

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)					
+ Non-interest income	0.60	3.04	0.87	0.55	1.48
- Overhead expense	4.85	5.64	3.90	3.64	4.32
- Provision for credit losses	0.05	0.04	0.00	-0.08	-0.43
+ Securities gains (losses)	0.00	0.06	0.00	0.00	0.02
+ Other tax equivalent adjustments					
= Pretax net operating income (tax equivalent)					
Net operating income	-1.27	0.12	-0.26	0.05	1.22
Net income	-1.27	0.12	-0.26	0.05	1.22
Net income (Subchapter S adjusted)					1.20
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)					
Interest expense	1.97	2.47	1.78	0.52	0.62
Net interest income (tax equivalent)					
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.08	0.04	0.00	-0.04	0.33
Earnings coverage of net loan and lease losses (X)	-19.52	269.58	-162.19	53.31	-5.82
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.04	0.96	1.10	1.12	1.81
Allowance for loan and lease losses / Total loans and leases	1.02	0.94	1.10	1.12	1.80
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	5.58	1.57	2.43	1.23	1.22
30-89 days past due loans and leases / Total loans and leases	3.02	0.88	1.93	1.44	0.56
<b>Liquidity and Funding</b>					
Net noncore funding dependence	22.91	21.24	11.56	6.96	17.64
Net short-term noncore funding dependence	22.42	10.10	5.93	4.99	15.83
Net loans and leases / Total assets	83.38	83.15	80.07	78.97	74.04
<b>Capitalization</b>					
Tier 1 leverage ratio	7.07	8.40	8.91	9.96	13.66
Holding company equity capital / Total assets	3.68	7.66	7.49	8.71	14.04
Total equity capital (including minority interest) / Total assets	3.68	8.07	7.49	8.71	14.04
Common equity tier 1 capital / Total risk-weighted assets	2.42	7.10	6.95	8.07	14.61
Net loans and leases / Equity capital (X)	22.64	12.23	11.49	9.88	6.06
Cash dividends / Net income		7.46	0.00	0.00	18.43
Cash dividends / Net income (Subchapter S adjusted)					
<b>Growth Rates</b>					
Assets	-5.07	-4.89	14.13	-0.22	-1.17
Equity capital	-21.18	-16.42	-1.72	-15.40	7.49
Net loans and leases	-4.78	-2.55	16.05	5.80	1.75
Noncore funding	104.60	-9.11	74.54	11.37	-15.10
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	9.83	0.00	0.00	0.00	0.51
Long-term debt / Equity capital	9.83	24.67	11.57	8.58	1.08
Equity investment in subsidiaries / Equity capital	197.40	128.31	118.23	115.47	105.59
Cash from ops + noncash items + op expense / Op expense + dividends	82.78	96.45	54.21	42.37	29.47

**BHCPR PEER GROUP DATA**

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)					
Less: Interest expense	1.96	2.39	1.72	0.49	0.61
Equals: Net interest income (tax equivalent)					
Plus: Non-interest income	0.60	3.04	0.87	0.55	1.48
Equals: adjusted operating income (tax equivalent)					
Less: Overhead expense	4.85	5.64	3.90	3.64	4.32
Less: Provision for credit losses	0.05	0.04	0.00	-0.08	-0.43
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.06	0.00	0.00	0.02
Plus: other tax equivalent adjustments					
Equals: Pretax net operating income (tax equivalent)					
Less: Applicable income taxes (tax equivalent)					
Less: Minority interest	0.00	0.05	0.00	0.00	0.00
Equals: Net operating income	-1.27	0.12	-0.26	0.05	1.22
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	-1.27	0.12	-0.26	0.05	1.22
Memo: Net income (last four quarters)	-1.27	-0.36	-0.26	0.05	1.22
Net income-BHC and noncontrolling (minority) interest	-1.27	0.17	-0.26	0.05	1.22
<b>Margin Analysis</b>					
Average earning assets / Average assets	99.31	96.63	97.51	94.46	95.78
Average interest-bearing funds / Average assets	80.06	69.96	77.03	72.39	72.01
Interest income (tax equivalent) / Average earning assets					
Interest expense / Average earning assets	1.97	2.47	1.78	0.52	0.62
Net interest income (tax equivalent) / Average earning assets					
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)					
Interest-bearing bank balances	4.32	8.35	5.06	1.56	0.19
Federal funds sold and reverse repos					0.00
Trading assets					
Total earning assets	5.01	5.58	4.72	3.87	4.69
Investment securities (tax equivalent)					
US Treasury and agency securities (excluding mortgage-backed securities)	5.39	4.30	10.21	3.22	0.93
Mortgage-backed securities	2.01	3.34	2.66	2.01	1.98
All other securities					
Interest-bearing deposits	2.33	3.46	2.05	0.56	0.76
Time deposits of \$250K or more	3.76	3.84	3.50	1.04	1.88
Time deposits < \$250K	3.69	4.32	2.74	0.78	1.19
Other domestic deposits	1.39	2.16	1.55	0.46	0.21
Foreign deposits					
Federal funds purchased and repos		3.96	1.75	0.58	0.30
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00
All interest-bearing funds	2.45	3.48	2.24	0.67	0.83

**BHCPR PEER GROUP DATA**

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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
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	133.77	100.60	104.02	98.71	80.59
<b>Percent of Average Assets</b>					
Total overhead expense	4.85	5.64	3.90	3.64	4.32
Personnel expense	2.03	3.33	2.04	1.96	2.34
Net occupancy expense	0.71	0.45	0.57	0.56	0.44
Other operating expenses	2.11	1.86	1.29	1.13	1.54
Overhead less non-interest income	4.24	2.60	3.03	3.09	2.84
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense					
Personnel expense					
Net occupancy expense					
Other operating expenses					
Total non-interest income					
Fiduciary activities income					
Service charges on domestic deposit accounts					
Trading revenue					
Investment banking fees and commissions					
Insurance activities revenue					
Venture capital revenue					
Net servicing fees					
Net securitization income					
Net gain (loss) - sales of loans, OREO, and other assets					
Other non-interest income					
Overhead less non-interest income					
Applicable income taxes / Pretax net operating income (tax equivalent)					
Applicable income tax + TE / Pretax net operating income + TE					

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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**Percent Composition of Assets**

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Total Assets</b>					
Real estate loans	74.50	76.27	73.41	73.87	43.51
Commercial and industrial loans	6.16	5.06	5.90	5.35	19.84
Loans to individuals	3.59	1.05	0.98	0.16	0.44
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.00	0.00	0.00	0.00	3.10
Other loans and leases	0.00	0.23	0.33	0.13	0.13
Net loans and leases	83.38	83.15	80.07	78.97	74.04
Debt securities over 1 year	5.94	5.82	7.84	9.03	11.40
Mutual funds and equity securities	0.00	0.45	0.12	0.14	1.15
Subtotal	89.32	89.42	88.02	88.15	86.58
Interest-bearing bank balances	6.25	3.16	4.80	3.61	6.69
Federal funds sold and reverse repos	0.00	0.00	0.00	0.00	0.02
Debt securities 1 year or less	0.50	1.48	2.66	3.01	1.79
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	96.08	94.07	95.48	94.76	95.09
Non-interest cash and due from depository institutions	0.39	0.39	0.58	0.78	0.93
Other real estate owned	0.01	0.01	0.02	0.03	0.02
All other assets	3.54	5.55	3.94	4.46	3.98
<b>Memoranda</b>					
Short-term investments	6.75	4.65	7.46	6.62	8.51
US Treasury securities	0.00	0.19	0.55	0.33	0.57
US agency securities (excluding mortgage-backed securities)	0.07	0.45	0.79	1.36	6.68
Municipal securities	2.13	1.44	2.21	2.32	1.41
Mortgage-backed securities	3.83	4.40	5.67	6.27	4.11
Asset-backed securities	0.00	0.69	1.07	1.55	0.23
Other debt securities	0.41	0.13	0.21	0.21	0.20
Loans held-for-sale	1.25	2.04	0.51	0.34	0.36
Loans held for investment	83.00	81.90	80.44	79.52	75.08
Real estate loans secured by 1-4 family	16.55	37.45	21.82	19.41	11.92
Revolving	0.00	7.04	0.69	0.74	0.93
Closed-end, secured by first liens	16.55	29.95	20.88	18.45	10.69
Closed-end, secured by junior liens	0.00	0.46	0.26	0.23	0.30
Commercial real estate loans	57.94	38.80	51.56	54.42	27.56
Construction and land development	0.71	1.87	3.19	2.53	1.26
Multifamily	18.53	7.72	12.20	12.52	5.51
Nonfarm nonresidential	38.71	29.22	36.16	39.36	20.78
Real estate loans secured by farmland	0.00	0.02	0.02	0.03	4.03

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

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	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	88.43	90.80	90.69	92.38	60.51
Real estate loans secured by 1-4 family	19.65	44.26	26.94	24.44	16.52
Revolving	0.00	8.23	0.85	0.96	1.42
Closed-end	19.65	36.03	26.09	23.48	15.10
Commercial real estate loans	68.78	46.53	63.72	67.90	37.40
Construction and land development	0.84	2.25	3.93	3.26	1.83
1-4 family	0.00	0.47	0.26	0.31	0.34
Other	0.84	1.78	3.66	2.94	1.49
Multifamily	21.99	9.24	15.10	15.48	7.40
Nonfarm nonresidential	45.95	35.04	44.69	49.17	28.17
Owner-occupied	19.89	13.67	17.97	20.06	10.89
Other	26.06	21.37	26.72	29.11	17.28
Real estate loans secured by farmland	0.00	0.02	0.03	0.04	6.59
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	7.31	6.12	7.27	6.82	24.01
Loans to individuals	4.26	1.24	1.21	0.19	0.70
Credit card loans	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.00	0.00	0.00	0.00	4.99
Other loans and leases	0.00	0.28	0.41	0.17	0.18
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	932.53	833.98	773.12	679.41	378.39
Real estate loans secured by 1-4 family	207.18	403.28	230.08	178.54	103.81
Revolving	0.00	74.43	7.29	6.82	7.46
Closed-end	207.18	328.85	222.79	171.73	96.35
Commercial real estate loans	725.34	430.54	542.77	500.56	244.52
Construction and land development	8.88	20.40	33.82	23.31	10.47
1-4 family	0.00	4.26	2.28	2.21	1.81
Other	8.88	16.15	31.54	21.10	8.66
Multifamily	231.90	86.58	128.27	115.20	49.55
Nonfarm nonresidential	484.56	323.56	380.68	362.05	184.51
Owner-occupied	209.78	126.63	152.73	148.49	70.52
Other	274.79	196.93	227.94	213.56	113.98
Real estate loans secured by farmland	0.00	0.16	0.26	0.30	30.06
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	77.10	55.97	62.38	49.20	98.71
Loans to individuals	44.91	11.59	10.23	1.44	3.43
Credit card loans	0.00	0.01	0.00	0.00	0.00
Agricultural loans	0.00	0.00	0.00	0.00	22.51
Other loans and leases	0.00	2.54	3.53	1.22	1.18
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	48.89	32.86	46.13	48.27	26.73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	515.57	303.91	393.22	355.28	175.59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	725.34	430.54	545.96	503.77	246.12

**BHCPR PEER GROUP DATA**

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**Liquidity and Funding**

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	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Total Assets</b>					
Short-term investments	6.75	4.65	7.46	6.62	8.51
Liquid assets	10.54	8.59	12.39	12.34	19.00
Investment securities	6.44	7.75	10.62	12.18	14.34
Net loans and leases	83.38	83.15	80.07	78.97	74.04
Net loans, leases and standby letters of credit	83.44	83.18	80.08	79.01	74.14
Core deposits	65.35	63.82	71.76	75.35	58.16
Noncore funding	27.22	23.60	17.81	12.75	24.68
Time deposits of \$250K or more	2.58	3.40	3.40	3.59	3.16
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.00	1.08	1.24	1.65	0.83
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.00	1.08	1.24	1.65	0.81
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	7.62	5.66	2.50	1.06	17.53
Earning assets that reprice within 1 year	20.75	35.26	30.71	32.03	27.92
Interest-bearing liabilities that reprice within 1 year	25.84	33.40	45.03	39.45	20.60
Long-term debt that reprices within 1 year	0.00	3.06	0.00	0.00	0.00
Net assets that reprice within 1 year	-5.08	-1.21	-14.32	-7.42	7.32
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	22.91	21.24	11.56	6.96	17.64
Net short-term noncore funding dependence	22.42	10.10	5.93	4.99	15.83
Short-term investment / Short-term noncore funding	25.21	35.81	68.71	63.53	121.10
Liquid assets - short-term noncore funding / Nonliquid assets	-18.16	-5.52	-0.43	1.55	1.25
Net loans and leases / Total deposits	98.59	104.08	95.79	92.65	6,370.96
Net loans and leases / Core deposits	127.60	137.69	112.06	104.89	6,377.57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.05	-0.82	-0.14	-0.17	0.13
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-22.02	-10.76	-14.01	-15.81	-1.28
Structured notes appreciation (depreciation) / Tier 1 capital					-0.15
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	3.59	19.87	2.03	2.15	1.77
Available-for-sale securities	96.41	67.56	97.15	96.99	72.67
US Treasury securities	0.00	3.54	3.77	1.99	2.07
US agency securities (excluding mortgage-backed securities)	1.08	3.61	6.47	9.86	25.90
Municipal securities	33.03	15.84	22.60	20.28	10.86
Mortgage-backed securities	59.52	57.40	55.90	54.97	32.34
Asset-backed securities	0.00	4.98	7.33	9.40	1.57
Other debt securities	6.37	2.04	3.12	2.64	1.69
Mutual funds and equity securities	0.00	12.58	0.82	0.86	25.56
Debt securities 1 year or less	7.77	12.97	21.84	23.11	12.49
Debt securities 1 to 5 years	34.59	28.02	37.35	37.14	39.34
Debt securities over 5 years	57.64	46.43	39.99	38.90	22.61
Pledged securities	4.36	34.36	33.85	25.97	24.80
Structured notes, fair value	0.00	0.00	0.00	0.00	1.17
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	-10.55	-27.44	23.60	-38.78	-25.59
Investment securities	-3.16	-9.39	-1.32	-7.05	31.37
Core deposits	-21.77	-3.69	8.43	-0.35	-17.15
Noncore funding	104.60	-9.11	74.54	11.37	-15.10

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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**Derivatives and Off-Balance-Sheet Transactions**

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	1.40	7.83	5.44	5.65	8.29
Standby letters of credit	0.06	0.03	0.01	0.03	0.11
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.00	0.00
Interest rate contracts	0.00	0.00	0.00	0.00	0.00
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	1.62	9.17	7.41	7.61	12.85

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**Derivatives Analysis**

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Notional Amount</b>					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
<b>Futures and forwards</b>					
Written options					
Exchange-traded					
Over-the-counter					
Purchased options					
Exchange-traded					
Over-the-counter					
Swaps					
<b>Held for trading</b>					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
<b>Non-traded</b>					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>					
One year or less					
Over 1 year to 5 years					
Over 5 years					
Gross negative fair value (absolute value)					
Gross positive fair value					
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.00	0.02	0.02	0.03	0.02

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**Allowance and Net Loan and Lease Losses**

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.05	0.05	0.00	-0.08	-0.43
Provision for loan and lease losses / Average loans and leases	0.06	0.06	0.00	-0.11	-0.50
Provision for loan and lease losses / Net loan and lease losses	76.34	963.49	315.13	773.25	118.95
Allowance for loan and lease losses / Total loans and leases not held for sale	1.04	0.96	1.10	1.12	1.81
Allowance for loan and lease losses / Total loans and leases	1.02	0.94	1.10	1.12	1.80
Allowance for loan and lease losses / Net loans and leases losses (X)	13.28	123.34	368.38		17.92
Allowance for loan and lease losses / Nonaccrual assets	18.35	196.57	138.66	436.56	396.40
ALLL / 90+ days past due + nonaccrual loans and leases	18.35	195.88	138.66	422.92	389.71
Gross loan and lease losses / Average loans and leases	0.10	0.05	0.02	0.04	0.54
Recoveries / Average loans and leases	0.03	0.01	0.02	0.08	0.21
Net losses / Average loans and leases	0.08	0.04	0.00	-0.04	0.33
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	22.34	64.47	60.55	295.92	67.41
Earnings coverage of net loan and lease losses (X)	-19.52	269.58	-162.19	53.31	-5.82
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.00	0.00	-0.01	-0.06	-0.03
Real estate loans secured by 1-4 family	0.00	-0.01	-0.02	-0.07	-0.08
Revolving		0.00	0.06	0.00	0.00
Closed-end	0.00	-0.01	-0.02	-0.07	-0.08
Commercial real estate loans	0.00	0.01	0.00	-0.06	-0.01
Construction and land development	0.00	0.00	0.00	0.00	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.01	0.00	-0.08	-0.01
Owner-occupied	0.00	0.01	0.00	0.00	0.00
Other	0.00	0.00	0.00	-0.08	-0.01
Real estate loans secured by farmland		0.00	0.00	0.00	0.01
Commercial and industrial loans	-0.05	0.33	-0.33	-0.09	0.14
Loans to individuals	1.90	17.84	22.07	13.14	4.49
Credit card loans		0.00			
Agricultural loans					1.31
Loans to foreign governments and institutions					
Other loans and leases		0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 12/31/2025

**Past Due and Nonaccrual Assets**

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	3.02	0.88	1.93	1.44	0.56
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.25
Nonaccrual loans and leases	5.57	1.56	2.40	1.19	1.18
90+ days past due and nonaccrual loans and leases	5.57	1.56	2.40	1.20	1.43
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.00	0.00	0.10	0.18
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	3.02	0.88	1.93	1.44	0.56
90+ days past due assets	0.00	0.00	0.00	0.00	0.25
Nonaccrual assets	5.57	1.56	2.40	1.19	1.18
30+ days past due and nonaccrual assets	8.59	2.45	4.33	2.64	1.99
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	4.70	1.31	1.93	0.98	1.04
90+ past due and nonaccrual assets + other real estate owned	4.70	1.32	1.96	1.01	1.07
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	4.70	1.40	1.97	1.43	1.17
Allowance for loan and lease losses	545.86	164.31	251.20	193.11	114.77
Equity capital + allowance for loan and lease losses	103.50	23.38	29.91	19.63	9.96
Tier 1 capital + allowance for loan and lease losses	58.88	15.65	20.63	13.13	8.77
Loans and leases + other real estate owned	5.58	1.67	2.44	1.74	1.63

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 12/31/2025

**Past Due and Nonaccrual Loans and Leases**

		12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	3.26	0.93	1.89	1.41	0.61
	90+ days past due	0.00	0.00	0.00	0.00	0.33
	Nonaccrual	5.70	1.38	2.35	1.23	1.22
Commercial and industrial	30-89 days past due	1.61	0.34	4.25	2.72	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.36
	Nonaccrual	7.05	2.85	1.99	0.61	0.56
Individuals	30-89 days past due	0.17	0.45	0.88	3.60	1.14
	90+ days past due	0.00	0.00	0.00	0.00	0.93
	Nonaccrual	0.38	0.21	0.15	0.00	0.05
Depository institution loans	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Agricultural	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					1.16
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due		0.00	0.00	0.00	0.00
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	0.00	0.00

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

**BHCPR PEER GROUP DATA**

**Past Due and Nonaccrual Loans and Leases - Continued**

Peer Group: 4  
Date: 12/31/2025

		12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Memoranda</b>						
1-4 Family	30-89 days past due	1.01	0.43	1.10	0.44	0.71
	90+ days past due	0.00	0.01	0.00	0.01	0.13
	Nonaccrual	2.73	0.62	1.63	2.26	1.67
Revolving	30-89 days past due		0.06	1.86	2.62	0.20
	90+ days past due		0.26	0.00	0.00	0.00
	Nonaccrual		0.18	0.19	0.71	0.27
Closed-End	30-89 days past due	1.01	0.53	1.09	0.35	0.71
	90+ days past due	0.00	0.00	0.00	0.01	0.16
	Nonaccrual	2.73	0.64	1.63	2.25	1.66
Junior Lien	30-89 days past due	0.00	0.01	0.00	0.00	0.02
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.00	0.08	0.12	0.08	0.07
Commercial real estate	30-89 days past due	3.91	1.43	2.06	1.65	0.49
	90+ days past due	0.00	0.00	0.00	0.00	0.39
	Nonaccrual	6.55	1.54	2.57	0.92	0.27
Construction and development	30-89 days past due	0.00	6.51	0.00	0.00	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
1-4 family	30-89 days past due	0.00	6.51	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Multifamily	30-89 days past due	6.28	0.38	2.97	0.97	0.51
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	5.20	0.58	0.99	0.03	0.17
Nonfarm non-residential	30-89 days past due	2.85	0.95	1.67	1.95	0.45
	90+ days past due	0.00	0.00	0.00	0.00	0.54
	Nonaccrual	7.32	1.98	3.27	1.29	0.31
Owner occupied	30-89 days past due	0.00	0.42	0.61	1.23	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	4.28	1.30	2.31	0.12	0.26
Other	30-89 days past due	2.85	0.53	1.06	0.72	0.34
	90+ days past due	0.00	0.00	0.00	0.00	0.54
	Nonaccrual	3.04	0.68	0.97	1.17	0.05
Farmland	30-89 days past due		0.00	0.00	0.00	0.22
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	0.00	2.13
Credit card	30-89 days past due		0.00			
	90+ days past due		0.00			
	Nonaccrual		0.00			

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 12/31/2025

**Regulatory Capital Components and Ratios**

	12/31/2025			12/31/2024			12/31/2023			12/31/2022		
<b>Capital Ratios</b>												
Common equity tier 1 capital, column A	2.42			4.74			6.95			8.07		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	8.46			6.69			10.84			12.59		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	9.49			7.93			12.63			14.50		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	7.07			8.40			8.91			9.96		
Supplementary leverage ratio, advanced approaches HCs												

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 12/31/2025

**Insurance and Broker-Dealer Activities**

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.09
Insurance underwriting assets (P/C) / Total insurance underwriting assets					100.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets					0.00
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income					
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	4.51
Insurance net income (P/C) / Equity (P/C)					165.50
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					0.00
Reinsurance recovery (L/H) / Total assets (L/H)					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.00	2.72	3.68	3.71	2.09
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 12/31/2025

**Foreign Activities**

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Analysis Ratios</b>					
Yield: Foreign loans					
Cost: Interest-bearing deposits					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases					
Total selected assets				-100.00	0.06
Deposits					

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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
<b>Profitability</b>					
Net income / Average equity capital	-31.05	-2.21	-4.66	-0.60	6.61
Bank net income / Average equity investment in banks	-12.71	3.23	-0.48	1.89	8.85
Nonbank net income / Average equity investment in nonbanks	0.00	2.07	-0.02	-0.50	2.17
Subsidiary HCs net income / Average equity investment in sub HCs					
Bank net income / Parent net income		118.64	197.16	120.91	98.83
Nonbank net income / Parent net income		9.81			9.81
Subsidiary holding companies' net income / Parent net income					
<b>Leverage</b>					
Total liabilities / Equity capital	102.72	45.16	30.82	25.54	10.29
Total debt / Equity capital	19.66	24.67	11.57	8.58	1.60
Total debt + notes payable to subs that issued TPS / Equity capital	72.36	38.51	27.25	23.42	9.26
Total debt + Loans guaranteed for affiliate / Equity capital	19.66	24.67	11.57	8.58	1.60
Total debt / Equity capital - excess over fair value	19.66	24.67	11.57	8.58	1.60
Long-term debt / Equity capital	9.83	24.67	11.57	8.58	1.08
Short-term debt / Equity capital	9.83	0.00	0.00	0.00	0.51
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	15.72	75.72	55.37	57.83	5.23
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	197.40	128.31	118.23	115.47	105.59
Total investment in subs / Equity capital	197.40	128.62	118.23	115.47	105.59
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)		0.73	-5.13	-1.30	-0.28
Equity investment in subs - equity cap / Net income-div (X)		0.85			0.47
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	2.71	307.18	14.62	21.05	59.36
Cash from ops + noncash items + op expense / Op expense + dividend	82.78	96.45	54.21	42.37	29.47
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	86.34	44.54	107.63	266.05	110.07
Pretax operating income + interest expense / Interest expense	-3,207.89	-999.38	-2,078.63	-2,852.23	2,409.72
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-125.88	533.43	-119.57	-118.98	894.56
Dividends + interest from subsidiaries / Interest expense + dividends	68.42	682.78	41.94	46.00	127.58
Fees + other income from subsidiaries / Salary + other expenses	0.72	0.39	3.22	9.31	26.87
Net income / Current part of long-term debt + preferred dividends (X)					
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	-29.45	-2.81	-6.72	-6.57	-3.74
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due					0.00
Nonaccrual					0.00
Total					0.00
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.00	0.36	0.14	0.17	2.45
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 12/31/2025

**Parent Company Analysis - Part 2**

	12/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income		39.77			93.14
Dividends declared / Net income		7.46	0.00	0.00	18.35
Net income - dividends / Average equity	-31.05	-2.79	-4.66	-0.60	5.46
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries		312.06			60.89
Dividends from nonbank subsidiaries		0.00			51.66
Dividends from subsidiary holding companies		0.00			0.00
Dividends from all subsidiaries		312.06			112.56
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries		73.64	0.00	0.00	11.77
Interest income from bank subsidiaries		0.20	0.00	0.00	0.00
Management and service fees from bank subsidiaries		0.00	0.00	0.00	3.19
Other income from bank subsidiaries		0.00	0.00	0.00	0.00
Operating income from bank subsidiaries		73.84	0.00	0.00	14.96
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries		0.00			132.64
Interest income from nonbank subsidiaries		0.00			0.00
Management and serv fees from nonbank subsidiaries		0.00			0.00
Other income from nonbank subsidiaries		0.00			0.00
Operating income from nonbank subsidiaries		0.00			132.64
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies					
Interest income from subsidiary holding companies					
Management and service fees from subsidiary holding companies					
Other income from subsidiary holding companies					
Operating income from subsidiary holding companies					
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	0.00	49.78	0.00	0.00	19.62
Interest income from bank subsidiaries	30.00	17.21	3.95	0.43	1.27
Management and service fees from bank subsidiaries	0.00	0.00	0.00	0.00	5.32
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	30.00	66.99	3.95	0.43	26.20
Dividends from nonbank subsidiaries	0.00	6.20	0.00	0.00	25.00
Interest income from nonbank subsidiaries	44.29	7.25	7.46	2.88	4.75
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	25.71	9.11	38.60	46.69	18.99
Operating income from nonbank subsidiaries	70.00	22.56	46.05	49.57	48.73
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	536.12				372.89
Loans and advances from subsidiaries / Total debt	268.06	89.35	134.03	268.06	454.51



















**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 12/31/2025

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	1
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Nonaccrual loans and leases	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	1
90+ days past due and nonaccrual loans and leases	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	1
<b>Percent of Loans and Leases and Other Assets</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Nonaccrual restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	1
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Nonaccrual assets	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	1
30+ days past due and nonaccrual assets	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	1
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	1
90+ past due and nonaccrual assets + other real estate owned	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	1
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	1
Allowance for loan and lease losses	545.86	545.86	545.86	545.86	545.86	545.86	545.86	545.86	1
Equity capital + allowance for loan and lease losses	103.50	103.50	103.50	103.50	103.50	103.50	103.50	103.50	1
Tier 1 capital + allowance for loan and lease losses	58.88	58.88	58.88	58.88	58.88	58.88	58.88	58.88	1
Loans and leases + other real estate owned	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	1

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 12/31/2025

**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	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	1
Commercial and industrial	30-89 days past due	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	7.05	7.05	7.05	7.05	7.05	7.05	7.05	7.05	1
Individuals	30-89 days past due	0.17	0.17	0.17	0.17	0.17	0.17	0.17	0.17	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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**

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Peer Group: 4  
Date: 12/31/2025

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	1
Revolving	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Closed-End	30-89 days past due	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	1
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Commercial real estate	30-89 days past due	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	1
Construction and development	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Multifamily	30-89 days past due	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	1
Nonfarm non-residential	30-89 days past due	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32	1
Owner occupied	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	1
Other	30-89 days past due	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	1
Farmland	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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











# BHCPR Reporters for Quarter Ending 12/31/2025

Peer Group 4 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2025 and Other Notes</u>
2531245	690,639	CARVER BANCORP, INC.	NEW YORK, NY	

Note: Peer Group 4 has 1 bank holding companies.