

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2024

Summary Ratios

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	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.74	2.89	2.84	2.86	2.60
+ Non-interest income	0.94	0.96	0.96	0.89	1.04
- Overhead expense	2.36	2.35	2.43	2.19	2.17
- Provision for credit losses	0.19	0.19	0.19	0.13	-0.09
+ Securities gains (losses)	-0.03	-0.01	-0.03	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.14	1.37	1.20	1.46	1.66
Net operating income	0.87	1.02	0.88	1.11	1.26
Net income	0.89	1.01	0.89	1.11	1.26
Net income (Subchapter S adjusted)	0.70	1.02	0.99	1.53	1.97
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.53	4.99	5.23	3.62	3.06
Interest expense	2.55	1.86	2.14	0.55	0.25
Net interest income (tax equivalent)	2.97	3.12	3.08	3.09	2.80
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.26	0.16	0.22	0.09	0.11
Earnings coverage of net loan and lease losses (X)	19.21	35.66	25.03	55.30	39.72
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.22	1.24	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.26	1.21	1.23	1.15	1.20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.43	0.50	0.38	0.49
30-89 days past due loans and leases / Total loans and leases	0.39	0.32	0.40	0.34	0.32
Liquidity and Funding					
Net noncore funding dependence	12.73	14.27	12.93	8.68	-2.33
Net short-term noncore funding dependence	5.39	5.97	5.16	3.04	-7.70
Net loans and leases / Total assets	65.20	63.87	63.69	63.56	58.67
Capitalization					
Tier 1 leverage ratio	9.64	9.29	9.48	9.26	8.98
Holding company equity capital / Total assets	10.48	10.00	10.33	9.83	10.71
Total equity capital (including minority interest) / Total assets	10.61	10.12	10.46	9.97	10.82
Common equity tier 1 capital / Total risk-weighted assets	12.41	11.99	12.39	11.81	12.42
Net loans and leases / Equity capital (X)	6.34	6.50	6.27	6.59	5.53
Cash dividends / Net income	37.68	35.40	40.18	32.07	28.27
Cash dividends / Net income (Subchapter S adjusted)	72.54	57.75	33.91	49.64	3.14
Growth Rates					
Assets	2.20	4.97	4.19	5.08	10.50
Equity capital	7.50	4.29	9.13	-2.82	7.46
Net loans and leases	3.33	9.09	5.34	14.53	3.36
Noncore funding	0.83	137.86	42.01	89.54	-14.79
Parent Company Ratios					
Short-term debt / Equity capital	0.74	0.61	0.58	0.50	0.57
Long-term debt / Equity capital	12.41	13.37	13.05	12.26	10.95
Equity investment in subsidiaries / Equity capital	102.89	103.09	102.60	104.31	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	125.05	132.59	142.95	132.32	153.55

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Relative Income Statement and Margin Analysis

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Average Assets					
Interest income (tax equivalent)	5.12	4.62	4.84	3.36	2.85
Less: Interest expense	2.37	1.73	2.00	0.51	0.23
Equals: Net interest income (tax equivalent)	2.74	2.89	2.84	2.86	2.60
Plus: Non-interest income	0.94	0.96	0.96	0.89	1.04
Equals: adjusted operating income (tax equivalent)	3.74	3.97	3.92	3.80	3.70
Less: Overhead expense	2.36	2.35	2.43	2.19	2.17
Less: Provision for credit losses	0.19	0.19	0.19	0.13	-0.09
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.03	-0.01	-0.03	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.14	1.37	1.20	1.46	1.66
Less: Applicable income taxes (tax equivalent)	0.27	0.31	0.27	0.33	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.87	1.02	0.88	1.11	1.26
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.89	1.01	0.89	1.11	1.26
Memo: Net income (last four quarters)	0.84	1.09	0.91	1.11	1.26
Net income-BHC and noncontrolling (minority) interest	0.89	1.03	0.90	1.12	1.27
Margin Analysis					
Average earning assets / Average assets	92.74	92.60	92.57	92.89	93.08
Average interest-bearing funds / Average assets	67.21	64.66	65.33	61.06	61.99
Interest income (tax equivalent) / Average earning assets	5.53	4.99	5.23	3.62	3.06
Interest expense / Average earning assets	2.55	1.86	2.14	0.55	0.25
Net interest income (tax equivalent) / Average earning assets	2.97	3.12	3.08	3.09	2.80
Yield or Cost					
Total loans and leases (tax equivalent)	6.34	5.83	6.11	4.52	4.01
Interest-bearing bank balances	5.33	4.38	4.83	1.19	0.14
Federal funds sold and reverse repos	4.49	4.46	4.51	1.62	0.25
Trading assets	1.39	1.36	1.61	0.71	0.45
Total earning assets	5.50	4.93	5.18	3.59	3.04
Investment securities (tax equivalent)	3.07	2.62	2.78	2.08	1.77
US Treasury and agency securities (excluding mortgage-backed securities)	3.04	2.30	2.56	1.51	1.14
Mortgage-backed securities	2.80	2.46	2.58	1.98	1.57
All other securities	4.28	3.91	4.13	3.13	2.81
Interest-bearing deposits	3.15	2.07	2.49	0.58	0.21
Time deposits of \$250K or more	4.43	3.14	3.70	0.91	0.66
Time deposits < \$250K	4.39	3.01	3.69	0.88	0.62
Other domestic deposits	2.84	1.91	2.28	0.53	0.15
Foreign deposits	2.89	2.10	2.45	0.83	0.14
Federal funds purchased and repos	3.82	3.40	3.85	1.38	0.17
Other borrowed funds and trading liabilities	4.39	4.23	4.32	2.30	1.27
All interest-bearing funds	3.49	2.60	2.98	0.82	0.37

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Non-interest Income & Expenses

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.88	2.58	2.70	2.46	2.17
Overhead expenses / Net Interest Income + non-interest income	63.88	59.64	63.05	57.79	59.28
Percent of Average Assets					
Total overhead expense	2.36	2.35	2.43	2.19	2.17
Personnel expense	1.26	1.25	1.26	1.20	1.21
Net occupancy expense	0.23	0.23	0.23	0.22	0.23
Other operating expenses	0.85	0.82	0.91	0.75	0.72
Overhead less non-interest income	1.38	1.33	1.41	1.26	1.10
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	63.41	59.30	62.79	57.36	58.83
Personnel expense	33.89	32.07	32.57	31.62	32.93
Net occupancy expense	6.12	5.96	5.98	5.93	6.23
Other operating expenses	22.47	20.46	23.16	19.40	19.18
Total non-interest income	23.68	23.83	23.99	22.96	27.67
Fiduciary activities income	2.29	1.99	2.04	2.06	2.20
Service charges on domestic deposit accounts	3.15	2.91	2.98	3.19	3.27
Trading revenue	0.79	0.82	0.86	0.62	0.62
Investment banking fees and commissions	2.35	2.43	2.45	2.11	2.58
Insurance activities revenue	0.32	0.38	0.35	0.34	0.36
Venture capital revenue	0.01	0.00	0.00	0.01	0.04
Net servicing fees	0.71	0.63	0.60	0.97	0.60
Net securitization income	0.01	0.00	0.00	0.00	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.97	0.79	0.82	1.09	3.30
Other non-interest income	8.25	8.50	8.57	8.42	9.27
Overhead less non-interest income	38.25	35.03	37.70	33.81	30.52
Applicable income taxes / Pretax net operating income (tax equivalent)	20.44	20.67	19.55	21.23	21.18
Applicable income tax + TE / Pretax net operating income + TE	23.15	22.98	22.85	23.20	22.67

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Percent Composition of Assets

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Real estate loans	41.63	40.33	40.37	40.45	36.25
Commercial and industrial loans	11.25	11.11	10.90	11.31	10.76
Loans to individuals	3.54	3.68	3.56	3.40	3.36
Loans to depository institutions and acceptances of other banks	0.01	0.02	0.01	0.02	0.02
Agricultural loans	0.19	0.16	0.17	0.19	0.18
Other loans and leases	4.82	4.51	4.66	4.47	4.47
Net loans and leases	65.20	63.87	63.69	63.56	58.67
Debt securities over 1 year	15.74	15.94	15.58	18.32	19.46
Mutual funds and equity securities	0.05	0.05	0.04	0.05	0.06
Subtotal	81.43	80.99	80.29	82.97	79.22
Interest-bearing bank balances	4.71	4.77	5.05	3.50	8.50
Federal funds sold and reverse repos	0.49	0.78	0.69	0.52	0.54
Debt securities 1 year or less	2.19	1.67	2.04	1.74	1.56
Trading assets	0.58	0.76	0.64	0.57	0.49
Total earning assets	90.92	90.74	90.70	90.70	91.77
Non-interest cash and due from depository institutions	0.87	0.93	0.91	1.01	0.82
Other real estate owned	0.02	0.01	0.01	0.01	0.01
All other assets	8.16	8.21	8.25	8.21	7.35
Memoranda					
Short-term investments	8.21	8.24	8.86	6.66	11.47
US Treasury securities	1.90	1.62	1.85	1.96	1.47
US agency securities (excluding mortgage-backed securities)	0.66	0.67	0.68	0.80	0.82
Municipal securities	1.26	1.36	1.30	1.64	1.73
Mortgage-backed securities	11.17	10.91	10.68	12.43	14.14
Asset-backed securities	0.80	0.84	0.81	0.95	0.50
Other debt securities	0.45	0.42	0.45	0.51	0.53
Loans held-for-sale	0.27	0.19	0.16	0.17	0.55
Loans held for investment	65.52	64.26	64.20	63.95	58.07
Real estate loans secured by 1-4 family	13.49	12.86	12.91	12.72	11.46
Revolving	1.53	1.46	1.48	1.52	1.42
Closed-end, secured by first liens	11.44	11.05	10.97	10.77	9.67
Closed-end, secured by junior liens	0.24	0.21	0.22	0.19	0.17
Commercial real estate loans	26.08	25.10	25.30	25.63	22.69
Construction and land development	4.07	4.10	3.99	4.17	3.34
Multifamily	4.60	4.07	4.26	4.03	3.57
Nonfarm nonresidential	16.31	15.90	15.94	16.07	14.58
Real estate loans secured by farmland	0.33	0.32	0.30	0.34	0.30

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Loan Mix and Analysis of Concentrations of Credit

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	62.72	61.30	61.55	62.24	61.05
Real estate loans secured by 1-4 family	20.94	20.05	20.20	20.20	19.86
Revolving	2.30	2.23	2.24	2.35	2.43
Closed-end	18.44	17.80	17.80	17.66	17.24
Commercial real estate loans	38.71	37.56	38.01	38.73	37.86
Construction and land development	6.02	6.20	6.03	6.37	5.65
1-4 family	0.90	1.10	0.96	1.28	1.18
Other	4.99	4.91	4.89	4.87	4.40
Multifamily	6.61	5.95	6.51	6.02	5.78
Nonfarm nonresidential	24.22	23.84	24.01	24.51	24.56
Owner-occupied	8.23	7.91	7.94	8.16	8.29
Other	15.67	15.75	15.76	16.08	15.94
Real estate loans secured by farmland	0.50	0.49	0.46	0.54	0.54
Loans to depository institutions and acceptances of other banks	0.02	0.04	0.02	0.04	0.04
Commercial and industrial loans	17.87	17.59	17.59	18.44	18.86
Loans to individuals	6.05	6.49	6.34	5.91	6.23
Credit card loans	0.67	0.62	0.66	0.55	0.53
Agricultural loans	0.29	0.25	0.26	0.30	0.34
Other loans and leases	8.58	8.22	8.40	8.21	8.75
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	406.75	413.00	404.28	416.38	391.81
Real estate loans secured by 1-4 family	133.02	134.09	130.83	132.74	126.06
Revolving	14.70	14.90	14.72	15.37	15.44
Closed-end	116.59	117.76	115.10	115.64	108.85
Commercial real estate loans	252.09	255.48	251.85	260.39	245.88
Construction and land development	39.12	41.28	39.56	41.90	35.95
1-4 family	6.36	7.53	6.44	9.40	7.42
Other	32.36	32.80	32.27	32.20	28.11
Multifamily	44.69	42.11	43.83	41.83	38.66
Nonfarm nonresidential	157.04	160.34	157.01	163.60	158.06
Owner-occupied	53.09	52.88	51.89	54.13	52.99
Other	101.74	106.13	103.01	107.29	102.54
Real estate loans secured by farmland	3.07	3.29	3.09	3.39	3.22
Loans to depository institutions and acceptances of other banks	0.11	0.26	0.18	0.20	0.21
Commercial and industrial loans	108.13	112.49	107.72	114.99	114.44
Loans to individuals	34.40	39.44	37.32	33.68	34.55
Credit card loans	3.32	3.82	4.00	2.92	2.77
Agricultural loans	1.64	1.58	1.63	1.69	1.86
Other loans and leases	50.69	49.10	50.37	48.55	51.07
Supplemental					
Non-owner occupied CRE loans / Gross loans	31.30	30.42	30.82	31.32	30.07
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	204.10	206.11	203.36	210.03	195.34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	259.82	262.33	258.44	267.87	252.85

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Liquidity and Funding

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Short-term investments	8.21	8.24	8.86	6.66	11.47
Liquid assets	22.04	22.70	22.74	22.88	29.03
Investment securities	18.48	18.17	18.22	20.69	21.63
Net loans and leases	65.20	63.87	63.69	63.56	58.67
Net loans, leases and standby letters of credit	65.97	64.65	64.50	64.41	59.49
Core deposits	66.49	65.63	65.36	71.23	75.71
Noncore funding	18.78	19.99	19.53	15.08	10.30
Time deposits of \$250K or more	3.51	2.75	3.25	1.88	1.58
Foreign deposits	0.25	0.19	0.20	0.31	0.34
Federal funds purchased and repos	1.07	1.40	1.15	1.28	1.23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.44	0.52	0.33	0.58	0.54
Commercial paper	0.01	0.01	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	3.03	4.09	3.44	3.45	1.00
Earning assets that reprice within 1 year	39.46	37.63	39.25	35.98	37.37
Interest-bearing liabilities that reprice within 1 year	13.94	11.81	13.31	8.24	6.39
Long-term debt that reprices within 1 year	0.38	0.55	0.45	0.48	0.26
Net assets that reprice within 1 year	23.70	23.64	23.53	25.97	29.65
Other Liquidity and Funding Ratios					
Net noncore funding dependence	12.73	14.27	12.93	8.68	-2.33
Net short-term noncore funding dependence	5.39	5.97	5.16	3.04	-7.70
Short-term investment / Short-term noncore funding	69.63	63.36	68.60	75.35	273.39
Liquid assets - short-term noncore funding / Nonliquid assets	13.84	14.14	14.35	20.57	36.68
Net loans and leases / Total deposits	84.35	84.58	83.94	80.87	72.79
Net loans and leases / Core deposits	99.33	99.52	99.20	89.83	78.25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.88	-8.30	-7.27	-9.30	0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.45	-15.89	-12.60	-17.67	-0.25
Structured notes appreciation (depreciation) / Tier 1 capital	-0.36	-0.44	-0.33	-0.61	-0.02
Percent of Investment Securities					
Held-to-maturity securities	25.36	26.04	25.55	26.73	14.28
Available-for-sale securities	72.72	71.41	71.58	71.52	83.77
US Treasury securities	10.59	10.15	10.94	9.64	6.70
US agency securities (excluding mortgage-backed securities)	4.03	4.21	4.10	4.22	4.12
Municipal securities	7.13	7.72	7.22	8.18	8.22
Mortgage-backed securities	61.60	60.81	59.24	61.37	66.54
Asset-backed securities	4.26	4.61	4.36	4.90	2.50
Other debt securities	3.06	3.07	3.13	3.11	3.08
Mutual funds and equity securities	0.32	0.29	0.28	0.26	0.29
Debt securities 1 year or less	13.48	10.78	12.55	9.65	7.78
Debt securities 1 to 5 years	21.14	19.63	19.89	20.56	18.25
Debt securities over 5 years	63.32	66.58	63.64	67.64	71.11
Pledged securities	52.80	53.44	53.76	33.96	32.26
Structured notes, fair value	0.11	0.20	0.14	0.29	0.11
Percent Change from Prior Like Quarter					
Short-term investments	16.65	20.40	72.36	-41.73	27.96
Investment securities	0.01	-3.88	-2.35	2.95	31.36
Core deposits	2.07	-5.78	-1.84	-0.88	16.94
Noncore funding	0.83	137.86	42.01	89.54	-14.79

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Derivatives and Off-Balance-Sheet Transactions

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	22.91	24.11	23.03	24.92	22.79
Standby letters of credit	0.62	0.59	0.58	0.64	0.65
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.08	0.19	0.14	0.08	0.10
Credit derivatives - notional amount (holding company as guarantor)	0.32	0.27	0.29	0.28	0.24
Credit derivatives - notional amount (holding company as beneficiary)	0.27	0.16	0.22	0.17	0.18
Credit derivative contracts w/ purchased credit protection-investment grade	0.25	0.21	0.24	0.23	0.18
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.22	0.23	0.24	0.19	0.13
Derivative contracts	46.68	47.98	44.21	44.01	46.30
Interest rate contracts	30.35	33.21	29.00	30.91	32.46
Interest rate futures and forward contracts	3.62	4.11	3.19	2.97	3.25
Written options contracts (interest rate)	1.42	1.19	1.17	1.35	1.41
Purchased options contracts (interest rate)	1.79	1.23	1.37	1.55	1.31
Interest rate swaps	23.57	23.74	22.67	22.30	20.49
Foreign exchange contracts	7.72	5.36	5.62	7.03	6.30
Futures and forward foreign exchange contracts	4.50	3.32	3.12	4.23	3.78
Written options contracts (foreign exchange)	0.07	0.02	0.06	0.04	0.04
Purchased options contracts (foreign exchange)	0.07	0.02	0.06	0.04	0.04
Foreign exchange rate swaps	1.31	0.61	0.73	0.94	0.76
Equity, commodity, and other derivative contracts	1.30	1.31	1.81	1.11	0.92
Commodity and other futures and forward contracts	0.17	0.11	0.16	0.08	0.07
Written options contracts (commodity and other)	0.39	0.37	0.38	0.39	0.32
Purchased options contracts (commodity and other)	0.33	0.31	0.31	0.29	0.21
Commodity and other swaps	0.33	0.25	0.27	0.30	0.31
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	40.66	43.42	41.52	46.42	44.98

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Derivatives Analysis

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Notional Amount					
Interest rate contracts	93.11	93.64	91.96	94.25	94.17
Foreign exchange contracts	3.09	3.00	3.31	3.02	3.47
Equity, commodity, and other contracts	1.40	1.24	1.88	1.07	1.14
Futures and forwards	8.86	9.96	9.04	8.54	11.16
Written options	5.33	5.55	5.08	4.77	6.28
Exchange-traded	0.13	0.14	0.15	0.13	0.12
Over-the-counter	4.97	5.06	4.53	4.43	5.96
Purchased options	4.75	4.15	4.69	4.63	3.27
Exchange-traded	0.14	0.14	0.16	0.14	0.12
Over-the-counter	4.25	3.59	4.04	4.08	2.87
Swaps	74.41	74.90	74.61	78.69	74.26
Held for trading	32.94	35.27	34.68	36.40	40.42
Interest rate contracts	26.85	29.53	28.16	30.08	34.15
Foreign exchange contracts	1.43	1.12	1.55	1.57	1.68
Equity, commodity, and other contracts	0.56	0.52	0.66	0.55	0.60
Non-traded	67.06	64.73	65.32	63.60	59.58
Interest rate contracts	62.74	60.72	60.25	60.36	56.71
Foreign exchange contracts	0.41	0.48	0.39	0.40	0.40
Equity, commodity, and other contracts	0.12	0.08	0.25	0.10	0.09
Derivative contracts (excluding futures and forex 14 days or less)	95.09	94.15	94.55	95.13	92.53
One year or less	37.21	40.47	36.96	33.84	27.56
Over 1 year to 5 years	32.03	26.21	31.12	24.87	27.01
Over 5 years	17.85	22.88	20.67	26.68	29.89
Gross negative fair value (absolute value)	1.42	1.72	1.46	2.13	0.98
Gross positive fair value	1.63	1.87	1.57	2.13	1.34
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.06	0.08	0.07	0.08	0.04
Gross positive fair value (X)	0.06	0.07	0.07	0.08	0.05
Held for trading (X)	0.03	0.04	0.04	0.04	0.04
Non-traded (X)	0.02	0.02	0.02	0.02	0.01
Current credit exposure (X)	0.04	0.05	0.04	0.04	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.54	0.61	0.56	0.51	0.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2024

Allowance and Net Loan and Lease Losses

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.20	0.19	0.19	0.11	-0.09
Provision for loan and lease losses / Average loans and leases	0.33	0.31	0.33	0.19	-0.16
Provision for loan and lease losses / Net loan and lease losses	174.29	284.92	195.87	326.41	-105.48
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.22	1.24	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.26	1.21	1.23	1.15	1.20
Allowance for loan and lease losses / Net loans and leases losses (X)	11.29	20.69	14.21	39.84	21.39
Allowance for loan and lease losses / Nonaccrual assets	286.10	381.31	347.62	428.70	364.13
ALLL / 90+ days past due + nonaccrual loans and leases	230.42	289.85	263.70	329.69	287.08
Gross loan and lease losses / Average loans and leases	0.33	0.22	0.29	0.16	0.19
Recoveries / Average loans and leases	0.06	0.06	0.06	0.06	0.08
Net losses / Average loans and leases	0.26	0.16	0.22	0.09	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	12.66	22.19	45.25	44.80	34.67
Earnings coverage of net loan and lease losses (X)	19.21	35.66	25.03	55.30	39.72
Net Loan and Lease Losses By Type					
Real estate loans	0.06	0.03	0.04	0.00	0.02
Real estate loans secured by 1-4 family	0.00	0.00	0.00	-0.01	-0.02
Revolving	-0.01	-0.02	-0.02	-0.05	-0.07
Closed-end	0.00	0.00	0.00	-0.01	-0.01
Commercial real estate loans	0.12	0.05	0.08	0.01	0.04
Construction and land development	0.02	0.00	0.02	-0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.02	0.00	0.02	-0.01	0.00
Multifamily	0.01	0.00	0.00	0.00	0.01
Nonfarm nonresidential	0.17	0.07	0.12	0.01	0.05
Owner-occupied	0.00	0.00	0.00	0.00	0.01
Other	0.16	0.06	0.11	0.02	0.04
Real estate loans secured by farmland	0.00	0.01	0.00	0.00	0.00
Commercial and industrial loans	0.41	0.27	0.36	0.13	0.17
Loans to individuals	1.62	1.13	1.32	0.80	0.71
Credit card loans	3.85	2.86	2.94	1.88	1.84
Agricultural loans	0.02	0.01	0.05	0.02	0.02
Loans to foreign governments and institutions	0.00	0.00	0.08	0.02	0.00
Other loans and leases	0.17	0.12	0.14	0.13	0.10

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2024

Past Due and Nonaccrual Assets

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Loans and Leases					
30-89 days past due loans and leases	0.39	0.32	0.40	0.34	0.32
90+ days past due loans and leases	0.10	0.09	0.11	0.10	0.10
Nonaccrual loans and leases	0.57	0.41	0.47	0.35	0.46
90+ days past due and nonaccrual loans and leases	0.74	0.56	0.65	0.50	0.62
30-89 days past due restructured	0.01	0.00	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.01	0.00
Nonaccrual restructured	0.07	0.03	0.05	0.08	0.10
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.39	0.32	0.40	0.34	0.32
90+ days past due assets	0.10	0.09	0.11	0.10	0.10
Nonaccrual assets	0.57	0.41	0.48	0.36	0.47
30+ days past due and nonaccrual assets	1.15	0.91	1.08	0.87	0.97
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.47	0.36	0.41	0.31	0.36
90+ past due and nonaccrual assets + other real estate owned	0.50	0.37	0.43	0.33	0.37
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.61	0.37	0.48	0.36	0.41
Allowance for loan and lease losses	76.13	50.56	62.66	52.47	62.64
Equity capital + allowance for loan and lease losses	5.38	3.45	4.32	3.43	3.60
Tier 1 capital + allowance for loan and lease losses	5.82	3.65	4.68	3.71	4.30
Loans and leases + other real estate owned	0.93	0.57	0.75	0.59	0.71

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2024

Past Due and Nonaccrual Loans and Leases

		06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.34	0.25	0.33	0.27	0.26
	90+ days past due	0.10	0.09	0.10	0.09	0.12
	Nonaccrual	0.64	0.45	0.55	0.39	0.52
Commercial and industrial	30-89 days past due	0.27	0.23	0.28	0.25	0.24
	90+ days past due	0.02	0.04	0.03	0.05	0.04
	Nonaccrual	0.76	0.61	0.63	0.48	0.57
Individuals	30-89 days past due	1.10	0.89	1.13	0.99	0.63
	90+ days past due	0.13	0.12	0.14	0.10	0.09
	Nonaccrual	0.25	0.21	0.25	0.22	0.17
Depository institution loans	30-89 days past due	0.00	0.01	0.08	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.01	0.00
Agricultural	30-89 days past due	0.20	0.15	0.16	0.11	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.33	0.25	0.25	0.23	0.70
Foreign governments	30-89 days past due	0.05	0.00	0.00	0.13	0.50
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	6.39	0.12	0.14	0.15
Other loans and leases	30-89 days past due	0.11	0.12	0.17	0.16	0.12
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.11	0.09	0.09	0.07	0.09

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 06/30/2024

		06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Memoranda						
1-4 Family	30-89 days past due	0.55	0.43	0.60	0.48	0.46
	90+ days past due	0.20	0.18	0.21	0.20	0.24
	Nonaccrual	0.56	0.53	0.55	0.56	0.71
Revolving	30-89 days past due	0.54	0.45	0.59	0.43	0.28
	90+ days past due	0.03	0.03	0.03	0.03	0.02
	Nonaccrual	0.80	0.84	0.85	0.83	1.18
Closed-End	30-89 days past due	0.52	0.41	0.58	0.49	0.49
	90+ days past due	0.22	0.20	0.23	0.23	0.26
	Nonaccrual	0.53	0.52	0.53	0.55	0.67
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.03
Commercial real estate	30-89 days past due	0.19	0.13	0.18	0.14	0.15
	90+ days past due	0.01	0.01	0.02	0.01	0.01
	Nonaccrual	0.74	0.41	0.59	0.25	0.38
Construction and development	30-89 days past due	0.22	0.14	0.14	0.12	0.17
	90+ days past due	0.01	0.00	0.01	0.00	0.01
	Nonaccrual	0.26	0.15	0.25	0.13	0.20
1-4 family	30-89 days past due	0.02	0.02	0.04	0.03	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.03	0.01	0.01
Other	30-89 days past due	0.18	0.10	0.09	0.07	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.22	0.11	0.17	0.11	0.16
Multifamily	30-89 days past due	0.12	0.04	0.07	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.29	0.11	0.17	0.08	0.17
Nonfarm non-residential	30-89 days past due	0.15	0.13	0.15	0.13	0.13
	90+ days past due	0.01	0.01	0.02	0.01	0.01
	Nonaccrual	0.96	0.53	0.75	0.34	0.45
Owner occupied	30-89 days past due	0.05	0.04	0.05	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.12	0.13	0.11	0.17
Other	30-89 days past due	0.08	0.07	0.09	0.07	0.08
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.75	0.35	0.54	0.19	0.23
Farmland	30-89 days past due	0.10	0.08	0.09	0.13	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.40	0.36	0.41	0.39	0.69
Credit card	30-89 days past due	1.70	1.47	1.70	1.26	0.81
	90+ days past due	0.81	0.62	0.82	0.60	0.45
	Nonaccrual	0.36	0.19	0.33	0.18	0.10

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2024

Regulatory Capital Components and Ratios

	06/30/2024			06/30/2023			12/31/2023			12/31/2022			12/31/2021		
Capital Ratios															
Common equity tier 1 capital, column A	12.39			11.90			12.31			11.79			12.36		
Common equity tier 1 capital, column B	0.28			0.17			0.18			0.28			0.29		
Tier 1 capital, column A	13.06			12.56			12.95			12.46			13.10		
Tier 1 capital, column B	0.22			0.21			0.21			0.32			0.34		
Total capital, column A	14.94			14.44			14.80			14.27			14.90		
Total capital, column B	0.36			0.35			0.23			0.36			0.37		
Tier 1 leverage	9.64			9.29			9.48			9.26			8.98		
Supplementary leverage ratio, advanced approaches HCs	7.07			6.83			7.01			6.81			6.70		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2024

Insurance and Broker-Dealer Activities

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	64.31	57.38	60.99	56.52	53.11
Insurance underwriting assets (L/H) / Total insurance underwriting assets	35.69	42.62	39.01	43.48	46.89
Separate account assets (L/H) / Total life assets	5.61	4.94	5.53	5.49	13.40
Insurance activities revenue / Adjusted operating income	0.32	0.38	0.35	0.34	0.36
Premium income / Insurance activities revenue	6.35	4.15	4.63	2.29	2.76
Credit related premium income / Total premium income	35.29	38.02	36.58	28.99	32.99
Other premium income / Total premium income	64.71	61.98	63.42	71.01	67.01
Insurance underwriting net income / Consolidated net income	0.04	0.02	0.04	0.02	0.02
Insurance net income (P/C) / Equity (P/C)	16.75	16.04	18.28	17.01	23.22
Insurance net income (L/H) / Equity (L/H)	12.28	16.33	24.88	229.06	4.49
Insurance benefits, losses, expenses / Insurance premiums	196.02	107.13	152.16	5,287.80	927.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.05	0.06	0.07
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.25	11.34	11.21	11.87	12.00
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.62	0.93	0.75	0.55	0.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2024

Foreign Activities

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Yield: Foreign loans	1.51	1.49	1.60	0.93	0.66
Cost: Interest-bearing deposits	2.89	2.10	2.45	0.83	0.14
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.12	0.43	0.34	0.21	0.20
Commercial and industrial loans	0.87	0.27	2.06	0.13	0.79
Foreign governments and institutions	0.00	0.00	0.08	0.02	0.00
Growth Rates					
Net loans and leases	11.67	1.28	-2.13	19.84	6.83
Total selected assets	6.87	-5.67	-2.36	6.45	9.48
Deposits	2.00	-10.19	0.90	-11.97	0.73

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2024

Parent Company Analysis - Part 1

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Profitability					
Net income / Average equity capital	8.58	10.24	8.99	11.16	11.94
Bank net income / Average equity investment in banks	9.35	11.09	9.91	11.69	11.80
Nonbank net income / Average equity investment in nonbanks	7.98	8.81	8.09	9.14	13.21
Subsidiary HCs net income / Average equity investment in sub HCs	7.68	9.36	7.58	8.63	10.04
Bank net income / Parent net income	89.45	86.76	88.02	88.96	96.79
Nonbank net income / Parent net income	3.73	3.27	3.40	2.62	3.42
Subsidiary holding companies' net income / Parent net income	76.13	73.80	83.67	82.03	65.19
Leverage					
Total liabilities / Equity capital	18.98	19.51	19.15	18.54	16.81
Total debt / Equity capital	13.38	14.13	13.79	13.06	11.71
Total debt + notes payable to subs that issued TPS / Equity capital	15.11	15.95	15.52	15.10	13.63
Total debt + Loans guaranteed for affiliate / Equity capital	13.55	14.31	13.94	13.14	11.77
Total debt / Equity capital - excess over fair value	13.50	14.26	13.90	13.20	11.81
Long-term debt / Equity capital	12.41	13.37	13.05	12.26	10.95
Short-term debt / Equity capital	0.74	0.61	0.58	0.50	0.57
Current portion of long-term debt / Equity capital	0.37	0.05	0.29	0.07	0.06
Excess cost over fair value / Equity capital	0.12	0.09	0.10	0.10	0.05
Long-term debt / Consolidated long-term debt	35.83	37.05	37.23	40.56	39.86
Double Leverage					
Equity investment in subs / Equity capital	102.89	103.09	102.60	104.31	103.22
Total investment in subs / Equity capital	110.03	110.31	109.85	109.37	108.40
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.47	0.34	0.41	0.43	0.29
Equity investment in subs - equity cap / Net income-div (X)	2.32	1.31	1.94	1.27	1.05
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	123.04	126.75	132.05	139.25	154.07
Cash from ops + noncash items + op expense / Op expense + dividend	125.05	132.59	142.95	132.32	153.55
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.49	98.47	111.05	102.83	98.57
Pretax operating income + interest expense / Interest expense	1,812.50	1,462.35	1,786.07	1,665.41	1,835.33
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	879.24	894.25	922.56	1,303.55	1,770.77
Dividends + interest from subsidiaries / Interest expense + dividends	136.79	141.19	146.71	162.23	175.46
Fees + other income from subsidiaries / Salary + other expenses	10.04	10.72	10.74	9.42	11.92
Net income / Current part of long-term debt + preferred dividends (X)	17.49	33.44	26.46	30.79	47.61
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.46	3.71	3.53	3.61	3.44
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.49	0.24	0.23	0.71	0.17
Nonaccrual	0.19	0.30	0.24	0.47	0.92
Total	0.67	0.54	0.46	1.18	1.09
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.01	0.02
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.03	0.00	0.00	0.03	0.02
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.28	2.74	2.77	1.76	1.76
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.15	0.09	0.13	0.06	0.06

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2024

Parent Company Analysis - Part 2

	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	78.25	76.15	76.19	70.66	66.99
Dividends declared / Net income	37.69	35.39	40.14	32.07	28.27
Net income - dividends / Average equity	5.23	6.56	5.39	7.59	8.62
Percent of Dividends Paid					
Dividends from bank subsidiaries	121.81	119.76	127.62	137.86	157.65
Dividends from nonbank subsidiaries	2.59	3.92	4.15	3.42	4.90
Dividends from subsidiary holding companies	4.78	5.39	7.67	4.71	5.91
Dividends from all subsidiaries	160.24	161.92	166.88	184.33	205.00
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	52.55	47.47	60.38	51.31	47.78
Interest income from bank subsidiaries	1.43	0.60	1.05	0.27	0.11
Management and service fees from bank subsidiaries	1.01	0.83	0.86	0.93	0.88
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	59.03	52.04	64.63	53.81	52.33
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	51.09	55.75	70.54	66.96	62.16
Interest income from nonbank subsidiaries	18.49	6.28	8.11	6.39	2.43
Management and serv fees from nonbank subsidiaries	0.92	0.65	0.75	0.33	0.33
Other income from nonbank subsidiaries	0.03	0.09	0.09	-0.30	0.07
Operating income from nonbank subsidiaries	96.01	81.67	102.74	90.18	86.66
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	31.74	37.62	59.76	1,198.53	38.10
Interest income from subsidiary holding companies	9.96	13.96	15.66	119.53	5.26
Management and service fees from subsidiary holding companies	0.00	0.07	0.06	0.25	0.73
Other income from subsidiary holding companies	0.00	0.00	0.00	-2.19	-0.40
Operating income from subsidiary holding companies	41.30	62.46	77.07	1,316.12	58.37
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	66.46	65.72	70.01	71.92	74.58
Interest income from bank subsidiaries	3.12	1.74	1.71	0.55	0.23
Management and service fees from bank subsidiaries	1.54	1.36	1.11	0.98	1.42
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.02
Operating income from bank subsidiaries	83.67	77.19	83.97	83.18	83.41
Dividends from nonbank subsidiaries	1.93	2.58	2.22	2.77	3.01
Interest income from nonbank subsidiaries	0.40	0.55	0.27	0.19	0.18
Management and service fees from nonbank subsidiaries	0.02	0.01	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.00	0.01	0.01	0.00	0.01
Operating income from nonbank subsidiaries	3.98	5.55	3.90	3.52	4.59
Dividends from subsidiary holding companies	1.43	2.29	2.85	2.41	2.07
Interest income from subsidiary holding companies	0.12	0.41	0.23	0.02	0.01
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	2.54	5.11	4.56	3.88	3.85
Loans and advances from subsidiaries / Short term debt	223.78	259.65	184.19	216.83	158.10
Loans and advances from subsidiaries / Total debt	30.31	28.85	30.30	25.28	26.38

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									134
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.74	1.44	1.80	2.36	2.70	3.10	3.42	4.39	134
+ Non-interest income	0.94	0.22	0.31	0.45	0.77	1.29	1.99	3.34	134
- Overhead expense	2.36	1.44	1.69	1.97	2.32	2.62	3.26	4.25	134
- Provision for credit losses	0.19	0.00	0.03	0.07	0.14	0.27	0.48	1.00	134
+ Securities gains (losses)	-0.03	-0.64	-0.15	-0.01	0.00	0.00	0.00	0.01	134
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
= Pretax net operating income (tax equivalent)	1.14	-0.31	0.41	0.76	1.20	1.45	2.04	2.39	134
Net operating income	0.87	-0.08	0.30	0.56	0.92	1.12	1.56	1.78	134
Net income	0.89	0.05	0.37	0.58	0.93	1.12	1.56	1.78	134
Net income (Subchapter S adjusted)	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.53	4.42	4.55	5.00	5.50	5.92	6.53	7.93	134
Interest expense	2.55	1.43	1.62	2.03	2.52	3.05	3.73	4.21	134
Net interest income (tax equivalent)	2.97	1.59	1.96	2.58	2.95	3.37	3.79	4.80	134
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.26	0.01	0.03	0.08	0.18	0.39	0.66	1.37	134
Earnings coverage of net loan and lease losses (X)	19.21	-0.63	1.92	5.19	10.10	25.40	55.88	117.50	134
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	0.45	0.72	1.01	1.23	1.50	2.01	2.59	134
Allowance for loan and lease losses / Total loans and leases	1.26	0.45	0.72	1.00	1.22	1.49	2.00	2.58	134
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.12	0.25	0.35	0.58	0.84	1.14	1.44	134
30-89 days past due loans and leases / Total loans and leases	0.39	0.08	0.11	0.17	0.32	0.52	0.85	1.64	134
Liquidity and Funding									
Net noncore funding dependence	12.73	-3.55	-0.70	4.57	10.65	19.25	31.71	41.70	134
Net short-term noncore funding dependence	5.39	-22.65	-6.82	-1.01	5.70	11.07	20.11	26.16	134
Net loans and leases / Total assets	65.20	27.88	47.14	59.25	66.85	73.45	78.97	81.11	134
Capitalization									
Tier 1 leverage ratio	9.64	7.00	7.89	8.65	9.52	10.69	11.69	12.37	134
Holding company equity capital / Total assets	10.48	7.01	7.30	8.72	10.43	12.02	13.86	15.72	134
Total equity capital (including minority interest) / Total assets	10.61	7.23	7.61	9.06	10.62	12.09	13.91	15.72	134
Common equity tier 1 capital / Total risk-weighted assets	12.41	9.55	10.16	10.78	11.85	13.92	16.13	17.94	133
Net loans and leases / Equity capital (X)	6.34	3.24	3.81	4.97	6.18	7.65	8.91	9.78	134
Cash dividends / Net income	37.68	0.00	4.84	23.55	36.99	56.27	77.53	95.45	129
Cash dividends / Net income (Subchapter S adjusted)	72.54	72.54	72.54	72.54	72.54	72.54	72.54	72.54	1
Growth Rates									
Assets	2.20	-6.43	-3.23	-1.05	1.33	5.06	10.63	14.08	132
Equity capital	7.50	-0.21	1.96	3.14	6.71	10.84	17.57	19.75	132
Net loans and leases	3.33	-6.40	-4.38	-0.13	2.74	7.38	10.69	14.84	132
Noncore funding	0.83	-40.14	-33.66	-16.59	-0.42	13.67	37.60	53.44	132
Parent Company Ratios									
Short-term debt / Equity capital	0.74	0.00	0.00	0.00	0.00	0.00	4.67	7.12	134
Long-term debt / Equity capital	12.41	0.00	0.00	0.27	7.40	17.21	52.00	74.70	134
Equity investment in subsidiaries / Equity capital	102.89	93.34	95.37	98.35	101.26	106.42	116.10	119.65	134
Cash from ops + noncash items + op expense / Op expense + dividends	125.05	-2.54	31.15	81.34	113.04	176.73	235.29	307.77	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	5.12	3.99	4.23	4.63	5.05	5.61	6.25	7.62	134
Less: Interest expense	2.37	1.33	1.48	1.85	2.30	2.83	3.59	4.07	134
Equals: Net interest income (tax equivalent)	2.74	1.44	1.80	2.36	2.70	3.10	3.42	4.39	134
Plus: Non-interest income	0.94	0.22	0.31	0.45	0.77	1.29	1.99	3.34	134
Equals: adjusted operating income (tax equivalent)	3.74	2.42	2.61	3.07	3.62	4.22	5.07	6.78	134
Less: Overhead expense	2.36	1.44	1.69	1.97	2.32	2.62	3.26	4.25	134
Less: Provision for credit losses	0.19	0.00	0.03	0.07	0.14	0.27	0.48	1.00	134
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	134
Plus: Realized gains (losses) on available-for-sale securities	-0.03	-0.64	-0.15	-0.01	0.00	0.00	0.00	0.01	134
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
Equals: Pretax net operating income (tax equivalent)	1.14	-0.31	0.41	0.76	1.20	1.45	2.04	2.39	134
Less: Applicable income taxes (tax equivalent)	0.27	-0.01	0.06	0.17	0.27	0.35	0.50	0.59	134
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	134
Equals: Net operating income	0.87	-0.08	0.30	0.56	0.92	1.12	1.56	1.78	134
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Equals: Net income	0.89	0.05	0.37	0.58	0.93	1.12	1.56	1.78	134
Memo: Net income (last four quarters)	0.84	0.04	0.19	0.50	0.85	1.09	1.49	1.82	134
Net income-BHC and noncontrolling (minority) interest	0.89	0.06	0.37	0.58	0.93	1.12	1.56	1.78	134
Margin Analysis									
Average earning assets / Average assets	92.74	87.66	89.14	90.94	92.57	94.91	96.45	97.76	134
Average interest-bearing funds / Average assets	67.21	55.27	57.66	61.67	66.91	72.21	78.25	84.06	134
Interest income (tax equivalent) / Average earning assets	5.53	4.42	4.55	5.00	5.50	5.92	6.53	7.93	134
Interest expense / Average earning assets	2.55	1.43	1.62	2.03	2.52	3.05	3.73	4.21	134
Net interest income (tax equivalent) / Average earning assets	2.97	1.59	1.96	2.58	2.95	3.37	3.79	4.80	134
Yield or Cost									
Total loans and leases (tax equivalent)	6.34	5.22	5.32	5.72	6.19	6.71	7.88	9.34	134
Interest-bearing bank balances	5.33	3.15	3.59	4.69	5.33	6.00	7.06	8.00	134
Federal funds sold and reverse repos	4.49	0.00	0.01	3.68	5.21	5.79	6.89	10.94	66
Trading assets	1.39	0.00	0.00	0.00	0.01	3.21	5.16	5.91	82
Total earning assets	5.50	4.40	4.53	4.98	5.47	5.91	6.49	7.93	134
Investment securities (tax equivalent)	3.07	1.89	2.03	2.50	3.03	3.64	4.22	4.76	134
US Treasury and agency securities (excluding mortgage-backed securities)	3.04	1.11	1.36	2.02	2.76	3.94	5.14	5.81	127
Mortgage-backed securities	2.80	1.76	1.90	2.23	2.78	3.32	3.79	4.28	133
All other securities	4.28	2.09	2.52	3.27	4.00	4.98	6.89	8.44	131
Interest-bearing deposits	3.15	1.89	2.06	2.60	3.12	3.69	4.33	4.63	134
Time deposits of \$250K or more	4.43	3.47	3.64	4.18	4.48	4.73	5.11	5.35	132
Time deposits < \$250K	4.39	3.15	3.54	4.11	4.46	4.71	5.02	5.11	132
Other domestic deposits	2.84	1.54	1.70	2.18	2.77	3.54	4.15	4.60	134
Foreign deposits	2.89	0.10	0.71	2.06	3.25	4.00	4.66	5.07	24
Federal funds purchased and repos	3.82	0.00	0.83	2.40	3.71	5.33	5.95	8.18	106
Other borrowed funds and trading liabilities	4.39	1.96	2.87	3.80	4.46	5.05	5.83	6.08	132
All interest-bearing funds	3.49	2.35	2.43	2.89	3.35	4.10	4.62	5.20	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.88	0.00	0.00	0.08	2.37	4.91	8.51	10.69	134
Overhead expenses / Net Interest Income + non-interest income	63.88	46.28	51.04	58.35	63.84	68.78	79.21	87.07	134
Percent of Average Assets									
Total overhead expense	2.36	1.44	1.69	1.97	2.32	2.62	3.26	4.25	134
Personnel expense	1.26	0.68	0.82	1.03	1.22	1.47	1.78	1.99	134
Net occupancy expense	0.23	0.08	0.10	0.18	0.23	0.29	0.34	0.39	134
Other operating expenses	0.85	0.46	0.53	0.63	0.78	0.93	1.61	2.04	134
Overhead less non-interest income	1.38	0.13	0.65	1.11	1.41	1.66	1.98	2.23	134
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	63.41	46.18	50.61	57.88	63.13	68.42	79.07	86.61	134
Personnel expense	33.89	17.46	22.67	30.59	34.63	38.47	42.49	48.02	134
Net occupancy expense	6.12	1.34	2.80	4.55	6.15	7.67	9.55	10.98	134
Other operating expenses	22.47	14.27	15.67	18.32	21.58	25.19	34.15	43.65	134
Total non-interest income	23.68	7.80	10.60	14.65	20.43	29.38	46.15	67.84	134
Fiduciary activities income	2.29	0.00	0.00	0.00	1.64	3.98	7.50	12.55	134
Service charges on domestic deposit accounts	3.15	0.02	0.19	1.76	3.37	4.64	5.48	6.15	134
Trading revenue	0.79	0.00	0.00	0.00	0.00	0.77	3.79	9.11	134
Investment banking fees and commissions	2.35	0.00	0.00	0.32	1.63	3.44	7.77	13.65	134
Insurance activities revenue	0.32	0.00	0.00	0.00	0.03	0.40	1.85	2.64	134
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.24	134
Net servicing fees	0.71	0.00	0.00	0.03	0.27	0.96	3.00	4.59	134
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	134
Net gain (loss) - sales of loans, OREO, and other assets	0.97	-0.23	-0.05	0.11	0.68	1.62	2.72	4.14	134
Other non-interest income	8.25	2.95	3.65	4.80	7.09	10.53	15.13	21.50	134
Overhead less non-interest income	38.25	3.54	14.24	29.10	38.77	49.10	59.14	66.19	134
Applicable income taxes / Pretax net operating income (tax equivalent)	20.44	4.03	10.89	18.62	21.47	23.51	26.05	27.23	127
Applicable income tax + TE / Pretax net operating income + TE	23.15	6.63	16.97	21.18	23.40	25.75	28.46	31.98	127

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	41.63	5.37	10.97	27.16	45.25	54.07	63.08	69.46	134
Commercial and industrial loans	11.25	1.74	3.91	6.45	10.57	16.14	20.77	23.53	134
Loans to individuals	3.54	0.01	0.04	0.39	1.25	5.16	11.88	27.71	134
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.21	134
Agricultural loans	0.19	0.00	0.00	0.00	0.02	0.22	0.99	1.78	134
Other loans and leases	4.82	0.11	0.35	1.58	3.65	7.88	11.54	15.38	134
Net loans and leases	65.20	27.88	47.14	59.25	66.85	73.45	78.97	81.11	134
Debt securities over 1 year	15.74	4.06	7.26	10.95	15.13	20.63	25.27	28.62	134
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.03	0.09	0.17	0.29	134
Subtotal	81.43	45.10	65.40	77.81	84.37	87.57	89.09	89.73	134
Interest-bearing bank balances	4.71	0.58	0.80	1.88	3.60	7.35	11.74	14.33	134
Federal funds sold and reverse repos	0.49	0.00	0.00	0.00	0.00	0.05	2.35	11.06	134
Debt securities 1 year or less	2.19	0.15	0.25	0.58	1.70	3.35	5.68	8.02	134
Trading assets	0.58	0.00	0.00	0.00	0.04	0.45	2.20	9.23	134
Total earning assets	90.92	86.50	87.57	88.98	90.64	93.19	94.35	95.37	134
Non-interest cash and due from depository institutions	0.87	0.15	0.31	0.57	0.92	1.13	1.32	1.53	134
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.02	0.06	0.11	134
All other assets	8.16	4.03	5.01	6.13	8.41	9.81	11.56	12.05	134
Memoranda									
Short-term investments	8.21	1.67	2.08	3.38	6.21	11.49	20.51	29.31	134
US Treasury securities	1.90	0.00	0.00	0.05	0.92	3.57	7.43	8.41	134
US agency securities (excluding mortgage-backed securities)	0.66	0.00	0.00	0.01	0.34	1.21	2.27	3.81	134
Municipal securities	1.26	0.00	0.00	0.04	0.64	2.14	4.24	7.40	134
Mortgage-backed securities	11.17	0.72	3.09	6.98	11.24	15.18	19.58	21.89	134
Asset-backed securities	0.80	0.00	0.00	0.00	0.25	1.54	3.03	4.40	134
Other debt securities	0.45	0.00	0.00	0.01	0.22	0.81	1.46	2.83	134
Loans held-for-sale	0.27	0.00	0.00	0.02	0.11	0.30	1.37	2.40	134
Loans held for investment	65.52	28.28	47.82	59.48	67.13	73.41	78.53	82.47	134
Real estate loans secured by 1-4 family	13.49	1.09	2.93	7.00	12.81	19.27	25.15	31.26	134
Revolving	1.53	0.00	0.01	0.35	1.27	2.56	3.75	4.34	134
Closed-end, secured by first liens	11.44	0.52	1.83	6.26	10.91	16.15	23.01	28.67	134
Closed-end, secured by junior liens	0.24	0.00	0.00	0.03	0.11	0.30	0.97	1.83	134
Commercial real estate loans	26.08	1.02	3.78	16.00	27.56	37.72	43.08	50.84	134
Construction and land development	4.07	0.06	0.32	1.41	4.19	5.94	8.91	10.61	134
Multifamily	4.60	0.09	0.36	1.69	3.82	6.34	11.91	16.40	134
Nonfarm nonresidential	16.31	0.52	2.49	8.69	15.66	24.82	30.46	33.60	134
Real estate loans secured by farmland	0.33	0.00	0.00	0.00	0.06	0.54	1.69	2.33	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	62.72	15.58	30.10	49.43	68.05	78.41	85.44	89.41	134
Real estate loans secured by 1-4 family	20.94	1.59	5.45	12.67	21.62	27.77	35.89	42.55	134
Revolving	2.30	0.00	0.03	0.66	2.02	3.66	5.53	6.30	134
Closed-end	18.44	1.28	4.41	11.05	18.73	23.76	33.45	40.79	134
Commercial real estate loans	38.71	4.46	9.70	24.83	41.95	54.43	61.68	65.83	134
Construction and land development	6.02	0.10	0.74	2.31	5.86	9.08	12.56	14.80	134
1-4 family	0.90	0.00	0.00	0.10	0.52	1.60	2.81	3.86	134
Other	4.99	0.09	0.63	1.95	5.08	7.52	10.09	11.75	134
Multifamily	6.61	0.37	1.14	2.83	5.81	9.55	16.01	25.06	134
Nonfarm nonresidential	24.22	3.43	4.85	13.23	23.95	34.25	41.56	45.18	134
Owner-occupied	8.23	0.01	0.45	3.69	7.83	12.63	16.46	18.89	134
Other	15.67	2.19	4.27	8.27	16.24	22.34	27.22	31.51	134
Real estate loans secured by farmland	0.50	0.00	0.00	0.01	0.09	0.72	2.47	3.67	134
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.52	134
Commercial and industrial loans	17.87	3.88	7.24	10.82	15.60	24.98	32.57	40.35	134
Loans to individuals	6.05	0.02	0.06	0.55	2.04	9.38	21.41	40.84	134
Credit card loans	0.67	0.00	0.00	0.00	0.01	0.45	3.07	10.62	134
Agricultural loans	0.29	0.00	0.00	0.00	0.04	0.34	1.61	2.84	134
Other loans and leases	8.58	0.15	0.59	2.23	5.45	12.78	22.59	38.71	134
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	406.75	56.69	143.43	254.97	443.70	525.47	638.44	729.95	133
Real estate loans secured by 1-4 family	133.02	11.83	26.89	79.69	126.44	185.31	256.03	325.20	133
Revolving	14.70	0.03	0.23	3.79	11.18	24.14	35.91	40.61	133
Closed-end	116.59	10.19	20.72	68.90	105.44	147.43	246.66	301.38	133
Commercial real estate loans	252.09	16.30	42.44	140.85	246.06	360.19	441.06	515.15	133
Construction and land development	39.12	0.90	3.29	14.05	38.07	60.97	83.95	92.57	133
1-4 family	6.36	0.00	0.00	0.67	2.99	11.07	16.96	22.53	133
Other	32.36	0.54	3.17	12.26	31.92	49.77	65.05	77.86	133
Multifamily	44.69	1.22	5.03	14.95	37.02	59.03	134.87	174.79	133
Nonfarm nonresidential	157.04	10.53	23.53	86.24	147.20	232.32	294.92	335.19	133
Owner-occupied	53.09	0.13	2.97	24.38	52.07	80.19	110.82	123.58	133
Other	101.74	6.65	15.73	50.48	101.38	146.49	187.09	234.79	133
Real estate loans secured by farmland	3.07	0.00	0.00	0.02	0.63	4.72	15.27	23.02	133
Loans to depository institutions and acceptances of other banks	0.11	0.00	0.00	0.00	0.00	0.02	0.51	2.43	133
Commercial and industrial loans	108.13	19.71	39.70	62.45	100.90	165.41	193.53	222.26	133
Loans to individuals	34.40	0.12	0.43	3.49	11.93	49.29	121.70	215.79	133
Credit card loans	3.32	0.00	0.00	0.00	0.05	2.81	14.22	52.39	133
Agricultural loans	1.64	0.00	0.00	0.00	0.20	1.94	8.61	15.66	133
Other loans and leases	50.69	0.81	3.57	14.90	35.95	75.26	134.53	193.93	133
Supplemental									
Non-owner occupied CRE loans / Gross loans	31.30	5.72	11.08	20.17	32.37	42.71	50.18	56.68	134
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	204.10	17.07	47.92	106.38	204.06	293.01	365.41	457.98	133
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	259.82	21.80	57.96	152.32	261.08	362.72	446.06	516.07	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.21	1.67	2.08	3.38	6.21	11.49	20.51	29.31	134
Liquid assets	22.04	9.64	10.56	13.91	20.09	30.08	38.66	55.18	134
Investment securities	18.48	6.92	9.29	12.86	17.55	23.64	29.36	32.38	134
Net loans and leases	65.20	27.88	47.14	59.25	66.85	73.45	78.97	81.11	134
Net loans, leases and standby letters of credit	65.97	30.96	48.56	59.61	67.60	74.03	79.05	81.61	134
Core deposits	66.49	35.94	44.92	60.21	69.41	75.16	78.60	80.38	134
Noncore funding	18.78	5.58	6.95	10.74	15.75	25.47	39.10	44.10	134
Time deposits of \$250K or more	3.51	1.06	1.42	2.19	3.08	4.68	6.62	9.03	134
Foreign deposits	0.25	0.00	0.00	0.00	0.00	0.00	1.00	5.68	134
Federal funds purchased and repos	1.07	0.00	0.00	0.00	0.22	1.19	5.32	10.24	134
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Net federal funds purchased (sold)	0.44	-1.87	-0.09	0.00	0.10	0.82	1.92	4.12	134
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	134
Other borrowings w/remaining maturity of 1 year or less	3.03	0.00	0.00	0.99	2.49	4.97	8.44	10.98	134
Earning assets that reprice within 1 year	39.46	18.16	21.92	29.40	41.12	48.12	54.99	66.96	134
Interest-bearing liabilities that reprice within 1 year	13.94	5.52	6.42	8.50	12.17	17.84	28.76	36.86	134
Long-term debt that reprices within 1 year	0.38	0.00	0.00	0.00	0.00	0.56	1.75	3.36	134
Net assets that reprice within 1 year	23.70	-2.51	1.29	12.12	24.49	35.76	42.40	45.39	134
Other Liquidity and Funding Ratios									
Net noncore funding dependence	12.73	-3.55	-0.70	4.57	10.65	19.25	31.71	41.70	134
Net short-term noncore funding dependence	5.39	-22.65	-6.82	-1.01	5.70	11.07	20.11	26.16	134
Short-term investment / Short-term noncore funding	69.63	10.71	15.17	24.57	58.64	108.82	152.79	231.41	134
Liquid assets - short-term noncore funding / Nonliquid assets	13.84	-19.72	-10.60	0.86	8.37	26.87	39.26	80.50	134
Net loans and leases / Total deposits	84.35	55.47	66.61	76.28	85.22	92.72	100.06	109.68	134
Net loans and leases / Core deposits	99.33	68.56	73.96	83.25	97.04	109.20	136.37	155.17	134
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.88	-27.95	-21.59	-12.06	-6.15	-2.05	-0.27	0.00	113
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.45	-31.91	-25.44	-19.17	-11.36	-5.13	-1.66	-1.17	133
Structured notes appreciation (depreciation) / Tier 1 capital	-0.36	-1.60	-1.21	-0.64	-0.05	-0.02	-0.01	0.00	26
Percent of Investment Securities									
Held-to-maturity securities	25.36	0.00	0.00	2.58	27.94	43.67	56.37	62.58	134
Available-for-sale securities	72.72	36.94	43.62	56.12	71.82	92.88	99.82	100.00	134
US Treasury securities	10.59	0.00	0.00	0.34	6.18	18.60	40.43	50.88	134
US agency securities (excluding mortgage-backed securities)	4.03	0.00	0.00	0.05	1.67	6.83	13.93	22.56	134
Municipal securities	7.13	0.00	0.00	0.40	3.41	12.04	27.64	36.86	134
Mortgage-backed securities	61.60	14.90	23.52	45.04	63.11	79.31	88.18	91.21	134
Asset-backed securities	4.26	0.00	0.00	0.00	1.80	7.70	17.39	19.02	134
Other debt securities	3.06	0.00	0.00	0.08	1.64	5.19	11.64	18.98	134
Mutual funds and equity securities	0.32	0.00	0.00	0.00	0.16	0.49	1.18	2.10	134
Debt securities 1 year or less	13.48	0.89	1.61	4.29	10.92	20.80	33.78	42.20	134
Debt securities 1 to 5 years	21.14	1.80	2.98	7.63	20.33	31.48	45.14	52.48	134
Debt securities over 5 years	63.32	12.36	26.48	49.63	64.30	81.00	90.36	93.95	134
Pledged securities	52.80	3.91	11.30	34.30	53.11	72.39	86.90	89.99	134
Structured notes, fair value	0.11	0.00	0.00	0.00	0.00	0.00	0.29	2.47	134
Percent Change from Prior Like Quarter									
Short-term investments	16.65	-41.96	-26.07	-8.05	9.40	38.05	83.33	114.64	132
Investment securities	0.01	-18.18	-14.33	-8.20	-1.93	5.82	18.48	37.75	132
Core deposits	2.07	-9.36	-5.87	-1.34	0.99	5.47	12.19	18.37	132
Noncore funding	0.83	-40.14	-33.66	-16.59	-0.42	13.67	37.60	53.44	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	22.91	9.84	11.54	15.15	20.53	28.36	40.18	52.70	134
Standby letters of credit	0.62	0.01	0.08	0.23	0.42	0.90	1.75	2.66	134
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.16	134
Securities lent	0.08	0.00	0.00	0.00	0.00	0.00	0.53	2.29	134
Credit derivatives - notional amount (holding company as guarantor)	0.32	0.00	0.00	0.00	0.01	0.69	1.27	1.88	134
Credit derivatives - notional amount (holding company as beneficiary)	0.27	0.00	0.00	0.00	0.00	0.38	1.08	3.74	134
Credit derivative contracts w/ purchased credit protection-investment grade	0.25	0.00	0.00	0.00	0.00	0.22	1.54	2.35	134
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.22	0.00	0.00	0.00	0.00	0.29	1.10	2.61	134
Derivative contracts	46.68	0.42	1.00	9.63	21.59	40.74	131.67	575.31	134
Interest rate contracts	30.35	0.35	0.95	8.56	20.81	36.11	94.89	207.70	134
Interest rate futures and forward contracts	3.62	0.00	0.00	0.00	0.12	1.06	16.35	74.41	134
Written options contracts (interest rate)	1.42	0.00	0.00	0.03	0.28	1.61	6.30	15.95	134
Purchased options contracts (interest rate)	1.79	0.00	0.00	0.00	0.13	2.78	8.37	18.45	134
Interest rate swaps	23.57	0.00	0.41	6.39	16.79	31.25	59.23	146.80	134
Foreign exchange contracts	7.72	0.00	0.00	0.00	0.00	0.95	14.52	215.54	134
Futures and forward foreign exchange contracts	4.50	0.00	0.00	0.00	0.00	0.72	5.24	139.55	134
Written options contracts (foreign exchange)	0.07	0.00	0.00	0.00	0.00	0.00	0.12	2.54	134
Purchased options contracts (foreign exchange)	0.07	0.00	0.00	0.00	0.00	0.00	0.18	2.51	134
Foreign exchange rate swaps	1.31	0.00	0.00	0.00	0.00	0.00	3.12	61.87	134
Equity, commodity, and other derivative contracts	1.30	0.00	0.00	0.00	0.00	0.04	6.18	27.47	134
Commodity and other futures and forward contracts	0.17	0.00	0.00	0.00	0.00	0.00	0.09	7.02	134
Written options contracts (commodity and other)	0.39	0.00	0.00	0.00	0.00	0.00	1.46	9.34	134
Purchased options contracts (commodity and other)	0.33	0.00	0.00	0.00	0.00	0.00	1.28	9.33	134
Commodity and other swaps	0.33	0.00	0.00	0.00	0.00	0.00	1.92	6.70	134
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	40.66	14.89	18.44	22.98	30.93	45.59	87.31	150.04	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	93.11	24.94	67.64	92.71	99.89	100.00	100.00	100.00	133
Foreign exchange contracts	3.09	0.00	0.00	0.00	0.00	3.25	19.88	34.16	133
Equity, commodity, and other contracts	1.40	0.00	0.00	0.00	0.00	0.39	8.56	21.52	133
Futures and forwards									
	8.86	0.00	0.00	0.18	2.85	14.01	42.93	62.91	133
Written options									
	5.33	0.00	0.00	0.35	3.00	9.79	18.57	22.41	133
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	0.42	2.73	133
Over-the-counter	4.97	0.00	0.00	0.23	2.85	8.73	18.57	22.41	133
Purchased options									
	4.75	0.00	0.00	0.00	1.73	8.91	18.29	23.32	133
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	0.41	2.75	133
Over-the-counter	4.25	0.00	0.00	0.00	0.91	7.59	18.04	22.54	133
Swaps	74.41	0.58	28.23	57.62	81.64	96.89	99.84	100.00	133
Held for trading									
	32.94	0.00	0.00	0.00	2.08	72.69	98.68	99.94	133
Interest rate contracts	26.85	0.00	0.00	0.00	1.76	64.11	81.83	98.54	133
Foreign exchange contracts	1.43	0.00	0.00	0.00	0.00	0.20	8.53	21.74	133
Equity, commodity, and other contracts	0.56	0.00	0.00	0.00	0.00	0.00	3.75	8.62	133
Non-traded									
	67.06	0.06	1.32	27.31	97.92	100.00	100.00	100.00	133
Interest rate contracts	62.74	0.00	0.89	21.21	64.10	100.00	100.00	100.00	133
Foreign exchange contracts	0.41	0.00	0.00	0.00	0.00	0.23	2.29	8.58	133
Equity, commodity, and other contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.71	2.09	133
Derivative contracts (excluding futures and forex 14 days or less)									
	95.09	37.26	73.38	91.27	99.65	102.35	106.62	122.76	133
One year or less	37.21	0.00	1.27	9.20	29.42	61.28	91.15	100.85	133
Over 1 year to 5 years	32.03	0.00	0.00	18.86	33.20	51.76	63.21	73.56	133
Over 5 years	17.85	0.00	0.00	3.85	15.55	29.35	48.18	58.27	133
Gross negative fair value (absolute value)	1.42	0.00	0.03	0.54	1.33	2.18	3.25	3.69	133
Gross positive fair value	1.63	0.27	0.41	0.79	1.34	2.41	3.42	4.57	133
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.00	0.03	0.09	0.17	0.68	133
Gross positive fair value (X)	0.06	0.00	0.00	0.01	0.03	0.07	0.16	0.66	133
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.04	0.11	0.66	133
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.11	133
Current credit exposure (X)	0.04	0.00	0.00	0.01	0.02	0.06	0.12	0.25	133
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other Ratios									
Current credit exposure / Risk-weighted assets	0.54	0.00	0.00	0.08	0.29	0.69	1.44	3.68	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.20	0.01	0.04	0.08	0.15	0.29	0.46	1.00	134
Provision for loan and lease losses / Average loans and leases	0.33	0.01	0.07	0.13	0.23	0.48	0.75	1.49	134
Provision for loan and lease losses / Net loan and lease losses	174.29	44.24	69.00	92.51	130.59	199.00	431.13	880.63	134
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	0.45	0.72	1.01	1.23	1.50	2.01	2.59	134
Allowance for loan and lease losses / Total loans and leases	1.26	0.45	0.72	1.00	1.22	1.49	2.00	2.58	134
Allowance for loan and lease losses / Net loans and leases losses (X)	11.29	1.61	2.19	3.52	6.04	12.72	38.95	71.12	133
Allowance for loan and lease losses / Nonaccrual assets	286.10	71.65	107.81	149.11	230.17	372.95	642.37	934.73	134
ALLL / 90+ days past due + nonaccrual loans and leases	230.42	54.38	71.69	135.67	197.51	311.54	450.12	653.01	134
Gross loan and lease losses / Average loans and leases	0.33	0.03	0.04	0.10	0.22	0.46	0.86	1.74	134
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.09	0.17	0.40	134
Net losses / Average loans and leases	0.26	0.01	0.03	0.08	0.18	0.39	0.66	1.37	134
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	0.01	134
Recoveries / Prior year-end losses	12.66	2.27	3.35	7.69	11.62	17.83	24.66	27.69	134
Earnings coverage of net loan and lease losses (X)	19.21	-0.63	1.92	5.19	10.10	25.40	55.88	117.50	134
Net Loan and Lease Losses By Type									
Real estate loans	0.06	-0.02	-0.01	0.00	0.03	0.11	0.25	0.36	134
Real estate loans secured by 1-4 family	0.00	-0.04	-0.02	-0.01	0.00	0.00	0.02	0.09	131
Revolving	-0.01	-0.20	-0.09	-0.02	0.00	0.00	0.05	0.12	127
Closed-end	0.00	-0.04	-0.03	-0.01	0.00	0.00	0.02	0.03	130
Commercial real estate loans	0.12	-0.01	-0.01	0.00	0.05	0.17	0.42	0.80	131
Construction and land development	0.02	-0.04	-0.02	0.00	0.00	0.01	0.16	0.31	129
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	129
Other	0.02	-0.03	-0.01	0.00	0.00	0.00	0.13	0.28	129
Multifamily	0.01	-0.01	0.00	0.00	0.00	0.00	0.07	0.19	130
Nonfarm nonresidential	0.17	-0.01	-0.01	0.00	0.04	0.26	0.72	1.36	129
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.02	0.06	129
Other	0.16	-0.01	0.00	0.00	0.02	0.24	0.75	1.37	129
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	110
Commercial and industrial loans	0.41	0.00	0.01	0.10	0.31	0.66	1.02	1.87	133
Loans to individuals	1.62	0.10	0.18	0.51	1.13	2.41	4.60	5.76	113
Credit card loans	3.85	0.00	0.18	2.77	3.90	5.57	7.14	8.49	73
Agricultural loans	0.02	-0.29	-0.03	0.00	0.00	0.00	0.22	0.80	99
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	14
Other loans and leases	0.17	-0.02	0.00	0.00	0.02	0.21	1.03	1.50	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

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	0.39	0.08	0.11	0.17	0.32	0.52	0.85	1.64	134
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.03	0.14	0.42	0.97	134
Nonaccrual loans and leases	0.57	0.11	0.22	0.33	0.54	0.76	1.11	1.34	134
90+ days past due and nonaccrual loans and leases	0.74	0.16	0.28	0.39	0.63	0.97	1.63	1.99	134
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.10	134
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	134
Nonaccrual restructured	0.07	0.00	0.00	0.00	0.04	0.12	0.22	0.29	134
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	134
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.39	0.08	0.11	0.17	0.32	0.52	0.85	1.64	134
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.14	0.42	0.97	134
Nonaccrual assets	0.57	0.11	0.22	0.33	0.55	0.78	1.11	1.34	134
30+ days past due and nonaccrual assets	1.15	0.39	0.44	0.65	1.00	1.37	2.40	3.48	134
Total assets	0.61	0.17	0.22	0.33	0.54	0.80	1.27	1.57	134
Allowance for loan and lease losses	76.13	23.50	31.94	44.55	68.48	99.47	151.49	186.14	134
Equity capital + allowance for loan and lease losses	5.38	1.67	1.91	3.06	4.80	6.52	10.84	15.45	134
Tier 1 capital + allowance for loan and lease losses	5.82	1.75	2.25	3.41	5.21	7.61	12.56	14.79	134
Loans and leases + other real estate owned	0.93	0.32	0.39	0.55	0.81	1.21	1.88	2.48	134

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.34	0.02	0.06	0.13	0.30	0.51	0.82	1.20	134
	90+ days past due	0.10	0.00	0.00	0.00	0.01	0.10	0.59	1.04	134
	Nonaccrual	0.64	0.07	0.13	0.27	0.52	0.99	1.53	1.97	134
Commercial and industrial	30-89 days past due	0.27	0.01	0.03	0.08	0.22	0.43	0.67	0.91	133
	90+ days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.11	0.21	133
	Nonaccrual	0.76	0.04	0.07	0.28	0.59	1.27	1.79	2.01	133
Individuals	30-89 days past due	1.10	0.00	0.01	0.41	0.88	1.49	2.76	3.84	132
	90+ days past due	0.13	0.00	0.00	0.00	0.03	0.21	0.57	0.97	132
	Nonaccrual	0.25	0.00	0.00	0.00	0.17	0.40	0.78	1.36	132
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	42
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Agricultural	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.33	0.94	1.44	99
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.12	99
	Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.49	1.47	3.15	99
Foreign governments	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.03	0.28	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.78	14
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.04	0.19	0.40	0.93	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.19	132
	Nonaccrual	0.11	0.00	0.00	0.00	0.02	0.18	0.44	0.99	132

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 06/30/2024

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.55	0.07	0.11	0.24	0.40	0.74	1.63	1.94	131
	90+ days past due	0.20	0.00	0.00	0.00	0.02	0.13	1.07	2.35	131
	Nonaccrual	0.56	0.03	0.13	0.24	0.44	0.88	1.22	1.71	131
Revolving	30-89 days past due	0.54	0.00	0.00	0.25	0.52	0.77	1.21	2.15	127
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.31	127
	Nonaccrual	0.80	0.00	0.05	0.27	0.55	1.36	1.97	4.33	127
Closed-End	30-89 days past due	0.52	0.04	0.08	0.18	0.37	0.66	1.63	2.01	130
	90+ days past due	0.22	0.00	0.00	0.00	0.02	0.12	1.25	2.54	130
	Nonaccrual	0.53	0.03	0.12	0.22	0.43	0.81	1.18	1.65	130
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	130
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.08	130
Commercial real estate	30-89 days past due	0.19	0.00	0.00	0.03	0.09	0.33	0.56	0.70	131
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.16	131
	Nonaccrual	0.74	0.04	0.09	0.24	0.43	1.01	2.37	3.16	131
Construction and development	30-89 days past due	0.22	0.00	0.00	0.00	0.05	0.38	1.05	1.59	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.11	129
	Nonaccrual	0.26	0.00	0.00	0.00	0.08	0.40	1.16	2.18	129
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.27	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	129
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.24	129
Other	30-89 days past due	0.18	0.00	0.00	0.00	0.01	0.27	0.92	1.56	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	129
	Nonaccrual	0.22	0.00	0.00	0.00	0.02	0.30	1.05	2.04	129
Multifamily	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.16	0.68	1.20	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	130
	Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.40	1.53	3.45	130
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.03	0.09	0.21	0.58	0.79	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.18	129
	Nonaccrual	0.96	0.07	0.10	0.32	0.55	1.33	3.08	5.33	129
Owner occupied	30-89 days past due	0.05	0.00	0.00	0.01	0.04	0.07	0.16	0.27	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	129
	Nonaccrual	0.17	0.00	0.01	0.05	0.11	0.26	0.54	0.67	129
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.02	0.12	0.35	0.62	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	129
	Nonaccrual	0.75	0.00	0.02	0.14	0.40	0.94	2.89	5.26	129
Farmland	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.16	0.51	0.81	110
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	110
	Nonaccrual	0.40	0.00	0.00	0.00	0.00	0.55	2.47	4.05	110
Credit card	30-89 days past due	1.70	0.04	0.50	1.08	1.33	2.06	3.17	6.21	73
	90+ days past due	0.81	0.00	0.00	0.00	0.89	1.33	2.19	2.29	73
	Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.19	1.98	4.06	73

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 06/30/2024**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.39	9.53	10.09	10.76	11.81	13.88	16.10	17.91	134
Common equity tier 1 capital, column B	0.28	0.00	0.00	0.00	0.00	0.00	0.00	12.06	134
Tier 1 capital, column A	13.06	10.24	10.80	11.60	12.67	14.34	16.52	17.91	134
Tier 1 capital, column B	0.22	0.00	0.00	0.00	0.00	0.00	0.00	13.93	134
Total capital, column A	14.94	12.22	12.67	13.58	14.79	15.84	18.18	19.54	134
Total capital, column B	0.36	0.00	0.00	0.00	0.00	0.00	0.00	15.55	134
Tier 1 leverage	9.64	7.00	7.89	8.65	9.52	10.69	11.69	12.37	134
Supplementary leverage ratio, advanced approaches HCs	7.07	5.46	5.63	6.04	6.69	7.83	9.03	9.26	15

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2024

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.24	134
Insurance underwriting assets (P/C) / Total insurance underwriting assets	64.31	0.00	0.00	4.86	100.00	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	35.69	0.00	0.00	0.00	0.00	95.14	100.00	100.00	30
Separate account assets (L/H) / Total life assets	5.61	0.00	0.00	0.00	0.00	0.00	0.00	27.50	14
Insurance activities revenue / Adjusted operating income	0.32	0.00	0.00	0.00	0.03	0.40	1.85	2.64	134
Premium income / Insurance activities revenue	6.35	0.00	0.00	0.00	0.00	0.00	50.21	92.15	94
Credit related premium income / Total premium income	35.29	0.00	0.00	0.00	0.00	100.00	100.00	100.00	21
Other premium income / Total premium income	64.71	0.00	0.00	0.00	100.00	100.00	100.00	100.00	21
Insurance underwriting net income / Consolidated net income	0.04	0.00	0.00	0.00	0.00	0.00	0.19	0.88	134
Insurance net income (P/C) / Equity (P/C)	16.75	-17.44	0.61	3.08	8.33	23.73	53.14	91.34	23
Insurance net income (L/H) / Equity (L/H)	12.28	-9.74	-2.04	1.52	3.95	6.97	61.58	67.73	12
Insurance benefits, losses, expenses / Insurance premiums	196.02	1.87	23.81	30.05	108.70	195.36	660.00	1304.76	21
Reinsurance recovery (P/C) / Total assets (P/C)	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.45	23
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.25	0.00	0.50	4.28	11.04	17.38	20.80	21.69	134
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.23	17.57	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.51	0.00	0.00	0.00	0.00	3.21	7.42	9.09	79
Cost: Interest-bearing deposits	2.89	0.10	0.71	2.06	3.25	4.00	4.66	5.07	24
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.12	0.10	0.10	0.11	0.12	0.13	0.14	0.14	2
Commercial and industrial loans	0.87	0.02	0.04	0.08	0.21	0.48	1.51	3.47	14
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	14
Growth Rates									
Net loans and leases	11.67	-82.22	-53.62	-16.11	-2.82	8.27	150.28	299.70	76
Total selected assets	6.87	-96.69	-51.55	-12.00	-1.13	8.30	102.86	254.07	91
Deposits	2.00	-27.07	-18.81	-6.64	2.55	12.72	18.38	22.51	27

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 1

Peer Group: 1
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	8.58	0.72	4.00	5.61	8.46	10.97	14.61	18.34	134
Bank net income / Average equity investment in banks	9.35	0.64	4.55	6.21	9.00	11.96	17.03	18.02	121
Nonbank net income / Average equity investment in nonbanks	7.98	-4.70	-1.50	0.25	7.31	13.84	22.55	38.53	102
Subsidiary HCs net income / Average equity investment in sub HCs	7.68	0.71	1.86	4.08	7.33	11.92	13.43	14.61	22
Bank net income / Parent net income	89.45	0.00	0.00	96.18	103.74	110.79	118.19	126.74	129
Nonbank net income / Parent net income	3.73	0.00	0.00	0.00	0.42	4.00	18.12	43.81	115
Subsidiary holding companies' net income / Parent net income	76.13	5.97	13.34	43.34	95.43	107.34	117.40	119.37	21
Leverage									
Total liabilities / Equity capital	18.98	0.02	1.32	5.06	12.04	22.95	62.23	90.03	134
Total debt / Equity capital	13.38	0.00	0.00	1.17	7.40	17.25	52.92	78.23	134
Total debt + notes payable to subs that issued TPS / Equity capital	15.11	0.00	0.00	4.23	10.74	19.87	52.92	78.73	134
Total debt + Loans guaranteed for affiliate / Equity capital	13.55	0.00	0.00	1.17	7.72	17.25	52.92	79.49	134
Total debt / Equity capital - excess over fair value	13.50	0.00	0.00	1.17	7.42	17.25	53.04	78.23	134
Long-term debt / Equity capital	12.41	0.00	0.00	0.27	7.40	17.21	52.00	74.70	134
Short-term debt / Equity capital	0.74	0.00	0.00	0.00	0.00	0.00	4.67	7.12	134
Current portion of long-term debt / Equity capital	0.37	0.00	0.00	0.00	0.00	0.00	2.62	5.91	134
Excess cost over fair value / Equity capital	0.12	0.00	0.00	0.00	0.00	0.00	0.74	1.86	134
Long-term debt / Consolidated long-term debt	35.83	0.00	0.00	3.93	37.27	65.94	88.13	99.13	131
Double Leverage									
Equity investment in subs / Equity capital	102.89	93.34	95.37	98.35	101.26	106.42	116.10	119.65	134
Total investment in subs / Equity capital	110.03	94.59	96.64	99.64	103.82	113.60	146.41	183.93	134
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)	0.47	-0.75	-0.60	-0.20	0.14	0.77	2.30	4.98	129
Equity investment in subs - equity cap / Net income-div (X)	2.32	0.14	0.17	0.52	0.97	3.13	8.63	11.71	71
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	123.04	13.70	33.60	84.75	107.98	166.94	248.68	277.17	133
Cash from ops + noncash items + op expense / Op expense + dividend	125.05	-2.54	31.15	81.34	113.04	176.73	235.29	307.77	133
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.49	-1.75	25.14	69.74	100.00	130.08	194.17	238.73	133
Pretax operating income + interest expense / Interest expense	1812.50	-49.54	27.07	271.08	767.11	1791.47	5521.10	19337.29	106
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	879.24	-25.65	55.39	252.35	627.14	1385.29	2550.22	3442.49	112
Dividends + interest from subsidiaries / Interest expense + dividends	136.79	0.71	35.88	88.77	116.50	188.29	280.29	313.07	128
Fees + other income from subsidiaries / Salary + other expenses	10.04	0.00	0.00	0.00	0.00	8.19	58.09	83.96	131
Net income / Current part of long-term debt + preferred dividends (X)	17.49	0.30	0.86	4.68	11.48	23.32	46.19	89.90	69
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.46	-2.67	-1.79	0.00	2.66	6.93	11.48	15.41	134
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.49	0.00	0.00	0.00	0.00	0.00	0.01	2.38	14
Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.00	0.68	1.21	14
Total	0.67	0.00	0.00	0.00	0.00	0.00	1.46	3.46	14
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	134
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Total	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.51	134
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.28	0.00	0.00	0.00	0.07	0.67	17.66	31.05	134
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Combined foreign nonbank subsidiary assets	0.15	0.00	0.00	0.00	0.00	0.00	0.31	5.02	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	78.25	5.18	23.96	41.49	70.76	103.14	138.05	255.77	113
Dividends declared / Net income	37.69	0.00	4.85	23.55	36.99	56.27	77.53	95.45	129
Net income - dividends / Average equity	5.23	-2.24	0.50	2.63	4.96	7.35	11.62	13.22	134
Percent of Dividends Paid									
Dividends from bank subsidiaries	121.81	0.00	0.00	40.68	117.89	186.44	311.02	369.68	122
Dividends from nonbank subsidiaries	2.59	0.00	0.00	0.00	0.00	0.51	14.18	46.25	122
Dividends from subsidiary holding companies	4.78	0.00	0.00	0.00	0.00	0.00	0.00	140.05	122
Dividends from all subsidiaries	160.24	0.00	1.55	100.05	139.45	223.26	344.18	394.99	122
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	52.55	0.00	0.00	28.01	57.19	80.98	111.56	132.40	115
Interest income from bank subsidiaries	1.43	0.00	0.00	0.00	0.00	1.90	7.24	14.64	115
Management and service fees from bank subsidiaries	1.01	0.00	0.00	0.00	0.00	0.00	6.79	12.74	115
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	115
Operating income from bank subsidiaries	59.03	0.00	0.27	30.65	58.99	87.32	129.29	153.48	115
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	51.09	0.00	0.00	0.00	34.74	100.00	140.25	184.47	78
Interest income from nonbank subsidiaries	18.49	0.00	0.00	0.00	0.00	0.71	75.16	319.98	78
Management and serv fees from nonbank subsidiaries	0.92	0.00	0.00	0.00	0.00	0.00	4.94	14.73	78
Other income from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.67	78
Operating income from nonbank subsidiaries	96.01	0.00	0.00	5.28	81.96	133.31	258.46	505.47	78
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	31.74	0.00	0.00	0.00	31.81	66.81	87.84	91.49	21
Interest income from subsidiary holding companies	9.96	0.00	0.00	0.00	0.00	24.17	42.07	57.94	21
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating income from subsidiary holding companies	41.30	0.00	0.00	0.00	31.81	74.58	128.79	132.15	21
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	66.46	0.00	0.00	6.20	92.40	99.45	99.96	100.00	128
Interest income from bank subsidiaries	3.12	0.00	0.00	0.00	0.04	2.97	17.98	51.77	128
Management and service fees from bank subsidiaries	1.54	0.00	0.00	0.00	0.00	0.00	12.42	19.03	128
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	128
Operating income from bank subsidiaries	83.67	0.00	3.60	81.49	98.66	99.91	100.00	100.02	128
Dividends from nonbank subsidiaries	1.93	0.00	0.00	0.00	0.00	0.46	11.90	31.16	128
Interest income from nonbank subsidiaries	0.40	0.00	0.00	0.00	0.00	0.00	1.36	11.57	128
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.52	128
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	128
Operating income from nonbank subsidiaries	3.98	0.00	0.00	0.00	0.08	2.49	21.99	52.15	128
Dividends from subsidiary holding companies	1.43	0.00	0.00	0.00	0.00	0.00	0.00	51.53	128
Interest income from subsidiary holding companies	0.12	0.00	0.00	0.00	0.00	0.00	0.00	6.44	128
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Operating income from subsidiary holding companies	2.54	0.00	0.00	0.00	0.00	0.00	8.41	73.06	128
Loans and advances from subsidiaries / Short term debt	223.78	0.00	0.00	0.00	41.56	201.91	1141.13	1408.28	32
Loans and advances from subsidiaries / Total debt	30.31	0.00	0.00	0.00	13.17	53.50	121.47	164.49	105

BHCPR Reporters for Quarter Ending 06/30/2024

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2024 and Other Notes</u>
1562859	192,531,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	272,219,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	26,520,827	AMERIS BANCORP	ATLANTA, GA	
3446412	17,021,934	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,385,549	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	41,623,908	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	24,763,719	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	22,855,334	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	35,243,839	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	12,737,351	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,257,996,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,300,768	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	428,539,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,431,951	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	15,816,194	BANNER CORPORATION	WALLA WALLA, WA	
3762457	26,186,116	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,219,571	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	293,524,120	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	50,497,034	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,269,914	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,639,555	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	480,017,822	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	23,235,245	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	18,707,836	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	70,128,072	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,405,686,000	CITIGROUP INC.	NEW YORK, NY	
1132449	220,373,586	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,757,618	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	52,047,483	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	79,792,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	30,599,039	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,906,816	COMMUNITY FINANCIAL SYSTEM, INC.	DEWITT, NY	
1102367	48,887,248	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	20,971,110	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	16,151,495	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,544,936	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,275,707	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	150,867,367	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,502,546	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,302,027	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	72,468,272	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	21,045,179	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	17,326,598	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	17,326,598	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	14,615,666	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	39,453,561	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	47,828,636	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	12,535,169	FB FINANCIAL CORPORATION	NASHVILLE, TN	

1070345	213,262,000	FIFTH THIRD BANCORP	CINCINNATI, OH
1076431	12,062,957	FIRST BANCORP	SOUTHERN PINES, NC
2744894	18,881,374	FIRST BANCORP	SAN JUAN, PR
1203602	11,971,416	FIRST BUSEY CORPORATION	CHAMPAIGN, IL
1075612	219,832,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071306	11,626,873	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	18,166,180	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	13,164,075	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	13,718,988	FIRST FOUNDATION INC.	DALLAS, TX
1025608	23,991,791	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	82,231,211	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	30,289,462	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	18,303,423	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	31,750,444	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	27,398,744	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
1117129	31,708,474	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	27,805,340	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,653,313,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	35,421,430	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	18,812,670	HEARTLAND FINANCIAL USA, INC.	DENVER, CO
3838727	15,620,490	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,919,905	HOME BANCSHARES, INC.	CONWAY, AR
2961879	17,375,438	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	229,968,259	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	196,310,177	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	19,413,543	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	18,359,162	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	15,491,734	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	63,580,147	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI
1039502	4,143,003,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	187,474,662	KEYCORP	CLEVELAND, OH
3884863	11,868,570	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
1037003	208,854,501	M&T BANK CORPORATION	BUFFALO, NY
3530786	18,212,422	MERCHANTS BANCORP	CARMEL, IN
2568278	37,959,012	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,212,447,000	MORGAN STANLEY	NEW YORK, NY
1139279	13,501,909	NBT BANCORP INC.	NORWICH, NY
2132932	119,055,231	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY
3823844	15,262,473	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	156,797,131	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,440,455	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	13,329,785	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	11,259,085	OFB BANCORP	SAN JUAN, PR
3828661	11,083,985	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH
1098303	53,119,645	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	18,332,325	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
1053272	20,453,027	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	49,366,969	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	556,539,109	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	72,845,000	POPULAR, INC.	SAN JUAN, PR
1109599	39,773,127	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	24,070,467	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
5280254	167,973,799	RBC US GROUP HOLDINGS LLC	TORONTO, O
3242838	154,396,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	17,510,391	RENASANT CORPORATION	TUPELO, MS

1248304	14,008,343	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	167,710,958	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	14,952,613	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	16,049,812	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	27,375,158	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
1133437	45,493,970	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	16,443,375	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	14,145,866	STATE BANKSHARES, INC.	FARGO, ND
1111435	325,603,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,723,663	STELLAR BANCORP INC.	HOUSTON, TX
4504654	120,489,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	59,606,343	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	523,648,352	TD GROUP US HOLDINGS LLC	CHERRY HILL, NJ
2706735	29,854,994	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	17,034,885	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	519,853,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,452,487	TRUSTMARK CORPORATION	JACKSON, MS
1119794	680,058,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	44,469,414	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	29,957,418	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	27,062,097	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	62,058,974	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	12,684,330	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,798,134	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	28,580,800	WAFD, INC.	SEATTLE, WA
1145476	76,839,205	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,940,074,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	18,129,971	WESBANCO, INC.	WHEELING, WV
2349815	80,581,017	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	59,781,516	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,744,530	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 134 bank holding companies.