

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2025

Summary Ratios

PRELIMINARY

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	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.99	2.78	2.84	2.86	2.60
+ Non-interest income	1.00	0.95	0.96	0.89	1.04
- Overhead expense	2.38	2.37	2.44	2.19	2.17
- Provision for credit losses	0.21	0.19	0.19	0.13	-0.09
+ Securities gains (losses)	-0.01	-0.06	-0.03	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.41	1.16	1.18	1.46	1.66
Net operating income	1.07	0.88	0.88	1.11	1.26
Net income	1.07	0.90	0.89	1.11	1.26
Net income (Subchapter S adjusted)	0.87	0.79	0.99	1.53	1.97
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.42	5.55	5.23	3.62	3.06
Interest expense	2.19	2.54	2.14	0.55	0.25
Net interest income (tax equivalent)	3.23	3.02	3.08	3.09	2.80
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.26	0.28	0.22	0.09	0.11
Earnings coverage of net loan and lease losses (X)	17.93	16.23	25.03	55.30	39.72
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.24	1.27	1.24	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.23	1.26	1.23	1.15	1.20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.69	0.67	0.50	0.38	0.49
30-89 days past due loans and leases / Total loans and leases	0.42	0.45	0.40	0.34	0.32
Liquidity and Funding					
Net noncore funding dependence	9.89	10.23	12.91	8.68	-2.33
Net short-term noncore funding dependence	3.31	3.22	5.15	3.04	-7.70
Net loans and leases / Total assets	64.46	64.60	63.69	63.56	58.67
Capitalization					
Tier 1 leverage ratio	9.76	9.86	9.48	9.26	8.98
Holding company equity capital / Total assets	11.13	10.79	10.33	9.83	10.71
Total equity capital (including minority interest) / Total assets	11.27	10.95	10.46	9.96	10.82
Common equity tier 1 capital / Total risk-weighted assets	12.69	12.81	12.38	11.81	12.42
Net loans and leases / Equity capital (X)	5.82	6.10	6.27	6.59	5.53
Cash dividends / Net income	32.21	42.95	40.19	32.07	28.27
Cash dividends / Net income (Subchapter S adjusted)	17.41	37.47	33.91	49.64	3.14
Growth Rates					
Assets	8.54	2.32	4.19	5.08	10.50
Equity capital	11.77	7.01	9.13	-2.85	7.46
Net loans and leases	9.53	2.44	5.34	14.53	3.36
Noncore funding	5.12	-7.18	41.97	89.54	-14.79
Parent Company Ratios					
Short-term debt / Equity capital	0.43	0.79	0.58	0.50	0.57
Long-term debt / Equity capital	12.07	12.19	13.06	12.27	10.95
Equity investment in subsidiaries / Equity capital	102.15	102.12	102.59	104.31	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	164.84	139.35	143.06	132.32	153.55

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Relative Income Statement and Margin Analysis

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	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Percent of Average Assets					
Interest income (tax equivalent)	5.03	5.15	4.84	3.36	2.85
Less: Interest expense	2.05	2.37	2.00	0.51	0.23
Equals: Net interest income (tax equivalent)	2.99	2.78	2.84	2.86	2.60
Plus: Non-interest income	1.00	0.95	0.96	0.89	1.04
Equals: adjusted operating income (tax equivalent)	4.04	3.80	3.92	3.80	3.70
Less: Overhead expense	2.38	2.37	2.44	2.19	2.17
Less: Provision for credit losses	0.21	0.19	0.19	0.13	-0.09
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.06	-0.03	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.41	1.16	1.18	1.46	1.66
Less: Applicable income taxes (tax equivalent)	0.32	0.27	0.27	0.33	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.07	0.88	0.88	1.11	1.26
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.07	0.90	0.89	1.11	1.26
Memo: Net income (last four quarters)	1.07	0.90	0.91	1.11	1.26
Net income-BHC and noncontrolling (minority) interest	1.08	0.90	0.90	1.12	1.27
Margin Analysis					
Average earning assets / Average assets	92.71	92.78	92.57	92.89	93.08
Average interest-bearing funds / Average assets	67.21	67.13	65.33	61.06	61.99
Interest income (tax equivalent) / Average earning assets	5.42	5.55	5.23	3.62	3.06
Interest expense / Average earning assets	2.19	2.54	2.14	0.55	0.25
Net interest income (tax equivalent) / Average earning assets	3.23	3.02	3.08	3.09	2.80
Yield or Cost					
Total loans and leases (tax equivalent)	6.16	6.36	6.11	4.52	4.01
Interest-bearing bank balances	4.23	5.26	4.83	1.19	0.14
Federal funds sold and reverse repos	4.77	4.35	4.51	1.62	0.25
Trading assets	1.73	1.42	1.61	0.71	0.45
Total earning assets	5.39	5.52	5.18	3.59	3.04
Investment securities (tax equivalent)	3.42	3.18	2.78	2.08	1.77
US Treasury and agency securities (excluding mortgage-backed securities)	3.22	3.19	2.56	1.51	1.14
Mortgage-backed securities	3.26	2.93	2.58	1.98	1.57
All other securities	4.22	4.25	4.12	3.13	2.81
Interest-bearing deposits	2.73	3.17	2.49	0.58	0.21
Time deposits of \$250K or more	3.75	4.41	3.70	0.91	0.66
Time deposits < \$250K	3.82	4.43	3.69	0.88	0.62
Other domestic deposits	2.45	2.84	2.28	0.53	0.15
Foreign deposits	2.52	3.14	2.45	0.83	0.14
Federal funds purchased and repos	3.54	3.84	3.85	1.38	0.17
Other borrowed funds and trading liabilities	3.87	4.30	4.32	2.30	1.27
All interest-bearing funds	3.00	3.48	2.98	0.82	0.37

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Non-interest Income & Expenses

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	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Mutual fund fee income / Non-interest income	3.14	2.93	2.70	2.46	2.17
Overhead expenses / Net Interest Income + non-interest income	59.78	63.39	63.05	57.79	59.28
Percent of Average Assets					
Total overhead expense	2.38	2.37	2.44	2.19	2.17
Personnel expense	1.30	1.26	1.26	1.20	1.21
Net occupancy expense	0.23	0.23	0.23	0.22	0.23
Other operating expenses	0.84	0.86	0.91	0.75	0.72
Overhead less non-interest income	1.35	1.39	1.41	1.26	1.10
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	59.38	62.96	62.79	57.36	58.83
Personnel expense	32.25	33.52	32.57	31.62	32.93
Net occupancy expense	5.74	6.09	5.98	5.93	6.23
Other operating expenses	20.61	22.55	23.17	19.40	19.18
Total non-interest income	23.97	23.61	23.99	22.96	27.67
Fiduciary activities income	2.22	2.32	2.04	2.06	2.20
Service charges on domestic deposit accounts	3.03	3.16	2.98	3.19	3.27
Trading revenue	0.83	0.90	0.86	0.62	0.62
Investment banking fees and commissions	2.61	2.47	2.44	2.11	2.58
Insurance activities revenue	0.25	0.32	0.35	0.34	0.36
Venture capital revenue	0.02	0.01	0.00	0.01	0.04
Net servicing fees	0.47	0.67	0.60	0.97	0.60
Net securitization income	0.00	0.01	0.00	0.00	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.02	0.99	0.82	1.09	3.30
Other non-interest income	8.92	8.33	8.57	8.41	9.27
Overhead less non-interest income	34.31	37.80	37.71	33.81	30.52
Applicable income taxes / Pretax net operating income (tax equivalent)	20.84	20.39	19.75	21.23	21.18
Applicable income tax + TE / Pretax net operating income + TE	23.00	23.15	22.85	23.19	22.67

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Percent Composition of Assets

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Real estate loans	40.55	41.09	40.37	40.45	36.25
Commercial and industrial loans	10.64	10.85	10.87	11.31	10.76
Loans to individuals	3.13	3.41	3.56	3.40	3.36
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.02	0.02
Agricultural loans	0.18	0.19	0.17	0.19	0.18
Other loans and leases	6.18	5.17	4.68	4.47	4.47
Net loans and leases	64.46	64.60	63.69	63.56	58.67
Debt securities over 1 year	15.83	15.69	15.58	18.32	19.46
Mutual funds and equity securities	0.06	0.05	0.04	0.05	0.06
Subtotal	81.11	80.72	80.28	82.97	79.22
Interest-bearing bank balances	4.82	5.24	5.05	3.50	8.50
Federal funds sold and reverse repos	0.64	0.50	0.69	0.52	0.54
Debt securities 1 year or less	2.28	2.28	2.04	1.74	1.56
Trading assets	0.67	0.58	0.64	0.57	0.49
Total earning assets	90.97	90.94	90.70	90.70	91.77
Non-interest cash and due from depository institutions	0.83	0.87	0.91	1.01	0.82
Other real estate owned	0.02	0.02	0.01	0.01	0.01
All other assets	8.17	8.12	8.25	8.21	7.35
Memoranda					
Short-term investments	8.65	8.92	8.86	6.66	11.47
US Treasury securities	1.78	1.95	1.85	1.96	1.47
US agency securities (excluding mortgage-backed securities)	0.46	0.61	0.68	0.80	0.82
Municipal securities	1.05	1.22	1.30	1.64	1.73
Mortgage-backed securities	11.99	11.21	10.68	12.43	14.14
Asset-backed securities	0.79	0.78	0.81	0.95	0.50
Other debt securities	0.35	0.44	0.45	0.51	0.53
Loans held-for-sale	0.28	0.24	0.16	0.17	0.55
Loans held for investment	64.78	64.94	64.20	63.95	58.07
Real estate loans secured by 1-4 family	13.57	13.35	12.91	12.72	11.46
Revolving	1.69	1.56	1.48	1.52	1.42
Closed-end, secured by first liens	11.41	11.27	10.97	10.77	9.67
Closed-end, secured by junior liens	0.25	0.25	0.22	0.19	0.17
Commercial real estate loans	25.11	25.74	25.31	25.63	22.69
Construction and land development	3.41	3.84	3.99	4.17	3.34
Multifamily	4.94	4.71	4.26	4.03	3.57
Nonfarm nonresidential	15.81	16.05	15.94	16.07	14.58
Real estate loans secured by farmland	0.30	0.32	0.30	0.34	0.30

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	61.45	62.46	61.55	62.24	61.05
Real estate loans secured by 1-4 family	21.03	20.84	20.20	20.20	19.86
Revolving	2.53	2.36	2.24	2.35	2.43
Closed-end	18.32	18.30	17.80	17.66	17.24
Commercial real estate loans	37.46	38.57	38.01	38.73	37.86
Construction and land development	5.09	5.76	6.03	6.37	5.65
1-4 family	0.83	0.85	0.96	1.28	1.18
Other	4.18	4.79	4.89	4.87	4.40
Multifamily	7.22	6.81	6.51	6.02	5.78
Nonfarm nonresidential	23.47	24.10	24.01	24.51	24.56
Owner-occupied	8.27	8.27	7.94	8.16	8.29
Other	15.01	15.56	15.75	16.08	15.94
Real estate loans secured by farmland	0.45	0.49	0.46	0.54	0.54
Loans to depository institutions and acceptances of other banks	0.03	0.03	0.02	0.04	0.04
Commercial and industrial loans	16.79	17.48	17.55	18.44	18.86
Loans to individuals	5.25	5.87	6.34	5.91	6.23
Credit card loans	0.56	0.69	0.66	0.55	0.53
Agricultural loans	0.27	0.30	0.26	0.30	0.34
Other loans and leases	11.28	9.32	8.43	8.21	8.75
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	389.06	391.71	404.30	416.38	391.81
Real estate loans secured by 1-4 family	132.65	128.93	130.84	132.74	126.06
Revolving	16.04	14.71	14.72	15.37	15.44
Closed-end	115.06	112.63	115.10	115.64	108.85
Commercial real estate loans	238.97	243.38	251.86	260.39	245.88
Construction and land development	32.10	36.26	39.57	41.90	35.95
1-4 family	5.27	5.30	6.44	9.40	7.42
Other	25.92	29.99	32.28	32.20	28.11
Multifamily	47.54	45.59	43.83	41.83	38.66
Nonfarm nonresidential	149.08	151.37	157.01	163.60	158.06
Owner-occupied	52.24	51.95	51.92	54.13	52.99
Other	95.16	97.33	102.98	107.29	102.54
Real estate loans secured by farmland	2.67	2.95	3.09	3.39	3.22
Loans to depository institutions and acceptances of other banks	0.16	0.16	0.18	0.20	0.21
Commercial and industrial loans	100.53	102.13	107.49	114.99	114.44
Loans to individuals	30.56	32.71	37.34	33.68	34.55
Credit card loans	2.91	3.43	4.00	2.92	2.77
Agricultural loans	1.52	1.64	1.63	1.69	1.86
Other loans and leases	65.53	53.49	50.57	48.55	51.07
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.26	31.16	30.82	31.32	30.07
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	191.98	196.27	203.31	210.03	195.34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247.53	251.17	258.42	267.87	252.85

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Liquidity and Funding

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Short-term investments	8.65	8.92	8.86	6.66	11.47
Liquid assets	23.52	22.87	22.74	22.88	29.03
Investment securities	18.66	18.54	18.22	20.69	21.63
Net loans and leases	64.46	64.60	63.69	63.56	58.67
Net loans, leases and standby letters of credit	65.34	65.44	64.50	64.41	59.49
Core deposits	68.32	67.54	65.37	71.23	75.71
Noncore funding	16.67	17.42	19.52	15.08	10.30
Time deposits of \$250K or more	3.63	3.70	3.24	1.88	1.58
Foreign deposits	0.23	0.25	0.20	0.31	0.34
Federal funds purchased and repos	1.18	1.06	1.15	1.28	1.23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.39	0.39	0.33	0.58	0.54
Commercial paper	0.02	0.01	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	1.86	2.06	3.44	3.45	1.00
Earning assets that reprice within 1 year	41.77	40.51	39.25	35.98	37.37
Interest-bearing liabilities that reprice within 1 year	12.57	13.64	13.31	8.24	6.39
Long-term debt that reprices within 1 year	0.31	0.39	0.45	0.48	0.26
Net assets that reprice within 1 year	27.57	25.08	23.53	25.97	29.65
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.89	10.23	12.91	8.68	-2.33
Net short-term noncore funding dependence	3.31	3.22	5.15	3.04	-7.70
Short-term investment / Short-term noncore funding	90.63	85.85	68.66	75.35	273.39
Liquid assets - short-term noncore funding / Nonliquid assets	18.24	16.42	14.35	20.56	36.68
Net loans and leases / Total deposits	82.44	82.49	83.94	80.87	72.79
Net loans and leases / Core deposits	95.12	96.46	99.20	89.83	78.25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.79	-7.57	-7.27	-9.30	0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.76	-10.76	-12.60	-17.67	-0.25
Structured notes appreciation (depreciation) / Tier 1 capital	-0.16	-0.31	-0.34	-0.61	-0.02
Percent of Investment Securities					
Held-to-maturity securities	21.52	24.24	25.55	26.73	14.28
Available-for-sale securities	76.58	73.87	71.58	71.52	83.77
US Treasury securities	10.60	11.11	10.94	9.64	6.70
US agency securities (excluding mortgage-backed securities)	2.73	3.67	4.10	4.22	4.12
Municipal securities	6.07	6.83	7.22	8.18	8.22
Mortgage-backed securities	64.65	62.26	59.23	61.37	66.54
Asset-backed securities	4.06	4.10	4.37	4.90	2.50
Other debt securities	2.25	2.96	3.13	3.11	3.08
Mutual funds and equity securities	0.40	0.32	0.28	0.26	0.29
Debt securities 1 year or less	13.81	14.19	12.55	9.65	7.78
Debt securities 1 to 5 years	21.59	21.30	19.89	20.56	18.25
Debt securities over 5 years	62.47	62.41	63.64	67.64	71.11
Pledged securities	52.36	50.77	53.76	33.96	32.26
Structured notes, fair value	0.10	0.13	0.13	0.29	0.11
Percent Change from Prior Like Quarter					
Short-term investments	12.75	16.98	72.36	-41.73	27.96
Investment securities	9.47	2.41	-2.35	2.95	31.36
Core deposits	9.25	4.24	-1.83	-0.88	16.94
Noncore funding	5.12	-7.18	41.97	89.54	-14.79

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Derivatives and Off-Balance-Sheet Transactions

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	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	22.75	22.68	23.03	24.92	22.79
Standby letters of credit	0.69	0.63	0.58	0.64	0.65
Commercial and similar letters of credit	0.01	0.02	0.02	0.02	0.02
Securities lent	0.15	0.11	0.14	0.08	0.10
Credit derivatives - notional amount (holding company as guarantor)	0.34	0.32	0.29	0.28	0.24
Credit derivatives - notional amount (holding company as beneficiary)	0.37	0.29	0.22	0.17	0.18
Credit derivative contracts w/ purchased credit protection-investment grade	0.29	0.26	0.24	0.23	0.18
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.28	0.24	0.24	0.19	0.13
Derivative contracts	55.95	50.15	44.21	44.01	46.30
Interest rate contracts	35.91	32.68	29.00	30.91	32.46
Interest rate futures and forward contracts	4.72	3.64	3.19	2.97	3.25
Written options contracts (interest rate)	1.78	1.64	1.17	1.35	1.41
Purchased options contracts (interest rate)	2.72	2.10	1.37	1.55	1.31
Interest rate swaps	25.79	24.59	22.67	22.30	20.49
Foreign exchange contracts	9.56	8.39	5.62	7.03	6.30
Futures and forward foreign exchange contracts	4.89	4.19	3.12	4.23	3.78
Written options contracts (foreign exchange)	0.08	0.11	0.06	0.04	0.04
Purchased options contracts (foreign exchange)	0.08	0.11	0.06	0.04	0.04
Foreign exchange rate swaps	2.11	1.58	0.73	0.94	0.76
Equity, commodity, and other derivative contracts	1.36	1.24	1.81	1.11	0.92
Commodity and other futures and forward contracts	0.22	0.17	0.16	0.08	0.07
Written options contracts (commodity and other)	0.36	0.37	0.38	0.39	0.32
Purchased options contracts (commodity and other)	0.34	0.32	0.31	0.29	0.21
Commodity and other swaps	0.38	0.33	0.27	0.30	0.31
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	41.76	40.54	41.52	46.42	44.98

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Derivatives Analysis

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	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Percent of Notional Amount					
Interest rate contracts	92.72	92.44	91.96	94.25	94.17
Foreign exchange contracts	3.45	3.52	3.31	3.02	3.47
Equity, commodity, and other contracts	1.57	1.44	1.88	1.07	1.14
Futures and forwards	9.11	8.45	9.04	8.54	11.16
Written options	4.90	4.82	5.08	4.77	6.28
Exchange-traded	0.12	0.11	0.15	0.13	0.12
Over-the-counter	4.48	4.43	4.53	4.43	5.96
Purchased options	5.24	4.66	4.69	4.63	3.27
Exchange-traded	0.14	0.12	0.16	0.14	0.12
Over-the-counter	4.59	4.16	4.04	4.08	2.87
Swaps	73.36	75.85	74.61	78.69	74.26
Held for trading	31.12	32.74	34.68	36.40	40.42
Interest rate contracts	23.84	26.83	28.16	30.08	34.15
Foreign exchange contracts	1.80	1.75	1.55	1.57	1.68
Equity, commodity, and other contracts	0.60	0.56	0.66	0.55	0.60
Non-traded	68.88	67.26	65.32	63.60	59.58
Interest rate contracts	63.92	62.63	60.25	60.36	56.71
Foreign exchange contracts	0.44	0.43	0.39	0.40	0.40
Equity, commodity, and other contracts	0.24	0.15	0.25	0.10	0.09
Derivative contracts (excluding futures and forex 14 days or less)	96.82	95.22	94.55	95.13	92.53
One year or less	40.94	37.36	36.95	33.84	27.56
Over 1 year to 5 years	38.55	33.61	31.12	24.87	27.01
Over 5 years	12.56	16.43	20.67	26.68	29.89
Gross negative fair value (absolute value)	0.81	1.29	1.46	2.13	0.98
Gross positive fair value	0.99	1.49	1.57	2.13	1.34
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.04	0.06	0.07	0.08	0.04
Gross positive fair value (X)	0.04	0.06	0.07	0.08	0.05
Held for trading (X)	0.03	0.04	0.04	0.04	0.04
Non-traded (X)	0.01	0.02	0.02	0.02	0.01
Current credit exposure (X)	0.03	0.04	0.04	0.04	0.04
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	0.43	0.58	0.57	0.51	0.46

BHCPR PEER GROUP DATA

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 12/31/2025

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.20	0.20	0.19	0.11	-0.09
Provision for loan and lease losses / Average loans and leases	0.31	0.32	0.33	0.19	-0.16
Provision for loan and lease losses / Net loan and lease losses	140.44	133.11	195.87	326.41	-105.48
Allowance for loan and lease losses / Total loans and leases not held for sale	1.24	1.27	1.24	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.23	1.26	1.23	1.15	1.20
Allowance for loan and lease losses / Net loans and leases losses (X)	8.15	8.15	14.21	39.84	21.39
Allowance for loan and lease losses / Nonaccrual assets	227.24	272.81	347.62	428.70	364.13
ALLL / 90+ days past due + nonaccrual loans and leases	191.62	211.59	263.70	329.69	287.08
Gross loan and lease losses / Average loans and leases	0.34	0.35	0.29	0.16	0.19
Recoveries / Average loans and leases	0.07	0.06	0.06	0.06	0.08
Net losses / Average loans and leases	0.26	0.28	0.22	0.09	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	22.24	26.68	45.25	44.80	34.67
Earnings coverage of net loan and lease losses (X)	17.93	16.23	25.03	55.30	39.72
Net Loan and Lease Losses By Type					
Real estate loans	0.07	0.09	0.04	0.00	0.02
Real estate loans secured by 1-4 family	0.01	0.00	0.00	-0.01	-0.02
Revolving	0.00	-0.01	-0.02	-0.05	-0.07
Closed-end	0.01	0.00	0.00	-0.01	-0.01
Commercial real estate loans	0.13	0.16	0.08	0.01	0.04
Construction and land development	0.05	0.02	0.02	-0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.04	0.02	0.02	-0.01	0.00
Multifamily	0.06	0.03	0.00	0.00	0.01
Nonfarm nonresidential	0.17	0.23	0.12	0.01	0.05
Owner-occupied	0.01	0.01	0.00	0.00	0.01
Other	0.15	0.21	0.11	0.02	0.04
Real estate loans secured by farmland	0.00	0.01	0.00	0.00	0.00
Commercial and industrial loans	0.46	0.48	0.36	0.13	0.17
Loans to individuals	1.63	1.88	1.32	0.80	0.71
Credit card loans	3.93	3.80	2.94	1.88	1.84
Agricultural loans	0.12	0.08	0.05	0.02	0.02
Loans to foreign governments and institutions	0.00	0.00	0.08	0.02	0.00
Other loans and leases	0.16	0.19	0.14	0.13	0.10

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2025

Past Due and Nonaccrual Assets

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Percent of Loans and Leases					
30-89 days past due loans and leases	0.42	0.45	0.40	0.34	0.32
90+ days past due loans and leases	0.10	0.11	0.11	0.10	0.10
Nonaccrual loans and leases	0.64	0.63	0.47	0.35	0.46
90+ days past due and nonaccrual loans and leases	0.80	0.82	0.65	0.50	0.62
30-89 days past due restructured	0.02	0.02	0.01	0.01	0.01
90+ days past due restructured	0.01	0.00	0.00	0.01	0.00
Nonaccrual restructured	0.08	0.09	0.05	0.08	0.10
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	0.42	0.45	0.40	0.34	0.32
90+ days past due assets	0.10	0.11	0.11	0.10	0.10
Nonaccrual assets	0.65	0.64	0.48	0.36	0.47
30+ days past due and nonaccrual assets	1.26	1.30	1.08	0.87	0.97
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.52	0.53	0.41	0.31	0.36
90+ past due and nonaccrual assets + other real estate owned	0.55	0.56	0.43	0.33	0.37
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.69	0.68	0.48	0.36	0.41
Allowance for loan and lease losses	91.59	86.82	62.66	52.47	62.64
Equity capital + allowance for loan and lease losses	5.83	5.87	4.32	3.43	3.60
Tier 1 capital + allowance for loan and lease losses	6.56	6.40	4.68	3.71	4.30
Loans and leases + other real estate owned	1.07	1.05	0.75	0.59	0.71

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2025

Past Due and Nonaccrual Loans and Leases

		12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.39	0.38	0.33	0.27	0.26
	90+ days past due	0.11	0.11	0.10	0.09	0.12
	Nonaccrual	0.73	0.73	0.55	0.39	0.52
Commercial and industrial	30-89 days past due	0.31	0.30	0.28	0.25	0.24
	90+ days past due	0.03	0.03	0.03	0.05	0.04
	Nonaccrual	0.96	0.81	0.64	0.48	0.57
Individuals	30-89 days past due	0.93	1.17	1.13	0.99	0.63
	90+ days past due	0.13	0.16	0.14	0.10	0.09
	Nonaccrual	0.24	0.26	0.25	0.22	0.17
Depository institution loans	30-89 days past due	0.04	0.00	0.08	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.01	0.00
Agricultural	30-89 days past due	0.19	0.16	0.16	0.11	0.07
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.35	0.41	0.25	0.23	0.70
Foreign governments	30-89 days past due	0.01	0.01	0.00	0.13	0.50
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.18	0.03	0.12	0.14	0.15
Other loans and leases	30-89 days past due	0.12	0.16	0.17	0.16	0.12
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.14	0.16	0.09	0.07	0.09

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2025

		12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Memoranda						
1-4 Family	30-89 days past due	0.65	0.64	0.60	0.48	0.46
	90+ days past due	0.24	0.22	0.21	0.20	0.24
	Nonaccrual	0.69	0.63	0.55	0.56	0.71
Revolving	30-89 days past due	0.59	0.54	0.59	0.43	0.28
	90+ days past due	0.03	0.03	0.03	0.03	0.02
	Nonaccrual	0.81	0.87	0.85	0.83	1.18
Closed-End	30-89 days past due	0.66	0.66	0.58	0.49	0.49
	90+ days past due	0.27	0.24	0.23	0.23	0.26
	Nonaccrual	0.66	0.60	0.53	0.55	0.67
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.03
Commercial real estate	30-89 days past due	0.22	0.23	0.18	0.14	0.15
	90+ days past due	0.01	0.02	0.02	0.01	0.01
	Nonaccrual	0.82	0.87	0.59	0.25	0.38
Construction and development	30-89 days past due	0.21	0.22	0.13	0.12	0.17
	90+ days past due	0.01	0.01	0.01	0.00	0.01
	Nonaccrual	0.51	0.37	0.25	0.13	0.20
1-4 family	30-89 days past due	0.02	0.04	0.04	0.03	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.03	0.01	0.01
Other	30-89 days past due	0.16	0.16	0.08	0.07	0.13
	90+ days past due	0.01	0.01	0.00	0.00	0.00
	Nonaccrual	0.43	0.31	0.17	0.11	0.16
Multifamily	30-89 days past due	0.16	0.16	0.07	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.51	0.55	0.17	0.08	0.17
Nonfarm non-residential	30-89 days past due	0.21	0.18	0.17	0.13	0.13
	90+ days past due	0.01	0.01	0.02	0.01	0.01
	Nonaccrual	0.99	1.08	0.75	0.34	0.45
Owner occupied	30-89 days past due	0.07	0.07	0.05	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.17	0.13	0.11	0.17
Other	30-89 days past due	0.12	0.10	0.10	0.07	0.08
	90+ days past due	0.00	0.01	0.01	0.00	0.00
	Nonaccrual	0.74	0.85	0.54	0.19	0.23
Farmland	30-89 days past due	0.10	0.09	0.09	0.13	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.51	0.50	0.41	0.39	0.69
Credit card	30-89 days past due	1.47	1.61	1.70	1.26	0.81
	90+ days past due	0.77	0.83	0.82	0.60	0.45
	Nonaccrual	0.18	0.27	0.33	0.18	0.10

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2025

Regulatory Capital Components and Ratios

	12/31/2025			12/31/2024			12/31/2023			12/31/2022			
Capital Ratios													
Common equity tier 1 capital, column A	12.67			12.79			12.30			11.78			12.36
Common equity tier 1 capital, column B	0.30			0.28			0.18			0.28			0.29
Tier 1 capital, column A	13.35			13.49			12.94			12.46			13.10
Tier 1 capital, column B	0.34			0.33			0.21			0.32			0.34
Total capital, column A	15.23			15.34			14.79			14.27			14.90
Total capital, column B	0.39			0.36			0.23			0.36			0.37
Tier 1 leverage	9.76			9.86			9.48			9.26			8.98
Supplementary leverage ratio, advanced approaches HCs	7.41			7.14			7.01			6.81			6.70

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2025

Insurance and Broker-Dealer Activities

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	67.63	63.67	60.99	56.52	53.11
Insurance underwriting assets (L/H) / Total insurance underwriting assets	32.37	36.33	39.01	43.48	46.89
Separate account assets (L/H) / Total life assets	5.97	5.67	5.53	5.49	13.40
Insurance activities revenue / Adjusted operating income	0.25	0.32	0.35	0.34	0.36
Premium income / Insurance activities revenue	8.66	5.89	4.63	2.29	2.76
Credit related premium income / Total premium income	38.37	35.29	36.58	28.99	32.99
Other premium income / Total premium income	61.63	64.71	63.42	71.01	67.01
Insurance underwriting net income / Consolidated net income	0.03	0.05	0.04	0.02	0.02
Insurance net income (P/C) / Equity (P/C)	19.77	16.28	18.28	17.01	23.22
Insurance net income (L/H) / Equity (L/H)	0.61	16.22	24.88	229.06	4.49
Insurance benefits, losses, expenses / Insurance premiums	264.11	330.06	152.16	5,287.80	927.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.05	0.05	0.06	0.07
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.27	11.10	11.21	11.87	12.00
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.98	0.60	0.75	0.55	0.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2025

Foreign Activities

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Yield: Foreign loans	1.34	1.61	1.60	0.93	0.66
Cost: Interest-bearing deposits	2.52	3.14	2.45	0.83	0.14
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.07	0.24	0.34	0.21	0.20
Commercial and industrial loans	0.31	0.84	2.06	0.13	0.79
Foreign governments and institutions	0.00	0.00	0.08	0.02	0.00
Growth Rates					
Net loans and leases	4.16	-6.04	-2.13	19.84	6.83
Total selected assets	5.06	-3.71	-2.36	6.45	9.48
Deposits	4.86	-1.45	0.90	-11.97	0.73

BHCPR PEER GROUP DATA

Parent Company Analysis - Part 1

Peer Group: 1
Date: 12/31/2025

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Profitability					
Net income / Average equity capital	9.84	8.44	8.99	11.16	11.94
Bank net income / Average equity investment in banks	10.38	9.26	9.91	11.69	11.80
Nonbank net income / Average equity investment in nonbanks	9.33	7.67	8.00	9.13	13.21
Subsidiary HCs net income / Average equity investment in sub HCs	10.07	7.63	7.58	8.63	10.04
Bank net income / Parent net income	87.51	89.37	88.04	88.96	96.79
Nonbank net income / Parent net income	3.12	3.41	3.37	2.62	3.42
Subsidiary holding companies' net income / Parent net income	76.54	74.76	83.67	82.03	65.19
Leverage					
Total liabilities / Equity capital	17.17	18.68	19.16	18.55	16.81
Total debt / Equity capital	12.59	13.19	13.80	13.06	11.71
Total debt + notes payable to subs that issued TPS / Equity capital	13.88	14.79	15.53	15.11	13.63
Total debt + Loans guaranteed for affiliate / Equity capital	12.74	13.35	13.95	13.15	11.77
Total debt / Equity capital - excess over fair value	12.69	13.31	13.91	13.21	11.81
Long-term debt / Equity capital	12.07	12.19	13.06	12.27	10.95
Short-term debt / Equity capital	0.43	0.79	0.58	0.50	0.57
Current portion of long-term debt / Equity capital	0.08	0.39	0.29	0.07	0.06
Excess cost over fair value / Equity capital	0.10	0.11	0.10	0.10	0.05
Long-term debt / Consolidated long-term debt	39.60	37.93	37.23	40.56	39.86
Double Leverage					
Equity investment in subs / Equity capital	102.15	102.12	102.59	104.31	103.22
Total investment in subs / Equity capital	109.38	109.26	109.86	109.37	108.40
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)	0.25	0.31	0.41	0.43	0.29
Equity investment in subs - equity cap / Net income-div (X)	1.19	1.66	1.94	1.27	1.05
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	158.02	135.66	132.05	139.25	154.07
Cash from ops + noncash items + op expense / Op expense + dividend	164.84	139.35	143.06	132.32	153.55
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.55	119.57	111.05	102.83	98.57
Pretax operating income + interest expense / Interest expense	2,462.75	2,101.67	1,786.07	1,665.41	1,835.33
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,148.41	919.60	920.71	1,303.55	1,770.77
Dividends + interest from subsidiaries / Interest expense + dividends	182.77	149.62	146.71	162.23	175.46
Fees + other income from subsidiaries / Salary + other expenses	9.15	9.23	10.74	9.42	11.92
Net income / Current part of long-term debt + preferred dividends (X)	34.39	19.42	26.45	30.79	47.61
Other Ratios					
Net assets that reprice within 1 year / Total assets	4.06	4.12	3.53	3.61	3.44
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.02	0.28	0.23	0.71	0.17
Nonaccrual	48.65	16.15	0.24	0.47	0.92
Total	48.67	16.43	0.46	1.18	1.09
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.01	0.00	0.01	0.02
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.01	0.00	0.03	0.02
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.57	2.25	2.78	1.77	1.76
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.06	0.13	0.13	0.06	0.06

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2025

Parent Company Analysis - Part 2

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	64.78	75.84	76.19	70.66	66.99
Dividends declared / Net income	32.32	42.95	40.16	32.07	28.27
Net income - dividends / Average equity	6.50	5.09	5.39	7.59	8.62
Percent of Dividends Paid					
Dividends from bank subsidiaries	169.30	130.25	127.62	137.86	157.65
Dividends from nonbank subsidiaries	4.46	3.26	4.15	3.42	4.90
Dividends from subsidiary holding companies	9.88	5.02	7.67	4.71	5.91
Dividends from all subsidiaries	218.38	168.96	166.88	184.33	205.00
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	65.75	63.23	60.39	51.32	47.78
Interest income from bank subsidiaries	1.26	1.70	1.05	0.27	0.11
Management and service fees from bank subsidiaries	0.92	0.99	0.86	0.93	0.88
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	68.29	67.65	64.65	53.82	52.33
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	71.70	68.95	70.58	66.96	62.16
Interest income from nonbank subsidiaries	11.97	16.16	8.28	6.39	2.43
Management and serv fees from nonbank subsidiaries	1.07	0.99	0.75	0.33	0.33
Other income from nonbank subsidiaries	0.19	0.07	0.09	-0.30	0.07
Operating income from nonbank subsidiaries	108.00	103.11	102.96	90.33	86.66
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	42.52	42.12	59.76	1,198.53	38.10
Interest income from subsidiary holding companies	7.85	9.69	15.66	119.53	5.26
Management and service fees from subsidiary holding companies	0.00	0.00	0.06	0.25	0.73
Other income from subsidiary holding companies	0.03	-0.87	0.00	-2.19	-0.40
Operating income from subsidiary holding companies	60.89	51.88	77.07	1,316.12	58.37
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	71.42	70.93	70.01	71.92	74.58
Interest income from bank subsidiaries	1.76	2.13	1.71	0.55	0.23
Management and service fees from bank subsidiaries	1.08	1.30	1.11	0.98	1.42
Other income from bank subsidiaries	0.00	0.01	0.01	0.01	0.02
Operating income from bank subsidiaries	82.71	83.63	83.97	83.18	83.41
Dividends from nonbank subsidiaries	2.15	1.76	2.22	2.77	3.01
Interest income from nonbank subsidiaries	0.31	0.30	0.27	0.19	0.18
Management and service fees from nonbank subsidiaries	0.01	0.01	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.00	0.00	0.01	0.00	0.01
Operating income from nonbank subsidiaries	3.56	3.37	3.90	3.52	4.59
Dividends from subsidiary holding companies	2.31	1.52	2.85	2.41	2.07
Interest income from subsidiary holding companies	0.02	0.08	0.23	0.02	0.01
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	3.01	2.61	4.56	3.88	3.85
Loans and advances from subsidiaries / Short term debt	230.85	1,041.00	184.19	216.83	158.10
Loans and advances from subsidiaries / Total debt	28.06	33.25	30.30	25.28	26.38

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 1

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Date: 12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									128
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.99	1.65	2.09	2.59	3.03	3.35	3.73	4.45	128
+ Non-interest income	1.00	0.28	0.32	0.51	0.87	1.41	2.06	3.09	128
- Overhead expense	2.38	1.51	1.70	1.98	2.38	2.67	3.10	4.11	128
- Provision for credit losses	0.21	0.01	0.04	0.09	0.18	0.29	0.44	0.85	128
+ Securities gains (losses)	-0.01	-0.22	-0.07	0.00	0.00	0.00	0.00	0.02	128
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	128
= Pretax net operating income (tax equivalent)	1.41	0.55	0.68	1.09	1.41	1.69	2.18	2.49	128
Net operating income	1.07	0.35	0.52	0.83	1.08	1.26	1.69	1.87	128
Net income	1.07	0.37	0.52	0.83	1.08	1.26	1.69	1.87	128
Net income (Subchapter S adjusted)	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.42	4.49	4.69	5.03	5.41	5.77	6.24	6.84	128
Interest expense	2.19	1.33	1.40	1.74	2.18	2.56	3.11	3.86	128
Net interest income (tax equivalent)	3.23	1.73	2.25	2.82	3.30	3.64	4.01	4.66	128
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.26	0.01	0.03	0.10	0.20	0.39	0.61	1.27	128
Earnings coverage of net loan and lease losses (X)	17.93	1.63	3.65	6.33	10.95	19.51	43.77	123.35	128
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.24	0.48	0.76	1.01	1.19	1.42	1.93	2.49	128
Allowance for loan and lease losses / Total loans and leases	1.23	0.47	0.73	0.99	1.19	1.42	1.90	2.47	128
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.69	0.18	0.30	0.40	0.63	0.96	1.29	1.60	128
30-89 days past due loans and leases / Total loans and leases	0.42	0.12	0.14	0.22	0.37	0.54	0.84	1.35	128
Liquidity and Funding									
Net noncore funding dependence	9.89	-6.61	-3.26	1.79	7.47	17.84	29.66	35.27	128
Net short-term noncore funding dependence	3.31	-18.57	-9.93	-3.30	3.12	9.41	19.52	21.63	128
Net loans and leases / Total assets	64.46	26.91	44.04	57.25	67.31	73.31	77.36	80.21	128
Capitalization									
Tier 1 leverage ratio	9.76	6.73	7.76	8.93	9.62	10.76	11.65	12.54	128
Holding company equity capital / Total assets	11.13	7.58	7.96	9.57	11.13	12.82	14.37	16.01	128
Total equity capital (including minority interest) / Total assets	11.27	7.66	8.17	9.83	11.19	12.80	14.37	16.01	128
Common equity tier 1 capital / Total risk-weighted assets	12.69	10.13	10.50	11.06	12.06	14.07	16.63	19.35	127
Net loans and leases / Equity capital (X)	5.82	3.00	3.45	4.72	5.70	6.92	8.15	9.05	128
Cash dividends / Net income	32.21	0.00	4.29	20.56	33.64	46.64	64.79	70.28	125
Cash dividends / Net income (Subchapter S adjusted)	17.41	17.41	17.41	17.41	17.41	17.41	17.41	17.41	1
Growth Rates									
Assets	8.54	-2.84	-1.02	1.84	5.06	12.30	34.97	44.96	128
Equity capital	11.77	-1.20	0.94	4.82	9.88	15.40	27.91	53.58	128
Net loans and leases	9.53	-4.84	-1.36	2.66	6.18	13.05	32.64	46.99	128
Noncore funding	5.12	-28.49	-23.19	-11.88	4.31	18.46	45.30	58.48	128
Parent Company Ratios									
Short-term debt / Equity capital	0.43	0.00	0.00	0.00	0.00	0.00	2.86	7.79	128
Long-term debt / Equity capital	12.07	0.00	0.00	0.00	6.21	16.66	53.13	74.64	128
Equity investment in subsidiaries / Equity capital	102.15	92.99	94.25	98.57	100.89	104.15	114.83	120.46	128
Cash from ops + noncash items + op expense / Op expense + dividends	164.84	3.98	45.47	100.00	152.18	215.91	311.62	414.65	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2025

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	5.03	4.07	4.40	4.63	5.00	5.36	5.83	6.55	128
Less: Interest expense	2.05	1.22	1.29	1.61	1.99	2.43	2.95	3.64	128
Equals: Net interest income (tax equivalent)	2.99	1.65	2.09	2.59	3.03	3.35	3.73	4.45	128
Plus: Non-interest income	1.00	0.28	0.32	0.51	0.87	1.41	2.06	3.09	128
Equals: adjusted operating income (tax equivalent)	4.04	2.64	3.05	3.49	3.99	4.52	5.30	6.01	128
Less: Overhead expense	2.38	1.51	1.70	1.98	2.38	2.67	3.10	4.11	128
Less: Provision for credit losses	0.21	0.01	0.04	0.09	0.18	0.29	0.44	0.85	128
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	128
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.22	-0.07	0.00	0.00	0.00	0.00	0.02	128
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	128
Equals: Pretax net operating income (tax equivalent)	1.41	0.55	0.68	1.09	1.41	1.69	2.18	2.49	128
Less: Applicable income taxes (tax equivalent)	0.32	0.11	0.15	0.24	0.32	0.39	0.52	0.64	128
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	128
Equals: Net operating income	1.07	0.35	0.52	0.83	1.08	1.26	1.69	1.87	128
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Equals: Net income	1.07	0.37	0.52	0.83	1.08	1.26	1.69	1.87	128
Memo: Net income (last four quarters)	1.07	0.37	0.52	0.83	1.08	1.26	1.69	1.87	128
Net income-BHC and noncontrolling (minority) interest	1.08	0.41	0.53	0.84	1.10	1.29	1.69	1.87	128
Margin Analysis									
Average earning assets / Average assets	92.71	88.07	88.88	90.97	92.54	94.67	96.40	97.49	128
Average interest-bearing funds / Average assets	67.21	55.92	58.15	61.98	66.31	72.37	78.69	84.00	128
Interest income (tax equivalent) / Average earning assets	5.42	4.49	4.69	5.03	5.41	5.77	6.24	6.84	128
Interest expense / Average earning assets	2.19	1.33	1.40	1.74	2.18	2.56	3.11	3.86	128
Net interest income (tax equivalent) / Average earning assets	3.23	1.73	2.25	2.82	3.30	3.64	4.01	4.66	128
Yield or Cost									
Total loans and leases (tax equivalent)	6.16	5.15	5.37	5.71	6.04	6.45	7.49	8.64	128
Interest-bearing bank balances	4.23	2.56	3.29	3.80	4.29	4.62	5.11	5.90	128
Federal funds sold and reverse repos	4.77	0.00	1.10	3.98	4.45	5.05	8.41	10.16	70
Trading assets	1.73	0.00	0.00	0.00	1.42	3.65	5.08	5.81	81
Total earning assets	5.39	4.48	4.69	5.01	5.37	5.75	6.22	6.75	128
Investment securities (tax equivalent)	3.42	2.05	2.43	2.93	3.43	3.92	4.40	4.71	128
US Treasury and agency securities (excluding mortgage-backed securities)	3.22	1.24	1.51	2.18	3.44	4.15	4.57	5.56	123
Mortgage-backed securities	3.26	1.91	2.08	2.66	3.25	3.87	4.44	4.80	127
All other securities	4.22	2.39	2.72	3.19	4.02	4.81	6.63	8.04	126
Interest-bearing deposits	2.73	1.81	2.05	2.34	2.69	3.12	3.67	3.83	128
Time deposits of \$250K or more	3.75	2.85	3.15	3.57	3.76	4.02	4.22	4.37	126
Time deposits < \$250K	3.82	3.03	3.30	3.57	3.77	4.08	4.40	4.57	126
Other domestic deposits	2.45	1.39	1.57	2.01	2.38	3.02	3.43	3.67	128
Foreign deposits	2.52	0.39	0.81	1.75	2.48	3.10	4.01	5.44	24
Federal funds purchased and repos	3.54	0.35	1.04	2.33	3.42	4.44	6.45	9.46	112
Other borrowed funds and trading liabilities	3.87	0.39	2.08	3.32	4.03	4.61	5.25	5.63	128
All interest-bearing funds	3.00	2.09	2.17	2.52	2.95	3.44	4.04	4.77	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	3.14	0.00	0.00	0.30	2.35	5.45	9.61	13.18	128
Overhead expenses / Net Interest Income + non-interest income	59.78	43.98	48.47	55.11	60.15	64.77	72.01	75.15	128
Percent of Average Assets									
Total overhead expense	2.38	1.51	1.70	1.98	2.38	2.67	3.10	4.11	128
Personnel expense	1.30	0.75	0.84	1.07	1.27	1.53	1.79	2.10	128
Net occupancy expense	0.23	0.08	0.10	0.17	0.23	0.30	0.36	0.41	128
Other operating expenses	0.84	0.45	0.52	0.64	0.80	0.96	1.29	1.66	128
Overhead less non-interest income	1.35	0.04	0.52	1.09	1.37	1.69	2.00	2.20	128
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	59.38	43.98	48.13	54.85	59.51	64.36	71.73	75.07	128
Personnel expense	32.25	21.22	22.87	28.37	33.05	35.97	40.22	43.48	128
Net occupancy expense	5.74	1.98	2.91	4.31	5.56	6.98	8.97	10.52	128
Other operating expenses	20.61	13.05	14.82	17.57	19.86	23.58	28.93	31.86	128
Total non-interest income	23.97	8.73	10.80	14.06	20.38	30.55	48.94	64.93	128
Fiduciary activities income	2.22	0.00	0.00	0.00	1.41	3.79	7.47	12.45	128
Service charges on domestic deposit accounts	3.03	0.01	0.23	1.76	3.13	4.30	5.37	6.05	128
Trading revenue	0.83	0.00	0.00	0.00	0.01	1.01	3.60	10.41	128
Investment banking fees and commissions	2.61	0.00	0.00	0.33	1.81	3.82	8.92	17.35	128
Insurance activities revenue	0.25	0.00	0.00	0.00	0.03	0.22	1.31	2.47	128
Venture capital revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.36	128
Net servicing fees	0.47	0.00	0.00	0.03	0.28	0.67	1.82	2.84	128
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	128
Net gain (loss) - sales of loans, OREO, and other assets	1.02	-0.51	-0.04	0.09	0.60	1.55	2.68	8.22	128
Other non-interest income	8.92	3.19	3.71	5.28	7.70	12.08	20.04	21.94	128
Overhead less non-interest income	34.31	0.97	14.39	25.92	35.53	43.23	51.29	60.10	128
Applicable income taxes / Pretax net operating income (tax equivalent)	20.84	11.64	15.74	18.67	21.08	23.13	25.88	27.28	126
Applicable income tax + TE / Pretax net operating income + TE	23.00	17.06	18.79	21.20	22.83	24.61	27.47	29.39	126

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.55	4.63	10.10	26.52	44.23	54.71	61.22	67.97	128
Commercial and industrial loans	10.64	1.54	2.52	6.00	10.46	14.78	19.14	23.61	128
Loans to individuals	3.13	0.01	0.04	0.34	1.04	5.45	11.18	22.40	128
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.40	128
Agricultural loans	0.18	0.00	0.00	0.00	0.02	0.21	0.96	1.55	128
Other loans and leases	6.18	0.51	0.81	2.06	4.60	9.87	15.44	19.17	128
Net loans and leases	64.46	26.91	44.04	57.25	67.31	73.31	77.36	80.21	128
Debt securities over 1 year	15.83	3.26	7.80	11.57	15.45	20.31	24.93	29.57	128
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.03	0.10	0.30	0.44	128
Subtotal	81.11	45.30	62.16	78.14	83.88	87.00	89.02	90.01	128
Interest-bearing bank balances	4.82	0.62	0.91	2.19	3.94	6.43	10.52	14.69	128
Federal funds sold and reverse repos	0.64	0.00	0.00	0.00	0.00	0.05	3.68	12.04	128
Debt securities 1 year or less	2.28	0.14	0.32	0.88	1.80	3.34	5.81	7.75	128
Trading assets	0.67	0.00	0.00	0.00	0.05	0.29	3.29	10.84	128
Total earning assets	90.97	86.31	87.66	88.92	90.80	92.78	94.77	95.39	128
Non-interest cash and due from depository institutions	0.83	0.13	0.24	0.52	0.84	1.12	1.40	1.63	128
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.14	128
All other assets	8.17	4.13	4.77	6.58	8.13	9.97	11.47	12.22	128
Memoranda									
Short-term investments	8.65	1.59	2.39	3.96	7.00	11.53	21.58	30.00	128
US Treasury securities	1.78	0.00	0.00	0.00	0.79	3.12	7.15	9.72	128
US agency securities (excluding mortgage-backed securities)	0.46	0.00	0.00	0.00	0.19	0.87	1.70	3.12	128
Municipal securities	1.05	0.00	0.00	0.03	0.59	2.00	3.50	5.94	128
Mortgage-backed securities	11.99	1.57	3.47	8.01	11.91	15.68	21.04	24.76	128
Asset-backed securities	0.79	0.00	0.00	0.00	0.34	1.48	2.90	3.65	128
Other debt securities	0.35	0.00	0.00	0.01	0.19	0.63	1.15	2.10	128
Loans held-for-sale	0.28	0.00	0.00	0.02	0.11	0.41	1.19	2.17	128
Loans held for investment	64.78	27.20	44.50	57.06	67.83	73.60	77.73	80.93	128
Real estate loans secured by 1-4 family	13.57	0.49	2.26	7.58	13.51	18.35	26.44	29.66	128
Revolving	1.69	0.00	0.01	0.33	1.46	2.74	3.83	4.60	128
Closed-end, secured by first liens	11.41	0.18	1.63	6.76	11.29	15.93	22.51	27.80	128
Closed-end, secured by junior liens	0.25	0.00	0.00	0.03	0.11	0.33	1.01	1.60	128
Commercial real estate loans	25.11	0.83	3.70	14.19	25.33	36.73	42.29	45.40	128
Construction and land development	3.41	0.02	0.26	1.07	3.19	5.41	7.46	9.81	128
Multifamily	4.94	0.13	0.36	1.58	4.08	6.49	13.76	20.63	128
Nonfarm nonresidential	15.81	0.42	2.06	7.54	15.24	24.47	29.92	31.52	128
Real estate loans secured by farmland	0.30	0.00	0.00	0.00	0.05	0.41	1.47	2.12	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	61.45	17.49	28.65	42.59	65.01	78.84	85.99	87.96	128
Real estate loans secured by 1-4 family	21.03	0.86	4.80	13.59	21.72	28.88	36.91	41.29	128
Revolving	2.53	0.00	0.02	0.74	2.15	3.85	5.53	6.80	128
Closed-end	18.32	0.70	3.32	12.56	18.30	24.24	33.87	38.90	128
Commercial real estate loans	37.46	4.25	6.78	21.91	39.51	54.68	59.07	63.10	128
Construction and land development	5.09	0.02	0.44	1.95	4.74	7.90	11.49	13.79	128
1-4 family	0.83	0.00	0.00	0.09	0.61	1.66	2.49	3.12	128
Other	4.18	0.01	0.44	1.35	3.92	6.22	9.11	10.24	128
Multifamily	7.22	0.29	1.06	3.12	6.11	9.66	17.60	27.98	128
Nonfarm nonresidential	23.47	2.64	3.95	12.92	23.75	33.56	41.71	43.51	128
Owner-occupied	8.27	0.00	0.25	3.63	8.00	13.34	16.54	19.37	128
Other	15.01	2.12	3.17	8.38	15.19	21.89	25.82	29.35	128
Real estate loans secured by farmland	0.45	0.00	0.00	0.00	0.09	0.61	2.17	3.54	128
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.10	0.80	128
Commercial and industrial loans	16.79	3.03	5.49	9.45	15.01	22.87	31.99	37.06	128
Loans to individuals	5.25	0.01	0.05	0.54	1.66	8.81	18.75	34.88	128
Credit card loans	0.56	0.00	0.00	0.00	0.01	0.42	2.52	8.38	128
Agricultural loans	0.27	0.00	0.00	0.00	0.03	0.35	1.59	2.29	128
Other loans and leases	11.28	0.77	1.06	2.97	8.14	18.08	31.40	48.44	128
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	389.06	73.19	129.51	248.52	408.41	524.34	609.77	678.52	127
Real estate loans secured by 1-4 family	132.65	11.66	23.91	79.81	125.42	182.44	256.93	300.98	127
Revolving	16.04	0.00	0.18	3.56	13.62	25.87	36.57	43.60	127
Closed-end	115.06	9.44	17.71	72.97	110.41	157.21	245.15	270.74	127
Commercial real estate loans	238.97	14.47	46.37	130.26	243.07	357.21	415.13	437.95	127
Construction and land development	32.10	0.30	2.46	12.14	29.27	50.55	68.77	81.20	127
1-4 family	5.27	0.00	0.00	0.50	3.63	10.18	15.11	19.13	127
Other	25.92	0.16	2.33	9.14	24.96	39.73	56.05	62.90	127
Multifamily	47.54	2.16	4.91	15.72	37.65	65.38	134.74	214.84	127
Nonfarm nonresidential	149.08	8.61	21.48	70.44	143.91	219.15	275.63	311.61	127
Owner-occupied	52.24	0.02	1.47	20.36	51.12	79.48	114.26	123.38	127
Other	95.16	8.57	13.95	44.21	92.90	139.13	176.91	197.61	127
Real estate loans secured by farmland	2.67	0.00	0.00	0.01	0.57	3.92	14.17	20.99	127
Loans to depository institutions and acceptances of other banks	0.16	0.00	0.00	0.00	0.00	0.02	0.49	4.46	127
Commercial and industrial loans	100.53	14.75	31.69	56.55	95.31	145.41	189.55	213.46	127
Loans to individuals	30.56	0.08	0.40	2.82	10.68	49.12	105.08	187.03	127
Credit card loans	2.91	0.00	0.00	0.00	0.02	2.44	12.49	47.14	127
Agricultural loans	1.52	0.00	0.00	0.00	0.18	1.66	8.36	12.77	127
Other loans and leases	65.53	5.66	7.39	18.26	43.21	93.24	192.19	237.15	127
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.26	4.49	10.43	19.29	31.00	41.63	48.67	53.35	128
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	191.98	17.55	46.26	102.77	204.30	271.31	338.24	378.65	127
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247.53	19.12	52.24	136.43	255.46	361.84	419.84	445.34	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2025

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.65	1.59	2.39	3.96	7.00	11.53	21.58	30.00	128
Liquid assets	23.52	9.19	11.93	15.07	21.52	30.49	44.06	54.91	128
Investment securities	18.66	6.49	9.24	13.54	18.01	23.54	29.87	32.19	128
Net loans and leases	64.46	26.91	44.04	57.25	67.31	73.31	77.36	80.21	128
Net loans, leases and standby letters of credit	65.34	29.39	46.99	57.92	68.06	73.74	77.92	80.53	128
Core deposits	68.32	37.98	47.81	62.07	71.24	76.49	80.44	81.35	128
Noncore funding	16.67	4.71	5.35	8.71	13.76	23.83	37.56	41.59	128
Time deposits of \$250K or more	3.63	0.70	1.48	2.07	3.16	4.86	7.28	9.28	128
Foreign deposits	0.23	0.00	0.00	0.00	0.00	0.00	0.93	5.67	128
Federal funds purchased and repos	1.18	0.00	0.00	0.00	0.24	1.35	6.59	10.58	128
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Net federal funds purchased (sold)	0.39	-2.78	-0.37	0.00	0.05	0.72	2.32	3.39	128
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.62	128
Other borrowings w/remaining maturity of 1 year or less	1.86	0.00	0.00	0.15	1.44	3.32	5.49	8.46	128
Earning assets that reprice within 1 year	41.77	19.18	23.65	32.76	43.57	50.17	58.46	65.06	128
Interest-bearing liabilities that reprice within 1 year	12.57	3.96	5.40	7.92	11.80	16.07	23.72	33.70	128
Long-term debt that reprices within 1 year	0.31	0.00	0.00	0.00	0.00	0.46	1.51	4.16	128
Net assets that reprice within 1 year	27.57	2.63	5.85	16.48	29.73	39.13	45.04	50.08	128
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.89	-6.61	-3.26	1.79	7.47	17.84	29.66	35.27	128
Net short-term noncore funding dependence	3.31	-18.57	-9.93	-3.30	3.12	9.41	19.52	21.63	128
Short-term investment / Short-term noncore funding	90.63	12.53	16.98	38.02	66.79	137.77	214.05	306.50	128
Liquid assets - short-term noncore funding / Nonliquid assets	18.24	-13.88	-6.76	3.68	11.42	31.02	49.40	78.82	128
Net loans and leases / Total deposits	82.44	54.78	64.08	73.91	83.71	90.30	97.67	108.41	128
Net loans and leases / Core deposits	95.12	65.10	70.47	81.58	95.57	106.45	124.33	141.95	128
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.79	-20.41	-14.37	-7.87	-3.81	-0.85	0.00	0.01	106
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.76	-18.04	-14.30	-9.08	-4.97	-1.32	0.03	0.65	127
Structured notes appreciation (depreciation) / Tier 1 capital	-0.16	-0.66	-0.61	-0.25	-0.01	0.00	0.00	0.01	25
Percent of Investment Securities									
Held-to-maturity securities	21.52	0.00	0.00	1.46	25.00	37.39	47.23	58.03	128
Available-for-sale securities	76.58	41.94	52.77	62.40	74.70	94.83	99.85	99.99	128
US Treasury securities	10.60	0.00	0.00	0.03	4.26	15.92	41.88	67.81	128
US agency securities (excluding mortgage-backed securities)	2.73	0.00	0.00	0.00	1.05	4.64	10.93	16.17	128
Municipal securities	6.07	0.00	0.00	0.21	3.60	11.00	20.90	28.07	128
Mortgage-backed securities	64.65	13.38	25.57	48.63	69.56	78.82	91.83	94.94	128
Asset-backed securities	4.06	0.00	0.00	0.00	2.56	8.94	12.95	15.02	128
Other debt securities	2.25	0.00	0.00	0.07	1.02	4.06	8.09	18.79	128
Mutual funds and equity securities	0.40	0.00	0.00	0.00	0.17	0.58	1.85	2.71	128
Debt securities 1 year or less	13.81	1.45	2.35	6.48	10.19	20.33	35.97	44.87	128
Debt securities 1 to 5 years	21.59	2.08	3.97	8.47	20.38	33.12	45.44	51.22	128
Debt securities over 5 years	62.47	17.63	26.94	51.37	64.86	75.66	89.38	94.02	128
Pledged securities	52.36	5.82	10.55	34.48	55.04	70.26	87.08	94.62	128
Structured notes, fair value	0.10	0.00	0.00	0.00	0.00	0.00	0.44	2.30	128
Percent Change from Prior Like Quarter									
Short-term investments	12.75	-41.47	-31.02	-11.52	3.06	30.41	78.19	148.36	128
Investment securities	9.47	-13.07	-8.08	-1.35	5.90	18.52	41.83	55.36	128
Core deposits	9.25	-1.55	0.12	2.31	5.05	11.41	32.97	44.38	128
Noncore funding	5.12	-28.49	-23.19	-11.88	4.31	18.46	45.30	58.48	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2025

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	22.75	9.85	11.12	15.72	20.73	27.41	42.07	51.71	128
Standby letters of credit	0.69	0.01	0.08	0.23	0.49	0.96	1.93	3.46	128
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.16	128
Securities lent	0.15	0.00	0.00	0.00	0.00	0.00	0.58	5.94	128
Credit derivatives - notional amount (holding company as guarantor)	0.34	0.00	0.00	0.00	0.01	0.67	1.33	2.15	128
Credit derivatives - notional amount (holding company as beneficiary)	0.37	0.00	0.00	0.00	0.03	0.59	1.15	5.71	128
Credit derivative contracts w/ purchased credit protection-investment grade	0.29	0.00	0.00	0.00	0.00	0.30	1.71	3.43	128
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.28	0.00	0.00	0.00	0.00	0.37	1.51	2.57	128
Derivative contracts	55.95	0.35	0.87	10.42	21.73	46.64	155.28	830.02	128
Interest rate contracts	35.91	0.20	0.87	10.26	21.17	41.64	105.00	454.99	128
Interest rate futures and forward contracts	4.72	0.00	0.00	0.00	0.13	1.01	19.48	99.09	128
Written options contracts (interest rate)	1.78	0.00	0.00	0.03	0.34	1.90	5.65	45.36	128
Purchased options contracts (interest rate)	2.72	0.00	0.00	0.00	0.30	3.19	9.23	55.90	128
Interest rate swaps	25.79	0.00	0.62	5.78	17.52	32.24	70.01	265.66	128
Foreign exchange contracts	9.56	0.00	0.00	0.00	0.02	1.09	17.87	247.87	128
Futures and forward foreign exchange contracts	4.89	0.00	0.00	0.00	0.00	1.08	7.20	124.74	128
Written options contracts (foreign exchange)	0.08	0.00	0.00	0.00	0.00	0.00	0.30	2.32	128
Purchased options contracts (foreign exchange)	0.08	0.00	0.00	0.00	0.00	0.00	0.23	2.32	128
Foreign exchange rate swaps	2.11	0.00	0.00	0.00	0.00	0.00	3.14	109.70	128
Equity, commodity, and other derivative contracts	1.36	0.00	0.00	0.00	0.00	0.21	4.91	29.99	128
Commodity and other futures and forward contracts	0.22	0.00	0.00	0.00	0.00	0.00	0.82	7.18	128
Written options contracts (commodity and other)	0.36	0.00	0.00	0.00	0.00	0.00	1.44	10.72	128
Purchased options contracts (commodity and other)	0.34	0.00	0.00	0.00	0.00	0.00	1.44	10.84	128
Commodity and other swaps	0.38	0.00	0.00	0.00	0.00	0.00	2.15	7.36	128
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	41.76	15.20	18.47	24.60	32.00	49.38	93.42	159.06	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.72	29.26	66.78	88.61	99.60	100.00	100.00	100.00	127
Foreign exchange contracts	3.45	0.00	0.00	0.00	0.08	3.58	18.99	34.95	127
Equity, commodity, and other contracts	1.57	0.00	0.00	0.00	0.00	0.58	10.26	20.52	127
Futures and forwards	9.11	0.00	0.00	0.32	3.63	13.72	45.11	60.07	127
Written options	4.90	0.00	0.00	0.54	2.90	9.20	15.65	25.79	127
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	1.22	2.07	127
Over-the-counter	4.48	0.00	0.00	0.44	2.69	7.85	15.05	25.79	127
Purchased options	5.24	0.00	0.00	0.00	2.24	10.41	18.81	34.51	127
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	1.11	2.79	127
Over-the-counter	4.59	0.00	0.00	0.00	1.82	8.07	16.60	34.51	127
Swaps	73.36	6.72	22.52	57.64	82.20	94.71	99.24	100.00	127
Held for trading	31.12	0.00	0.00	0.00	0.36	76.36	96.14	98.65	127
Interest rate contracts	23.84	0.00	0.00	0.00	0.00	63.22	82.45	93.05	127
Foreign exchange contracts	1.80	0.00	0.00	0.00	0.00	0.43	11.41	27.73	127
Equity, commodity, and other contracts	0.60	0.00	0.00	0.00	0.00	0.00	4.46	10.62	127
Non-traded	68.88	1.35	3.86	23.64	99.64	100.00	100.00	100.00	127
Interest rate contracts	63.92	0.87	2.67	21.20	77.23	100.00	100.00	100.00	127
Foreign exchange contracts	0.44	0.00	0.00	0.00	0.00	0.39	1.82	11.00	127
Equity, commodity, and other contracts	0.24	0.00	0.00	0.00	0.00	0.01	0.88	7.74	127
Derivative contracts (excluding futures and forex 14 days or less)	96.82	59.60	81.17	92.69	98.58	102.16	107.94	132.62	127
One year or less	40.94	0.13	3.76	12.52	33.96	65.03	96.34	100.00	127
Over 1 year to 5 years	38.55	0.00	2.75	18.47	36.19	57.82	69.22	75.24	127
Over 5 years	12.56	0.00	0.03	2.44	11.64	21.75	33.42	40.27	127
Gross negative fair value (absolute value)	0.81	0.02	0.08	0.42	0.81	1.19	1.58	1.97	127
Gross positive fair value	0.99	0.14	0.23	0.51	0.96	1.32	2.01	2.46	127
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.04	0.00	0.00	0.00	0.02	0.05	0.11	0.70	127
Gross positive fair value (X)	0.04	0.00	0.00	0.01	0.02	0.05	0.13	0.71	127
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.02	0.08	0.70	127
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.07	127
Current credit exposure (X)	0.03	0.00	0.00	0.00	0.01	0.04	0.09	0.27	127
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
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	127
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other Ratios									
Current credit exposure / Risk-weighted assets	0.43	0.00	0.00	0.06	0.20	0.45	1.27	4.39	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

PRELIMINARY

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Peer Group: 1
Date: 12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.20	0.01	0.02	0.08	0.18	0.27	0.40	0.84	128
Provision for loan and lease losses / Average loans and leases	0.31	0.01	0.06	0.15	0.26	0.41	0.71	1.31	128
Provision for loan and lease losses / Net loan and lease losses	140.44	27.39	51.92	87.05	114.90	159.82	344.94	493.77	128
Allowance for loan and lease losses / Total loans and leases not held for sale	1.24	0.48	0.76	1.01	1.19	1.42	1.93	2.49	128
Allowance for loan and lease losses / Total loans and leases	1.23	0.47	0.73	0.99	1.19	1.42	1.90	2.47	128
Allowance for loan and lease losses / Net loans and leases losses (X)	8.15	1.79	2.48	3.36	5.74	11.36	20.20	42.27	126
Allowance for loan and lease losses / Nonaccrual assets	227.24	59.53	87.90	136.09	200.71	304.26	409.63	696.89	127
ALLL / 90+ days past due + nonaccrual loans and leases	191.62	41.89	78.42	110.62	180.82	261.11	350.58	428.73	127
Gross loan and lease losses / Average loans and leases	0.34	0.03	0.06	0.14	0.26	0.47	0.79	1.83	128
Recoveries / Average loans and leases	0.07	0.01	0.01	0.02	0.04	0.09	0.15	0.41	128
Net losses / Average loans and leases	0.26	0.01	0.03	0.10	0.20	0.39	0.61	1.27	128
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	128
Recoveries / Prior year-end losses	22.24	5.11	7.48	14.38	20.27	29.09	42.00	52.23	128
Earnings coverage of net loan and lease losses (X)	17.93	1.63	3.65	6.33	10.95	19.51	43.77	123.35	128
Net Loan and Lease Losses By Type									
Real estate loans	0.07	-0.01	0.00	0.01	0.05	0.13	0.20	0.27	127
Real estate loans secured by 1-4 family	0.01	-0.03	-0.02	0.00	0.00	0.02	0.04	0.07	124
Revolving	0.00	-0.13	-0.07	-0.02	0.00	0.02	0.11	0.20	120
Closed-end	0.01	-0.02	-0.02	0.00	0.00	0.02	0.04	0.05	124
Commercial real estate loans	0.13	-0.01	0.00	0.01	0.08	0.22	0.39	0.64	125
Construction and land development	0.05	-0.05	-0.02	0.00	0.00	0.04	0.33	0.46	122
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	122
Other	0.04	-0.05	-0.01	0.00	0.00	0.04	0.29	0.42	122
Multifamily	0.06	-0.02	0.00	0.00	0.00	0.05	0.33	0.65	124
Nonfarm nonresidential	0.17	-0.01	0.00	0.01	0.08	0.29	0.62	0.83	123
Owner-occupied	0.01	-0.01	0.00	0.00	0.00	0.02	0.06	0.11	123
Other	0.15	-0.01	0.00	0.00	0.06	0.26	0.61	0.84	123
Real estate loans secured by farmland	0.00	-0.06	0.00	0.00	0.00	0.00	0.01	0.08	101
Commercial and industrial loans	0.46	0.00	0.06	0.18	0.40	0.67	1.13	1.64	126
Loans to individuals	1.63	0.15	0.23	0.68	1.32	2.30	3.98	4.70	109
Credit card loans	3.93	0.00	1.77	2.92	3.79	4.85	6.02	6.92	67
Agricultural loans	0.12	-0.06	-0.02	0.00	0.00	0.06	0.80	1.07	96
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.16	-0.05	0.00	0.00	0.04	0.27	0.67	1.13	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2025

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	0.42	0.12	0.14	0.22	0.37	0.54	0.84	1.35	128
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.03	0.17	0.39	0.77	128
Nonaccrual loans and leases	0.64	0.13	0.28	0.39	0.58	0.89	1.15	1.51	128
90+ days past due and nonaccrual loans and leases	0.80	0.23	0.33	0.47	0.73	1.05	1.57	2.18	128
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.02	0.09	0.15	128
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	128
Nonaccrual restructured	0.08	0.00	0.00	0.01	0.07	0.15	0.26	0.30	128
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	128
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	128
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	128
Percent of Total Assets									
30-89 days past due assets	0.42	0.12	0.14	0.22	0.37	0.54	0.84	1.46	128
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.18	0.39	0.77	128
Nonaccrual assets	0.65	0.13	0.29	0.39	0.59	0.90	1.17	1.51	128
30+ days past due and nonaccrual assets	1.26	0.47	0.59	0.74	1.14	1.62	2.55	3.60	128
+ OREO as Percent of:									
Total assets	0.69	0.14	0.25	0.38	0.63	0.95	1.25	1.70	128
Allowance for loan and lease losses	91.59	29.62	34.31	53.42	74.69	114.64	221.85	264.14	128
Equity capital + allowance for loan and lease losses	5.83	1.59	2.13	3.13	5.24	7.37	11.55	16.27	128
Tier 1 capital + allowance for loan and lease losses	6.56	1.62	2.51	3.69	5.80	8.73	12.80	16.26	128
Loans and leases + other real estate owned	1.07	0.34	0.39	0.63	1.02	1.45	1.96	2.33	128

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

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Peer Group: 1
Date: 12/31/2025

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	0.39	0.07	0.12	0.19	0.35	0.60	0.77	0.92	127
	90+ days past due	0.11	0.00	0.00	0.00	0.01	0.13	0.55	1.03	127
	Nonaccrual	0.73	0.11	0.20	0.38	0.67	0.98	1.36	2.42	127
Commercial and industrial	30-89 days past due	0.31	0.02	0.04	0.12	0.24	0.52	0.75	0.84	126
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.20	126
	Nonaccrual	0.96	0.03	0.10	0.38	0.74	1.48	2.36	3.45	126
Individuals	30-89 days past due	0.93	0.00	0.00	0.33	0.81	1.52	2.31	3.40	125
	90+ days past due	0.13	0.00	0.00	0.00	0.02	0.17	0.62	1.23	125
	Nonaccrual	0.24	0.00	0.00	0.00	0.15	0.37	0.93	1.51	125
Depository institution loans	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.01	1.39	41
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	41
Agricultural	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.20	0.95	1.93	96
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	96
	Nonaccrual	0.35	0.00	0.00	0.00	0.01	0.53	1.84	2.46	96
Foreign governments	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.06	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	15
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	0.30	1.01	15
Other loans and leases	30-89 days past due	0.12	0.00	0.00	0.00	0.04	0.16	0.55	1.01	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	127
	Nonaccrual	0.14	0.00	0.00	0.00	0.03	0.17	0.60	1.57	127

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

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Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2025

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.65	0.14	0.21	0.34	0.57	0.83	1.37	2.00	124
	90+ days past due	0.24	0.00	0.00	0.00	0.02	0.23	1.30	2.79	124
	Nonaccrual	0.69	0.02	0.15	0.34	0.62	0.99	1.43	1.85	124
Revolving	30-89 days past due	0.59	0.00	0.05	0.31	0.53	0.82	1.16	1.74	120
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.19	0.31	120
	Nonaccrual	0.81	0.00	0.00	0.30	0.64	1.34	2.08	3.87	120
Closed-End	30-89 days past due	0.66	0.12	0.17	0.32	0.54	0.83	1.43	2.15	124
	90+ days past due	0.27	0.00	0.00	0.00	0.02	0.23	1.42	3.08	124
	Nonaccrual	0.66	0.02	0.11	0.30	0.60	0.99	1.48	1.75	124
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.06	124
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	124
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.05	0.07	124
Commercial real estate	30-89 days past due	0.22	0.00	0.01	0.07	0.15	0.38	0.60	0.79	125
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.17	125
	Nonaccrual	0.82	0.07	0.10	0.26	0.59	1.22	2.19	3.05	125
Construction and development	30-89 days past due	0.21	0.00	0.00	0.00	0.04	0.31	1.12	1.75	122
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.16	122
	Nonaccrual	0.51	0.00	0.00	0.01	0.23	0.62	2.67	3.44	122
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.30	122
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	122
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.31	122
Other	30-89 days past due	0.16	0.00	0.00	0.00	0.01	0.17	0.88	1.75	122
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.12	122
	Nonaccrual	0.43	0.00	0.00	0.00	0.15	0.58	2.39	3.44	122
Multifamily	30-89 days past due	0.16	0.00	0.00	0.00	0.03	0.27	0.72	1.04	124
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.22	124
	Nonaccrual	0.51	0.00	0.00	0.00	0.12	0.92	2.03	3.56	124
Nonfarm non-residential	30-89 days past due	0.21	0.00	0.01	0.06	0.15	0.36	0.55	0.81	123
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.07	123
	Nonaccrual	0.99	0.07	0.12	0.28	0.64	1.57	3.04	4.04	123
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.05	0.11	0.19	0.25	123
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	123
	Nonaccrual	0.21	0.00	0.00	0.07	0.15	0.32	0.55	0.66	123
Other	30-89 days past due	0.12	0.00	0.00	0.01	0.05	0.19	0.48	0.62	123
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	123
	Nonaccrual	0.74	0.00	0.01	0.09	0.43	1.19	2.53	3.90	123
Farmland	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.15	0.38	1.30	101
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	101
	Nonaccrual	0.51	0.00	0.00	0.00	0.05	0.61	3.56	6.51	101
Credit card	30-89 days past due	1.47	0.00	0.31	1.03	1.35	1.82	2.41	3.69	67
	90+ days past due	0.77	0.00	0.00	0.05	0.75	1.37	2.03	2.23	67
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.07	1.27	1.87	67

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

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Peer Group: 1
Date: 12/31/2025

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.67	10.08	10.45	11.03	12.05	14.07	16.61	19.30	128
Common equity tier 1 capital, column B	0.30	0.00	0.00	0.00	0.00	0.00	0.00	12.66	128
Tier 1 capital, column A	13.35	11.12	11.35	11.85	12.93	14.45	16.83	19.30	128
Tier 1 capital, column B	0.34	0.00	0.00	0.00	0.00	0.00	0.00	14.24	128
Total capital, column A	15.23	12.94	13.30	13.84	14.77	16.27	18.16	20.72	128
Total capital, column B	0.39	0.00	0.00	0.00	0.00	0.00	0.00	15.86	128
Tier 1 leverage	9.76	6.73	7.76	8.93	9.62	10.76	11.65	12.54	128
Supplementary leverage ratio, advanced approaches HCs	7.41	5.37	5.46	5.91	7.30	8.60	9.43	10.07	18

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Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.17	128
Insurance underwriting assets (P/C) / Total insurance underwriting assets	67.63	0.00	0.00	14.88	99.99	100.00	100.00	100.00	28
Insurance underwriting assets (L/H) / Total insurance underwriting assets	32.37	0.00	0.00	0.00	0.01	85.12	100.00	100.00	28
Separate account assets (L/H) / Total life assets	5.97	0.00	0.00	0.00	0.00	0.00	0.00	29.23	14
Insurance activities revenue / Adjusted operating income	0.25	0.00	0.00	0.00	0.03	0.22	1.31	2.47	128
Premium income / Insurance activities revenue	8.66	0.00	0.00	0.00	0.00	0.00	58.01	97.33	93
Credit related premium income / Total premium income	38.37	0.00	0.00	0.00	0.00	100.00	100.00	100.00	22
Other premium income / Total premium income	61.63	0.00	0.00	0.00	100.00	100.00	100.00	100.00	22
Insurance underwriting net income / Consolidated net income	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.75	128
Insurance net income (P/C) / Equity (P/C)	19.77	-0.96	0.72	2.48	14.50	37.94	50.62	57.58	22
Insurance net income (L/H) / Equity (L/H)	0.61	-59.03	-18.06	-6.99	2.37	4.63	6.08	61.71	11
Insurance benefits, losses, expenses / Insurance premiums	264.11	1.23	5.09	36.88	104.11	212.20	474.62	2689.29	22
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	128
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.27	0.00	0.36	4.86	11.74	16.58	21.09	21.98	128
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.01	2.76	23.11	128

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Foreign Activities

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.34	0.00	0.00	0.00	0.00	2.65	6.50	7.88	78
Cost: Interest-bearing deposits	2.52	0.39	0.81	1.75	2.48	3.10	4.01	5.44	24
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.07	0.01	0.01	0.02	0.05	0.11	0.15	0.16	4
Commercial and industrial loans	0.31	0.01	0.01	0.04	0.20	0.43	0.99	2.21	19
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	4.16	-77.95	-39.97	-17.45	4.32	19.89	56.39	114.93	74
Total selected assets	5.06	-69.05	-34.34	-13.19	3.63	17.27	60.42	104.82	86
Deposits	4.86	-75.14	-26.75	-1.35	10.76	18.57	26.00	34.18	28

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Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	9.84	4.06	5.55	7.25	9.76	11.84	15.18	16.13	128
Bank net income / Average equity investment in banks	10.38	3.71	5.99	7.66	10.41	12.45	15.60	17.71	114
Nonbank net income / Average equity investment in nonbanks	9.33	-3.24	-0.26	2.11	6.30	14.28	28.18	40.92	97
Subsidiary HCs net income / Average equity investment in sub HCs	10.07	4.15	4.40	5.08	8.70	12.79	18.60	26.42	21
Bank net income / Parent net income	87.51	0.00	0.00	94.69	102.83	107.37	114.14	117.06	125
Nonbank net income / Parent net income	3.12	0.00	0.00	0.00	0.29	3.63	13.63	26.58	113
Subsidiary holding companies' net income / Parent net income	76.54	9.35	10.34	46.46	99.18	102.82	109.43	113.36	21
Leverage									
Total liabilities / Equity capital	17.17	0.02	0.58	3.81	8.90	21.69	62.85	95.33	128
Total debt / Equity capital	12.59	0.00	0.00	0.00	6.21	16.66	55.71	80.14	128
Total debt + notes payable to subs that issued TPS / Equity capital	13.88	0.00	0.00	3.19	7.65	18.06	55.95	80.14	128
Total debt + Loans guaranteed for affiliate / Equity capital	12.74	0.00	0.00	0.00	6.29	16.66	55.71	82.85	128
Total debt / Equity capital - excess over fair value	12.69	0.00	0.00	0.00	6.21	16.66	55.72	80.14	128
Long-term debt / Equity capital	12.07	0.00	0.00	0.00	6.21	16.66	53.13	74.64	128
Short-term debt / Equity capital	0.43	0.00	0.00	0.00	0.00	0.00	2.86	7.79	128
Current portion of long-term debt / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.32	1.80	128
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.69	2.20	128
Long-term debt / Consolidated long-term debt	39.60	0.00	0.00	0.12	41.11	72.47	88.08	99.20	125
Double Leverage									
Equity investment in subs / Equity capital	102.15	92.99	94.25	98.57	100.89	104.15	114.83	120.46	128
Total investment in subs / Equity capital	109.38	94.35	96.38	99.46	102.40	110.68	143.41	187.12	128
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)	0.25	-0.71	-0.52	-0.13	0.10	0.60	1.41	2.13	125
Equity investment in subs - equity cap / Net income-div (X)	1.19	0.00	0.05	0.19	0.55	1.83	3.25	7.25	75
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	158.02	13.17	41.55	96.17	144.57	206.59	321.25	411.25	128
Cash from ops + noncash items + op expense / Op expense + dividend	164.84	3.98	45.47	100.00	152.18	215.91	311.62	414.65	128
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.55	6.59	36.58	78.43	100.29	116.99	170.31	253.28	128
Pretax operating income + interest expense / Interest expense	2462.75	30.69	174.22	364.36	859.87	2570.26	6680.11	34844.27	100
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1148.41	52.09	177.36	350.00	735.31	1684.23	3334.17	4732.91	105
Dividends + interest from subsidiaries / Interest expense + dividends	182.77	35.70	62.52	107.30	163.25	239.57	387.08	484.75	120
Fees + other income from subsidiaries / Salary + other expenses	9.15	0.00	0.00	0.00	0.00	6.40	57.84	79.72	126
Net income / Current part of long-term debt + preferred dividends (X)	34.39	0.97	4.67	9.54	19.10	41.38	97.16	229.31	71
Other Ratios									
Net assets that reprice within 1 year / Total assets	4.06	-1.50	-0.59	0.27	3.11	6.90	11.36	18.28	128
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.11	12
Nonaccrual	48.65	0.00	0.00	0.00	0.00	0.44	86.74	271.55	12
Total	48.67	0.00	0.00	0.00	0.00	0.61	86.75	271.55	12
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	128
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Total	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.10	128
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.57	0.00	0.00	0.00	0.08	0.73	19.72	32.16	128
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Combined foreign nonbank subsidiary assets	0.06	0.00	0.00	0.00	0.00	0.00	0.27	2.28	128

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Parent Company Analysis - Part 2

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	64.78	8.35	18.79	34.12	55.44	83.00	131.38	235.19	115
Dividends declared / Net income	32.32	0.00	4.29	21.12	33.64	46.64	64.79	70.28	125
Net income - dividends / Average equity	6.50	0.65	1.91	4.22	6.45	8.82	11.30	12.29	128
Percent of Dividends Paid									
Dividends from bank subsidiaries	169.30	0.00	0.00	91.35	172.20	253.98	366.94	507.38	115
Dividends from nonbank subsidiaries	4.46	0.00	0.00	0.00	0.09	2.97	27.03	50.30	115
Dividends from subsidiary holding companies	9.88	0.00	0.00	0.00	0.00	0.00	11.64	242.84	115
Dividends from all subsidiaries	218.38	40.74	73.38	126.38	189.72	302.35	478.82	577.02	115
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	65.75	0.00	12.65	39.22	64.86	86.47	106.76	154.35	110
Interest income from bank subsidiaries	1.26	0.00	0.00	0.00	0.00	1.01	7.80	15.19	110
Management and service fees from bank subsidiaries	0.92	0.00	0.00	0.00	0.00	0.00	5.68	13.31	110
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Operating income from bank subsidiaries	68.29	0.06	17.97	39.48	66.00	94.07	121.79	163.09	110
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	71.70	0.00	0.00	11.22	58.90	100.00	169.01	448.42	77
Interest income from nonbank subsidiaries	11.97	0.00	0.00	0.00	0.00	3.85	59.32	156.59	77
Management and serv fees from nonbank subsidiaries	1.07	0.00	0.00	0.00	0.00	0.00	4.78	18.57	77
Other income from nonbank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.00	0.15	3.53	77
Operating income from nonbank subsidiaries	108.00	0.00	0.00	17.78	81.22	123.06	247.14	988.69	77
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	42.52	0.00	0.00	0.00	45.71	76.43	104.96	123.25	21
Interest income from subsidiary holding companies	7.85	0.00	0.00	0.00	0.00	7.32	43.20	43.86	21
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	21
Other income from subsidiary holding companies	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.58	21
Operating income from subsidiary holding companies	60.89	0.00	0.00	0.00	64.74	99.11	177.28	194.46	21
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	71.42	0.00	0.00	68.97	93.61	99.42	99.95	100.00	123
Interest income from bank subsidiaries	1.76	0.00	0.00	0.00	0.03	1.53	11.11	17.49	123
Management and service fees from bank subsidiaries	1.08	0.00	0.00	0.00	0.00	0.00	8.52	14.88	123
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	123
Operating income from bank subsidiaries	82.71	0.31	4.80	82.96	98.59	99.74	99.98	100.00	123
Dividends from nonbank subsidiaries	2.15	0.00	0.00	0.00	0.05	1.73	11.68	26.64	123
Interest income from nonbank subsidiaries	0.31	0.00	0.00	0.00	0.00	0.00	1.78	8.63	123
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.44	123
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	123
Operating income from nonbank subsidiaries	3.56	0.00	0.00	0.00	0.11	3.35	22.93	37.27	123
Dividends from subsidiary holding companies	2.31	0.00	0.00	0.00	0.00	0.00	0.00	68.39	123
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.05	123
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Operating income from subsidiary holding companies	3.01	0.00	0.00	0.00	0.00	0.00	5.22	82.25	123
Loans and advances from subsidiaries / Short term debt	230.85	0.00	0.00	0.00	23.79	352.91	1053.56	1200.34	28
Loans and advances from subsidiaries / Total debt	28.06	0.00	0.00	0.00	9.77	35.86	119.81	249.70	94

BHCPR Reporters for Quarter Ending 12/31/2025

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2025 and Other Notes</u>
1562859	196,002,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	300,052,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	27,520,547	AMERIS BANCORP	ATLANTA, GA	
3446412	19,223,606	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	27,876,671	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	45,202,596	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	37,585,781	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	28,201,403	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	34,797,442	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	14,838,898	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,411,738,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	24,176,364	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	472,310,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,042,594	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,354,488	BANNER CORPORATION	WALLA WALLA, WA	
3762457	28,055,814	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	23,227,010	BEACON FINANCIAL CORPORATION	BOSTON, MA	
1245415	288,565,483	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	52,275,974	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	669,008,924	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	24,229,577	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	20,838,056	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1026632	490,995,000	CHARLES SCHWAB CORPORATION, THE	WESTLAKE, TX	
5014141	78,828,818	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,657,202,000	CITIGROUP INC.	NEW YORK, NY	
1132449	226,892,839	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	11,018,805	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	66,832,134	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	80,205,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,956,875	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	17,303,296	COMMUNITY FINANCIAL SYSTEM, INC.	DEWITT, NY	
1048764	14,002,700	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1102367	53,086,450	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	24,898,127	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	15,631,054	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	15,340,826	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	14,430,208	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	12,515,898	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	10,497,203	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	80,434,997	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	30,588,225	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	22,354,949	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	22,354,949	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	17,300,884	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	46,047,859	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	50,288,850	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	16,300,292	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	214,376,000	FIFTH THIRD BANCORP	CINCINNATI, OH	

1076431	12,670,766	FIRST BANCORP	SOUTHERN PINES, NC
2744894	19,132,892	FIRST BANCORP	SAN JUAN, PR
1203602	18,104,736	FIRST BUSEY CORPORATION	LEAWOOD, KS
1075612	229,698,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071306	12,343,036	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	21,129,379	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	15,446,477	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	11,919,943	FIRST FOUNDATION INC.	IRVING, TX
1025608	23,955,252	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	83,877,598	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	26,640,602	FIRST INTERSTATE BANCYSYSTEM, INC.	BILLINGS, MT
1208559	19,025,101	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	34,923,474	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	26,556,350	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
1117129	32,050,544	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	31,978,063	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,809,320,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	35,481,819	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
3838727	15,844,994	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,881,879	HOME BANCSHARES, INC.	CONWAY, AR
2961879	18,532,068	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	233,936,051	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	225,105,957	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	24,918,562	INDEPENDENT BANK CORP.	ROCKLAND, MA
1104231	16,576,336	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	57,319,798	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI
1039502	4,424,900,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	184,397,801	KEYCORP	CLEVELAND, OH
3884863	15,131,535	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
1037003	213,509,550	M&T BANK CORPORATION	BUFFALO, NY
3843507	22,354,949	MECHANICS BANCORP	SEATTLE, WA
3530786	19,448,943	MERCHANTS BANCORP	CARMEL, IN
2568278	41,436,533	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,420,270,000	MORGAN STANLEY	NEW YORK, NY
1139279	15,995,121	NBT BANCORP INC.	NORWICH, NY
3823844	17,466,748	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	177,132,721	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	16,788,242	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	14,575,231	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	12,465,657	OFG BANCORP	SAN JUAN, PR
1098303	72,151,967	OLD NATIONAL BANCORP	EVANSVILLE, IN
1053272	20,704,995	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	57,706,053	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	573,474,800	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	75,348,000	POPULAR, INC.	SAN JUAN, PR
1109599	38,470,891	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	24,980,710	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
5280254	192,120,970	RBC US GROUP HOLDINGS LLC	TORONTO, O
3242838	158,871,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	26,751,426	RENASANT CORPORATION	TUPELO, MS
3981856	164,572,121	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	20,842,331	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	17,727,190	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	24,540,966	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2368106	12,561,812	SNBNY HOLDINGS LIMITED	GIBRALTAR, O

1133437	67,197,412	SOUTHSTATE BANK CORPORATION	WINTER HAVEN, FL
1058398	16,279,514	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	14,579,606	STATE BANKSHARES, INC.	FARGO, ND
1111435	366,047,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,814,758	STELLAR BANCORP INC.	HOUSTON, TX
4504654	119,095,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	61,358,837	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	519,740,477	TD GROUP US HOLDINGS LLC	MOUNT LAUREL, NJ
2706735	31,540,274	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	17,498,624	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	547,538,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,925,211	TRUSTMARK CORPORATION	JACKSON, MS
1119794	692,345,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	73,094,090	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	33,660,281	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	28,010,294	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	64,132,725	VALLEY NATIONAL BANCORP	NEW YORK, NY
1029464	10,692,977	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	27,285,744	WAFD, INC.	SEATTLE, WA
1145476	84,073,663	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	2,148,682,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	27,698,002	WESBANCO, INC.	WHEELING, WV
2349815	92,773,823	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	71,142,046	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	21,314,076	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 128 bank holding companies.