0.00	0.01	0.06	0.14	0.18	0.21	0.22	3
Earnings coverage of net loan and lease losses (X)	-58.95	-145.93	-132.17	-90.88	-22.06	-8.58	-0.49	2.21	3
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.67	1.33	1.37	1.52	1.75	1.86	1.93	1.95	3
Allowance for loan and lease losses / Total loans and leases	1.67	1.33	1.37	1.52	1.75	1.86	1.93	1.95	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.04	0.09	0.22	0.45	0.47	0.47	0.48	3
30-89 days past due loans and leases / Total loans and leases	0.57	0.02	0.05	0.12	0.25	0.86	1.22	1.34	3
<b>Liquidity and Funding</b>									
Net noncore funding dependence	-6.11	-49.87	-42.79	-21.55	13.86	19.31	22.58	23.67	3
Net short-term noncore funding dependence	-12.28	-53.22	-47.59	-30.69	-2.52	11.01	19.12	21.83	3
Net loans and leases / Total assets	50.57	45.23	46.03	48.45	52.48	53.64	54.33	54.57	3
<b>Capitalization</b>									
Tier 1 leverage ratio	13.00	11.75	11.76	11.82	11.90	13.64	14.68	15.03	3
Holding company equity capital / Total assets	10.82	7.71	7.99	8.83	10.23	12.52	13.89	14.35	3
Total equity capital (including minority interest) / Total assets	11.10	7.71	7.99	8.83	10.23	12.94	14.57	15.11	3
Common equity tier 1 capital / Total risk-weighted assets	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	1
Net loans and leases / Equity capital (X)	5.04	3.76	3.83	4.02	4.34	5.70	6.52	6.80	3
Cash dividends / Net income	24.05	11.97	13.31	17.33	24.05	30.76	34.78	36.13	2
Cash dividends / Net income (Subchapter S adjusted)									
<b>Growth Rates</b>									
Assets	17.55	5.33	6.36	9.45	14.59	24.17	29.92	31.84	3
Equity capital	9.12	2.12	2.78	4.78	8.12	12.95	15.85	16.82	3
Net loans and leases	19.11	16.00	16.16	16.64	17.44	20.74	22.72	23.38	3
Noncore funding	30.89	-2.00	-1.20	1.18	5.14	47.73	73.29	81.81	3
<b>Parent Company Ratios</b>									
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equity investment in subsidiaries / Equity capital	92.84	87.35	87.84	89.33	91.81	95.84	98.26	99.07	3
Cash from ops + noncash items + op expense / Op expense + dividends	90.18	8.23	19.90	54.92	113.29	136.99	151.21	155.94	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 12/31/2024

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)									
Less: Interest expense	2.13	1.80	1.85	2.01	2.28	2.32	2.35	2.36	3
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	3.05	0.32	0.41	0.67	1.09	4.46	6.47	7.15	3
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	5.86	3.94	4.05	4.37	4.90	6.87	8.05	8.44	3
Less: Provision for credit losses	0.09	-0.01	0.00	0.01	0.03	0.14	0.21	0.23	3
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	3
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.07	0.00	0.00	0.00	0.00	0.10	0.16	0.18	3
Equals: Net operating income	0.09	-1.27	-1.07	-0.48	0.51	0.87	1.08	1.15	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	0.09	-1.27	-1.07	-0.48	0.51	0.87	1.08	1.15	3
Memo: Net income (last four quarters)	0.09	-1.27	-1.07	-0.48	0.51	0.87	1.08	1.15	3
Net income-BHC and noncontrolling (minority) interest	0.16	-1.27	-1.07	-0.48	0.51	0.97	1.24	1.33	3
<b>Margin Analysis</b>									
Average earning assets / Average assets	94.27	94.06	94.06	94.07	94.08	94.37	94.55	94.61	3
Average interest-bearing funds / Average assets	57.81	45.22	46.65	50.94	58.09	64.81	68.85	70.19	3
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	2.26	1.91	1.97	2.14	2.42	2.46	2.48	2.49	3
Net interest income (tax equivalent) / Average earning assets									
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	5.34	4.48	4.59	4.90	5.43	5.82	6.05	6.13	3
Federal funds sold and reverse repos	5.52	4.97	5.03	5.22	5.52	5.83	6.01	6.07	2
Trading assets									
Total earning assets	5.53	5.15	5.19	5.30	5.49	5.74	5.89	5.94	3
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	1.99	0.92	0.95	1.04	1.20	2.54	3.34	3.60	3
Mortgage-backed securities	2.57	2.14	2.21	2.43	2.80	2.83	2.85	2.86	3
All other securities									
Interest-bearing deposits	3.25	2.80	2.81	2.85	2.91	3.47	3.81	3.92	3
Time deposits of \$250K or more	3.68	3.44	3.47	3.55	3.68	3.82	3.90	3.92	2
Time deposits < \$250K	2.83	2.15	2.26	2.60	3.16	3.23	3.28	3.29	3
Other domestic deposits	3.57	2.50	2.54	2.66	2.86	4.13	4.89	5.15	3
Foreign deposits									
Federal funds purchased and repos	5.84	5.28	5.35	5.53	5.84	6.14	6.33	6.39	2
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
All interest-bearing funds	3.83	3.03	3.06	3.15	3.30	4.25	4.82	5.01	3



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 12/31/2024

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	34.11	25.43	26.95	31.52	39.13	39.22	39.27	39.29	3
Commercial and industrial loans	4.21	1.18	1.53	2.61	4.40	5.90	6.81	7.11	3
Loans to individuals	2.53	0.18	0.30	0.65	1.25	3.77	5.28	5.78	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	0.76	0.13	0.22	0.50	0.96	1.12	1.22	1.25	3
Other loans and leases	9.24	0.01	0.02	0.04	0.08	13.86	22.13	24.88	3
Net loans and leases	50.57	45.23	46.03	48.45	52.48	53.64	54.33	54.57	3
Debt securities over 1 year	17.78	5.46	6.34	8.98	13.38	24.38	30.97	33.17	3
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Subtotal	68.35	57.96	58.12	58.59	59.38	73.62	82.16	85.01	3
Interest-bearing bank balances	13.60	1.96	2.51	4.19	6.98	19.69	27.32	29.87	3
Federal funds sold and reverse repos	3.13	0.21	0.42	1.05	2.10	4.69	6.24	6.76	3
Debt securities 1 year or less	1.94	1.22	1.35	1.72	2.34	2.36	2.37	2.37	3
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total earning assets	87.01	77.45	78.88	83.18	90.35	92.50	93.79	94.22	3
Non-interest cash and due from depository institutions	1.26	0.46	0.55	0.84	1.32	1.71	1.94	2.02	3
Other real estate owned	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
All other assets	11.73	5.24	5.50	6.27	7.55	15.11	19.64	21.15	3
<b>Memoranda</b>									
Short-term investments	18.66	3.91	5.33	9.56	16.63	26.74	32.81	34.83	3
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
US agency securities (excluding mortgage-backed securities)	2.03	1.61	1.63	1.69	1.79	2.24	2.52	2.61	3
Municipal securities	8.13	0.84	1.10	1.90	3.22	11.91	17.13	18.86	3
Mortgage-backed securities	8.18	1.35	2.32	5.24	10.10	12.08	13.27	13.66	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other debt securities	1.38	0.26	0.30	0.41	0.61	1.96	2.77	3.04	3
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans held for investment	51.44	45.84	46.68	49.21	53.42	54.66	55.40	55.65	3
Real estate loans secured by 1-4 family	8.09	3.49	4.13	6.06	9.28	10.72	11.58	11.87	3
Revolving	1.08	0.01	0.02	0.05	0.09	1.62	2.54	2.85	3
Closed-end, secured by first liens	6.92	3.36	3.98	5.81	8.87	9.00	9.08	9.10	3
Closed-end, secured by junior liens	0.09	0.01	0.03	0.07	0.14	0.14	0.15	0.15	3
Commercial real estate loans	24.68	20.12	20.76	22.67	25.86	27.28	28.13	28.41	3
Construction and land development	2.89	1.99	2.14	2.60	3.35	3.42	3.45	3.47	3
Multifamily	2.07	0.42	0.65	1.37	2.56	3.02	3.30	3.39	3
Nonfarm nonresidential	19.72	13.53	14.41	17.05	21.46	23.25	24.32	24.68	3
Real estate loans secured by farmland	1.34	1.17	1.18	1.22	1.30	1.44	1.52	1.55	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Loan Mix and Analysis of Concentrations of Credit**

Peer Group: 5  
Date: 12/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	67.79	45.82	48.87	58.01	73.24	80.30	84.53	85.95	3
Real estate loans secured by 1-4 family	16.49	6.32	7.55	11.23	17.37	22.19	25.08	26.05	3
Revolving	2.39	0.02	0.03	0.08	0.17	3.59	5.64	6.32	3
Closed-end	14.10	6.17	7.41	11.15	17.37	18.69	19.48	19.74	3
Commercial real estate loans	48.68	36.75	38.63	44.29	53.72	55.59	56.71	57.09	3
Construction and land development	5.53	4.28	4.47	5.05	6.00	6.26	6.41	6.46	3
1-4 family	0.71	0.39	0.45	0.61	0.89	0.90	0.90	0.91	3
Other	4.82	3.44	3.68	4.40	5.60	5.63	5.65	5.65	3
Multifamily	4.08	0.87	1.40	3.01	5.69	5.96	6.12	6.17	3
Nonfarm nonresidential	39.06	25.06	27.48	34.76	46.88	47.28	47.52	47.60	3
Owner-occupied	21.91	13.98	14.35	15.45	17.30	26.05	31.31	33.06	3
Other	17.16	9.33	9.64	10.55	12.07	21.23	26.72	28.55	3
Real estate loans secured by farmland	2.62	2.22	2.29	2.49	2.82	2.85	2.87	2.88	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	8.37	2.29	3.12	5.62	9.77	11.82	13.05	13.46	3
Loans to individuals	4.88	0.38	0.64	1.44	2.77	7.27	9.97	10.87	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	1.40	0.25	0.41	0.90	1.72	2.06	2.27	2.34	3
Other loans and leases	16.53	0.02	0.03	0.08	0.16	24.80	39.59	44.51	3
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	274.90	168.95	184.11	229.58	305.35	335.45	353.51	359.53	3
Real estate loans secured by 1-4 family	67.92	23.71	29.12	45.36	72.41	92.72	104.91	108.97	3
Revolving	9.97	0.06	0.12	0.30	0.60	14.96	23.58	26.45	3
Closed-end	57.94	23.18	28.65	45.06	72.41	78.06	81.45	82.58	3
Commercial real estate loans	196.59	135.21	145.07	174.66	223.96	232.21	237.16	238.81	3
Construction and land development	21.95	17.57	18.02	19.35	21.57	24.36	26.03	26.59	3
1-4 family	2.91	1.47	1.72	2.47	3.72	3.75	3.77	3.77	3
Other	19.04	14.10	14.80	16.88	20.35	21.86	22.76	23.07	3
Multifamily	15.86	3.49	5.59	11.89	22.39	23.10	23.52	23.66	3
Nonfarm nonresidential	158.78	92.79	104.20	138.41	195.43	197.48	198.71	199.12	3
Owner-occupied	88.81	51.28	53.62	60.66	72.39	108.75	130.57	137.84	3
Other	69.97	34.24	36.03	41.39	50.31	88.72	111.77	119.46	3
Real estate loans secured by farmland	10.39	9.10	9.21	9.56	10.14	11.10	11.68	11.87	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	34.65	8.82	12.39	23.07	40.89	49.35	54.42	56.11	3
Loans to individuals	20.35	1.51	2.63	5.99	11.59	30.33	41.58	45.33	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	5.52	0.95	1.53	3.27	6.17	8.10	9.26	9.64	3
Other loans and leases	59.48	0.07	0.13	0.33	0.65	89.22	142.36	160.07	3
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	27.59	21.26	21.27	21.30	21.35	30.76	36.40	38.28	3
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	111.15	77.96	79.14	82.69	88.60	128.33	152.17	160.12	3
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	199.96	136.51	147.31	179.71	233.71	237.08	239.11	239.78	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 12/31/2024

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	18.66	3.91	5.33	9.56	16.63	26.74	32.81	34.83	3
Liquid assets	27.07	18.70	18.75	18.90	19.14	31.28	38.57	40.99	3
Investment securities	19.72	7.83	8.71	11.34	15.72	26.10	32.32	34.39	3
Net loans and leases	50.57	45.23	46.03	48.45	52.48	53.64	54.33	54.57	3
Net loans, leases and standby letters of credit	50.61	45.28	46.09	48.52	52.58	53.69	54.35	54.57	3
Core deposits	65.48	46.68	48.93	55.68	66.92	76.00	81.45	83.27	3
Noncore funding	17.68	5.96	7.99	14.09	24.25	24.56	24.74	24.80	3
Time deposits of \$250K or more	4.13	0.39	0.79	1.97	3.93	6.20	7.56	8.02	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	4.88	0.00	0.00	0.00	0.00	7.32	11.72	13.18	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)	1.76	-1.89	-1.68	-1.05	0.00	3.68	5.89	6.63	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	5.26	0.00	0.00	0.00	0.00	7.89	12.62	14.20	3
Earning assets that reprice within 1 year	38.73	18.29	20.96	28.97	42.32	50.29	55.07	56.67	3
Interest-bearing liabilities that reprice within 1 year	14.93	1.65	2.69	5.80	11.00	22.08	28.74	30.95	3
Long-term debt that reprices within 1 year	5.26	0.00	0.00	0.00	0.00	7.89	12.62	14.20	3
Net assets that reprice within 1 year	18.55	-26.86	-20.40	-1.00	31.33	44.49	52.39	55.02	3
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	-6.11	-49.87	-42.79	-21.55	13.86	19.31	22.58	23.67	3
Net short-term noncore funding dependence	-12.28	-53.22	-47.59	-30.69	-2.52	11.01	19.12	21.83	3
Short-term investment / Short-term noncore funding	473.97	20.34	30.29	60.14	109.89	705.76	1063.27	1182.45	3
Liquid assets - short-term noncore funding / Nonliquid assets	23.33	-5.03	-3.99	-0.87	4.33	38.04	58.26	65.00	3
Net loans and leases / Total deposits	73.26	51.87	53.84	59.76	69.62	84.94	94.14	97.21	3
Net loans and leases / Core deposits	84.65	54.83	57.45	65.32	78.43	100.88	114.35	118.84	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-17.58	-17.58	-17.58	-17.58	-17.58	-17.58	-17.58	-17.58	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.24	-24.63	-23.21	-18.96	-11.89	-6.84	-3.82	-2.81	3
Structured notes appreciation (depreciation) / Tier 1 capital	-0.44	-0.44	-0.44	-0.44	-0.44	-0.44	-0.44	-0.44	1
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	14.47	0.00	0.00	0.00	0.00	21.70	34.72	39.06	3
Available-for-sale securities	85.53	60.94	65.28	78.30	100.00	100.00	100.00	100.00	3
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
US agency securities (excluding mortgage-backed securities)	18.17	5.06	5.76	7.87	11.38	25.08	33.30	36.04	3
Municipal securities	28.42	9.49	10.71	14.38	20.50	38.50	49.29	52.89	3
Mortgage-backed securities	36.08	8.74	12.05	21.99	38.55	51.40	59.12	61.69	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	3
Other debt securities	17.33	0.92	1.25	2.23	3.86	25.70	38.79	43.16	3
Mutual funds and equity securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Debt securities 1 year or less	17.35	4.20	5.39	8.96	14.90	24.51	30.28	32.20	3
Debt securities 1 to 5 years	32.59	9.61	13.16	23.79	41.52	45.85	48.44	49.31	3
Debt securities over 5 years	50.07	18.49	21.28	29.64	43.58	67.25	81.45	86.19	3
Pledged securities	22.65	1.01	1.24	1.92	3.07	33.58	51.89	57.99	3
Structured notes, fair value	5.81	0.00	0.00	0.00	0.00	8.71	13.94	15.68	3
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	17.30	-29.83	-28.76	-25.53	-20.16	41.41	78.35	90.66	3
Investment securities	2.20	-5.38	-5.37	-5.33	-5.26	6.00	12.76	15.01	3
Core deposits	12.69	-7.82	-5.81	0.20	10.23	23.95	32.18	34.93	3
Noncore funding	30.89	-2.00	-1.20	1.18	5.14	47.73	73.29	81.81	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 12/31/2024

**Derivatives and Off-Balance-Sheet Transactions**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments (reported semiannually, June/Dec)	17.37	2.71	3.09	4.22	6.09	24.88	36.16	39.91	3
Standby letters of credit	0.05	0.00	0.01	0.02	0.05	0.07	0.08	0.09	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
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	35.61	5.74	6.88	10.29	15.97	51.11	72.19	79.22	3



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 12/31/2024

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.09	-0.01	0.00	0.01	0.03	0.14	0.21	0.23	3
Provision for loan and lease losses / Average loans and leases	0.18	-0.01	-0.01	0.02	0.06	0.28	0.41	0.45	3
Provision for loan and lease losses / Net loan and lease losses	159.71	33.97	42.09	66.42	106.98	226.64	298.43	322.36	3
Allowance for loan and lease losses / Total loans and leases not held for sale	1.67	1.33	1.37	1.52	1.75	1.86	1.93	1.95	3
Allowance for loan and lease losses / Total loans and leases	1.67	1.33	1.37	1.52	1.75	1.86	1.93	1.95	3
Allowance for loan and lease losses / Net loans and leases losses (X)	9.40	8.32	8.44	8.80	9.40	10.00	10.36	10.48	2
Allowance for loan and lease losses / Nonaccrual assets	324.66	288.81	292.79	304.74	324.66	344.58	356.53	360.51	2
ALLL / 90+ days past due + nonaccrual loans and leases	217.57	202.64	204.30	209.28	217.57	225.86	230.83	232.49	2
Gross loan and lease losses / Average loans and leases	0.18	0.02	0.03	0.08	0.16	0.26	0.32	0.34	3
Recoveries / Average loans and leases	0.06	0.02	0.02	0.02	0.02	0.08	0.12	0.13	3
Net losses / Average loans and leases	0.12	0.00	0.01	0.06	0.14	0.18	0.21	0.22	3
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	3
Recoveries / Prior year-end losses	770.89	114.69	187.60	406.33	770.89	1135.44	1354.18	1427.09	2
Earnings coverage of net loan and lease losses (X)	-58.95	-145.93	-132.17	-90.88	-22.06	-8.58	-0.49	2.21	3
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	-0.01	-0.03	-0.03	-0.02	0.00	0.00	0.00	0.00	3
Real estate loans secured by 1-4 family	-0.09	-0.25	-0.22	-0.14	0.00	0.00	0.00	0.00	3
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	-0.09	-0.25	-0.22	-0.14	0.00	0.00	0.00	0.00	3
Commercial real estate loans	0.01	0.00	0.00	0.00	0.00	0.02	0.03	0.03	3
Construction and land development	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.02	3
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.02	3
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonfarm nonresidential	0.01	0.00	0.00	0.00	0.00	0.02	0.03	0.04	3
Owner-occupied	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	0.01	0.00	0.00	0.00	0.00	0.02	0.03	0.04	3
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	0.46	0.01	0.03	0.07	0.14	0.69	1.02	1.13	3
Loans to individuals	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1
Credit card loans									
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to foreign governments and institutions									
Other loans and leases	4.29	0.40	0.83	2.13	4.29	6.46	7.76	8.19	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 12/31/2024

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.57	0.02	0.05	0.12	0.25	0.86	1.22	1.34	3
90+ days past due loans and leases	0.16	0.01	0.02	0.05	0.10	0.24	0.33	0.36	3
Nonaccrual loans and leases	0.31	0.04	0.09	0.22	0.45	0.47	0.47	0.48	3
90+ days past due and nonaccrual loans and leases	0.47	0.05	0.11	0.27	0.55	0.71	0.81	0.84	3
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.03	0.04	3
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	3
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
<b>Percent of Total Assets</b>									
30-89 days past due assets	0.57	0.02	0.05	0.12	0.25	0.86	1.22	1.34	3
90+ days past due assets	0.16	0.01	0.02	0.05	0.10	0.24	0.33	0.36	3
Nonaccrual assets	0.31	0.04	0.09	0.22	0.45	0.47	0.47	0.48	3
30+ days past due and nonaccrual assets	1.04	0.08	0.16	0.40	0.79	1.57	2.03	2.18	3
<b>+ OREO as Percent of:</b>									
Total assets	0.19	0.02	0.04	0.10	0.20	0.29	0.35	0.36	3
Allowance for loan and lease losses	25.32	3.51	7.02	17.55	35.11	37.98	39.71	40.28	3
Equity capital + allowance for loan and lease losses	2.15	0.19	0.37	0.94	1.87	3.22	4.03	4.30	3
Tier 1 capital + allowance for loan and lease losses	1.61	0.19	0.37	0.93	1.86	2.42	2.76	2.87	3
Loans and leases + other real estate owned	0.39	0.04	0.09	0.22	0.45	0.58	0.66	0.69	3

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	0.36	0.00	0.00	0.00	0.00	0.54	0.87	0.98	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.26	0.02	0.04	0.11	0.21	0.38	0.49	0.52	3
Commercial and industrial	30-89 days past due	1.09	0.07	0.15	0.37	0.73	1.63	2.17	2.35	3
	90+ days past due	0.33	0.00	0.00	0.00	0.00	0.50	0.80	0.90	3
	Nonaccrual	0.99	0.03	0.05	0.13	0.27	1.48	2.21	2.45	3
Individuals	30-89 days past due	1.60	0.00	0.00	0.00	0.00	2.41	3.85	4.33	3
	90+ days past due	1.11	0.00	0.00	0.00	0.00	1.66	2.66	2.99	3
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.16	0.26	0.29	3
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	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
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.98	0.10	0.20	0.49	0.98	1.47	1.76	1.86	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2

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: 5  
Date: 12/31/2024

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.57	0.00	0.00	0.00	0.00	0.85	1.36	1.53	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.57	0.92	1.03	3
Revolving	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-End	30-89 days past due	0.57	0.00	0.00	0.00	0.00	0.85	1.36	1.53	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.57	0.92	1.03	3
Junior Lien	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.23	0.38	0.42	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	0.01	0.01	3
Commercial real estate	30-89 days past due	0.31	0.00	0.00	0.00	0.00	0.47	0.75	0.84	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.24	0.03	0.07	0.16	0.33	0.35	0.37	0.38	3
Construction and development	30-89 days past due	2.37	0.00	0.00	0.00	0.00	3.55	5.68	6.39	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.58	0.02	0.03	0.08	0.17	2.37	3.69	4.12	3
1-4 family	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
Other	30-89 days past due	2.37	0.00	0.00	0.00	0.00	3.55	5.68	6.39	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.58	0.02	0.03	0.08	0.17	2.37	3.69	4.12	3
Multifamily	30-89 days past due	3.81	0.00	0.00	0.00	0.00	5.71	9.13	10.28	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
Nonfarm non-residential	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	0.14	0.00	0.00	0.00	0.00	0.21	0.33	0.37	3
Owner occupied	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	0.14	0.00	0.00	0.00	0.00	0.21	0.33	0.37	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
Farmland	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
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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











# BHCPR Reporters for Quarter Ending 12/31/2024

Peer Group 5 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>
5478903	198,682	CSBH, LLC	POWHATAN, VA	
1142309	409,683	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	
1100028	305,057	UNITY CAPITAL CORPORATION	HOLLY SPRINGS, MS	

Note: Peer Group 5 has 3 bank holding companies.