

BHCPR PEER GROUP DATA

 Peer Group: 2
 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)	3.32	3.02	3.14	3.18	2.85
+ Non-interest income	0.78	0.74	0.72	0.79	0.94
- Overhead expense	2.49	2.39	2.37	2.37	2.37
- Provision for credit losses	0.15	0.13	0.12	0.10	-0.01
+ Securities gains (losses)	-0.01	-0.01	-0.03	-0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.46	1.19	1.26	1.53	1.64
Net operating income	1.12	0.92	0.95	1.17	1.25
Net income	1.12	0.92	0.95	1.17	1.25
Net income (Subchapter S adjusted)	1.26	1.13	1.12	1.36	1.37
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.61	5.59	5.16	3.90	3.34
Interest expense	2.08	2.35	1.81	0.47	0.28
Net interest income (tax equivalent)	3.53	3.22	3.35	3.39	3.05
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.16	0.13	0.09	0.05	0.06
Earnings coverage of net loan and lease losses (X)	31.77	32.47	42.15	2.71	-14.44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.19	1.18	1.18	1.26
Allowance for loan and lease losses / Total loans and leases	1.17	1.18	1.18	1.18	1.25
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.70	0.60	0.45	0.36	0.49
30-89 days past due loans and leases / Total loans and leases	0.38	0.34	0.29	0.23	0.21
Liquidity and Funding					
Net noncore funding dependence	8.41	9.22	10.56	7.63	-5.41
Net short-term noncore funding dependence	5.28	5.77	6.76	4.91	-7.77
Net loans and leases / Total assets	72.53	72.30	71.43	69.44	64.15
Capitalization					
Tier 1 leverage ratio	10.39	10.05	9.79	9.66	9.54
Holding company equity capital / Total assets	10.63	9.90	9.46	9.00	10.31
Total equity capital (including minority interest) / Total assets	10.65	9.92	9.49	9.02	10.36
Common equity tier 1 capital / Total risk-weighted assets	12.58	12.15	11.90	11.86	12.48
Net loans and leases / Equity capital (X)	7.04	7.53	7.73	7.97	6.35
Cash dividends / Net income	24.20	27.13	30.45	24.59	22.04
Cash dividends / Net income (Subchapter S adjusted)	37.01	41.44	39.09	40.68	53.82
Growth Rates					
Assets	5.22	3.71	5.25	4.98	9.64
Equity capital	12.73	8.69	12.16	-5.50	7.16
Net loans and leases	5.08	4.43	8.00	15.21	2.51
Noncore funding	-0.66	1.68	57.20	89.68	-20.94
Parent Company Ratios					
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00
Long-term debt / Equity capital	5.19	6.69	6.74	7.72	6.32
Equity investment in subsidiaries / Equity capital	104.13	105.43	106.42	106.41	105.13
Cash from ops + noncash items + op expense / Op expense + dividends	145.63	129.37	127.33	137.84	167.98

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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)	5.26	5.24	4.83	3.66	3.12
Less: Interest expense	1.96	2.21	1.70	0.44	0.26
Equals: Net interest income (tax equivalent)	3.32	3.02	3.14	3.18	2.85
Plus: Non-interest income	0.78	0.74	0.72	0.79	0.94
Equals: adjusted operating income (tax equivalent)	4.15	3.81	3.93	4.02	3.89
Less: Overhead expense	2.49	2.39	2.37	2.37	2.37
Less: Provision for credit losses	0.15	0.13	0.12	0.10	-0.01
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	-0.01	-0.03	-0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.46	1.19	1.26	1.53	1.64
Less: Applicable income taxes (tax equivalent)	0.31	0.25	0.26	0.33	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.12	0.92	0.95	1.17	1.25
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.12	0.92	0.95	1.17	1.25
Memo: Net income (last four quarters)	1.13	0.93	0.95	1.17	1.26
Net income-BHC and noncontrolling (minority) interest	1.12	0.92	0.95	1.17	1.25
Margin Analysis					
Average earning assets / Average assets	94.26	94.25	94.03	93.98	93.81
Average interest-bearing funds / Average assets	70.02	69.99	68.06	64.63	65.01
Interest income (tax equivalent) / Average earning assets	5.61	5.59	5.16	3.90	3.34
Interest expense / Average earning assets	2.08	2.35	1.81	0.47	0.28
Net interest income (tax equivalent) / Average earning assets	3.53	3.22	3.35	3.39	3.05
Yield or Cost					
Total loans and leases (tax equivalent)	6.21	6.23	5.83	4.63	4.16
Interest-bearing bank balances	4.18	5.06	4.57	1.13	0.15
Federal funds sold and reverse repos	3.28	3.98	5.79	1.21	0.17
Trading assets	0.66	0.59	0.64	0.35	0.32
Total earning assets	5.52	5.44	4.95	3.79	3.40
Investment securities (tax equivalent)	3.46	3.25	2.77	2.22	1.75
US Treasury and agency securities (excluding mortgage-backed securities)	3.08	2.80	2.48	1.59	1.22
Mortgage-backed securities	3.29	2.93	2.51	1.92	1.44
All other securities	3.97	3.93	3.77	2.98	2.49
Interest-bearing deposits	2.68	2.96	2.20	0.51	0.27
Time deposits of \$250K or more	3.86	4.40	3.44	0.95	0.79
Time deposits < \$250K	3.79	4.24	3.19	0.81	0.75
Other domestic deposits	2.19	2.44	1.89	0.46	0.17
Foreign deposits			0.00	0.86	0.42
Federal funds purchased and repos	2.03	2.67	2.46	0.97	0.11
Other borrowed funds and trading liabilities	1.54	1.97	1.92	0.96	0.53
All interest-bearing funds	2.81	3.17	2.51	0.69	0.41

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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	0.76	0.68	0.55	0.73	0.54
Overhead expenses / Net Interest Income + non-interest income	61.91	65.79	64.74	59.83	60.88
Percent of Average Assets					
Total overhead expense	2.49	2.39	2.37	2.37	2.37
Personnel expense	1.42	1.36	1.35	1.36	1.37
Net occupancy expense	0.26	0.25	0.26	0.27	0.28
Other operating expenses	0.80	0.77	0.75	0.73	0.71
Overhead less non-interest income	1.68	1.62	1.60	1.52	1.39
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.07	64.24	62.28	58.58	60.00
Personnel expense	34.55	36.34	35.15	33.20	34.64
Net occupancy expense	6.44	6.80	6.94	6.60	7.36
Other operating expenses	19.61	20.82	20.08	18.30	17.56
Total non-interest income	18.81	19.48	19.24	19.55	24.75
Fiduciary activities income	2.06	2.10	2.14	2.06	2.32
Service charges on domestic deposit accounts	2.87	3.35	3.32	3.28	3.11
Trading revenue	0.05	0.04	0.05	0.03	0.07
Investment banking fees and commissions	0.99	0.92	0.82	0.84	0.92
Insurance activities revenue	0.34	0.60	0.56	0.72	0.64
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.36	0.45	0.38	0.66	0.47
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.36	1.17	1.01	1.42	4.52
Other non-interest income	8.11	8.43	8.31	7.17	8.76
Overhead less non-interest income	41.88	44.08	42.46	38.94	34.72
Applicable income taxes / Pretax net operating income (tax equivalent)	19.05	17.95	18.45	20.29	21.61
Applicable income tax + TE / Pretax net operating income + TE	21.72	21.37	20.88	22.08	21.64

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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	55.36	55.36	54.68	52.03	47.29
Commercial and industrial loans	9.69	9.81	9.85	10.08	10.08
Loans to individuals	2.04	2.27	2.21	2.62	2.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.60	0.59	0.56	0.48	0.46
Other loans and leases	1.24	1.17	1.09	1.21	1.10
Net loans and leases	72.53	72.30	71.43	69.44	64.15
Debt securities over 1 year	12.86	13.03	14.45	17.16	17.60
Mutual funds and equity securities	0.05	0.05	0.04	0.04	0.07
Subtotal	86.08	85.99	86.44	87.47	82.59
Interest-bearing bank balances	4.40	4.02	3.31	2.25	7.80
Federal funds sold and reverse repos	0.02	0.03	0.02	0.02	0.05
Debt securities 1 year or less	1.74	2.14	2.21	1.84	1.75
Trading assets	0.01	0.02	0.02	0.04	0.02
Total earning assets	93.01	92.88	92.69	92.45	93.39
Non-interest cash and due from depository institutions	0.82	0.89	0.98	1.04	0.87
Other real estate owned	0.03	0.03	0.02	0.02	0.02
All other assets	6.04	6.17	6.26	6.46	5.67
Memoranda					
Short-term investments	6.69	6.69	6.04	4.74	10.52
US Treasury securities	0.57	0.82	0.98	1.22	0.69
US agency securities (excluding mortgage-backed securities)	1.01	1.31	1.52	1.71	1.83
Municipal securities	2.30	2.75	3.13	3.50	3.67
Mortgage-backed securities	8.23	7.73	7.97	8.94	10.07
Asset-backed securities	0.44	0.58	0.60	0.80	0.43
Other debt securities	0.43	0.51	0.54	0.64	0.67
Loans held-for-sale	0.17	0.20	0.10	0.11	0.28
Loans held for investment	73.01	72.74	71.89	69.77	64.47
Real estate loans secured by 1-4 family	16.20	15.83	16.13	15.24	13.45
Revolving	2.07	1.87	1.76	1.72	1.60
Closed-end, secured by first liens	13.40	13.35	13.80	13.00	11.44
Closed-end, secured by junior liens	0.34	0.31	0.29	0.27	0.22
Commercial real estate loans	35.65	35.99	34.85	33.16	30.90
Construction and land development	4.94	5.44	5.61	5.21	4.37
Multifamily	5.56	5.50	4.99	4.62	4.79
Nonfarm nonresidential	23.89	23.71	22.76	21.84	20.52
Real estate loans secured by farmland	1.05	1.08	1.11	1.10	0.95

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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	76.59	76.64	76.77	75.24	73.64
Real estate loans secured by 1-4 family	22.37	21.99	22.75	22.08	20.95
Revolving	2.85	2.60	2.48	2.53	2.54
Closed-end	19.05	18.99	19.89	19.26	18.13
Commercial real estate loans	49.59	50.02	49.16	48.29	48.47
Construction and land development	6.89	7.60	7.95	7.59	6.90
1-4 family	1.45	1.50	1.53	1.60	1.50
Other	5.36	5.98	6.27	5.78	5.34
Multifamily	7.65	7.47	6.87	6.50	7.23
Nonfarm nonresidential	33.33	33.10	32.15	31.87	32.22
Owner-occupied	11.50	11.47	11.23	11.06	11.23
Other	21.35	21.24	20.34	20.28	20.58
Real estate loans secured by farmland	1.51	1.58	1.66	1.67	1.57
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.42	13.62	13.79	14.64	15.94
Loans to individuals	3.02	3.37	3.38	4.07	3.85
Credit card loans	0.03	0.04	0.03	0.03	0.03
Agricultural loans	0.87	0.87	0.84	0.75	0.79
Other loans and leases	1.80	1.71	1.62	1.81	1.72
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	504.86	517.62	525.37	506.93	473.69
Real estate loans secured by 1-4 family	148.90	148.68	156.36	149.49	134.51
Revolving	18.77	17.50	16.96	16.97	16.12
Closed-end	127.33	129.10	137.22	131.00	116.85
Commercial real estate loans	323.03	335.70	334.80	324.04	311.40
Construction and land development	44.49	50.70	53.72	51.07	44.03
1-4 family	9.13	9.84	10.39	10.79	9.60
Other	34.38	39.90	42.42	38.49	34.06
Multifamily	50.02	51.02	47.53	44.20	46.60
Nonfarm nonresidential	218.50	222.50	218.88	213.41	207.29
Owner-occupied	75.14	76.58	76.35	74.24	71.94
Other	140.58	143.66	139.27	135.08	131.37
Real estate loans secured by farmland	9.47	9.96	10.68	10.61	9.66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	88.03	91.27	93.61	97.54	100.59
Loans to individuals	19.07	21.11	21.16	25.30	23.11
Credit card loans	0.19	0.22	0.18	0.20	0.19
Agricultural loans	5.48	5.53	5.41	4.60	4.60
Other loans and leases	11.00	10.46	10.41	11.73	10.95
Supplemental					
Non-owner occupied CRE loans / Gross loans	37.86	38.31	37.56	36.76	36.98
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	247.54	258.24	255.73	245.92	236.75
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.43	338.45	337.29	326.10	313.57

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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	6.69	6.69	6.04	4.74	10.52
Liquid assets	16.31	15.91	16.06	16.64	23.21
Investment securities	15.43	16.07	17.54	20.03	20.27
Net loans and leases	72.53	72.30	71.43	69.44	64.15
Net loans, leases and standby letters of credit	72.95	72.71	71.88	69.92	64.54
Core deposits	72.92	72.81	72.60	76.93	80.58
Noncore funding	13.98	14.87	15.40	11.51	6.64
Time deposits of \$250K or more	5.46	5.38	4.72	2.94	2.59
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.36	0.39	0.49	0.66	0.55
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.35	0.36	0.49	0.66	0.50
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.84	2.00	3.26	2.91	0.41
Earning assets that reprice within 1 year	34.73	32.24	28.76	27.10	30.91
Interest-bearing liabilities that reprice within 1 year	19.74	20.71	19.15	13.83	13.48
Long-term debt that reprices within 1 year	0.16	0.14	0.08	0.05	0.02
Net assets that reprice within 1 year	14.07	10.91	9.23	12.72	16.92
Other Liquidity and Funding Ratios					
Net noncore funding dependence	8.41	9.22	10.56	7.63	-5.41
Net short-term noncore funding dependence	5.28	5.77	6.76	4.91	-7.77
Short-term investment / Short-term noncore funding	75.58	69.79	64.03	97.82	419.20
Liquid assets - short-term noncore funding / Nonliquid assets	6.45	5.33	5.32	9.94	25.37
Net loans and leases / Total deposits	87.57	87.21	87.53	84.06	75.87
Net loans and leases / Core deposits	100.07	99.96	99.36	91.32	80.18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.28	-5.15	-6.33	-7.74	-0.07
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.91	-11.56	-13.68	-18.99	0.24
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18	-0.36	-0.32	-0.47	-0.05
Percent of Investment Securities					
Held-to-maturity securities	11.08	12.11	13.69	14.65	9.13
Available-for-sale securities	86.84	86.41	84.66	84.47	89.63
US Treasury securities	4.54	6.10	6.48	6.61	3.49
US agency securities (excluding mortgage-backed securities)	6.46	7.97	8.58	8.40	9.21
Municipal securities	13.77	15.91	16.58	16.78	17.78
Mortgage-backed securities	55.12	50.04	47.95	47.46	52.46
Asset-backed securities	2.77	3.69	3.81	4.50	2.22
Other debt securities	3.37	3.71	3.83	4.10	3.93
Mutual funds and equity securities	0.50	0.41	0.30	0.37	0.41
Debt securities 1 year or less	12.47	14.75	14.87	10.71	10.21
Debt securities 1 to 5 years	20.22	19.49	21.38	22.75	17.78
Debt securities over 5 years	62.18	61.20	59.95	63.22	68.22
Pledged securities	48.85	51.51	54.91	41.51	36.71
Structured notes, fair value	0.21	0.26	0.20	0.35	0.31
Percent Change from Prior Like Quarter					
Short-term investments	13.89	26.99	57.59	-49.19	30.57
Investment securities	2.94	0.50	-4.42	1.58	36.78
Core deposits	6.13	4.54	-0.39	0.19	15.13
Noncore funding	-0.66	1.68	57.20	89.68	-20.94

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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)	15.89	15.95	17.35	18.41	16.95
Standby letters of credit	0.32	0.32	0.32	0.32	0.31
Commercial and similar letters of credit	0.00	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.02	0.02	0.01	0.01	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.01	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.03	0.01	0.01	0.00
Derivative contracts	3.86	4.01	3.76	3.56	3.32
Interest rate contracts	3.86	4.01	3.76	3.56	3.25
Interest rate futures and forward contracts	0.03	0.03	0.02	0.02	0.07
Written options contracts (interest rate)	0.06	0.07	0.05	0.06	0.10
Purchased options contracts (interest rate)	0.11	0.07	0.03	0.03	0.01
Interest rate swaps	3.29	3.54	3.42	3.22	2.61
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	22.69	22.85	25.68	29.24	27.65

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	99.77	99.27
Foreign exchange contracts	0.00	0.00	0.00	0.02	0.15
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	3.37	2.94	3.25	5.23	7.01
Written options	4.25	5.32	4.13	4.69	5.82
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	4.25	5.32	4.12	4.69	5.82
Purchased options	3.11	2.10	1.30	1.99	1.88
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	3.11	2.08	1.26	1.93	1.88
Swaps	87.70	87.57	90.21	80.86	82.75
Held for trading	12.89	12.83	14.54	17.93	24.39
Interest rate contracts	12.89	12.82	14.54	18.55	16.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	87.11	87.17	85.46	82.07	75.61
Interest rate contracts	87.10	87.15	85.13	72.34	74.23
Foreign exchange contracts	0.00	0.00	0.00	0.02	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	91.84	92.33	91.64	91.94	85.18
One year or less	16.32	9.70	7.12	7.67	11.52
Over 1 year to 5 years	45.30	47.42	44.46	29.25	26.87
Over 5 years	17.96	23.10	32.23	41.77	38.91
Gross negative fair value (absolute value)	0.91	1.53	1.91	2.48	1.54
Gross positive fair value	1.36	2.26	2.65	3.93	1.36
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.01	0.01	0.01	0.00
Gross positive fair value (X)	0.00	0.01	0.01	0.01	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.01	0.01	0.00
Current credit exposure (X)	0.01	0.01	0.01	0.02	0.01
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.09	0.16	0.18	0.23	0.12

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2025

Allowance and Net Loan and Lease Losses

	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	0.15	0.14	0.12	0.09	-0.01
Provision for loan and lease losses / Average loans and leases	0.20	0.19	0.16	0.13	-0.01
Provision for loan and lease losses / Net loan and lease losses	187.39	229.89	274.39	10.12	147.23
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.19	1.18	1.18	1.26
Allowance for loan and lease losses / Total loans and leases	1.17	1.18	1.18	1.18	1.25
Allowance for loan and lease losses / Net loans and leases losses (X)	21.46	27.55	48.97	42.46	31.39
Allowance for loan and lease losses / Nonaccrual assets	292.23	433.80	454.29	632.69	459.28
ALLL / 90+ days past due + nonaccrual loans and leases	266.08	373.45	398.68	529.24	461.23
Gross loan and lease losses / Average loans and leases	0.20	0.17	0.14	0.10	0.12
Recoveries / Average loans and leases	0.04	0.04	0.04	0.05	0.05
Net losses / Average loans and leases	0.16	0.13	0.09	0.05	0.06
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	29.29	39.52	69.07	75.68	43.82
Earnings coverage of net loan and lease losses (X)	31.77	32.47	42.15	2.71	-14.44
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.03	0.01	0.00	0.02
Real estate loans secured by 1-4 family	0.00	0.00	0.00	-0.01	-0.01
Revolving	0.01	0.00	-0.01	-0.02	-0.01
Closed-end	0.00	0.00	0.00	0.00	-0.01
Commercial real estate loans	0.04	0.04	0.02	0.01	0.03
Construction and land development	0.01	0.01	0.00	-0.01	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	-0.01	-0.01
Multifamily	0.02	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.04	0.04	0.02	0.01	0.04
Owner-occupied	0.01	0.01	0.00	0.00	0.01
Other	0.03	0.02	0.01	0.01	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	0.43	0.31	0.18	0.07	0.15
Loans to individuals	1.43	1.47	1.16	0.75	0.43
Credit card loans	2.64	2.68	1.69	1.08	0.87
Agricultural loans	0.04	0.01	0.00	0.00	0.00
Loans to foreign governments and institutions				0.00	0.00
Other loans and leases	0.38	0.49	0.36	0.32	0.24

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.38	0.34	0.29	0.23	0.21
90+ days past due loans and leases	0.02	0.03	0.03	0.02	0.02
Nonaccrual loans and leases	0.65	0.53	0.41	0.32	0.44
90+ days past due and nonaccrual loans and leases	0.71	0.59	0.47	0.38	0.48
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.07	0.05	0.02	0.05	0.08
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	0.38	0.35	0.29	0.23	0.21
90+ days past due assets	0.02	0.03	0.03	0.02	0.02
Nonaccrual assets	0.65	0.54	0.41	0.33	0.44
30+ days past due and nonaccrual assets	1.11	0.96	0.78	0.62	0.71
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.52	0.44	0.34	0.26	0.31
90+ past due and nonaccrual assets + other real estate owned	0.56	0.49	0.37	0.29	0.34
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.66	0.58	0.40	0.35	0.45
Allowance for loan and lease losses	79.89	67.98	48.58	45.87	59.80
Equity capital + allowance for loan and lease losses	5.89	5.56	4.02	3.72	4.10
Tier 1 capital + allowance for loan and lease losses	6.02	5.45	3.85	3.43	4.51
Loans and leases + other real estate owned	0.90	0.78	0.55	0.51	0.70

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2025

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	0.34	0.30	0.23	0.18	0.18
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.63	0.50	0.37	0.32	0.43
Commercial and industrial	30-89 days past due	0.29	0.33	0.28	0.18	0.19
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.90	0.69	0.52	0.37	0.53
Individuals	30-89 days past due	0.75	0.79	0.72	0.61	0.53
	90+ days past due	0.04	0.04	0.03	0.02	0.02
	Nonaccrual	0.23	0.19	0.16	0.15	0.14
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.04	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.01	0.01	0.00
Agricultural	30-89 days past due	0.13	0.07	0.05	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.22	0.13	0.19	0.15	0.18
Foreign governments	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00
Other loans and leases	30-89 days past due	0.17	0.29	0.26	0.26	0.31
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.19	0.18	0.15	0.08	0.07

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 12/31/2025

		12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Memoranda						
1-4 Family	30-89 days past due	0.57	0.53	0.45	0.41	0.37
	90+ days past due	0.04	0.04	0.04	0.04	0.04
	Nonaccrual	0.54	0.45	0.40	0.42	0.48
Revolving	30-89 days past due	0.36	0.46	0.39	0.30	0.19
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.42	0.41	0.37	0.30	0.37
Closed-End	30-89 days past due	0.60	0.52	0.45	0.41	0.40
	90+ days past due	0.04	0.04	0.04	0.04	0.04
	Nonaccrual	0.56	0.45	0.40	0.44	0.49
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	0.01	0.01	0.02	0.02
Commercial real estate	30-89 days past due	0.21	0.18	0.12	0.08	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.61	0.52	0.35	0.24	0.37
Construction and development	30-89 days past due	0.15	0.24	0.13	0.12	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.66	0.36	0.17	0.06	0.08
1-4 family	30-89 days past due	0.04	0.04	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.03	0.01	0.00
Other	30-89 days past due	0.07	0.15	0.07	0.06	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.58	0.27	0.11	0.04	0.06
Multifamily	30-89 days past due	0.05	0.03	0.03	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.19	0.13	0.03	0.06
Nonfarm non-residential	30-89 days past due	0.21	0.13	0.09	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.58	0.46	0.36	0.32	0.49
Owner occupied	30-89 days past due	0.08	0.05	0.04	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.16	0.14	0.15	0.18
Other	30-89 days past due	0.09	0.06	0.03	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.29	0.24	0.17	0.14	0.24
Farmland	30-89 days past due	0.14	0.09	0.07	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.34	0.33	0.35	0.52	0.73
Credit card	30-89 days past due	1.53	1.72	1.48	1.25	0.88
	90+ days past due	0.52	0.31	0.27	0.24	0.12
	Nonaccrual	0.08	0.02	0.00	0.01	0.01

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2025

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	12.34			11.91			11.65			11.62		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.90			12.50			12.21			12.19		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	14.71			14.44			14.09			14.12		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	10.39			10.05			9.79			9.66		
Supplementary leverage ratio, advanced approaches HCs												

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	25.00	50.00	50.00	25.00	25.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	75.00	50.00	50.00	75.00	75.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.34	0.60	0.56	0.72	0.64
Premium income / Insurance activities revenue	0.00	0.75	0.94	0.00	0.13
Credit related premium income / Total premium income	50.00	33.33	33.33	100.00	100.00
Other premium income / Total premium income	50.00	66.67	66.67	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	45.63	46.92	56.20	46.06	47.20
Insurance net income (L/H) / Equity (L/H)	11.96	53.25	34.72	51.00	84.24
Insurance benefits, losses, expenses / Insurance premiums	46.15	34.72	35.51	69.64	448.52
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.13	11.36	11.44	11.54	11.86
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2025

Foreign Activities

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits			0.00	0.86	0.42
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions				0.00	0.00
Growth Rates					
Net loans and leases	-41.32	-11.04	108.81	-9.50	-29.45
Total selected assets	-30.81	-24.22	21.00	-24.51	-19.66
Deposits			-100.00	89.90	-65.37

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2025

Parent Company Analysis - Part 1

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	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Profitability					
Net income / Average equity capital	10.80	9.47	10.56	12.61	11.96
Bank net income / Average equity investment in banks	11.45	10.10	11.09	13.57	12.16
Nonbank net income / Average equity investment in nonbanks	5.99	6.59	10.70	10.57	12.65
Subsidiary HCs net income / Average equity investment in sub HCs	7.86	6.07	7.22	8.22	10.34
Bank net income / Parent net income	105.35	106.89	107.36	104.71	103.27
Nonbank net income / Parent net income	0.47	0.50	0.97	0.60	0.79
Subsidiary holding companies' net income / Parent net income	102.25	111.11	118.62	103.02	92.15
Leverage					
Total liabilities / Equity capital	9.59	11.94	12.47	14.29	11.91
Total debt / Equity capital	5.37	6.89	6.88	7.79	6.43
Total debt + notes payable to subs that issued TPS / Equity capital	7.91	9.91	10.52	11.97	10.26
Total debt + Loans guaranteed for affiliate / Equity capital	5.41	6.86	6.86	7.76	6.44
Total debt / Equity capital - excess over fair value	5.37	6.89	6.88	7.79	6.43
Long-term debt / Equity capital	5.19	6.69	6.74	7.72	6.32
Short-term debt / Equity capital	0.01	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	0.01	0.01
Long-term debt / Consolidated long-term debt	30.53	34.78	30.98	35.71	29.26
Double Leverage					
Equity investment in subs / Equity capital	104.13	105.43	106.42	106.41	105.13
Total investment in subs / Equity capital	104.35	105.76	106.63	106.68	105.41
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)	0.40	0.67	0.68	0.50	0.43
Equity investment in subs - equity cap / Net income-div (X)	1.36	2.21	1.82	1.33	1.19
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	151.31	133.30	130.40	137.71	150.01
Cash from ops + noncash items + op expense / Op expense + dividend	145.63	129.37	127.33	137.84	167.98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.10	111.49	92.23	98.06	113.54
Pretax operating income + interest expense / Interest expense	1,529.43	1,137.05	1,308.51	1,165.40	2,918.82
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,126.46	888.57	862.79	1,069.59	2,104.65
Dividends + interest from subsidiaries / Interest expense + dividends	181.76	152.04	158.53	157.10	185.27
Fees + other income from subsidiaries / Salary + other expenses	4.10	3.11	5.59	4.82	5.56
Net income / Current part of long-term debt + preferred dividends (X)	70.56	93.59	156.61	190.45	541.74
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.32	1.93	1.54	2.23	2.37
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	6.27	5.93	6.99	0.00	0.00
Total	6.27	5.93	6.99	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.05	0.05	0.05	0.07	0.09
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2025

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	66.72	73.41	76.09	77.72	67.32
Dividends declared / Net income	24.11	26.88	30.45	24.59	22.04
Net income - dividends / Average equity	7.89	6.51	7.14	9.35	9.19
Percent of Dividends Paid					
Dividends from bank subsidiaries	212.96	183.89	181.58	158.06	166.48
Dividends from nonbank subsidiaries	1.50	1.19	1.85	1.57	2.62
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	214.77	184.41	183.53	176.09	201.01
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	43.96	43.63	45.70	38.59	40.82
Interest income from bank subsidiaries	0.09	0.11	0.10	0.03	0.01
Management and service fees from bank subsidiaries	0.30	0.45	0.55	0.33	0.47
Other income from bank subsidiaries	0.00	0.00	0.01	0.00	0.00
Operating income from bank subsidiaries	51.27	51.20	52.87	45.27	43.50
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	80.62	73.34	68.42	72.86	68.07
Interest income from nonbank subsidiaries	0.51	0.42	0.09	0.08	0.04
Management and serv fees from nonbank subsidiaries	0.02	0.04	0.09	0.17	0.15
Other income from nonbank subsidiaries	0.59	0.05	0.03	0.01	0.03
Operating income from nonbank subsidiaries	90.85	82.56	71.12	76.25	73.08
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	21.40	122.45	52.28	40.51	42.28
Interest income from subsidiary holding companies	3.54	0.01	0.00	0.01	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	24.94	122.46	52.29	40.52	42.28
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	78.28	79.15	79.68	78.54	76.48
Interest income from bank subsidiaries	0.22	0.38	0.27	0.13	0.06
Management and service fees from bank subsidiaries	0.51	0.63	1.20	0.67	1.26
Other income from bank subsidiaries	0.00	0.00	0.02	0.00	0.01
Operating income from bank subsidiaries	85.07	94.14	94.32	83.91	84.17
Dividends from nonbank subsidiaries	0.58	0.67	1.22	1.33	1.35
Interest income from nonbank subsidiaries	0.00	0.01	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	0.82	0.91	1.56	1.45	1.71
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	569.58	716.58	741.88	534.83	287.26
Loans and advances from subsidiaries / Total debt	30.62	30.30	33.16	30.76	32.79

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 2

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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									200
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.32	2.24	2.42	2.89	3.33	3.69	3.98	4.81	95
+ Non-interest income	0.78	0.17	0.27	0.49	0.72	0.98	1.41	2.93	200
- Overhead expense	2.49	1.60	1.81	2.12	2.41	2.81	3.34	3.97	200
- Provision for credit losses	0.15	0.00	0.01	0.06	0.13	0.22	0.43	0.53	200
+ Securities gains (losses)	-0.01	-0.23	-0.08	-0.01	0.00	0.00	0.00	0.01	200
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	95
= Pretax net operating income (tax equivalent)	1.46	0.43	0.51	1.19	1.42	1.80	2.31	2.67	95
Net operating income	1.12	0.09	0.42	0.85	1.11	1.43	1.75	1.94	200
Net income	1.12	0.09	0.42	0.85	1.11	1.44	1.75	1.94	200
Net income (Subchapter S adjusted)	1.26	0.82	0.90	1.02	1.21	1.39	1.55	1.76	18
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.61	4.30	4.60	5.12	5.62	5.97	6.61	7.42	95
Interest expense	2.08	1.11	1.36	1.72	2.07	2.47	2.80	3.18	200
Net interest income (tax equivalent)	3.53	2.37	2.53	3.07	3.55	3.95	4.32	5.11	95
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.16	0.00	0.01	0.03	0.09	0.27	0.45	0.95	200
Earnings coverage of net loan and lease losses (X)	31.77	-119.98	0.71	6.20	14.47	52.58	130.40	245.34	199
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	0.73	0.83	1.01	1.17	1.32	1.57	1.85	200
Allowance for loan and lease losses / Total loans and leases	1.17	0.73	0.83	1.00	1.17	1.32	1.54	1.85	200
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.70	0.07	0.18	0.33	0.60	0.99	1.52	2.46	200
30-89 days past due loans and leases / Total loans and leases	0.38	0.05	0.08	0.16	0.29	0.59	0.91	1.28	200
Liquidity and Funding									
Net noncore funding dependence	8.41	-10.91	-5.08	1.14	7.97	15.62	21.72	25.99	200
Net short-term noncore funding dependence	5.28	-11.05	-7.46	-0.84	5.34	11.71	16.97	20.67	200
Net loans and leases / Total assets	72.53	49.88	56.03	67.31	74.20	78.35	82.00	84.60	200
Capitalization									
Tier 1 leverage ratio	10.39	7.93	8.31	9.16	10.04	11.45	13.00	14.71	200
Holding company equity capital / Total assets	10.63	6.76	7.84	9.08	10.58	12.30	13.80	15.00	200
Total equity capital (including minority interest) / Total assets	10.65	6.76	7.86	9.08	10.62	12.30	13.80	15.01	200
Common equity tier 1 capital / Total risk-weighted assets	12.58	9.17	9.57	10.84	12.52	14.05	16.48	18.37	183
Net loans and leases / Equity capital (X)	7.04	4.56	5.04	5.79	6.82	8.22	9.57	10.59	200
Cash dividends / Net income	24.20	0.00	0.00	8.80	25.53	38.42	57.46	74.78	193
Cash dividends / Net income (Subchapter S adjusted)	37.01	16.14	18.00	27.87	32.53	47.46	56.10	63.59	10
Growth Rates									
Assets	5.22	-3.74	-1.04	1.39	4.79	8.08	12.97	22.01	183
Equity capital	12.73	-1.80	3.21	8.60	12.15	16.48	24.23	33.43	183
Net loans and leases	5.08	-6.29	-4.07	1.28	5.18	8.82	13.38	23.70	183
Noncore funding	-0.66	-42.53	-31.04	-14.70	-0.94	13.60	31.52	47.50	182
Parent Company Ratios									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.66	200
Long-term debt / Equity capital	5.19	0.00	0.00	0.00	2.23	10.51	17.05	22.85	200
Equity investment in subsidiaries / Equity capital	104.13	88.33	93.19	98.98	102.65	110.93	116.42	121.55	200
Cash from ops + noncash items + op expense / Op expense + dividends	145.63	13.73	35.14	90.29	118.09	188.81	292.84	528.78	195

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	5.26	4.14	4.29	4.79	5.30	5.67	6.21	6.92	95
Less: Interest expense	1.96	0.98	1.24	1.60	1.95	2.33	2.68	3.01	200
Equals: Net interest income (tax equivalent)	3.32	2.24	2.42	2.89	3.33	3.69	3.98	4.81	95
Plus: Non-interest income	0.78	0.17	0.27	0.49	0.72	0.98	1.41	2.93	200
Equals: adjusted operating income (tax equivalent)	4.15	2.64	3.04	3.66	4.06	4.59	5.35	6.43	95
Less: Overhead expense	2.49	1.60	1.81	2.12	2.41	2.81	3.34	3.97	200
Less: Provision for credit losses	0.15	0.00	0.01	0.06	0.13	0.22	0.43	0.53	200
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	200
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.23	-0.08	-0.01	0.00	0.00	0.00	0.01	200
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	95
Equals: Pretax net operating income (tax equivalent)	1.46	0.43	0.51	1.19	1.42	1.80	2.31	2.67	95
Less: Applicable income taxes (tax equivalent)	0.31	0.00	0.08	0.21	0.30	0.42	0.51	0.67	95
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Equals: Net operating income	1.12	0.09	0.42	0.85	1.11	1.43	1.75	1.94	200
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Equals: Net income	1.12	0.09	0.42	0.85	1.11	1.44	1.75	1.94	200
Memo: Net income (last four quarters)	1.13	0.14	0.42	0.86	1.12	1.46	1.75	1.94	195
Net income-BHC and noncontrolling (minority) interest	1.12	0.09	0.42	0.85	1.11	1.46	1.76	1.94	200
Margin Analysis									
Average earning assets / Average assets	94.26	89.88	90.74	92.67	94.37	96.01	96.91	97.69	200
Average interest-bearing funds / Average assets	70.02	54.55	57.79	64.88	70.81	74.81	80.08	82.50	200
Interest income (tax equivalent) / Average earning assets	5.61	4.30	4.60	5.12	5.62	5.97	6.61	7.42	95
Interest expense / Average earning assets	2.08	1.11	1.36	1.72	2.07	2.47	2.80	3.18	200
Net interest income (tax equivalent) / Average earning assets	3.53	2.37	2.53	3.07	3.55	3.95	4.32	5.11	95
Yield or Cost									
Total loans and leases (tax equivalent)	6.21	4.87	5.19	5.78	6.16	6.51	7.28	8.29	95
Interest-bearing bank balances	4.18	1.82	2.85	3.59	4.06	4.77	5.79	6.84	200
Federal funds sold and reverse repos	3.28	0.00	0.00	3.02	4.10	4.35	4.74	6.12	68
Trading assets	0.66	0.00	0.00	0.00	0.00	0.00	3.42	6.59	38
Total earning assets	5.52	4.40	4.65	5.06	5.53	5.91	6.39	7.39	200
Investment securities (tax equivalent)	3.46	2.30	2.44	2.78	3.26	4.08	4.88	5.48	95
US Treasury and agency securities (excluding mortgage-backed securities)	3.08	0.97	1.29	1.89	2.73	4.11	5.54	7.81	188
Mortgage-backed securities	3.29	1.90	2.14	2.62	3.14	3.98	4.74	5.08	196
All other securities	3.97	2.16	2.52	2.91	3.75	4.81	5.97	6.86	90
Interest-bearing deposits	2.68	1.59	1.89	2.23	2.65	3.12	3.53	3.86	200
Time deposits of \$250K or more	3.86	2.88	3.12	3.65	3.90	4.17	4.37	4.62	198
Time deposits < \$250K	3.79	2.87	3.13	3.55	3.85	4.07	4.30	4.48	198
Other domestic deposits	2.19	0.97	1.26	1.62	2.15	2.75	3.25	3.62	200
Foreign deposits									
Federal funds purchased and repos	2.03	0.00	0.00	0.18	2.00	3.91	4.59	6.18	138
Other borrowed funds and trading liabilities	1.54	0.00	0.00	0.00	0.00	3.85	4.36	4.51	188
All interest-bearing funds	2.81	1.84	2.05	2.37	2.78	3.24	3.57	3.88	200

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 2
Date: 12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.76	0.00	0.00	0.00	0.00	0.45	5.30	9.96	199
Overhead expenses / Net Interest Income + non-interest income	61.91	45.36	49.28	55.13	61.05	68.23	75.94	84.31	200
Percent of Average Assets									
Total overhead expense	2.49	1.60	1.81	2.12	2.41	2.81	3.34	3.97	200
Personnel expense	1.42	0.81	0.98	1.20	1.41	1.64	1.92	2.24	200
Net occupancy expense	0.26	0.12	0.16	0.19	0.24	0.32	0.40	0.47	200
Other operating expenses	0.80	0.47	0.53	0.65	0.76	0.97	1.14	1.39	200
Overhead less non-interest income	1.68	0.98	1.13	1.38	1.71	1.95	2.19	2.36	200
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.07	44.10	48.86	54.08	60.48	66.49	75.36	83.13	95
Personnel expense	34.55	22.81	26.19	30.25	33.99	38.35	43.50	46.64	95
Net occupancy expense	6.44	3.61	4.31	4.86	6.05	7.95	9.46	10.54	95
Other operating expenses	19.61	11.82	14.28	15.92	18.49	22.13	28.39	32.56	95
Total non-interest income	18.81	5.85	10.18	13.43	17.41	22.87	29.61	39.42	95
Fiduciary activities income	2.06	0.00	0.00	0.00	1.36	3.76	6.50	10.68	95
Service charges on domestic deposit accounts	2.87	0.11	0.48	1.42	2.78	4.07	5.55	6.37	95
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.32	0.87	95
Investment banking fees and commissions	0.99	0.00	0.00	0.00	0.70	1.73	3.40	4.65	95
Insurance activities revenue	0.34	0.00	0.00	0.00	0.00	0.05	1.69	6.07	95
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	95
Net servicing fees	0.36	-0.02	0.00	0.00	0.22	0.52	1.34	1.72	95
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Net gain (loss) - sales of loans, OREO, and other assets	1.36	-0.39	0.00	0.14	0.78	1.99	4.62	7.40	95
Other non-interest income	8.11	3.05	3.81	5.29	7.25	9.79	12.39	30.33	95
Overhead less non-interest income	41.88	22.07	25.48	33.09	40.74	48.05	60.08	71.68	95
Applicable income taxes / Pretax net operating income (tax equivalent)	19.05	0.01	1.97	16.68	19.66	24.04	26.89	29.38	92
Applicable income tax + TE / Pretax net operating income + TE	21.72	1.73	13.57	19.51	22.41	25.43	28.75	29.97	92

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	55.36	30.16	38.04	47.79	55.94	64.65	72.25	74.42	200
Commercial and industrial loans	9.69	1.82	2.68	4.96	8.60	14.07	21.38	25.42	200
Loans to individuals	2.04	0.02	0.06	0.26	0.81	2.56	7.90	13.81	200
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	200
Agricultural loans	0.60	0.00	0.00	0.00	0.05	1.07	3.21	4.71	200
Other loans and leases	1.24	0.00	0.00	0.00	0.22	2.09	4.85	10.19	200
Net loans and leases	72.53	49.88	56.03	67.31	74.20	78.35	82.00	84.60	200
Debt securities over 1 year	12.86	1.62	2.84	7.54	11.98	18.17	24.76	29.32	200
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.01	0.08	0.24	0.54	200
Subtotal	86.08	74.70	78.00	83.21	86.61	89.12	91.72	92.43	200
Interest-bearing bank balances	4.40	0.49	0.70	1.40	3.65	6.85	10.67	12.86	200
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.30	200
Debt securities 1 year or less	1.74	0.10	0.19	0.50	1.20	2.33	5.41	8.46	200
Trading assets	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.21	200
Total earning assets	93.01	88.88	89.65	91.54	93.18	94.58	95.72	96.33	200
Non-interest cash and due from depository institutions	0.82	0.19	0.32	0.57	0.77	1.07	1.42	1.87	200
Other real estate owned	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.20	200
All other assets	6.04	2.98	3.56	4.66	5.78	7.37	9.06	9.96	200
Memoranda									
Short-term investments	6.69	1.48	1.83	3.39	6.17	9.47	14.64	17.04	200
US Treasury securities	0.57	0.00	0.00	0.00	0.11	1.02	2.40	4.88	200
US agency securities (excluding mortgage-backed securities)	1.01	0.00	0.00	0.04	0.47	1.51	4.70	6.66	200
Municipal securities	2.30	0.00	0.00	0.30	1.29	3.95	8.27	11.30	200
Mortgage-backed securities	8.23	0.69	1.36	3.87	7.72	11.89	16.90	20.28	200
Asset-backed securities	0.44	0.00	0.00	0.00	0.04	0.73	2.26	3.87	200
Other debt securities	0.43	0.00	0.00	0.00	0.30	0.85	1.49	1.97	200
Loans held-for-sale	0.17	0.00	0.00	0.01	0.07	0.23	0.86	1.76	200
Loans held for investment	73.01	50.74	56.13	67.54	74.86	78.89	82.31	84.39	200
Real estate loans secured by 1-4 family	16.20	1.47	3.39	8.11	14.96	23.19	33.90	41.63	200
Revolving	2.07	0.01	0.11	0.66	1.86	3.12	5.15	6.18	200
Closed-end, secured by first liens	13.40	0.81	2.24	6.17	12.43	19.16	27.88	35.26	200
Closed-end, secured by junior liens	0.34	0.00	0.01	0.10	0.25	0.52	1.03	1.26	200
Commercial real estate loans	35.65	14.70	21.10	28.58	35.71	42.36	50.00	57.71	200
Construction and land development	4.94	0.68	1.76	3.12	4.59	6.68	9.24	10.39	200
Multifamily	5.56	0.56	1.41	2.77	4.92	7.62	11.39	21.58	200
Nonfarm nonresidential	23.89	8.09	12.86	17.85	24.03	29.68	34.83	39.26	200
Real estate loans secured by farmland	1.05	0.00	0.00	0.02	0.33	1.81	4.80	6.22	200

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 2
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	76.59	43.58	53.95	67.39	79.60	86.35	91.59	95.61	200
Real estate loans secured by 1-4 family	22.37	1.90	3.97	11.39	20.90	31.62	43.51	52.76	200
Revolving	2.85	0.02	0.15	0.87	2.56	4.21	6.91	9.72	200
Closed-end	19.05	1.38	3.36	9.11	17.79	27.96	37.11	47.47	200
Commercial real estate loans	49.59	22.44	32.49	39.81	48.88	58.51	71.09	77.20	200
Construction and land development	6.89	0.88	2.32	4.27	6.60	9.60	12.66	14.95	200
1-4 family	1.45	0.00	0.11	0.44	1.04	2.13	4.01	4.68	200
Other	5.36	0.78	1.45	3.13	5.06	7.21	10.44	12.22	200
Multifamily	7.65	0.83	2.12	3.96	6.85	9.98	15.87	28.85	200
Nonfarm nonresidential	33.33	12.29	17.72	25.81	32.93	40.31	49.50	55.71	200
Owner-occupied	11.50	2.30	3.81	7.55	11.88	14.78	18.51	21.96	200
Other	21.35	6.65	9.99	15.55	20.55	28.00	34.63	38.75	200
Real estate loans secured by farmland	1.51	0.00	0.00	0.02	0.48	2.45	6.76	9.84	200
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	200
Commercial and industrial loans	13.42	2.46	4.12	7.58	11.98	18.70	26.48	36.00	200
Loans to individuals	3.02	0.02	0.08	0.33	1.12	4.30	13.56	18.99	200
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.04	0.21	0.33	200
Agricultural loans	0.87	0.00	0.00	0.00	0.07	1.54	4.82	7.35	200
Other loans and leases	1.80	0.00	0.00	0.00	0.30	3.08	7.84	15.18	200
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	504.86	188.69	298.41	409.77	502.53	608.27	705.20	792.47	200
Real estate loans secured by 1-4 family	148.90	14.59	29.97	67.42	145.27	203.06	330.68	430.62	200
Revolving	18.77	0.10	0.90	5.94	15.72	28.79	44.98	61.98	200
Closed-end	127.33	9.87	22.68	53.01	119.37	176.88	292.54	349.54	200
Commercial real estate loans	323.03	117.32	176.90	249.35	317.26	403.13	470.79	542.50	200
Construction and land development	44.49	6.00	16.00	27.58	42.80	60.14	80.32	94.73	200
1-4 family	9.13	0.00	0.52	2.99	7.00	12.83	23.80	33.25	200
Other	34.38	4.71	10.72	21.07	33.88	45.78	62.93	84.02	200
Multifamily	50.02	4.74	13.50	24.11	44.04	69.42	110.44	173.31	200
Nonfarm nonresidential	218.50	54.99	91.80	160.29	211.69	283.65	354.56	388.94	200
Owner-occupied	75.14	13.60	23.05	46.26	75.70	100.47	131.73	150.00	200
Other	140.58	36.15	56.98	88.84	136.81	183.02	250.77	271.38	200
Real estate loans secured by farmland	9.47	0.00	0.00	0.15	2.95	16.28	42.03	60.75	200
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	200
Commercial and industrial loans	88.03	14.69	23.46	44.45	81.37	123.34	188.19	230.25	200
Loans to individuals	19.07	0.16	0.48	2.40	7.33	23.91	82.40	118.40	200
Credit card loans	0.19	0.00	0.00	0.00	0.00	0.24	1.25	1.88	200
Agricultural loans	5.48	0.00	0.00	0.00	0.35	9.41	30.72	47.72	200
Other loans and leases	11.00	0.00	0.00	0.00	2.27	18.22	45.01	92.87	200
Supplemental									
Non-owner occupied CRE loans / Gross loans	37.86	15.11	20.58	29.56	37.05	45.38	56.18	66.60	200
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	247.54	81.46	128.31	176.29	236.09	318.87	385.05	483.19	200
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.43	117.63	177.45	250.60	321.63	412.41	478.10	550.41	200

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	6.69	1.48	1.83	3.39	6.17	9.47	14.64	17.04	200
Liquid assets	16.31	7.06	8.23	11.60	15.45	20.19	28.10	31.21	200
Investment securities	15.43	3.15	4.85	10.19	14.54	19.88	29.37	35.93	200
Net loans and leases	72.53	49.88	56.03	67.31	74.20	78.35	82.00	84.60	200
Net loans, leases and standby letters of credit	72.95	50.20	56.32	67.59	74.63	78.90	82.23	84.75	200
Core deposits	72.92	54.94	61.90	67.39	73.94	77.66	81.90	83.19	200
Noncore funding	13.98	3.32	4.39	8.52	12.96	19.35	26.73	31.34	200
Time deposits of \$250K or more	5.46	0.55	1.69	3.24	5.15	7.17	10.28	12.00	200
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Federal funds purchased and repos	0.36	0.00	0.00	0.00	0.00	0.44	2.00	4.54	200
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Net federal funds purchased (sold)	0.35	-0.30	-0.09	0.00	0.00	0.44	1.95	4.37	200
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Other borrowings w/remaining maturity of 1 year or less	1.84	0.00	0.00	0.00	1.02	3.65	6.38	9.25	200
Earning assets that reprice within 1 year	34.73	15.85	19.25	25.82	33.91	43.39	51.55	56.47	200
Interest-bearing liabilities that reprice within 1 year	19.74	4.68	7.55	12.80	16.70	23.84	44.29	60.54	200
Long-term debt that reprices within 1 year	0.16	0.00	0.00	0.00	0.00	0.12	1.01	1.63	200
Net assets that reprice within 1 year	14.07	-18.73	-9.98	4.61	13.90	26.57	35.60	41.60	200
Other Liquidity and Funding Ratios									
Net noncore funding dependence	8.41	-10.91	-5.08	1.14	7.97	15.62	21.72	25.99	200
Net short-term noncore funding dependence	5.28	-11.05	-7.46	-0.84	5.34	11.71	16.97	20.67	200
Short-term investment / Short-term noncore funding	75.58	11.19	15.88	25.65	53.77	108.97	212.80	377.59	199
Liquid assets - short-term noncore funding / Nonliquid assets	6.45	-14.22	-10.65	-1.36	6.48	13.61	24.77	39.96	200
Net loans and leases / Total deposits	87.57	61.61	67.55	81.03	88.90	95.69	100.68	105.70	200
Net loans and leases / Core deposits	100.07	67.37	75.37	90.64	99.01	110.80	126.68	135.85	200
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.28	-17.97	-11.66	-5.70	-1.44	-0.04	0.00	0.07	113
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.91	-23.90	-16.15	-9.48	-4.33	-1.09	-0.27	0.10	198
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18	-0.81	-0.62	-0.32	-0.09	-0.01	0.00	0.00	42
Percent of Investment Securities									
Held-to-maturity securities	11.08	0.00	0.00	0.00	0.85	22.95	47.22	59.00	199
Available-for-sale securities	86.84	34.27	50.94	72.16	96.25	99.84	100.00	100.00	199
US Treasury securities	4.54	0.00	0.00	0.00	0.73	6.66	21.56	43.01	199
US agency securities (excluding mortgage-backed securities)	6.46	0.00	0.00	0.42	3.27	9.99	27.44	43.83	199
Municipal securities	13.77	0.00	0.00	2.22	11.09	25.85	40.32	50.08	199
Mortgage-backed securities	55.12	6.94	19.79	38.70	57.14	73.38	86.17	91.12	199
Asset-backed securities	2.77	0.00	0.00	0.00	0.35	4.20	13.30	22.12	199
Other debt securities	3.37	0.00	0.00	0.03	1.98	5.60	12.80	19.31	199
Mutual funds and equity securities	0.50	0.00	0.00	0.00	0.05	0.60	2.23	8.61	199
Debt securities 1 year or less	12.47	0.86	1.43	4.76	9.48	17.14	33.55	47.81	199
Debt securities 1 to 5 years	20.22	1.40	3.00	7.81	18.88	31.14	43.85	52.52	199
Debt securities over 5 years	62.18	14.63	24.19	46.69	66.27	79.03	88.57	92.45	199
Pledged securities	48.85	1.30	8.25	29.80	49.97	69.84	85.95	92.58	199
Structured notes, fair value	0.21	0.00	0.00	0.00	0.00	0.00	1.61	3.72	199
Percent Change from Prior Like Quarter									
Short-term investments	13.89	-50.94	-37.94	-15.80	7.34	41.67	79.10	109.19	183
Investment securities	2.94	-24.48	-13.97	-3.96	1.46	10.57	22.87	40.71	182
Core deposits	6.13	-3.51	-1.06	1.56	4.94	8.99	17.15	31.71	183
Noncore funding	-0.66	-42.53	-31.04	-14.70	-0.94	13.60	31.52	47.50	182

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	15.89	5.18	7.17	11.41	15.63	20.23	24.80	29.89	200
Standby letters of credit	0.32	0.00	0.02	0.09	0.26	0.47	0.77	1.20	200
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.11	200
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Credit derivatives - notional amount (holding company as guarantor)	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.53	200
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.27	200
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.64	200
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.00	0.00	0.00	0.00	0.00	0.28	0.66	200
Derivative contracts	3.86	0.00	0.00	0.00	0.00	6.14	20.45	32.54	200
Interest rate contracts	3.86	0.00	0.00	0.00	0.00	6.14	20.45	32.54	200
Interest rate futures and forward contracts	0.03	0.00	0.00	0.00	0.00	0.01	0.16	0.43	200
Written options contracts (interest rate)	0.06	0.00	0.00	0.00	0.00	0.06	0.37	0.88	200
Purchased options contracts (interest rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.72	3.25	200
Interest rate swaps	3.29	0.00	0.00	0.00	0.00	4.96	18.73	26.71	200
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	22.69	8.55	11.29	16.40	22.40	28.74	33.98	40.76	200

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:12/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	85
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Futures and forwards									
	3.37	0.00	0.00	0.00	0.55	2.23	16.94	53.22	85
Written options									
	4.25	0.00	0.00	0.00	0.82	4.65	24.45	34.35	85
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Over-the-counter	4.25	0.00	0.00	0.00	0.82	4.65	24.45	34.35	85
Purchased options									
	3.11	0.00	0.00	0.00	0.00	2.31	16.27	33.76	85
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Over-the-counter	3.11	0.00	0.00	0.00	0.00	2.31	16.27	33.76	85
Swaps									
	87.70	0.00	29.56	76.59	95.76	99.54	100.00	100.00	85
Held for trading									
	12.89	0.00	0.00	0.00	0.00	0.34	80.46	94.16	85
Interest rate contracts	12.89	0.00	0.00	0.00	0.00	0.34	80.46	94.16	85
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Non-traded									
	87.11	5.84	19.54	99.66	100.00	100.00	100.00	100.00	85
Interest rate contracts	87.10	5.84	19.54	99.45	100.00	100.00	100.00	100.00	85
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Derivative contracts (excluding futures and forex 14 days or less)									
	91.84	0.00	47.55	88.41	99.12	100.41	107.96	117.07	85
One year or less	16.32	0.00	0.00	2.25	12.25	26.64	55.49	67.99	85
Over 1 year to 5 years	45.30	0.00	0.00	22.15	52.08	68.88	83.36	96.08	85
Over 5 years	17.96	0.00	0.00	1.75	17.15	31.47	45.42	56.03	85
Gross negative fair value (absolute value)	0.91	0.00	0.02	0.43	0.90	1.43	1.97	2.48	85
Gross positive fair value	1.36	0.07	0.29	0.77	1.22	1.92	2.60	3.44	85
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	200
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	200
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	200
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	200
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	200
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
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	200
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
Other Ratios									
Current credit exposure / Risk-weighted assets	0.09	0.00	0.00	0.00	0.03	0.18	0.36	0.67	183

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2025

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.15	0.00	0.01	0.06	0.12	0.21	0.41	0.53	200
Provision for loan and lease losses / Average loans and leases	0.20	0.00	0.02	0.08	0.17	0.28	0.55	0.84	200
Provision for loan and lease losses / Net loan and lease losses	187.39	-214.95	0.00	82.88	116.56	257.38	627.93	1040.93	199
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	0.73	0.83	1.01	1.17	1.32	1.57	1.85	200
Allowance for loan and lease losses / Total loans and leases	1.17	0.73	0.83	1.00	1.17	1.32	1.54	1.85	200
Allowance for loan and lease losses / Net loans and leases losses (X)	21.46	1.49	2.43	4.22	11.39	33.70	71.41	139.56	187
Allowance for loan and lease losses / Nonaccrual assets	292.23	59.90	71.58	111.80	200.39	411.84	707.91	1687.39	198
ALLL / 90+ days past due + nonaccrual loans and leases	266.08	52.74	69.84	104.50	193.05	340.95	645.48	1623.99	198
Gross loan and lease losses / Average loans and leases	0.20	0.01	0.02	0.05	0.13	0.31	0.53	1.16	200
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.02	0.05	0.12	0.24	200
Net losses / Average loans and leases	0.16	0.00	0.01	0.03	0.09	0.27	0.45	0.95	200
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	200
Recoveries / Prior year-end losses	29.29	2.48	4.75	13.62	23.32	43.75	72.44	99.15	181
Earnings coverage of net loan and lease losses (X)	31.77	-119.98	0.71	6.20	14.47	52.58	130.40	245.34	199
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.02	-0.01	0.00	0.01	0.06	0.16	0.27	199
Real estate loans secured by 1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.01	0.03	0.05	198
Revolving	0.01	-0.05	-0.02	0.00	0.00	0.02	0.07	0.12	192
Closed-end	0.00	-0.03	-0.02	0.00	0.00	0.01	0.03	0.04	198
Commercial real estate loans	0.04	-0.02	-0.01	0.00	0.01	0.07	0.22	0.37	199
Construction and land development	0.01	-0.01	0.00	0.00	0.00	0.00	0.06	0.21	197
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	197
Other	0.00	-0.02	0.00	0.00	0.00	0.00	0.03	0.12	197
Multifamily	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.37	198
Nonfarm nonresidential	0.04	-0.04	-0.01	0.00	0.00	0.05	0.24	0.51	199
Owner-occupied	0.01	-0.01	0.00	0.00	0.00	0.01	0.04	0.17	199
Other	0.03	-0.01	0.00	0.00	0.00	0.02	0.18	0.29	199
Real estate loans secured by farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	164
Commercial and industrial loans	0.43	-0.03	0.00	0.04	0.22	0.65	1.70	2.48	200
Loans to individuals	1.43	0.04	0.11	0.26	0.74	1.76	4.89	9.71	174
Credit card loans	2.64	0.00	0.00	0.30	1.69	4.37	7.58	10.31	66
Agricultural loans	0.04	-0.04	0.00	0.00	0.00	0.00	0.26	0.52	135
Loans to foreign governments and institutions									
Other loans and leases	0.38	0.00	0.00	0.00	0.02	0.39	1.39	5.34	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.38	0.05	0.08	0.16	0.29	0.59	0.91	1.28	200
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.21	200
Nonaccrual loans and leases	0.65	0.06	0.16	0.28	0.57	0.92	1.39	1.93	200
90+ days past due and nonaccrual loans and leases	0.71	0.07	0.18	0.32	0.59	1.02	1.57	2.38	200
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.38	0.05	0.08	0.16	0.29	0.59	0.91	1.28	200
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.21	200
Nonaccrual assets	0.65	0.06	0.16	0.28	0.57	0.92	1.39	1.93	200
30+ days past due and nonaccrual assets	1.11	0.24	0.32	0.60	0.97	1.44	2.43	3.40	200
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.52	0.04	0.11	0.23	0.44	0.71	1.13	1.70	200
90+ past due and nonaccrual assets + other real estate owned	0.56	0.04	0.11	0.26	0.47	0.76	1.27	1.92	200
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.66	0.06	0.14	0.29	0.55	0.94	1.49	2.59	200
Allowance for loan and lease losses	79.89	9.86	16.81	35.23	67.88	117.64	179.24	230.34	199
Equity capital + allowance for loan and lease losses	5.89	0.40	1.30	2.55	4.72	8.36	13.39	21.52	200
Tier 1 capital + allowance for loan and lease losses	6.02	0.37	1.28	2.62	4.97	8.68	14.48	22.53	200
Loans and leases + other real estate owned	0.90	0.13	0.21	0.41	0.79	1.29	2.03	3.45	200

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2025

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	0.34	0.02	0.06	0.14	0.27	0.51	0.85	1.25	199
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.17	199
	Nonaccrual	0.63	0.05	0.09	0.23	0.51	0.90	1.60	2.37	199
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.04	0.19	0.47	1.02	1.69	200
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.11	0.19	200
	Nonaccrual	0.90	0.00	0.02	0.14	0.62	1.39	2.39	3.70	200
Individuals	30-89 days past due	0.75	0.00	0.00	0.17	0.55	1.19	2.28	3.30	197
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.20	0.41	197
	Nonaccrual	0.23	0.00	0.00	0.00	0.12	0.38	0.93	1.24	197
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Agricultural	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.08	0.75	1.66	135
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
	Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.25	1.13	2.42	135
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.16	0.88	2.47	122
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	122
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.03	1.38	2.95	122

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

PRELIMINARY

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Peer Group: 2
Date: 12/31/2025

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.57	0.00	0.06	0.19	0.47	0.85	1.38	1.83	198
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.24	0.41	198
	Nonaccrual	0.54	0.00	0.06	0.23	0.42	0.78	1.38	1.78	198
Revolving	30-89 days past due	0.36	0.00	0.00	0.06	0.25	0.63	1.07	1.51	192
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.28	192
	Nonaccrual	0.42	0.00	0.00	0.05	0.29	0.75	1.31	1.94	192
Closed-End	30-89 days past due	0.60	0.00	0.02	0.17	0.46	0.90	1.62	2.02	198
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.44	198
	Nonaccrual	0.56	0.00	0.04	0.21	0.41	0.80	1.43	1.83	198
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.08	198
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	198
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.19	198
Commercial real estate	30-89 days past due	0.21	0.00	0.00	0.03	0.13	0.33	0.71	1.17	199
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	199
	Nonaccrual	0.61	0.00	0.00	0.10	0.44	1.09	2.16	2.74	199
Construction and development	30-89 days past due	0.15	0.00	0.00	0.00	0.01	0.25	0.69	1.41	197
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	197
	Nonaccrual	0.66	0.00	0.00	0.00	0.01	0.71	3.71	5.80	197
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.01	0.24	0.56	197
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.45	197
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.08	0.36	0.73	197
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	197
	Nonaccrual	0.58	0.00	0.00	0.00	0.00	0.57	3.35	5.62	197
Multifamily	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.02	0.30	0.86	198
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.06	1.04	2.70	198
Nonfarm non-residential	30-89 days past due	0.21	0.00	0.00	0.01	0.11	0.34	0.80	1.15	199
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	199
	Nonaccrual	0.58	0.00	0.00	0.07	0.33	0.97	2.29	3.31	199
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.12	0.39	0.58	199
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	199
	Nonaccrual	0.19	0.00	0.00	0.01	0.09	0.28	0.75	1.19	199
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.01	0.14	0.48	0.97	199
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199
	Nonaccrual	0.29	0.00	0.00	0.00	0.07	0.48	1.29	2.40	199
Farmland	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.16	0.73	1.89	164
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	164
	Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.48	1.97	2.87	164
Credit card	30-89 days past due	1.53	0.00	0.00	0.00	1.00	2.99	5.10	8.50	66
	90+ days past due	0.52	0.00	0.00	0.00	0.00	0.75	1.99	5.44	66
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.29	2.18	66

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

PRELIMINARY

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	66.72	0.00	8.27	31.40	66.61	99.10	117.23	146.50	170
Dividends declared / Net income	24.11	0.00	0.00	8.39	25.53	38.42	57.46	74.78	193
Net income - dividends / Average equity	7.89	-0.73	2.40	5.60	7.99	10.49	12.68	14.58	200
Percent of Dividends Paid									
Dividends from bank subsidiaries	212.96	0.00	42.84	102.27	154.99	290.37	495.81	739.32	169
Dividends from nonbank subsidiaries	1.50	0.00	0.00	0.00	0.00	0.17	10.11	27.57	169
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Dividends from all subsidiaries	214.77	9.28	86.66	109.50	159.04	291.25	519.74	739.32	169
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	43.96	0.00	0.00	22.58	46.60	72.95	96.41	110.31	183
Interest income from bank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.05	0.66	1.48	183
Management and service fees from bank subsidiaries	0.30	0.00	0.00	0.00	0.00	0.00	0.49	12.06	183
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	183
Operating income from bank subsidiaries	51.27	0.00	0.69	23.11	47.83	76.49	107.18	135.46	183
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	80.62	0.00	0.00	11.82	93.26	100.00	127.88	528.93	73
Interest income from nonbank subsidiaries	0.51	0.00	0.00	0.00	0.00	0.00	0.82	14.85	73
Management and serv fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.59	73
Other income from nonbank subsidiaries	0.59	0.00	0.00	0.00	0.00	0.00	0.00	15.92	73
Operating income from nonbank subsidiaries	90.85	0.00	0.00	30.38	100.00	100.61	170.19	528.93	73
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	21.40	0.00	0.00	0.00	17.54	38.59	50.09	52.51	11
Interest income from subsidiary holding companies	3.54	0.00	0.00	0.00	0.00	0.00	0.06	19.46	11
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating income from subsidiary holding companies	24.94	0.00	0.00	5.90	23.91	41.59	50.09	52.51	11
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	78.28	0.00	0.00	79.56	98.17	99.80	100.00	100.00	193
Interest income from bank subsidiaries	0.22	0.00	0.00	0.00	0.00	0.09	1.14	5.28	193
Management and service fees from bank subsidiaries	0.51	0.00	0.00	0.00	0.00	0.00	0.00	22.06	193
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	193
Operating income from bank subsidiaries	85.07	0.00	0.18	93.02	99.37	99.98	100.00	100.00	193
Dividends from nonbank subsidiaries	0.58	0.00	0.00	0.00	0.00	0.10	4.79	8.98	193
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	193
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	193
Operating income from nonbank subsidiaries	0.82	0.00	0.00	0.00	0.00	0.26	5.95	10.90	193
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	193
Loans and advances from subsidiaries / Short term debt	569.58	0.00	0.00	0.00	68.73	765.83	1475.78	2111.99	13
Loans and advances from subsidiaries / Total debt	30.62	0.00	0.00	0.00	20.82	49.35	117.65	201.25	110

BHCPR Reporters for Quarter Ending 12/31/2025

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2025 and Other Notes</u>
1399765	4,827,291	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	9,055,819	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1117464	3,228,126	ACNB CORPORATION	GETTYSBURG, PA	
5902912	3,783,443	ADAM CORPORATION/GROUP, THE	COLLEGE STATION, TX	
2067007	5,230,084	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,854,328	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	8,870,486	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	9,618,879	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	Moved from Peer 1
1135972	9,777,018	AMERANT BANCORP INC.	CORAL GABLES, FL	Moved from Peer 1
1059715	5,250,195	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	6,887,897	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,341,894	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,445,862	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	3,222,543	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	9,356,007	BANCORP, INC., THE	WILMINGTON, DE	
1097306	8,078,448	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,367,952	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,506,095	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,904,779	BANK OF MARIN BANCORP	NOVATO, CA	
1247455	3,293,799	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3553815	3,359,859	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	3,294,998	BANTERRA CORP	ELDORADO, IL	
1115385	4,683,891	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,279,465	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,132,214	BEACON BANCORP	TAUNTON, MA	
1246159	8,916,041	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	7,585,311	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
2935142	3,585,759	BOU BANCORP, INC.	OGDEN, UT	
1133781	3,839,138	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	5,407,002	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,903,504	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	7,490,595	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	7,920,626	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	8,221,827	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,652,676	BYLINE BANCORP, INC.	CHICAGO, IL	
5443938	4,033,386	CALIFORNIA BANCORP	SAN DIEGO, CA	
2687795	6,940,344	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	6,974,584	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	5,326,941	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
2808590	3,612,440	CAPITAL BANCORP, INC.	ROCKVILLE, MD	
1085509	4,385,765	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,746,347	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,796,847	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,851,922	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
2925406	3,701,854	CBC BANCORP	IRVINE, CA	
1860863	3,811,714	CBX CORPORATION	CARROLLTON, IL	
2158156	3,943,328	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,409,241	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	

1051465	4,861,396	CENTRAL SERVICE CORPORATION	ENID, OK	
5164989	4,956,577	CHARLESBRIDGE, MHC	DEDHAM, MA	
1125030	5,980,624	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1139297	4,410,551	CHOICEONE FINANCIAL SERVICES, INC.	SPARTA, MI	
1143623	3,132,469	CITIZENS & NORTHERN CORPORATION	WELLSBORO, PA	New Y-9C/BHCPR reporter
1076262	6,721,620	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	4,336,453	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	8,396,435	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3203008	4,741,437	COASTAL FINANCIAL CORPORATION	EVERETT, WA	
1085170	3,735,401	COLONY BANKCORP, INC.	FITZGERALD, GA	
1080595	5,026,166	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	6,684,138	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
2935405	3,690,317	COMMUNITY WEST BANCSHARES	FRESNO, CA	
4389329	8,104,031	CRB GROUP, INC.	FORT LEE, NJ	
1486517	5,602,882	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2242523	3,677,602	D.L. EVANS BANCORP	BURLEY, ID	
1121229	4,846,014	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	4,750,822	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2777016	3,649,337	ENCORE BANCSHARES, INC	LITTLE ROCK, AR	
3180547	6,377,281	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,696,466	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	3,434,382	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	
1053580	9,197,132	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	5,245,870	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,664,520	FB CORPORATION	CREVE COEUR, MO	
1249002	4,606,471	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	
3223967	3,363,664	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1032464	6,274,140	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
3547159	3,930,961	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1199974	8,132,570	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1988646	4,212,253	FIRST BANCORP, INC.	LEBANON, VA	
1133932	3,158,765	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	9,700,368	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1247428	4,081,887	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1108097	4,509,543	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	3,259,643	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1249039	3,435,281	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	
3839201	4,311,750	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1208595	5,782,322	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	4,078,321	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	5,571,647	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	7,966,658	FIRST MID BANCSHARES, INC.	MATTOON, IL	
4843090	3,195,381	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
1206313	6,703,343	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	
1096505	8,619,090	FIRST SECURITY BANCORP	SEARCY, AR	
1099917	4,482,168	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3189906	3,155,001	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1066713	8,485,162	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,699,417	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3162927	4,754,861	FIVE STAR BANCORP	RANCHO CORDOVA, CA	
2393274	8,693,302	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3391129	7,900,004	FORBRIGHT, INC.	CHEVY CHASE, MD	
1128358	3,708,011	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	5,922,247	FREMONT BANCORPORATION	FREMONT, CA	
1098620	8,388,780	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	

2339133	5,603,949	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2453084	4,096,615	H BANCORP LLC	IRVINE, CA	
2900261	7,869,185	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1208120	5,071,390	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,764,697	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	6,967,350	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,649,392	HILLS BANCORPORATION	HILLS, IA	
3851191	3,492,626	HOME BANCORP, INC.	LAFAYETTE, LA	
2592714	5,449,803	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	6,811,676	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	4,545,635	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	6,436,611	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
5806739	5,372,290	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA	
1118854	3,792,019	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	5,505,720	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
1064278	6,984,142	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	4,549,527	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	7,215,228	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,620,878	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ	
1208906	6,990,727	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3439236	5,034,248	LEADER BANCORP, INC	ARLINGTON, MA	
6005472	8,984,123	LIBERTY FINANCIAL CORPORATION	MIDDLETOWN, CT	
2325350	3,380,467	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	4,380,308	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2589714	3,471,858	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2608763	6,835,219	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
4750086	4,766,797	METROCITY BANKSHARES, INC.	DORAVILLE, GA	
2820211	8,255,716	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	6,133,896	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,156,507	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	6,513,420	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,263,099	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
1141348	3,069,344	MINNWEST CORPORATION	MINNETONKA, MN	Moved from Peer 3
4369808	6,930,039	MUTUAL BANCORP	HYANNIS, MA	
3211601	3,324,795	MVB FINANCIAL CORP.	FAIRMONT, WV	
3973888	9,883,518	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	Moved from Peer 1
2398082	4,135,143	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5860236	7,006,201	NB BANCORP, INC.	NEEDHAM, MA	
4436559	3,845,302	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	5,811,288	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	9,185,107	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1246935	3,172,384	NORTHERN BANCORP, INC.	WOBURN, MA	
3132863	5,754,010	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	7,022,825	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	7,437,498	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	6,902,675	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	5,453,248	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	9,724,722	ORIGIN BANCORP, INC.	RUSTON, LA	
1248153	5,542,255	ORRSTOWN FINANCIAL SERVICES, INC.	HARRISBURG, PA	
1142336	9,805,013	PARK NATIONAL CORPORATION	NEWARK, OH	
1200692	3,622,916	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2390013	7,560,211	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	7,526,409	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	9,649,630	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	5,270,578	PEOPLES FINANCIAL SERVICES CORP.	DUNMORE, PA	

3186585	6,278,253	PEOPLESBANCORP, MHC	HOLYOKE, MA	
5653018	3,223,970	PONCE FINANCIAL GROUP, INC.	BRONX, NY	New Y-9C/BHCPR reporter
3325740	4,048,402	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	9,575,470	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,208,294	RBB BANCORP	LOS ANGELES, CA	
1130584	4,055,412	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,350,910	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	3,037,254	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
1097025	7,043,928	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
4422851	3,787,385	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL	
4267472	3,499,778	RIVER RUN BANCORP, MHC	NEWBURYPORT, MA	
1071397	9,870,980	S&T BANCORP, INC.	INDIANA, PA	
3365858	8,538,245	SALEM FIVE BANCORP	SALEM, MA	
2429838	6,258,818	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,829,279	SIERRA BANCORP	PORTERVILLE, CA	
1131497	5,860,810	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	4,480,500	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	5,579,122	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,407,264	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	5,094,409	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,514,590	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1427275	3,374,378	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1249730	9,536,124	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	7,603,263	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
4475473	5,340,326	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	
2367921	8,668,268	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,822,063	TRICO BANCSHARES	CHICO, CA	
3233126	6,380,588	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,440,700	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	4,161,222	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	8,436,897	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,296,954	USB BANCORP, INC.	DANBURY, CT	
1050712	3,782,433	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	4,939,256	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	
1917600	4,450,050	VERABANK, INC.	HENDERSON, TX	
1115349	6,627,422	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	6,161,876	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	4,142,244	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	5,971,068	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3122051	3,148,739	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	
2004141	5,878,956	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,691,940	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 200 bank holding companies.