

BHCPR PEER GROUP DATA

 Peer Group: 5
 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) | | | -0.05 | | |
| + Non-interest income | 3.87 | 3.05 | 1.94 | 2.58 | 3.22 |
| - Overhead expense | 6.09 | 5.86 | 4.33 | 4.74 | 4.56 |
| - Provision for credit losses | 0.24 | 0.09 | 0.57 | 0.05 | 0.07 |
| + Securities gains (losses) | -0.47 | 0.00 | -0.03 | 0.01 | 0.00 |
| + Other tax equivalent adjustments | | | 2.29 | | |
| = Pretax net operating income (tax equivalent) | | | -1.42 | | |
| Net operating income | 0.70 | 0.09 | -0.43 | 0.45 | 0.66 |
| Net income | 0.70 | 0.09 | -5.34 | 0.45 | 0.66 |
| Net income (Subchapter S adjusted) | 0.44 | | | | |
| Percent of Average Earning Assets | | | | | |
| Interest income (tax equivalent) | | | 0.00 | | |
| Interest expense | 1.95 | 2.26 | 1.10 | 0.42 | 0.21 |
| Net interest income (tax equivalent) | | | -0.06 | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | |
| Net loan and lease losses / Average loans and leases | 0.54 | 0.12 | 14.31 | -0.02 | -0.07 |
| Earnings coverage of net loan and lease losses (X) | -28.80 | -58.95 | 13.56 | 16.65 | -141.73 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.34 | 1.67 | 1.91 | 1.23 | 1.22 |
| Allowance for loan and lease losses / Total loans and leases | 1.34 | 1.67 | 1.91 | 1.23 | 1.22 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 1.18 | 0.31 | 0.58 | 0.73 | 0.67 |
| 30-89 days past due loans and leases / Total loans and leases | 0.51 | 0.57 | 0.43 | 0.28 | 0.82 |
| Liquidity and Funding | | | | | |
| Net noncore funding dependence | -17.69 | -6.11 | -3.50 | 4.80 | -18.53 |
| Net short-term noncore funding dependence | -20.44 | -12.28 | -11.23 | -4.01 | -24.11 |
| Net loans and leases / Total assets | 55.61 | 50.57 | 37.16 | 50.13 | 50.41 |
| Capitalization | | | | | |
| Tier 1 leverage ratio | 14.14 | 13.00 | 21.21 | 13.95 | 13.78 |
| Holding company equity capital / Total assets | 12.99 | 10.82 | 30.30 | 11.99 | 14.94 |
| Total equity capital (including minority interest) / Total assets | 13.15 | 11.10 | 30.49 | 12.24 | 15.24 |
| Common equity tier 1 capital / Total risk-weighted assets | 16.56 | 15.94 | 53.64 | 19.59 | 21.51 |
| Net loans and leases / Equity capital (X) | 11.73 | 5.04 | 3.43 | 4.63 | 3.44 |
| Cash dividends / Net income | 26.16 | 24.05 | 12.76 | 16.71 | 19.18 |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | |
| Growth Rates | | | | | |
| Assets | 12.28 | 17.55 | -18.41 | 9.21 | -10.71 |
| Equity capital | 30.58 | 9.12 | -8.08 | -14.02 | 3.65 |
| Net loans and leases | 26.89 | 19.11 | -18.75 | 8.30 | 10.47 |
| Noncore funding | 31.07 | 30.89 | -17.16 | 266.68 | -61.70 |
| Parent Company Ratios | | | | | |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Long-term debt / Equity capital | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity investment in subsidiaries / Equity capital | 90.56 | 92.84 | 95.25 | 92.66 | 94.20 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 85.58 | 90.18 | 64.93 | 76.33 | 153.44 |

BHCPR PEER GROUP DATA

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Relative Income Statement and Margin Analysis

PRELIMINARY

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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) | | | 0.00 | | |
| Less: Interest expense | 1.80 | 2.13 | 1.03 | 0.39 | 0.20 |
| Equals: Net interest income (tax equivalent) | | | -0.05 | | |
| Plus: Non-interest income | 3.87 | 3.05 | 1.94 | 2.58 | 3.22 |
| Equals: adjusted operating income (tax equivalent) | | | -0.15 | | |
| Less: Overhead expense | 6.09 | 5.86 | 4.33 | 4.74 | 4.56 |
| Less: Provision for credit losses | 0.24 | 0.09 | 0.57 | 0.05 | 0.07 |
| 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 | -0.47 | 0.00 | -0.03 | 0.01 | 0.00 |
| Plus: other tax equivalent adjustments | | | 2.29 | | |
| Equals: Pretax net operating income (tax equivalent) | | | -1.42 | | |
| Less: Applicable income taxes (tax equivalent) | | | 2.28 | | |
| Less: Minority interest | 0.03 | 0.07 | 0.01 | 0.01 | 0.02 |
| Equals: Net operating income | 0.70 | 0.09 | -0.43 | 0.45 | 0.66 |
| Plus: Net extraordinary items | 0.00 | 0.00 | -4.91 | 0.00 | 0.00 |
| Equals: Net income | 0.70 | 0.09 | -5.34 | 0.45 | 0.66 |
| Memo: Net income (last four quarters) | 1.42 | 0.09 | -5.34 | 0.45 | 0.88 |
| Net income-BHC and noncontrolling (minority) interest | 0.73 | 0.16 | -5.33 | 0.46 | 0.68 |
| Margin Analysis | | | | | |
| Average earning assets / Average assets | 92.05 | 94.27 | 93.45 | 93.00 | 92.85 |
| Average interest-bearing funds / Average assets | 58.20 | 57.81 | 63.41 | 52.80 | 61.67 |
| Interest income (tax equivalent) / Average earning assets | | | 0.00 | | |
| Interest expense / Average earning assets | 1.95 | 2.26 | 1.10 | 0.42 | 0.21 |
| Net interest income (tax equivalent) / Average earning assets | | | -0.06 | | |
| Yield or Cost | | | | | |
| Total loans and leases (tax equivalent) | | | 0.00 | | |
| Interest-bearing bank balances | 5.11 | 5.34 | 3.34 | 1.50 | 0.11 |
| Federal funds sold and reverse repos | 4.89 | 5.52 | 5.53 | 2.76 | 0.13 |
| Trading assets | | | 0.00 | | |
| Total earning assets | 6.07 | 5.53 | 3.89 | 3.43 | 2.58 |
| Investment securities (tax equivalent) | | | 0.00 | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 2.59 | 1.99 | 1.69 | 0.97 | 0.85 |
| Mortgage-backed securities | 2.69 | 2.57 | 1.90 | 1.94 | 1.03 |
| All other securities | | | | | |
| Interest-bearing deposits | 3.73 | 3.25 | 1.69 | 1.05 | 0.91 |
| Time deposits of \$250K or more | 3.41 | 3.68 | 2.29 | 0.37 | 1.08 |
| Time deposits < \$250K | 3.23 | 2.83 | 1.56 | 1.07 | 1.06 |
| Other domestic deposits | 2.21 | 3.57 | 2.00 | 1.17 | 0.19 |
| Foreign deposits | | | | | |
| Federal funds purchased and repos | 4.32 | 5.84 | 6.33 | 3.91 | 0.06 |
| Other borrowed funds and trading liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All interest-bearing funds | 3.24 | 3.83 | 1.92 | 1.04 | 0.34 |

BHCPR PEER GROUP DATA

Peer Group: 5
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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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Overhead expenses / Net Interest Income + non-interest income | 89.44 | 105.96 | -144.77 | 87.03 | 82.98 |
| Percent of Average Assets | | | | | |
| Total overhead expense | 6.09 | 5.86 | 4.33 | 4.74 | 4.56 |
| Personnel expense | 3.79 | 3.68 | 2.32 | 2.78 | 2.68 |
| Net occupancy expense | 0.43 | 0.32 | 0.25 | 0.30 | 0.25 |
| Other operating expenses | 1.87 | 1.85 | 1.76 | 1.67 | 1.62 |
| Overhead less non-interest income | 2.21 | 2.81 | 2.38 | 2.16 | 1.34 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | |
| Total overhead expense | | | -842.46 | | |
| Personnel expense | | | -13.45 | | |
| Net occupancy expense | | | -5.13 | | |
| Other operating expenses | | | -823.88 | | |
| Total non-interest income | | | 64.56 | | |
| Fiduciary activities income | | | | | |
| Service charges on domestic deposit accounts | | | | | |
| Trading revenue | | | | | |
| Investment banking fees and commissions | | | | | |
| Insurance activities revenue | | | | | |
| Venture capital revenue | | | | | |
| Net servicing fees | | | | | |
| Net securitization income | | | | | |
| Net gain (loss) - sales of loans, OREO, and other assets | | | | | |
| Other non-interest income | | | | | |
| Overhead less non-interest income | | | -907.02 | | |
| Applicable income taxes / Pretax net operating income (tax equivalent) | | | | | |
| Applicable income tax + TE / Pretax net operating income + TE | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2025

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 | 42.83 | 34.11 | 24.61 | 32.67 | 28.75 |
| Commercial and industrial loans | 4.88 | 4.21 | 2.60 | 4.74 | 6.54 |
| Loans to individuals | 2.81 | 2.53 | 1.64 | 0.74 | 0.82 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 0.87 | 0.76 | 0.60 | 0.95 | 1.00 |
| Other loans and leases | 4.58 | 9.24 | 8.05 | 11.11 | 13.24 |
| Net loans and leases | 55.61 | 50.57 | 37.16 | 50.13 | 50.41 |
| Debt securities over 1 year | 12.95 | 17.78 | 16.96 | 25.00 | 19.85 |
| Mutual funds and equity securities | 0.16 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal | 68.72 | 68.35 | 54.11 | 75.13 | 70.26 |
| Interest-bearing bank balances | 17.23 | 13.60 | 33.41 | 5.61 | 14.91 |
| Federal funds sold and reverse repos | 0.90 | 3.13 | 2.85 | 8.94 | 2.97 |
| Debt securities 1 year or less | 0.60 | 1.94 | 0.34 | 0.85 | 1.85 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total earning assets | 87.45 | 87.01 | 90.72 | 90.53 | 89.99 |
| Non-interest cash and due from depository institutions | 1.37 | 1.26 | 1.52 | 1.08 | 1.18 |
| Other real estate owned | 0.01 | 0.00 | 0.02 | 0.04 | 0.01 |
| All other assets | 11.18 | 11.73 | 7.76 | 8.39 | 8.83 |
| Memoranda | | | | | |
| Short-term investments | 18.73 | 18.66 | 36.61 | 15.40 | 19.73 |
| US Treasury securities | 1.08 | 0.00 | 0.00 | 0.00 | 0.00 |
| US agency securities (excluding mortgage-backed securities) | 0.91 | 2.03 | 1.61 | 1.96 | 1.80 |
| Municipal securities | 6.83 | 8.13 | 6.79 | 10.07 | 8.42 |
| Mortgage-backed securities | 4.09 | 8.18 | 7.79 | 12.38 | 9.80 |
| Asset-backed securities | 0.00 | 0.00 | 0.19 | 0.00 | 0.00 |
| Other debt securities | 0.63 | 1.38 | 0.93 | 1.44 | 1.67 |
| Loans held-for-sale | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans held for investment | 56.32 | 51.44 | 37.89 | 50.74 | 51.08 |
| Real estate loans secured by 1-4 family | 11.00 | 8.09 | 6.52 | 9.06 | 8.40 |
| Revolving | 0.74 | 1.08 | 0.93 | 0.96 | 1.19 |
| Closed-end, secured by first liens | 10.08 | 6.92 | 5.49 | 7.91 | 6.98 |
| Closed-end, secured by junior liens | 0.18 | 0.09 | 0.09 | 0.19 | 0.24 |
| Commercial real estate loans | 30.05 | 24.68 | 16.98 | 22.09 | 18.55 |
| Construction and land development | 4.52 | 2.89 | 1.33 | 3.11 | 2.50 |
| Multifamily | 2.12 | 2.07 | 1.07 | 1.25 | 1.32 |
| Nonfarm nonresidential | 23.41 | 19.72 | 14.57 | 17.73 | 14.73 |
| Real estate loans secured by farmland | 1.78 | 1.34 | 1.12 | 1.53 | 1.80 |

BHCPR PEER GROUP DATA

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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 |
|--|------------|------------|------------|------------|------------|
| Loan Mix, Percent of Gross Loans and Leases | | | | | |
| Real estate loans | 76.16 | 67.79 | 66.31 | 63.80 | 57.82 |
| Real estate loans secured by 1-4 family | 20.43 | 16.49 | 17.80 | 17.51 | 17.57 |
| Revolving | 1.28 | 2.39 | 2.56 | 1.58 | 2.09 |
| Closed-end | 19.16 | 14.10 | 15.23 | 15.93 | 15.48 |
| Commercial real estate loans | 52.47 | 48.68 | 45.55 | 43.36 | 36.88 |
| Construction and land development | 8.04 | 5.53 | 3.49 | 6.90 | 5.81 |
| 1-4 family | 0.75 | 0.71 | 0.28 | 0.87 | 1.13 |
| Other | 7.29 | 4.82 | 3.21 | 6.03 | 4.68 |
| Multifamily | 3.81 | 4.08 | 2.72 | 2.27 | 2.34 |
| Nonfarm nonresidential | 40.62 | 39.06 | 39.33 | 34.18 | 28.73 |
| Owner-occupied | 20.34 | 21.91 | 21.47 | 18.67 | 18.16 |
| Other | 20.28 | 17.16 | 17.86 | 15.51 | 10.58 |
| Real estate loans secured by farmland | 3.26 | 2.62 | 2.97 | 2.93 | 3.36 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 9.03 | 8.37 | 7.03 | 10.30 | 14.26 |
| Loans to individuals | 4.46 | 4.88 | 4.53 | 1.69 | 2.00 |
| Credit card loans | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 1.59 | 1.40 | 1.61 | 1.96 | 2.09 |
| Other loans and leases | 8.11 | 16.53 | 19.62 | 21.23 | 22.59 |
| Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted) | | | | | |
| Real estate loans | 320.00 | 274.90 | 186.43 | 236.10 | 230.48 |
| Real estate loans secured by 1-4 family | 98.18 | 67.92 | 51.07 | 66.09 | 71.30 |
| Revolving | 5.52 | 9.97 | 7.57 | 6.55 | 10.09 |
| Closed-end | 92.66 | 57.94 | 43.50 | 59.54 | 61.22 |
| Commercial real estate loans | 206.11 | 196.59 | 127.16 | 159.36 | 145.22 |
| Construction and land development | 29.27 | 21.95 | 9.45 | 24.13 | 21.55 |
| 1-4 family | 3.24 | 2.91 | 0.77 | 2.93 | 4.69 |
| Other | 26.04 | 19.04 | 8.68 | 21.20 | 16.86 |
| Multifamily | 13.25 | 15.86 | 7.19 | 8.07 | 9.25 |
| Nonfarm nonresidential | 163.59 | 158.78 | 110.52 | 127.16 | 114.42 |
| Owner-occupied | 80.92 | 88.81 | 59.73 | 67.99 | 72.35 |
| Other | 82.67 | 69.97 | 50.78 | 59.17 | 42.07 |
| Real estate loans secured by farmland | 15.71 | 10.39 | 8.20 | 10.65 | 13.96 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 30.59 | 34.65 | 19.56 | 36.33 | 52.92 |
| Loans to individuals | 20.99 | 20.35 | 12.56 | 5.94 | 7.06 |
| Credit card loans | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 7.54 | 5.52 | 4.41 | 6.87 | 7.73 |
| Other loans and leases | 30.01 | 59.48 | 48.71 | 67.49 | 65.54 |
| Supplemental | | | | | |
| Non-owner occupied CRE loans / Gross loans | 32.39 | 27.59 | 24.59 | 24.97 | 19.02 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 126.31 | 111.15 | 68.83 | 92.31 | 73.87 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 207.24 | 199.96 | 128.56 | 160.31 | 146.23 |

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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 |
|--|------------|------------|------------|------------|------------|
| Percent of Total Assets | | | | | |
| Short-term investments | 18.73 | 18.66 | 36.61 | 15.40 | 19.73 |
| Liquid assets | 25.60 | 27.07 | 45.97 | 28.03 | 30.66 |
| Investment securities | 13.71 | 19.72 | 17.30 | 25.85 | 21.70 |
| Net loans and leases | 55.61 | 50.57 | 37.16 | 50.13 | 50.41 |
| Net loans, leases and standby letters of credit | 55.62 | 50.61 | 37.26 | 50.14 | 50.43 |
| Core deposits | 72.61 | 65.48 | 51.57 | 67.37 | 73.82 |
| Noncore funding | 9.25 | 17.68 | 11.45 | 18.42 | 7.25 |
| Time deposits of \$250K or more | 4.81 | 4.13 | 2.80 | 4.41 | 5.07 |
| Foreign deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Federal funds purchased and repos | 1.06 | 4.88 | 3.85 | 9.32 | 0.00 |
| Secured federal funds purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net federal funds purchased (sold) | 0.16 | 1.76 | 1.00 | 0.39 | -2.97 |
| Commercial paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other borrowings w/remaining maturity of 1 year or less | 1.79 | 5.26 | 1.67 | 0.00 | 0.00 |
| Earning assets that reprice within 1 year | 35.90 | 38.73 | 45.70 | 21.75 | 30.66 |
| Interest-bearing liabilities that reprice within 1 year | 24.21 | 14.93 | 15.38 | 15.83 | 15.07 |
| Long-term debt that reprices within 1 year | 1.29 | 5.26 | 1.76 | 0.00 | 0.00 |
| Net assets that reprice within 1 year | 10.40 | 18.55 | 28.56 | 5.91 | 15.58 |
| Other Liquidity and Funding Ratios | | | | | |
| Net noncore funding dependence | -17.69 | -6.11 | -3.50 | 4.80 | -18.53 |
| Net short-term noncore funding dependence | -20.44 | -12.28 | -11.23 | -4.01 | -24.11 |
| Short-term investment / Short-term noncore funding | 230.49 | 473.97 | 297.11 | 118.87 | 8,405.30 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 25.73 | 23.33 | 838.52 | 20.73 | 40.03 |
| Net loans and leases / Total deposits | 72.31 | 73.26 | 50.80 | 70.36 | 63.59 |
| Net loans and leases / Core deposits | 80.07 | 84.65 | 58.69 | 84.44 | 69.53 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -7.08 | -17.58 | -12.09 | -14.36 | |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -27.14 | -13.24 | -13.77 | -17.25 | 0.86 |
| Structured notes appreciation (depreciation) / Tier 1 capital | -0.15 | -0.44 | -0.56 | -0.83 | -0.03 |
| Percent of Investment Securities | | | | | |
| Held-to-maturity securities | 18.08 | 14.47 | 14.02 | 13.72 | 0.00 |
| Available-for-sale securities | 75.49 | 85.53 | 85.98 | 86.28 | 100.00 |
| US Treasury securities | 9.28 | 0.00 | 0.00 | 0.00 | 0.00 |
| US agency securities (excluding mortgage-backed securities) | 13.02 | 18.17 | 16.52 | 10.26 | 10.61 |
| Municipal securities | 25.80 | 28.42 | 28.10 | 30.55 | 27.10 |
| Mortgage-backed securities | 26.78 | 36.08 | 38.28 | 39.89 | 44.04 |
| Asset-backed securities | 0.00 | 0.00 | 0.64 | 0.00 | 0.00 |
| Other debt securities | 18.69 | 17.33 | 16.45 | 19.30 | 18.25 |
| Mutual funds and equity securities | 6.44 | 0.00 | 0.00 | 0.00 | 0.00 |
| Debt securities 1 year or less | 14.88 | 17.35 | 2.72 | 7.32 | 16.59 |
| Debt securities 1 to 5 years | 34.51 | 32.59 | 44.75 | 38.28 | 22.83 |
| Debt securities over 5 years | 44.17 | 50.07 | 52.53 | 54.40 | 60.58 |
| Pledged securities | 50.88 | 22.65 | 22.39 | 20.57 | 21.59 |
| Structured notes, fair value | 3.42 | 5.81 | 6.09 | 5.40 | 3.08 |
| Percent Change from Prior Like Quarter | | | | | |
| Short-term investments | -14.05 | 17.30 | 79.67 | -14.15 | -41.15 |
| Investment securities | -26.07 | 2.20 | -26.47 | 26.58 | -7.53 |
| Core deposits | 15.69 | 12.69 | -14.92 | -4.66 | -6.68 |
| Noncore funding | 31.07 | 30.89 | -17.16 | 266.68 | -61.70 |

BHCPR PEER GROUP DATA

Peer Group: 5
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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 |
|---|------------|------------|------------|------------|------------|
| Percent of Total Assets | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 12.16 | 17.37 | 12.83 | 17.60 | 18.40 |
| Standby letters of credit | 0.01 | 0.05 | 0.10 | 0.01 | 0.02 |
| Commercial and similar letters of credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Securities lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivatives - notional amount (holding company as guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest rate contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest rate futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Futures and forward foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign exchange rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, commodity, and other derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commodity and other futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commodity and other swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Percent of Average Loans and Leases | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 22.46 | 35.61 | 24.47 | 35.82 | 34.00 |

BHCPR PEER GROUP DATA

Peer Group: 5
Date:12/31/2025

Derivatives Analysis

| | 12/31/2025 | 12/31/2024 | 12/31/2023 | 12/31/2022 | 12/31/2021 |
|---|------------|------------|------------|------------|------------|
| Percent of Notional Amount | | | | | |
| Interest rate contracts | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Futures and forwards | | | | | |
| Written options | | | | | |
| Exchange-traded | | | | | |
| Over-the-counter | | | | | |
| Purchased options | | | | | |
| Exchange-traded | | | | | |
| Over-the-counter | | | | | |
| Swaps | | | | | |
| Held for trading | | | | | |
| Interest rate contracts | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Non-traded | | | | | |
| Interest rate contracts | | | | | |
| Foreign exchange contracts | | | | | |
| Equity, commodity, and other contracts | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | | | | | |
| One year or less | | | | | |
| Over 1 year to 5 years | | | | | |
| Over 5 years | | | | | |
| Gross negative fair value (absolute value) | | | | | |
| Gross positive fair value | | | | | |
| Percent of Tier 1 Capital | | | | | |
| Gross negative fair value, absolute value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gross positive fair value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Held for trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current credit exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 0.24 | 0.09 | 0.57 | 0.05 | 0.07 |
| Provision for loan and lease losses / Average loans and leases | 0.49 | 0.18 | 13.47 | 0.12 | 0.14 |
| Provision for loan and lease losses / Net loan and lease losses | 70.94 | 159.71 | -1,355.62 | 468.25 | -4,916.67 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.34 | 1.67 | 1.91 | 1.23 | 1.22 |
| Allowance for loan and lease losses / Total loans and leases | 1.34 | 1.67 | 1.91 | 1.23 | 1.22 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 8.91 | 9.40 | 296.10 | 22.29 | |
| Allowance for loan and lease losses / Nonaccrual assets | 358.85 | 324.66 | 211.90 | 58.70 | 46.16 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 188.72 | 217.57 | 152.23 | 58.70 | 46.16 |
| Gross loan and lease losses / Average loans and leases | 0.58 | 0.18 | 14.36 | 0.03 | 0.01 |
| Recoveries / Average loans and leases | 0.04 | 0.06 | 0.04 | 0.05 | 0.09 |
| Net losses / Average loans and leases | 0.54 | 0.12 | 14.31 | -0.02 | -0.07 |
| 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 | 18.49 | 770.89 | 61.90 | 113.66 | |
| Earnings coverage of net loan and lease losses (X) | -28.80 | -58.95 | 13.56 | 16.65 | -141.73 |
| Net Loan and Lease Losses By Type | | | | | |
| Real estate loans | -0.01 | -0.01 | 0.00 | -0.11 | -0.14 |
| Real estate loans secured by 1-4 family | 0.01 | -0.09 | 0.08 | -0.01 | -0.02 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Closed-end | 0.01 | -0.09 | 0.08 | -0.01 | -0.02 |
| Commercial real estate loans | -0.02 | 0.01 | -0.02 | -0.13 | -0.16 |
| Construction and land development | -0.01 | 0.01 | 0.00 | 0.00 | -0.02 |
| 1-4 family | 0.00 | 0.00 | 0.00 | 0.00 | -0.02 |
| Other | -0.01 | 0.01 | 0.00 | 0.00 | 0.00 |
| Multifamily | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonfarm nonresidential | -0.02 | 0.01 | -0.03 | -0.18 | -0.18 |
| Owner-occupied | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other | -0.02 | 0.01 | -0.03 | -0.18 | -0.18 |
| Real estate loans secured by farmland | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 2.11 | 0.46 | 0.24 | 0.00 | 0.00 |
| Loans to individuals | 3.51 | 1.78 | 0.50 | 0.58 | 0.11 |
| Credit card loans | 0.61 | | | | |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans to foreign governments and institutions | | | | | |
| Other loans and leases | 1.67 | 4.29 | 6.50 | 8.60 | -1.31 |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | 0.51 | 0.57 | 0.43 | 0.28 | 0.82 |
| 90+ days past due loans and leases | 0.15 | 0.16 | 0.24 | 0.00 | 0.00 |
| Nonaccrual loans and leases | 1.16 | 0.31 | 0.53 | 0.65 | 0.63 |
| 90+ days past due and nonaccrual loans and leases | 1.31 | 0.47 | 0.77 | 0.65 | 0.63 |
| 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 | 0.01 | 0.01 | 0.07 | 0.00 | 0.04 |
| 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 | 0.51 | 0.57 | 0.43 | 0.28 | 0.82 |
| 90+ days past due assets | 0.15 | 0.16 | 0.24 | 0.00 | 0.00 |
| Nonaccrual assets | 1.16 | 0.31 | 0.53 | 0.65 | 0.63 |
| 30+ days past due and nonaccrual assets | 1.82 | 1.04 | 1.20 | 0.93 | 1.46 |
| Percent of Total Assets | | | | | |
| 90+ days past due and nonaccrual assets | 0.69 | 0.24 | 0.28 | 0.32 | 0.28 |
| 90+ past due and nonaccrual assets + other real estate owned | 0.70 | 0.24 | 0.30 | 0.36 | 0.29 |
| Restructured and Nonaccrual Loans and Leases | | | | | |
| + OREO as Percent of: | | | | | |
| Total assets | 0.65 | 0.19 | 0.26 | 0.43 | 0.37 |
| Allowance for loan and lease losses | 86.47 | 25.32 | 43.65 | 191.06 | 187.97 |
| Equity capital + allowance for loan and lease losses | 8.64 | 2.15 | 2.65 | 4.93 | 2.94 |
| Tier 1 capital + allowance for loan and lease losses | 4.34 | 1.61 | 2.03 | 3.34 | 3.17 |
| Loans and leases + other real estate owned | 1.24 | 0.39 | 0.72 | 0.91 | 0.87 |

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

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2025

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 | 0.31 | 0.36 | 0.25 | 0.10 | 0.94 |
| | 90+ days past due | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.77 | 0.26 | 0.41 | 0.38 | 0.65 |
| Commercial and industrial | 30-89 days past due | 0.37 | 1.09 | 0.34 | 2.54 | 0.38 |
| | 90+ days past due | 0.17 | 0.33 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 2.79 | 0.99 | 3.07 | 1.05 | 1.06 |
| Individuals | 30-89 days past due | 1.88 | 1.60 | 2.09 | 0.64 | 5.09 |
| | 90+ days past due | 0.81 | 1.11 | 2.67 | 0.00 | 0.00 |
| | Nonaccrual | 0.45 | 0.11 | 10.72 | 2.93 | 0.39 |
| Depository institution loans | 30-89 days past due | | | | | 0.00 |
| | 90+ days past due | | | | | 0.00 |
| | Nonaccrual | | | | | 0.00 |
| Agricultural | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 90+ days past due | 1.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 14.74 | 0.00 |
| Foreign governments | 30-89 days past due | | | | | |
| | 90+ days past due | | | | | |
| | Nonaccrual | | | | | |
| Other loans and leases | 30-89 days past due | 0.58 | 0.98 | 10.46 | 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 | 0.42 | 1.85 |

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 5
Date: 12/31/2025

| | | 12/31/2025 | 12/31/2024 | 12/31/2023 | 12/31/2022 | 12/31/2021 |
|------------------------------|---------------------|------------|------------|------------|------------|------------|
| Memoranda | | | | | | |
| 1-4 Family | 30-89 days past due | 0.33 | 0.57 | 0.54 | 0.30 | 1.00 |
| | 90+ days past due | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.49 | 0.38 | 0.54 | 0.81 | 0.94 |
| Revolving | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.93 |
| | 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 |
| Closed-End | 30-89 days past due | 0.33 | 0.57 | 0.57 | 0.30 | 0.85 |
| | 90+ days past due | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.49 | 0.38 | 0.54 | 0.81 | 0.94 |
| Junior Lien | 30-89 days past due | 0.00 | 0.16 | 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 | 0.01 | 0.01 | 0.03 |
| Commercial real estate | 30-89 days past due | 0.31 | 0.31 | 0.14 | 0.02 | 0.81 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.85 | 0.24 | 0.41 | 0.23 | 0.49 |
| Construction and development | 30-89 days past due | 0.24 | 2.37 | 0.83 | 0.07 | 6.73 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 7.30 | 1.58 | 3.08 | 0.03 | 0.05 |
| 1-4 family | 30-89 days past due | 0.03 | 0.00 | 0.00 | 0.07 | 6.73 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.03 | 0.05 |
| Other | 30-89 days past due | 0.21 | 2.37 | 0.83 | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 7.30 | 1.58 | 3.08 | 0.00 | 0.00 |
| Multifamily | 30-89 days past due | 0.00 | 3.81 | 0.00 | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonfarm non-residential | 30-89 days past due | 0.32 | 0.00 | 0.09 | 0.00 | 0.27 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.20 | 0.14 | 0.28 | 0.31 | 0.66 |
| Owner occupied | 30-89 days past due | 0.00 | 0.00 | 0.09 | 0.00 | 0.27 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.20 | 0.14 | 0.18 | 0.31 | 0.66 |
| Other | 30-89 days past due | 0.32 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.10 | 0.00 | 0.00 |
| Farmland | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 2.84 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit card | 30-89 days past due | 0.20 | | | | |
| | 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: 5
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 | 8.28 | | | 5.31 | | | 26.82 | | | 6.53 | | |
| Common equity tier 1 capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Tier 1 capital, column A | 8.72 | | | 5.31 | | | 120.30 | | | 6.53 | | |
| Tier 1 capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Total capital, column A | 9.26 | | | 5.73 | | | 120.62 | | | 6.95 | | |
| Total capital, column B | 0.00 | | | 0.00 | | | 0.00 | | | 0.00 | | |
| Tier 1 leverage | 14.14 | | | 13.00 | | | 21.21 | | | 13.95 | | |
| Supplementary leverage ratio, advanced approaches HCs | | | | | | | | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 5
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 | | | | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | | | | | |
| Separate account assets (L/H) / Total life assets | | | | | |
| Insurance activities revenue / Adjusted operating income | | | 0.00 | | |
| Premium income / Insurance activities revenue | | | | | |
| Credit related premium income / Total premium income | | | | | |
| Other premium income / Total premium income | | | | | |
| Insurance underwriting net income / Consolidated net income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance net income (P/C) / Equity (P/C) | | | | | |
| Insurance net income (L/H) / Equity (L/H) | | | | | |
| Insurance benefits, losses, expenses / Insurance premiums | | | | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | | | | | |
| Reinsurance recovery (L/H) / Total assets (L/H) | | | | | |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 3.79 | 7.78 | 5.95 | 8.39 | 8.59 |
| 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: 5
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 | | |
| Cost: Interest-bearing deposits | | | | | |
| Net Losses as a Percent of Foreign Loans by Type | | | | | |
| Real estate loans | | | | | |
| Commercial and industrial loans | | | | | |
| Foreign governments and institutions | | | | | |
| Growth Rates | | | | | |
| Net loans and leases | | | -100.00 | | |
| Total selected assets | -66.35 | 3.45 | -62.08 | -6.54 | -21.40 |
| Deposits | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2025

Parent Company Analysis - Part 1

PRELIMINARY FR BHCPR
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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 | 4.22 | 0.80 | -34.74 | 4.56 | 5.00 |
| Bank net income / Average equity investment in banks | -41.01 | 0.77 | -33.70 | 6.61 | 2.32 |
| Nonbank net income / Average equity investment in nonbanks | 14.06 | 21.97 | 22.26 | 6.99 | 9.88 |
| Subsidiary HCs net income / Average equity investment in sub HCs | 12.13 | | | | |
| Bank net income / Parent net income | 76.25 | 73.52 | 240.90 | 604.75 | 122.19 |
| Nonbank net income / Parent net income | 21.56 | 44.22 | 21.14 | 8.74 | 9.92 |
| Subsidiary holding companies' net income / Parent net income | 26.77 | | | | |
| Leverage | | | | | |
| Total liabilities / Equity capital | 6.28 | 0.99 | 2.73 | 1.08 | 1.53 |
| Total debt / Equity capital | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 3.58 | 0.00 | 1.64 | 0.00 | 0.00 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total debt / Equity capital - excess over fair value | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| Long-term debt / Equity capital | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current portion of long-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Excess cost over fair value / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Long-term debt / Consolidated long-term debt | 0.22 | | 0.00 | 0.00 | 0.00 |
| Double Leverage | | | | | |
| Equity investment in subs / Equity capital | 90.56 | 92.84 | 95.25 | 92.66 | 94.20 |
| Total investment in subs / Equity capital | 90.97 | 93.92 | 95.97 | 93.87 | 94.85 |
| 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) | -0.59 | -1.49 | -1.64 | -3.94 | -1.22 |
| Equity investment in subs - equity cap / Net income-div (X) | 3.79 | | | | |
| Coverage Analysis | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 67.72 | 93.29 | 61.24 | 73.86 | 332.88 |
| Cash from ops + noncash items + op expense / Op expense + dividend | 85.58 | 90.18 | 64.93 | 76.33 | 153.44 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 135.03 | 116.65 | 72.31 | 110.64 | 84.93 |
| Pretax operating income + interest expense / Interest expense | 32,800.00 | | | | |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 219.20 | | -7,146.27 | | |
| Dividends + interest from subsidiaries / Interest expense + dividends | 25,350.59 | 409.50 | 326.31 | 390.18 | 345.18 |
| Fees + other income from subsidiaries / Salary + other expenses | 56.71 | 210.75 | 113.47 | 24.00 | 15.20 |
| Net income / Current part of long-term debt + preferred dividends (X) | | | | | |
| Other Ratios | | | | | |
| Net assets that reprice within 1 year / Total assets | 2.44 | 2.52 | 5.37 | 1.97 | 5.16 |
| 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 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 | 3.70 | 6.53 | 3.01 | 2.15 | 3.34 |
| Combined thrift assets (reported only by bank holding companies) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Combined foreign nonbank subsidiary assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

BHCPR PEER GROUP DATA

Peer Group: 5
Date: 12/31/2025

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 | 91.18 | 54.21 | 78.80 | 69.69 | 55.82 |
| Dividends declared / Net income | 26.16 | 24.05 | 12.76 | 16.71 | 19.18 |
| Net income - dividends / Average equity | 2.60 | -0.32 | -35.73 | 3.36 | 4.66 |
| Percent of Dividends Paid | | | | | |
| Dividends from bank subsidiaries | 152.21 | 340.04 | 253.39 | 340.70 | 297.52 |
| Dividends from nonbank subsidiaries | 16.60 | 26.21 | 27.53 | 29.07 | 42.95 |
| Dividends from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividends from all subsidiaries | 168.81 | 366.25 | 280.92 | 369.77 | 340.47 |
| Payout Ratios - Subsidiaries: | | | | | |
| Percent of Bank Net Income | | | | | |
| Dividends from bank subsidiaries | 55.61 | 83.63 | 30.03 | 35.79 | 48.06 |
| Interest income from bank subsidiaries | 0.00 | 0.45 | 0.60 | 0.25 | 0.43 |
| Management and service fees from bank subsidiaries | 14.43 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from bank subsidiaries | 2.22 | 0.53 | 0.62 | 0.53 | 0.91 |
| Operating income from bank subsidiaries | 72.26 | 84.60 | 31.25 | 36.56 | 49.40 |
| Percent of Nonbank Net Income | | | | | |
| Dividends from nonbank subsidiaries | 3.41 | 5.96 | 26.54 | 33.33 | 28.26 |
| Interest income from nonbank subsidiaries | 52.50 | 11.10 | 36.22 | 29.20 | 8.13 |
| Management and serv fees from nonbank subsidiaries | 281.86 | 7.97 | 30.05 | 48.72 | 50.92 |
| Other income from nonbank subsidiaries | 87.04 | 0.00 | 4.48 | 2.74 | 0.00 |
| Operating income from nonbank subsidiaries | 424.81 | 25.02 | 97.28 | 114.00 | 87.31 |
| Percent of Subsidiary Holding Companies' Net Income | | | | | |
| Dividends from subsidiary holding companies | 0.00 | | | | |
| Interest income from subsidiary holding companies | 0.00 | | | | |
| Management and service fees from subsidiary holding companies | 0.00 | | | | |
| Other income from subsidiary holding companies | 0.00 | | | | |
| Operating income from subsidiary holding companies | 0.00 | | | | |
| Dependence on Subsidiaries: | | | | | |
| Percent of Total Operating Income | | | | | |
| Dividends from bank subsidiaries | 49.21 | 80.37 | 46.16 | 81.76 | 56.90 |
| Interest income from bank subsidiaries | 0.00 | 0.54 | 0.65 | 0.37 | 0.67 |
| Management and service fees from bank subsidiaries | 9.19 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from bank subsidiaries | 1.66 | 0.64 | 0.66 | 0.81 | 0.81 |
| Operating income from bank subsidiaries | 60.06 | 81.55 | 47.48 | 82.94 | 58.38 |
| Dividends from nonbank subsidiaries | 2.23 | 3.65 | 3.08 | 3.88 | 4.20 |
| Interest income from nonbank subsidiaries | 4.64 | 6.84 | 5.36 | 4.68 | 0.50 |
| Management and service fees from nonbank subsidiaries | 5.17 | 4.93 | 5.06 | 7.40 | 4.13 |
| Other income from nonbank subsidiaries | 0.20 | 0.00 | 4.92 | 0.60 | 0.00 |
| Operating income from nonbank subsidiaries | 12.25 | 15.43 | 18.42 | 16.56 | 8.83 |
| Dividends from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Management and service fees from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating income from subsidiary holding companies | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans and advances from subsidiaries / Short term debt | | | | | |
| Loans and advances from subsidiaries / Total debt | 22,986.67 | | | | |

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

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| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|--------|--------|--------|--------|-------|--------|--------|-----------|
| Number of BHCs in Peer Group | | | | | | | | | 6 |
| Earnings and Profitability: Percent of Average Assets | | | | | | | | | |
| Net interest income (tax equivalent) | | | | | | | | | |
| + Non-interest income | 3.87 | 0.45 | 0.46 | 0.61 | 1.95 | 6.79 | 9.20 | 9.77 | 6 |
| - Overhead expense | 6.09 | 2.96 | 3.33 | 4.29 | 6.00 | 8.27 | 8.93 | 9.05 | 6 |
| - Provision for credit losses | 0.24 | -0.02 | -0.02 | 0.00 | 0.15 | 0.28 | 0.58 | 0.73 | 6 |
| + Securities gains (losses) | -0.47 | -1.78 | -1.39 | -0.47 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| + Other tax equivalent adjustments | | | | | | | | | |
| = Pretax net operating income (tax equivalent) | | | | | | | | | |
| Net operating income | 0.70 | -1.87 | -1.73 | -0.99 | 0.45 | 1.33 | 3.38 | 4.27 | 6 |
| Net income | 0.70 | -1.87 | -1.73 | -0.99 | 0.45 | 1.33 | 3.38 | 4.27 | 6 |
| Net income (Subchapter S adjusted) | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 | 1 |
| Percent of Average Earning Assets | | | | | | | | | |
| Interest income (tax equivalent) | | | | | | | | | |
| Interest expense | 1.95 | 1.53 | 1.59 | 1.74 | 1.82 | 2.18 | 2.43 | 2.50 | 6 |
| Net interest income (tax equivalent) | | | | | | | | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.54 | -0.02 | 0.00 | 0.07 | 0.17 | 0.24 | 1.44 | 2.04 | 6 |
| Earnings coverage of net loan and lease losses (X) | -28.80 | -90.39 | -87.31 | -64.23 | -4.34 | 4.91 | 5.24 | 5.40 | 6 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.34 | 0.98 | 0.99 | 1.04 | 1.30 | 1.61 | 1.71 | 1.75 | 6 |
| Allowance for loan and lease losses / Total loans and leases | 1.34 | 0.98 | 0.99 | 1.03 | 1.30 | 1.61 | 1.71 | 1.75 | 6 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 1.18 | 0.04 | 0.07 | 0.15 | 0.49 | 2.28 | 2.98 | 3.08 | 6 |
| 30-89 days past due loans and leases / Total loans and leases | 0.51 | 0.00 | 0.00 | 0.06 | 0.44 | 0.96 | 1.10 | 1.12 | 6 |
| Liquidity and Funding | | | | | | | | | |
| Net noncore funding dependence | -17.69 | -45.69 | -44.03 | -39.15 | -17.73 | -0.32 | 8.70 | 13.09 | 6 |
| Net short-term noncore funding dependence | -20.44 | -47.87 | -45.73 | -39.70 | -23.03 | -3.76 | 7.44 | 11.73 | 6 |
| Net loans and leases / Total assets | 55.61 | 46.35 | 46.69 | 49.33 | 55.43 | 56.98 | 64.70 | 68.35 | 6 |
| Capitalization | | | | | | | | | |
| Tier 1 leverage ratio | 14.14 | 9.22 | 10.16 | 12.17 | 13.45 | 14.54 | 18.82 | 20.91 | 6 |
| Holding company equity capital / Total assets | 12.99 | 2.87 | 4.73 | 8.80 | 11.75 | 14.44 | 22.50 | 26.39 | 6 |
| Total equity capital (including minority interest) / Total assets | 13.15 | 2.87 | 4.73 | 8.80 | 11.75 | 15.15 | 22.97 | 26.63 | 6 |
| Common equity tier 1 capital / Total risk-weighted assets | 16.56 | 14.50 | 14.64 | 15.07 | 15.78 | 17.67 | 18.80 | 19.18 | 3 |
| Net loans and leases / Equity capital (X) | 11.73 | 2.09 | 2.65 | 3.89 | 5.37 | 7.10 | 27.15 | 37.08 | 6 |
| Cash dividends / Net income | 26.16 | 1.12 | 2.24 | 5.61 | 25.14 | 45.69 | 50.88 | 52.60 | 4 |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | | | | | |
| Growth Rates | | | | | | | | | |
| Assets | 12.28 | 0.40 | 1.60 | 5.21 | 11.22 | 18.82 | 23.37 | 24.89 | 3 |
| Equity capital | 30.58 | 10.74 | 10.97 | 11.66 | 12.80 | 40.62 | 57.31 | 62.88 | 3 |
| Net loans and leases | 26.89 | 5.17 | 6.04 | 8.64 | 12.99 | 38.19 | 53.31 | 58.35 | 3 |
| Noncore funding | 31.07 | -32.51 | -32.37 | -31.93 | -31.20 | 62.94 | 119.42 | 138.24 | 3 |
| Parent Company Ratios | | | | | | | | | |
| Short-term debt / Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Long-term debt / Equity capital | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.07 | 6 |
| Equity investment in subsidiaries / Equity capital | 90.56 | 52.53 | 64.64 | 89.98 | 96.09 | 99.07 | 110.94 | 116.84 | 6 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 85.58 | 12.99 | 40.37 | 95.40 | 96.21 | 99.06 | 120.17 | 130.25 | 6 |

BHCPR PERCENTILE DISTRIBUTION REPORT

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Relative Income Statement and Margin Analysis

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Percent of Average Assets | | | | | | | | | |
| Interest income (tax equivalent) | | | | | | | | | |
| Less: Interest expense | 1.80 | 1.38 | 1.41 | 1.50 | 1.67 | 2.08 | 2.31 | 2.37 | 6 |
| Equals: Net interest income (tax equivalent) | | | | | | | | | |
| Plus: Non-interest income | 3.87 | 0.45 | 0.46 | 0.61 | 1.95 | 6.79 | 9.20 | 9.77 | 6 |
| Equals: adjusted operating income (tax equivalent) | | | | | | | | | |
| Less: Overhead expense | 6.09 | 2.96 | 3.33 | 4.29 | 6.00 | 8.27 | 8.93 | 9.05 | 6 |
| Less: Provision for credit losses | 0.24 | -0.02 | -0.02 | 0.00 | 0.15 | 0.28 | 0.58 | 0.73 | 6 |
| 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 | 6 |
| Plus: Realized gains (losses) on available-for-sale securities | -0.47 | -1.78 | -1.39 | -0.47 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Plus: other tax equivalent adjustments | | | | | | | | | |
| Equals: Pretax net operating income (tax equivalent) | | | | | | | | | |
| Less: Applicable income taxes (tax equivalent) | | | | | | | | | |
| Less: Minority interest | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.15 | 6 |
| Equals: Net operating income | 0.70 | -1.87 | -1.73 | -0.99 | 0.45 | 1.33 | 3.38 | 4.27 | 6 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Equals: Net income | 0.70 | -1.87 | -1.73 | -0.99 | 0.45 | 1.33 | 3.38 | 4.27 | 6 |
| Memo: Net income (last four quarters) | 1.42 | -1.17 | -0.90 | -0.10 | 0.97 | 2.48 | 4.09 | 4.63 | 4 |
| Net income-BHC and noncontrolling (minority) interest | 0.73 | -1.87 | -1.73 | -0.99 | 0.45 | 1.48 | 3.48 | 4.32 | 6 |
| Margin Analysis | | | | | | | | | |
| Average earning assets / Average assets | 92.05 | 83.70 | 86.39 | 92.32 | 94.39 | 95.18 | 95.39 | 95.43 | 6 |
| Average interest-bearing funds / Average assets | 58.20 | 43.17 | 44.74 | 49.44 | 54.30 | 68.05 | 75.56 | 77.04 | 6 |
| Interest income (tax equivalent) / Average earning assets | | | | | | | | | |
| Interest expense / Average earning assets | 1.95 | 1.53 | 1.59 | 1.74 | 1.82 | 2.18 | 2.43 | 2.50 | 6 |
| Net interest income (tax equivalent) / Average earning assets | | | | | | | | | |
| Yield or Cost | | | | | | | | | |
| Total loans and leases (tax equivalent) | | | | | | | | | |
| Interest-bearing bank balances | 5.11 | 3.66 | 3.70 | 4.16 | 5.27 | 5.97 | 6.36 | 6.45 | 6 |
| Federal funds sold and reverse repos | 4.89 | 4.59 | 4.62 | 4.72 | 4.89 | 5.06 | 5.16 | 5.19 | 2 |
| Trading assets | | | | | | | | | |
| Total earning assets | 6.07 | 4.48 | 4.81 | 5.50 | 5.89 | 6.62 | 7.51 | 7.88 | 6 |
| Investment securities (tax equivalent) | | | | | | | | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 2.59 | 0.95 | 1.01 | 1.18 | 2.56 | 3.97 | 4.19 | 4.26 | 4 |
| Mortgage-backed securities | 2.69 | 1.97 | 2.05 | 2.30 | 2.72 | 2.85 | 3.35 | 3.51 | 5 |
| All other securities | | | | | | | | | |
| Interest-bearing deposits | 3.73 | 2.37 | 2.54 | 2.90 | 3.04 | 3.46 | 5.63 | 6.64 | 6 |
| Time deposits of \$250K or more | 3.41 | 3.24 | 3.25 | 3.29 | 3.37 | 3.49 | 3.61 | 3.65 | 4 |
| Time deposits < \$250K | 3.23 | 2.32 | 2.59 | 3.41 | 3.42 | 3.56 | 3.66 | 3.70 | 5 |
| Other domestic deposits | 2.21 | 0.65 | 0.66 | 0.93 | 2.29 | 2.99 | 3.68 | 4.01 | 6 |
| Foreign deposits | | | | | | | | | |
| Federal funds purchased and repos | 4.32 | 4.32 | 4.32 | 4.32 | 4.32 | 4.32 | 4.32 | 4.32 | 2 |
| Other borrowed funds and trading liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4 |
| All interest-bearing funds | 3.24 | 2.16 | 2.28 | 2.64 | 3.13 | 3.31 | 4.31 | 4.79 | 6 |

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Percent Composition of Assets

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Percent of Total Assets | | | | | | | | | |
| Real estate loans | 42.83 | 27.98 | 30.37 | 36.65 | 42.85 | 50.21 | 55.26 | 56.86 | 6 |
| Commercial and industrial loans | 4.88 | 0.19 | 0.38 | 1.69 | 4.61 | 6.97 | 9.64 | 10.60 | 6 |
| Loans to individuals | 2.81 | 0.05 | 0.11 | 0.27 | 0.81 | 5.27 | 7.52 | 7.96 | 6 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Agricultural loans | 0.87 | 0.00 | 0.01 | 0.16 | 0.86 | 1.28 | 1.75 | 1.96 | 6 |
| Other loans and leases | 4.58 | 0.00 | 0.00 | 0.00 | 0.05 | 0.50 | 13.67 | 20.19 | 6 |
| Net loans and leases | 55.61 | 46.35 | 46.69 | 49.33 | 55.43 | 56.98 | 64.70 | 68.35 | 6 |
| Debt securities over 1 year | 12.95 | 1.27 | 2.07 | 3.87 | 7.92 | 20.07 | 28.86 | 31.81 | 6 |
| Mutual funds and equity securities | 0.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.23 | 0.48 | 0.57 | 6 |
| Subtotal | 68.72 | 50.19 | 53.24 | 59.97 | 66.12 | 80.34 | 86.80 | 88.37 | 6 |
| Interest-bearing bank balances | 17.23 | 2.60 | 4.24 | 7.96 | 16.76 | 28.98 | 30.70 | 30.77 | 6 |
| Federal funds sold and reverse repos | 0.90 | 0.00 | 0.00 | 0.00 | 0.00 | 0.66 | 2.71 | 3.62 | 6 |
| Debt securities 1 year or less | 0.60 | 0.00 | 0.00 | 0.03 | 0.41 | 1.14 | 1.38 | 1.42 | 6 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Total earning assets | 87.45 | 75.44 | 76.43 | 81.56 | 91.10 | 93.74 | 94.83 | 94.94 | 6 |
| Non-interest cash and due from depository institutions | 1.37 | 0.21 | 0.29 | 0.47 | 0.80 | 1.68 | 3.03 | 3.61 | 6 |
| Other real estate owned | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.04 | 0.04 | 6 |
| All other assets | 11.18 | 4.35 | 4.37 | 4.48 | 5.87 | 17.89 | 23.29 | 24.19 | 6 |
| Memoranda | | | | | | | | | |
| Short-term investments | 18.73 | 2.69 | 4.30 | 9.41 | 19.68 | 29.51 | 32.22 | 32.70 | 6 |
| US Treasury securities | 1.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.25 | 4.87 | 6 |
| US agency securities (excluding mortgage-backed securities) | 0.91 | 0.00 | 0.00 | 0.00 | 0.73 | 1.54 | 2.00 | 2.21 | 6 |
| Municipal securities | 6.83 | 0.00 | 0.00 | 0.07 | 0.32 | 15.18 | 20.18 | 20.20 | 6 |
| Mortgage-backed securities | 4.09 | 0.07 | 0.13 | 0.89 | 3.37 | 4.39 | 8.79 | 10.92 | 6 |
| Asset-backed securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Other debt securities | 0.63 | 0.00 | 0.00 | 0.03 | 0.30 | 1.00 | 1.58 | 1.77 | 6 |
| Loans held-for-sale | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.11 | 0.15 | 6 |
| Loans held for investment | 56.32 | 47.01 | 47.29 | 49.90 | 56.39 | 57.66 | 65.28 | 68.92 | 6 |
| Real estate loans secured by 1-4 family | 11.00 | 0.98 | 1.51 | 4.13 | 9.79 | 11.24 | 21.70 | 26.85 | 6 |
| Revolving | 0.74 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 2.23 | 3.31 | 6 |
| Closed-end, secured by first liens | 10.08 | 0.98 | 1.51 | 3.60 | 7.71 | 9.74 | 21.02 | 26.48 | 6 |
| Closed-end, secured by junior liens | 0.18 | 0.00 | 0.00 | 0.01 | 0.12 | 0.26 | 0.43 | 0.50 | 6 |
| Commercial real estate loans | 30.05 | 10.98 | 14.56 | 24.11 | 32.98 | 38.55 | 42.61 | 44.00 | 6 |
| Construction and land development | 4.52 | 1.56 | 2.01 | 2.91 | 3.44 | 6.90 | 8.12 | 8.23 | 6 |
| Multifamily | 2.12 | 0.14 | 0.15 | 0.65 | 2.22 | 3.29 | 3.98 | 4.17 | 6 |
| Nonfarm nonresidential | 23.41 | 7.97 | 9.78 | 15.75 | 25.46 | 32.96 | 35.00 | 35.21 | 6 |
| Real estate loans secured by farmland | 1.78 | 0.21 | 0.42 | 0.87 | 1.14 | 2.08 | 3.77 | 4.49 | 6 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

PRELIMINARY

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| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Loan Mix, Percent of Gross Loans and Leases | | | | | | | | | |
| Real estate loans | 76.16 | 52.16 | 59.19 | 73.76 | 77.79 | 87.42 | 91.50 | 92.36 | 6 |
| Real estate loans secured by 1-4 family | 20.43 | 1.86 | 2.75 | 7.06 | 15.27 | 18.71 | 43.28 | 55.08 | 6 |
| Revolving | 1.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 3.83 | 5.70 | 6 |
| Closed-end | 19.16 | 1.86 | 2.75 | 6.41 | 13.37 | 15.52 | 41.35 | 54.12 | 6 |
| Commercial real estate loans | 52.47 | 21.18 | 26.89 | 42.67 | 59.05 | 67.09 | 71.47 | 72.87 | 6 |
| Construction and land development | 8.04 | 3.00 | 3.67 | 5.06 | 6.09 | 9.87 | 14.35 | 16.11 | 6 |
| 1-4 family | 0.75 | 0.11 | 0.21 | 0.46 | 0.83 | 1.12 | 1.21 | 1.26 | 6 |
| Other | 7.29 | 2.42 | 2.93 | 3.98 | 4.88 | 9.10 | 14.06 | 15.96 | 6 |
| Multifamily | 3.81 | 0.27 | 0.28 | 0.94 | 3.46 | 6.78 | 7.70 | 7.70 | 6 |
| Nonfarm nonresidential | 40.62 | 15.57 | 18.26 | 29.92 | 48.70 | 49.83 | 54.89 | 57.24 | 6 |
| Owner-occupied | 20.34 | 9.89 | 10.11 | 11.19 | 18.45 | 24.97 | 32.44 | 35.99 | 6 |
| Other | 20.28 | 5.07 | 6.94 | 11.28 | 19.00 | 31.90 | 34.91 | 35.26 | 6 |
| Real estate loans secured by farmland | 3.26 | 0.36 | 0.73 | 1.52 | 2.01 | 2.98 | 7.04 | 8.96 | 6 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Commercial and industrial loans | 9.03 | 0.33 | 0.67 | 2.55 | 7.16 | 12.35 | 19.25 | 22.00 | 6 |
| Loans to individuals | 4.46 | 0.10 | 0.19 | 0.52 | 1.49 | 9.18 | 11.69 | 11.76 | 6 |
| Credit card loans | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 0.10 | 6 |
| Agricultural loans | 1.59 | 0.01 | 0.02 | 0.29 | 1.29 | 2.17 | 3.45 | 3.99 | 6 |
| Other loans and leases | 8.11 | 0.00 | 0.00 | 0.00 | 0.09 | 1.04 | 24.23 | 35.68 | 6 |
| Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted) | | | | | | | | | |
| Real estate loans | 320.00 | 160.57 | 162.08 | 202.42 | 350.91 | 410.98 | 447.02 | 461.12 | 6 |
| Real estate loans secured by 1-4 family | 98.18 | 5.68 | 9.29 | 29.34 | 72.31 | 82.88 | 212.94 | 276.96 | 6 |
| Revolving | 5.52 | 0.00 | 0.00 | 0.00 | 0.00 | 0.35 | 16.56 | 24.60 | 6 |
| Closed-end | 92.66 | 5.68 | 9.29 | 25.44 | 60.05 | 74.19 | 208.64 | 274.81 | 6 |
| Commercial real estate loans | 206.11 | 94.17 | 109.53 | 144.42 | 198.00 | 282.03 | 310.82 | 318.05 | 6 |
| Construction and land development | 29.27 | 14.33 | 16.77 | 21.82 | 23.93 | 34.71 | 47.12 | 51.80 | 6 |
| 1-4 family | 3.24 | 0.54 | 1.07 | 2.38 | 3.84 | 4.71 | 4.80 | 4.83 | 6 |
| Other | 26.04 | 11.56 | 13.39 | 17.16 | 19.13 | 33.52 | 45.58 | 49.49 | 6 |
| Multifamily | 13.25 | 1.30 | 1.31 | 4.73 | 15.62 | 17.21 | 22.83 | 25.48 | 6 |
| Nonfarm nonresidential | 163.59 | 70.84 | 76.09 | 90.67 | 159.16 | 244.25 | 255.53 | 256.36 | 6 |
| Owner-occupied | 80.92 | 41.28 | 43.95 | 49.54 | 59.30 | 99.14 | 139.52 | 154.57 | 6 |
| Other | 82.67 | 23.68 | 31.05 | 46.32 | 50.28 | 123.97 | 166.67 | 176.12 | 6 |
| Real estate loans secured by farmland | 15.71 | 1.57 | 3.13 | 6.56 | 7.91 | 14.65 | 36.09 | 45.77 | 6 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Commercial and industrial loans | 30.59 | 1.22 | 2.44 | 11.72 | 33.66 | 48.00 | 55.66 | 57.34 | 6 |
| Loans to individuals | 20.99 | 0.35 | 0.70 | 2.22 | 6.77 | 40.27 | 55.49 | 57.87 | 6 |
| Credit card loans | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.36 | 0.54 | 6 |
| Agricultural loans | 7.54 | 0.04 | 0.07 | 1.07 | 5.92 | 9.65 | 16.64 | 19.86 | 6 |
| Other loans and leases | 30.01 | 0.00 | 0.00 | 0.00 | 0.40 | 5.29 | 89.62 | 131.04 | 6 |
| Supplemental | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 32.39 | 8.86 | 11.71 | 20.02 | 35.58 | 47.80 | 49.88 | 50.17 | 6 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.) | 126.31 | 41.66 | 52.66 | 81.49 | 104.31 | 166.87 | 221.96 | 239.48 | 6 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 207.24 | 95.09 | 110.25 | 144.67 | 200.63 | 283.34 | 310.82 | 318.05 | 6 |

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Peer Group: 5
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 | 18.73 | 2.69 | 4.30 | 9.41 | 19.68 | 29.51 | 32.22 | 32.70 | 6 |
| Liquid assets | 25.60 | 17.09 | 17.22 | 18.78 | 25.39 | 30.03 | 34.18 | 35.94 | 6 |
| Investment securities | 13.71 | 2.62 | 3.40 | 5.20 | 8.80 | 20.15 | 28.92 | 31.90 | 6 |
| Net loans and leases | 55.61 | 46.35 | 46.69 | 49.33 | 55.43 | 56.98 | 64.70 | 68.35 | 6 |
| Net loans, leases and standby letters of credit | 55.62 | 46.35 | 46.69 | 49.35 | 55.46 | 56.98 | 64.71 | 68.36 | 6 |
| Core deposits | 72.61 | 51.48 | 53.60 | 61.69 | 75.30 | 79.20 | 88.94 | 93.50 | 6 |
| Noncore funding | 9.25 | 1.67 | 3.34 | 7.01 | 8.47 | 13.52 | 15.94 | 16.38 | 6 |
| Time deposits of \$250K or more | 4.81 | 0.00 | 0.00 | 1.04 | 5.43 | 7.82 | 9.01 | 9.41 | 6 |
| Foreign deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Federal funds purchased and repos | 1.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.18 | 4.77 | 6 |
| Secured federal funds purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Net federal funds purchased (sold) | 0.16 | -0.66 | -0.44 | 0.00 | 0.00 | 0.00 | 0.91 | 1.37 | 6 |
| Commercial paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Other borrowings w/remaining maturity of 1 year or less | 1.79 | 0.00 | 0.00 | 0.00 | 0.00 | 2.79 | 5.36 | 6.18 | 6 |
| Earning assets that reprice within 1 year | 35.90 | 5.18 | 8.89 | 19.23 | 37.47 | 50.58 | 61.34 | 66.12 | 6 |
| Interest-bearing liabilities that reprice within 1 year | 24.21 | 6.97 | 8.12 | 14.07 | 29.55 | 34.26 | 34.96 | 35.28 | 6 |
| Long-term debt that reprices within 1 year | 1.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.56 | 3.87 | 5.44 | 6 |
| Net assets that reprice within 1 year | 10.40 | -20.51 | -16.23 | -6.82 | 6.19 | 31.59 | 41.24 | 43.59 | 6 |
| Other Liquidity and Funding Ratios | | | | | | | | | |
| Net noncore funding dependence | -17.69 | -45.69 | -44.03 | -39.15 | -17.73 | -0.32 | 8.70 | 13.09 | 6 |
| Net short-term noncore funding dependence | -20.44 | -47.87 | -45.73 | -39.70 | -23.03 | -3.76 | 7.44 | 11.73 | 6 |
| Short-term investment / Short-term noncore funding | 230.49 | 28.53 | 50.08 | 114.73 | 183.67 | 406.69 | 426.91 | 433.65 | 5 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 25.73 | 4.42 | 6.45 | 13.13 | 27.05 | 37.55 | 43.70 | 46.04 | 6 |
| Net loans and leases / Total deposits | 72.31 | 52.85 | 57.38 | 67.26 | 69.99 | 80.01 | 89.57 | 92.73 | 6 |
| Net loans and leases / Core deposits | 80.07 | 54.79 | 61.26 | 74.49 | 77.45 | 87.54 | 101.50 | 107.14 | 6 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -7.08 | -13.45 | -12.74 | -10.62 | -7.08 | -3.54 | -1.42 | -0.71 | 2 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -27.14 | -93.82 | -75.13 | -19.05 | -3.43 | -0.65 | -0.29 | -0.18 | 5 |
| Structured notes appreciation (depreciation) / Tier 1 capital | -0.15 | -0.15 | -0.15 | -0.15 | -0.15 | -0.15 | -0.15 | -0.15 | 1 |
| Percent of Investment Securities | | | | | | | | | |
| Held-to-maturity securities | 18.08 | 0.00 | 0.00 | 0.00 | 0.00 | 33.38 | 54.23 | 59.10 | 6 |
| Available-for-sale securities | 75.49 | 13.87 | 27.75 | 65.98 | 98.71 | 100.00 | 100.00 | 100.00 | 6 |
| US Treasury securities | 9.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 27.83 | 41.74 | 6 |
| US agency securities (excluding mortgage-backed securities) | 13.02 | 0.00 | 0.00 | 0.00 | 2.25 | 19.66 | 36.80 | 42.84 | 6 |
| Municipal securities | 25.80 | 0.00 | 0.00 | 0.75 | 4.51 | 44.79 | 72.88 | 80.46 | 6 |
| Mortgage-backed securities | 26.78 | 1.34 | 2.68 | 7.02 | 24.69 | 38.42 | 52.97 | 60.08 | 6 |
| Asset-backed securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 6 |
| Other debt securities | 18.69 | 0.00 | 0.00 | 0.09 | 4.23 | 31.83 | 51.85 | 57.91 | 6 |
| Mutual funds and equity securities | 6.44 | 0.00 | 0.00 | 0.00 | 0.00 | 1.93 | 19.31 | 27.67 | 6 |
| Debt securities 1 year or less | 14.88 | 0.00 | 0.00 | 0.09 | 12.53 | 25.68 | 32.12 | 35.18 | 6 |
| Debt securities 1 to 5 years | 34.51 | 2.33 | 4.66 | 9.49 | 32.51 | 56.83 | 66.36 | 70.82 | 6 |
| Debt securities over 5 years | 44.17 | 4.10 | 8.20 | 17.04 | 29.48 | 77.26 | 94.84 | 97.42 | 6 |
| Pledged securities | 50.88 | 1.11 | 2.21 | 16.31 | 62.89 | 82.65 | 87.53 | 88.49 | 6 |
| Structured notes, fair value | 3.42 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10.26 | 15.39 | 6 |
| Percent Change from Prior Like Quarter | | | | | | | | | |
| Short-term investments | -14.05 | -51.22 | -45.41 | -27.99 | 1.05 | 7.44 | 11.28 | 12.56 | 3 |
| Investment securities | -26.07 | -49.19 | -46.02 | -36.53 | -20.70 | -12.93 | -8.27 | -6.71 | 3 |
| Core deposits | 15.69 | 9.18 | 9.83 | 11.75 | 14.96 | 19.26 | 21.84 | 22.70 | 3 |
| Noncore funding | 31.07 | -32.51 | -32.37 | -31.93 | -31.20 | 62.94 | 119.42 | 138.24 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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) | 12.16 | 2.80 | 3.20 | 4.04 | 7.07 | 11.09 | 26.23 | 33.60 | 6 |
| Standby letters of credit | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.04 | 0.06 | 6 |
| Commercial and similar letters of credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Securities lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Credit derivatives - notional amount (holding company as guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Interest rate contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Interest rate futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Written options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Purchased options contracts (interest rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Interest rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Futures and forward foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Written options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Purchased options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Foreign exchange rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Equity, commodity, and other derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Commodity and other futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Written options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Purchased options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Commodity and other swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Percent of Average Loans and Leases | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 22.46 | 5.52 | 6.68 | 9.10 | 11.52 | 22.55 | 49.19 | 61.03 | 6 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

PRELIMINARY

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Peer Group: 5
Date: 12/31/2025

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Analysis Ratios | | | | | | | | | |
| Provision for loan and lease losses / Average assets | 0.24 | -0.02 | -0.01 | 0.01 | 0.15 | 0.28 | 0.57 | 0.72 | 6 |
| Provision for loan and lease losses / Average loans and leases | 0.49 | -0.04 | -0.03 | 0.02 | 0.23 | 0.50 | 1.26 | 1.63 | 6 |
| Provision for loan and lease losses / Net loan and lease losses | 70.94 | -81.90 | -54.60 | 13.46 | 64.70 | 137.93 | 202.71 | 224.70 | 6 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.34 | 0.98 | 0.99 | 1.04 | 1.30 | 1.61 | 1.71 | 1.75 | 6 |
| Allowance for loan and lease losses / Total loans and leases | 1.34 | 0.98 | 0.99 | 1.03 | 1.30 | 1.61 | 1.71 | 1.75 | 6 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 8.91 | 1.33 | 2.04 | 4.17 | 6.20 | 14.17 | 17.31 | 18.36 | 5 |
| Allowance for loan and lease losses / Nonaccrual assets | 358.85 | 51.15 | 53.36 | 59.97 | 119.38 | 710.90 | 797.39 | 826.22 | 5 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 188.72 | 49.68 | 50.41 | 52.61 | 119.38 | 181.15 | 397.37 | 469.44 | 5 |
| Gross loan and lease losses / Average loans and leases | 0.58 | 0.01 | 0.03 | 0.09 | 0.21 | 0.32 | 1.49 | 2.06 | 6 |
| Recoveries / Average loans and leases | 0.04 | 0.00 | 0.00 | 0.01 | 0.03 | 0.07 | 0.08 | 0.09 | 6 |
| Net losses / Average loans and leases | 0.54 | -0.02 | 0.00 | 0.07 | 0.17 | 0.24 | 1.44 | 2.04 | 6 |
| 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 | 6 |
| Recoveries / Prior year-end losses | 18.49 | 15.02 | 15.40 | 16.56 | 18.49 | 20.41 | 21.57 | 21.96 | 2 |
| Earnings coverage of net loan and lease losses (X) | -28.80 | -90.39 | -87.31 | -64.23 | -4.34 | 4.91 | 5.24 | 5.40 | 6 |
| Net Loan and Lease Losses By Type | | | | | | | | | |
| Real estate loans | -0.01 | -0.06 | -0.04 | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 | 6 |
| Real estate loans secured by 1-4 family | 0.01 | -0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 0.04 | 0.06 | 6 |
| Revolving | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Closed-end | 0.01 | -0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 0.04 | 0.06 | 6 |
| Commercial real estate loans | -0.02 | -0.07 | -0.06 | -0.02 | 0.00 | 0.00 | 0.01 | 0.01 | 6 |
| Construction and land development | -0.01 | -0.20 | -0.14 | 0.00 | 0.00 | 0.00 | 0.10 | 0.15 | 6 |
| 1-4 family | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Other | -0.01 | -0.20 | -0.14 | 0.00 | 0.00 | 0.00 | 0.10 | 0.15 | 6 |
| Multifamily | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Nonfarm nonresidential | -0.02 | -0.11 | -0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Owner-occupied | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Other | -0.02 | -0.11 | -0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Real estate loans secured by farmland | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| Commercial and industrial loans | 2.11 | -0.04 | -0.03 | 0.00 | 0.00 | 0.46 | 6.27 | 8.21 | 5 |
| Loans to individuals | 3.51 | 1.07 | 1.23 | 1.72 | 3.68 | 5.47 | 5.66 | 5.73 | 4 |
| Credit card loans | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 1 |
| Agricultural loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| Loans to foreign governments and institutions | | | | | | | | | |
| Other loans and leases | 1.67 | -0.03 | -0.02 | -0.02 | 0.00 | 2.52 | 4.04 | 4.54 | 3 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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 | 0.51 | 0.00 | 0.00 | 0.06 | 0.44 | 0.96 | 1.10 | 1.12 | 6 |
| 90+ days past due loans and leases | 0.15 | 0.00 | 0.00 | 0.00 | 0.02 | 0.30 | 0.42 | 0.44 | 6 |
| Nonaccrual loans and leases | 1.16 | 0.03 | 0.06 | 0.13 | 0.47 | 2.24 | 2.95 | 3.06 | 6 |
| 90+ days past due and nonaccrual loans and leases | 1.31 | 0.05 | 0.10 | 0.29 | 0.69 | 2.52 | 3.14 | 3.16 | 6 |
| Percent of Loans and Leases and Other Assets | | | | | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | | | | | |
| 30-89 days past due assets | 0.51 | 0.00 | 0.00 | 0.06 | 0.44 | 0.96 | 1.10 | 1.12 | 6 |
| 90+ days past due assets | 0.15 | 0.00 | 0.00 | 0.00 | 0.02 | 0.30 | 0.42 | 0.44 | 6 |
| Nonaccrual assets | 1.16 | 0.03 | 0.06 | 0.13 | 0.47 | 2.24 | 2.95 | 3.06 | 6 |
| 30+ days past due and nonaccrual assets | 1.82 | 0.26 | 0.51 | 1.08 | 1.28 | 2.72 | 3.67 | 3.91 | 6 |
| Percent of Total Assets | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.69 | 0.03 | 0.06 | 0.18 | 0.40 | 1.22 | 1.61 | 1.67 | 6 |
| 90+ past due and nonaccrual assets + other real estate owned | 0.70 | 0.03 | 0.06 | 0.18 | 0.42 | 1.23 | 1.63 | 1.70 | 6 |
| Restructured and Nonaccrual Loans and Leases + OREO as Percent of: | | | | | | | | | |
| Total assets | 0.65 | 0.02 | 0.04 | 0.13 | 0.32 | 1.21 | 1.58 | 1.63 | 6 |
| Allowance for loan and lease losses | 86.47 | 3.52 | 7.03 | 18.76 | 58.30 | 158.84 | 194.08 | 199.18 | 6 |
| Equity capital + allowance for loan and lease losses | 8.64 | 0.15 | 0.30 | 1.03 | 3.57 | 14.66 | 22.06 | 24.12 | 6 |
| Tier 1 capital + allowance for loan and lease losses | 4.34 | 0.16 | 0.31 | 0.92 | 2.94 | 6.06 | 9.78 | 11.31 | 6 |
| Loans and leases + other real estate owned | 1.24 | 0.04 | 0.07 | 0.19 | 0.57 | 2.44 | 3.08 | 3.13 | 6 |

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
Date: 12/31/2025

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 | 0.31 | 0.00 | 0.00 | 0.02 | 0.11 | 0.33 | 0.83 | 1.05 | 6 |
| | 90+ days past due | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.16 | 0.24 | 6 |
| | Nonaccrual | 0.77 | 0.00 | 0.00 | 0.00 | 0.05 | 0.66 | 2.25 | 2.95 | 6 |
| Commercial and industrial | 30-89 days past due | 0.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.66 | 0.99 | 1.10 | 5 |
| | 90+ days past due | 0.17 | 0.00 | 0.00 | 0.00 | 0.00 | 0.28 | 0.45 | 0.50 | 5 |
| | Nonaccrual | 2.79 | 0.02 | 0.05 | 0.12 | 0.16 | 0.80 | 8.02 | 10.43 | 5 |
| Individuals | 30-89 days past due | 1.88 | 0.00 | 0.00 | 0.00 | 0.00 | 4.30 | 4.77 | 4.93 | 5 |
| | 90+ days past due | 0.81 | 0.00 | 0.00 | 0.00 | 0.00 | 0.84 | 2.26 | 2.74 | 5 |
| | Nonaccrual | 0.45 | 0.00 | 0.00 | 0.00 | 0.11 | 0.89 | 1.10 | 1.17 | 5 |
| Depository institution loans | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Agricultural | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| | 90+ days past due | 1.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.16 | 4.21 | 5 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| Foreign governments | 30-89 days past due | | | | | | | | | |
| | 90+ days past due | | | | | | | | | |
| | Nonaccrual | | | | | | | | | |
| Other loans and leases | 30-89 days past due | 0.58 | 0.00 | 0.00 | 0.00 | 0.00 | 0.87 | 1.40 | 1.57 | 3 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3 |

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: 5
Date: 12/31/2025

| | | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------|---------------------|------------|------|------|------|------|------|-------|-------|-----------|
| Memoranda | | | | | | | | | | |
| 1-4 Family | 30-89 days past due | 0.33 | 0.00 | 0.00 | 0.00 | 0.06 | 0.38 | 0.94 | 1.18 | 6 |
| | 90+ days past due | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.89 | 1.33 | 6 |
| | Nonaccrual | 0.49 | 0.00 | 0.00 | 0.00 | 0.00 | 0.76 | 1.48 | 1.72 | 6 |
| Revolving | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Closed-End | 30-89 days past due | 0.33 | 0.00 | 0.00 | 0.00 | 0.06 | 0.38 | 0.94 | 1.18 | 6 |
| | 90+ days past due | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.89 | 1.34 | 6 |
| | Nonaccrual | 0.49 | 0.00 | 0.00 | 0.00 | 0.00 | 0.76 | 1.48 | 1.72 | 6 |
| Junior Lien | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.02 | 6 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Commercial real estate | 30-89 days past due | 0.31 | 0.00 | 0.00 | 0.00 | 0.02 | 0.10 | 0.89 | 1.28 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | Nonaccrual | 0.85 | 0.00 | 0.00 | 0.00 | 0.07 | 0.56 | 2.48 | 3.37 | 6 |
| Construction and development | 30-89 days past due | 0.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.72 | 1.00 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | Nonaccrual | 7.30 | 0.00 | 0.00 | 0.00 | 0.00 | 1.19 | 21.89 | 32.04 | 6 |
| 1-4 family | 30-89 days past due | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.13 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Other | 30-89 days past due | 0.21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.64 | 0.96 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | Nonaccrual | 7.30 | 0.00 | 0.00 | 0.00 | 0.00 | 1.19 | 21.89 | 32.04 | 6 |
| Multifamily | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Nonfarm non-residential | 30-89 days past due | 0.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.97 | 1.44 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | Nonaccrual | 0.20 | 0.00 | 0.00 | 0.00 | 0.01 | 0.27 | 0.60 | 0.73 | 6 |
| Owner occupied | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.02 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | Nonaccrual | 0.20 | 0.00 | 0.00 | 0.00 | 0.01 | 0.27 | 0.60 | 0.73 | 6 |
| Other | 30-89 days past due | 0.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.96 | 1.44 | 6 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Farmland | 30-89 days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| Credit card | 30-89 days past due | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 1 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |

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

BHCPR Reporters for Quarter Ending 12/31/2025

Peer Group 5 by BHC Name

| <u>ID_RSSD</u> | <u>Consolidated Assets (\$000)</u> | <u>BHC Name</u> | <u>Home Office Location</u> | <u>Change from 09/30/2025 and Other Notes</u> |
|----------------|------------------------------------|---------------------------------------|-----------------------------|---|
| 5880113 | 269,369 | AMERINATIONAL COMMUNITY SERVICES, LLC | ALBERT LEA, MN | |
| 5478903 | 251,156 | CSBH, LLC | POWHATAN, VA | |
| 1109496 | 488,019 | HERRING BANCORP, INC. | AMARILLO, TX | Moved from Peer 4 |
| 1142309 | 455,663 | MIDWEST INDEPENDENT BANCSHARES, INC. | JEFFERSON CITY, MO | |
| 3601332 | 368,474 | TRUSTTEXAS MUTUAL HOLDING COMPANY | CUERO, TX | New Y-9C/BHCPR reporter |
| 1100028 | 302,606 | UNITY CAPITAL CORPORATION | HOLLY SPRINGS, MS | |

Note: Peer Group 5 has 6 bank holding companies.