

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2024

Summary Ratios

 FR BHCPR
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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)	2.93	3.23	3.11	3.17	2.85
+ Non-interest income	0.74	0.73	0.72	0.78	0.94
- Overhead expense	2.36	2.37	2.36	2.37	2.37
- Provision for credit losses	0.11	0.12	0.11	0.09	-0.01
+ Securities gains (losses)	0.00	-0.01	-0.03	-0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.20	1.41	1.25	1.53	1.64
Net operating income	0.92	1.05	0.95	1.17	1.25
Net income	0.92	1.06	0.95	1.17	1.25
Net income (Subchapter S adjusted)	1.10	1.13	1.12	1.36	1.37
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.50	4.98	5.12	3.89	3.34
Interest expense	2.35	1.53	1.81	0.47	0.28
Net interest income (tax equivalent)	3.12	3.44	3.32	3.39	3.05
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.10	0.06	0.09	0.05	0.06
Earnings coverage of net loan and lease losses (X)	43.23	20.99	42.20	2.80	-14.44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.19	1.17	1.17	1.26
Allowance for loan and lease losses / Total loans and leases	1.17	1.18	1.16	1.17	1.25
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.52	0.37	0.45	0.36	0.49
30-89 days past due loans and leases / Total loans and leases	0.29	0.21	0.29	0.23	0.21
Liquidity and Funding					
Net noncore funding dependence	10.72	11.08	10.51	7.63	-5.41
Net short-term noncore funding dependence	6.95	7.18	6.72	4.91	-7.77
Net loans and leases / Total assets	72.10	70.59	71.43	69.45	64.16
Capitalization					
Tier 1 leverage ratio	9.91	9.71	9.80	9.66	9.54
Holding company equity capital / Total assets	9.62	9.13	9.47	9.00	10.31
Total equity capital (including minority interest) / Total assets	9.64	9.15	9.50	9.03	10.36
Common equity tier 1 capital / Total risk-weighted assets	11.97	11.76	11.91	11.86	12.48
Net loans and leases / Equity capital (X)	7.73	8.01	7.72	7.96	6.35
Cash dividends / Net income	29.13	29.08	30.80	24.56	22.04
Cash dividends / Net income (Subchapter S adjusted)	47.39	35.91	36.57	40.68	53.82
Growth Rates					
Assets	3.74	6.47	5.26	4.99	9.64
Equity capital	9.73	7.46	12.20	-5.41	7.17
Net loans and leases	5.56	13.03	8.01	15.22	2.51
Noncore funding	11.39	155.98	57.06	89.68	-20.94
Parent Company Ratios					
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00
Long-term debt / Equity capital	7.01	7.42	6.71	7.71	6.32
Equity investment in subsidiaries / Equity capital	106.37	107.56	106.37	106.40	105.13
Cash from ops + noncash items + op expense / Op expense + dividends	119.76	122.16	128.36	137.84	167.98

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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)	5.15	4.66	4.80	3.65	3.12
Less: Interest expense	2.22	1.43	1.70	0.44	0.26
Equals: Net interest income (tax equivalent)	2.93	3.23	3.11	3.17	2.85
Plus: Non-interest income	0.74	0.73	0.72	0.78	0.94
Equals: adjusted operating income (tax equivalent)	3.70	4.07	3.89	4.00	3.89
Less: Overhead expense	2.36	2.37	2.36	2.37	2.37
Less: Provision for credit losses	0.11	0.12	0.11	0.09	-0.01
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	-0.03	-0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.20	1.41	1.25	1.53	1.64
Less: Applicable income taxes (tax equivalent)	0.26	0.30	0.26	0.33	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.92	1.05	0.95	1.17	1.25
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.92	1.06	0.95	1.17	1.25
Memo: Net income (last four quarters)	0.91	1.15	0.95	1.17	1.26
Net income-BHC and noncontrolling (minority) interest	0.92	1.06	0.96	1.17	1.25
Margin Analysis					
Average earning assets / Average assets	94.22	94.01	94.03	93.98	93.81
Average interest-bearing funds / Average assets	70.06	67.27	68.06	64.63	65.01
Interest income (tax equivalent) / Average earning assets	5.50	4.98	5.12	3.89	3.34
Interest expense / Average earning assets	2.35	1.53	1.81	0.47	0.28
Net interest income (tax equivalent) / Average earning assets	3.12	3.44	3.32	3.39	3.05
Yield or Cost					
Total loans and leases (tax equivalent)	6.14	5.63	5.80	4.63	4.16
Interest-bearing bank balances	5.03	4.02	4.57	1.13	0.15
Federal funds sold and reverse repos	4.46	4.11	5.79	1.21	0.17
Trading assets	0.66	0.55	0.64	0.35	0.32
Total earning assets	5.35	4.76	4.95	3.79	3.40
Investment securities (tax equivalent)	3.19	2.80	2.74	2.22	1.75
US Treasury and agency securities (excluding mortgage-backed securities)	2.87	2.24	2.48	1.59	1.22
Mortgage-backed securities	2.86	2.48	2.51	1.92	1.44
All other securities	3.96	3.78	3.77	2.98	2.49
Interest-bearing deposits	2.93	1.82	2.20	0.51	0.27
Time deposits of \$250K or more	4.38	2.81	3.44	0.95	0.79
Time deposits < \$250K	4.19	2.48	3.19	0.81	0.75
Other domestic deposits	2.44	1.61	1.89	0.46	0.17
Foreign deposits	2.04	1.72	0.00	0.86	0.42
Federal funds purchased and repos	2.79	2.11	2.46	0.97	0.11
Other borrowed funds and trading liabilities	2.02	1.91	1.92	0.96	0.53
All interest-bearing funds	3.17	2.13	2.51	0.69	0.41

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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	0.73	0.63	0.56	0.73	0.54
Overhead expenses / Net Interest Income + non-interest income	66.34	62.77	64.77	59.87	60.88
Percent of Average Assets					
Total overhead expense	2.36	2.37	2.36	2.37	2.37
Personnel expense	1.35	1.36	1.35	1.36	1.37
Net occupancy expense	0.25	0.26	0.26	0.27	0.28
Other operating expenses	0.74	0.73	0.75	0.73	0.71
Overhead less non-interest income	1.56	1.58	1.60	1.53	1.39
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	65.19	60.23	62.60	58.69	60.00
Personnel expense	37.13	34.53	35.36	33.28	34.64
Net occupancy expense	6.98	6.64	6.95	6.62	7.36
Other operating expenses	20.81	19.03	20.16	18.28	17.56
Total non-interest income	20.26	19.24	19.30	19.39	24.76
Fiduciary activities income	2.25	2.13	2.18	2.08	2.32
Service charges on domestic deposit accounts	3.35	3.17	3.35	3.29	3.11
Trading revenue	0.05	0.05	0.05	0.03	0.07
Investment banking fees and commissions	0.92	0.80	0.83	0.84	0.92
Insurance activities revenue	0.66	0.53	0.56	0.72	0.64
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.54	0.46	0.39	0.66	0.47
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.03	0.96	1.03	1.43	4.52
Other non-interest income	8.17	7.97	8.24	7.08	8.76
Overhead less non-interest income	44.57	40.78	42.80	39.08	34.71
Applicable income taxes / Pretax net operating income (tax equivalent)	19.56	19.73	18.72	20.30	21.61
Applicable income tax + TE / Pretax net operating income + TE	22.67	21.70	21.17	22.09	21.64

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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	55.06	53.83	54.67	52.03	47.29
Commercial and industrial loans	9.87	9.97	9.85	10.08	10.08
Loans to individuals	2.36	2.37	2.21	2.63	2.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.58	0.49	0.56	0.48	0.46
Other loans and leases	1.17	1.21	1.09	1.21	1.10
Net loans and leases	72.10	70.59	71.43	69.45	64.16
Debt securities over 1 year	13.62	15.36	14.45	17.16	17.60
Mutual funds and equity securities	0.05	0.05	0.04	0.04	0.07
Subtotal	86.28	86.70	86.45	87.47	82.59
Interest-bearing bank balances	3.68	2.92	3.31	2.25	7.80
Federal funds sold and reverse repos	0.02	0.01	0.02	0.02	0.05
Debt securities 1 year or less	2.18	2.27	2.21	1.84	1.75
Trading assets	0.02	0.03	0.02	0.04	0.02
Total earning assets	92.81	92.57	92.69	92.45	93.39
Non-interest cash and due from depository institutions	0.89	0.98	0.98	1.04	0.87
Other real estate owned	0.02	0.01	0.02	0.02	0.02
All other assets	6.23	6.38	6.25	6.46	5.67
Memoranda					
Short-term investments	6.35	5.69	6.04	4.74	10.52
US Treasury securities	0.83	1.26	0.98	1.22	0.69
US agency securities (excluding mortgage-backed securities)	1.48	1.77	1.52	1.71	1.83
Municipal securities	2.92	3.23	3.13	3.50	3.67
Mortgage-backed securities	7.58	8.17	7.97	8.94	10.07
Asset-backed securities	0.59	0.69	0.60	0.80	0.43
Other debt securities	0.55	0.58	0.54	0.64	0.67
Loans held-for-sale	0.16	0.15	0.10	0.11	0.28
Loans held for investment	72.56	70.97	71.89	69.77	64.47
Real estate loans secured by 1-4 family	16.02	15.90	16.13	15.24	13.45
Revolving	1.77	1.73	1.76	1.72	1.60
Closed-end, secured by first liens	13.63	13.62	13.79	13.00	11.44
Closed-end, secured by junior liens	0.30	0.27	0.29	0.27	0.22
Commercial real estate loans	35.40	34.45	34.84	33.16	30.90
Construction and land development	5.60	5.45	5.60	5.21	4.37
Multifamily	5.26	5.04	4.99	4.62	4.79
Nonfarm nonresidential	23.22	22.54	22.76	21.84	20.52
Real estate loans secured by farmland	1.11	1.09	1.11	1.10	0.95

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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	76.38	76.32	76.77	75.24	73.64
Real estate loans secured by 1-4 family	22.30	22.64	22.75	22.08	20.95
Revolving	2.48	2.50	2.48	2.53	2.54
Closed-end	19.44	19.82	19.89	19.26	18.13
Commercial real estate loans	49.39	49.09	49.16	48.29	48.47
Construction and land development	7.82	7.82	7.95	7.59	6.90
1-4 family	1.50	1.69	1.53	1.60	1.50
Other	6.20	6.02	6.27	5.78	5.34
Multifamily	7.18	6.96	6.87	6.50	7.23
Nonfarm nonresidential	32.48	32.23	32.15	31.87	32.22
Owner-occupied	11.13	11.18	11.23	11.06	11.23
Other	20.93	20.51	20.34	20.28	20.58
Real estate loans secured by farmland	1.62	1.63	1.66	1.67	1.57
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.82	14.20	13.79	14.64	15.94
Loans to individuals	3.52	3.63	3.39	4.08	3.85
Credit card loans	0.04	0.03	0.03	0.03	0.03
Agricultural loans	0.85	0.74	0.84	0.75	0.79
Other loans and leases	1.75	1.81	1.62	1.81	1.72
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	522.75	525.86	525.31	506.89	473.67
Real estate loans secured by 1-4 family	153.20	156.27	156.33	149.47	134.50
Revolving	16.95	17.01	16.96	16.96	16.12
Closed-end	134.01	137.30	137.20	130.98	116.85
Commercial real estate loans	335.43	335.94	334.76	324.02	311.38
Construction and land development	52.60	53.59	53.71	51.07	44.02
1-4 family	10.14	11.61	10.39	10.79	9.60
Other	41.78	41.11	42.42	38.49	34.06
Multifamily	49.67	48.88	47.53	44.20	46.60
Nonfarm nonresidential	221.15	220.54	218.86	213.39	207.28
Owner-occupied	75.71	76.53	76.33	74.23	71.93
Other	143.24	140.53	139.26	135.07	131.36
Real estate loans secured by farmland	10.44	10.59	10.68	10.61	9.66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	92.73	96.68	93.59	97.53	100.58
Loans to individuals	22.01	23.10	21.18	25.32	23.11
Credit card loans	0.21	0.19	0.18	0.20	0.19
Agricultural loans	5.52	4.75	5.41	4.60	4.60
Other loans and leases	10.51	11.53	10.40	11.73	10.95
Supplemental					
Non-owner occupied CRE loans / Gross loans	37.93	37.63	37.56	36.76	36.98
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	258.47	257.88	255.71	245.90	236.74
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.20	338.42	337.26	326.08	313.56

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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	6.35	5.69	6.04	4.74	10.52
Liquid assets	15.61	16.35	16.06	16.64	23.21
Investment securities	16.55	18.62	17.54	20.02	20.27
Net loans and leases	72.10	70.59	71.43	69.45	64.16
Net loans, leases and standby letters of credit	72.54	71.03	71.89	69.93	64.54
Core deposits	71.92	73.19	72.60	76.92	80.58
Noncore funding	15.90	15.26	15.38	11.51	6.64
Time deposits of \$250K or more	5.21	3.98	4.71	2.94	2.59
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.44	0.65	0.49	0.66	0.55
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.43	0.66	0.49	0.66	0.50
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.20	3.56	3.26	2.91	0.41
Earning assets that reprice within 1 year	30.45	27.69	28.76	27.10	30.91
Interest-bearing liabilities that reprice within 1 year	19.87	16.96	19.15	13.83	13.48
Long-term debt that reprices within 1 year	0.09	0.06	0.08	0.05	0.02
Net assets that reprice within 1 year	9.96	10.19	9.23	12.72	16.92
Other Liquidity and Funding Ratios					
Net noncore funding dependence	10.72	11.08	10.51	7.63	-5.41
Net short-term noncore funding dependence	6.95	7.18	6.72	4.91	-7.77
Short-term investment / Short-term noncore funding	66.41	64.89	64.09	97.82	419.20
Liquid assets - short-term noncore funding / Nonliquid assets	4.36	6.14	5.34	9.94	25.37
Net loans and leases / Total deposits	88.26	86.82	87.55	84.07	75.87
Net loans and leases / Core deposits	100.88	97.73	99.34	91.33	80.18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.13	-7.30	-6.33	-7.74	-0.07
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.15	-17.14	-13.65	-18.97	0.24
Structured notes appreciation (depreciation) / Tier 1 capital	-0.42	-0.52	-0.32	-0.47	-0.05
Percent of Investment Securities					
Held-to-maturity securities	13.73	14.64	13.69	14.65	9.13
Available-for-sale securities	84.82	84.04	84.66	84.47	89.63
US Treasury securities	6.11	7.51	6.48	6.61	3.49
US agency securities (excluding mortgage-backed securities)	8.82	9.15	8.58	8.40	9.21
Municipal securities	16.31	16.31	16.58	16.78	17.78
Mortgage-backed securities	48.07	46.30	47.95	47.46	52.46
Asset-backed securities	3.70	4.20	3.81	4.50	2.22
Other debt securities	4.06	3.95	3.83	4.10	3.93
Mutual funds and equity securities	0.38	0.41	0.30	0.37	0.41
Debt securities 1 year or less	14.72	14.33	14.87	10.71	10.21
Debt securities 1 to 5 years	21.01	21.69	21.38	22.75	17.78
Debt securities over 5 years	60.54	60.37	59.95	63.22	68.22
Pledged securities	55.58	52.66	54.91	41.51	36.71
Structured notes, fair value	0.23	0.33	0.20	0.35	0.31
Percent Change from Prior Like Quarter					
Short-term investments	28.51	9.85	57.59	-49.19	30.57
Investment securities	-3.17	-5.38	-4.42	1.58	36.78
Core deposits	2.49	-3.65	-0.31	0.19	15.13
Noncore funding	11.39	155.98	57.06	89.68	-20.94

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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)	16.35	18.09	17.34	18.41	16.95
Standby letters of credit	0.32	0.31	0.32	0.32	0.31
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.01	0.01	0.01	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.00	0.00	0.00	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.01	0.01	0.01	0.00
Derivative contracts	4.19	3.88	3.76	3.56	3.32
Interest rate contracts	4.19	3.87	3.76	3.56	3.25
Interest rate futures and forward contracts	0.05	0.04	0.02	0.02	0.07
Written options contracts (interest rate)	0.10	0.09	0.05	0.06	0.10
Purchased options contracts (interest rate)	0.05	0.04	0.03	0.03	0.01
Interest rate swaps	3.71	3.48	3.42	3.22	2.61
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	23.27	26.75	25.68	29.24	27.65

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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	100.00	99.98	100.00	99.77	99.27
Foreign exchange contracts	0.00	0.02	0.00	0.02	0.15
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	3.22	5.62	3.25	5.23	7.01
Written options	6.16	5.35	4.13	4.69	5.82
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	6.16	5.35	4.12	4.69	5.82
Purchased options	1.96	1.85	1.30	1.99	1.88
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.94	1.51	1.26	1.93	1.88
Swaps	87.90	80.56	90.21	80.86	82.75
Held for trading	13.70	14.35	14.54	17.93	24.39
Interest rate contracts	13.30	13.93	14.54	18.55	16.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	86.30	85.65	85.46	82.07	75.61
Interest rate contracts	86.19	85.38	85.13	72.34	74.23
Foreign exchange contracts	0.00	0.01	0.00	0.02	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	89.10	88.93	91.64	91.94	85.18
One year or less	7.67	7.77	7.12	7.67	11.52
Over 1 year to 5 years	42.36	35.95	44.46	29.25	26.87
Over 5 years	27.46	34.50	32.23	41.77	38.91
Gross negative fair value (absolute value)	1.89	2.12	1.91	2.48	1.54
Gross positive fair value	2.83	3.59	2.65	3.93	1.36
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.01	0.00
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.01	0.01	0.01	0.00
Current credit exposure (X)	0.01	0.02	0.01	0.02	0.01
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.20	0.24	0.18	0.23	0.12

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.12	0.12	0.11	0.09	-0.01
Provision for loan and lease losses / Average loans and leases	0.17	0.17	0.16	0.13	-0.01
Provision for loan and lease losses / Net loan and lease losses	324.53	111.48	273.47	10.02	147.24
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.19	1.17	1.17	1.26
Allowance for loan and lease losses / Total loans and leases	1.17	1.18	1.16	1.17	1.25
Allowance for loan and lease losses / Net loans and leases losses (X)	44.37	61.37	48.98	42.49	31.39
Allowance for loan and lease losses / Nonaccrual assets	433.23	722.82	451.21	631.11	459.08
ALLL / 90+ days past due + nonaccrual loans and leases	384.55	564.28	396.07	527.89	461.06
Gross loan and lease losses / Average loans and leases	0.14	0.11	0.13	0.10	0.12
Recoveries / Average loans and leases	0.03	0.04	0.04	0.05	0.05
Net losses / Average loans and leases	0.10	0.06	0.09	0.05	0.06
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	19.40	32.55	69.38	75.68	43.82
Earnings coverage of net loan and lease losses (X)	43.23	20.99	42.20	2.80	-14.44
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.00	0.01	0.00	0.02
Real estate loans secured by 1-4 family	0.00	-0.01	0.00	-0.01	-0.01
Revolving	0.00	-0.01	-0.01	-0.02	-0.01
Closed-end	0.00	-0.01	0.00	0.00	-0.01
Commercial real estate loans	0.03	0.00	0.02	0.01	0.03
Construction and land development	0.00	0.00	0.00	-0.01	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	-0.01	-0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.02	0.01	0.02	0.01	0.04
Owner-occupied	0.00	0.00	0.00	0.00	0.01
Other	0.01	0.00	0.01	0.01	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	0.20	0.11	0.18	0.06	0.15
Loans to individuals	1.20	0.86	1.13	0.74	0.43
Credit card loans	2.47	1.66	1.69	1.08	0.87
Agricultural loans	0.00	0.00	0.00	0.00	0.00
Loans to foreign governments and institutions				0.00	0.00
Other loans and leases	0.35	0.35	0.36	0.32	0.24

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.29	0.21	0.29	0.23	0.21
90+ days past due loans and leases	0.02	0.02	0.03	0.02	0.02
Nonaccrual loans and leases	0.47	0.33	0.41	0.32	0.44
90+ days past due and nonaccrual loans and leases	0.54	0.39	0.47	0.38	0.48
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.03	0.02	0.02	0.05	0.08
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.29	0.21	0.29	0.23	0.21
90+ days past due assets	0.02	0.02	0.03	0.02	0.02
Nonaccrual assets	0.48	0.34	0.41	0.33	0.44
30+ days past due and nonaccrual assets	0.85	0.62	0.78	0.62	0.71
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.28	0.34	0.26	0.31
90+ past due and nonaccrual assets + other real estate owned	0.43	0.30	0.37	0.29	0.34
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.50	0.32	0.40	0.35	0.45
Allowance for loan and lease losses	58.22	39.11	49.12	46.26	59.86
Equity capital + allowance for loan and lease losses	4.89	3.31	4.02	3.72	4.10
Tier 1 capital + allowance for loan and lease losses	4.67	3.10	3.85	3.43	4.51
Loans and leases + other real estate owned	0.67	0.45	0.55	0.51	0.70

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	0.23	0.15	0.23	0.18	0.18
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.44	0.33	0.37	0.32	0.43
Commercial and industrial	30-89 days past due	0.23	0.19	0.28	0.18	0.19
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.66	0.39	0.52	0.37	0.53
Individuals	30-89 days past due	0.67	0.59	0.72	0.61	0.53
	90+ days past due	0.03	0.02	0.03	0.02	0.02
	Nonaccrual	0.17	0.14	0.16	0.15	0.14
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.04	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.01	0.01	0.00
Agricultural	30-89 days past due	0.08	0.06	0.05	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	0.16	0.19	0.15	0.18
Foreign governments	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00
Other loans and leases	30-89 days past due	0.27	0.23	0.26	0.26	0.31
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.18	0.07	0.15	0.08	0.07

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 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	0.39	0.26	0.45	0.41	0.37
	90+ days past due	0.03	0.02	0.04	0.04	0.04
	Nonaccrual	0.40	0.36	0.40	0.42	0.48
Revolving	30-89 days past due	0.47	0.29	0.39	0.30	0.19
	90+ days past due	0.02	0.01	0.01	0.01	0.01
	Nonaccrual	0.34	0.27	0.37	0.30	0.37
Closed-End	30-89 days past due	0.37	0.23	0.45	0.41	0.40
	90+ days past due	0.02	0.02	0.04	0.04	0.04
	Nonaccrual	0.40	0.38	0.40	0.44	0.49
Junior Lien	30-89 days past due	0.01	0.00	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.01	0.02	0.02
Commercial real estate	30-89 days past due	0.15	0.07	0.12	0.08	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.46	0.28	0.35	0.24	0.37
Construction and development	30-89 days past due	0.17	0.08	0.13	0.12	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.27	0.10	0.17	0.06	0.08
1-4 family	30-89 days past due	0.03	0.03	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.01	0.03	0.01	0.00
Other	30-89 days past due	0.10	0.03	0.07	0.06	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.07	0.11	0.04	0.06
Multifamily	30-89 days past due	0.04	0.02	0.03	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.11	0.07	0.13	0.03	0.06
Nonfarm non-residential	30-89 days past due	0.11	0.06	0.09	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.43	0.33	0.36	0.32	0.49
Owner occupied	30-89 days past due	0.04	0.02	0.04	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.15	0.15	0.14	0.15	0.18
Other	30-89 days past due	0.04	0.02	0.03	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.22	0.13	0.17	0.14	0.24
Farmland	30-89 days past due	0.14	0.09	0.07	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.33	0.27	0.35	0.52	0.73
Credit card	30-89 days past due	1.38	1.12	1.48	1.25	0.88
	90+ days past due	0.28	0.15	0.27	0.24	0.12
	Nonaccrual	0.02	0.00	0.00	0.01	0.01

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	11.74			11.53			11.66			11.63			12.27		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.30			12.10			12.22			12.19			12.90		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	14.22			13.99			14.11			14.12			14.97		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.91			9.71			9.80			9.66			9.54		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	50.00	50.00	25.00	25.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	50.00	50.00	75.00	75.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.66	0.53	0.56	0.72	0.64
Premium income / Insurance activities revenue	0.77	0.68	0.94	0.00	0.13
Credit related premium income / Total premium income	33.33	33.33	33.33	100.00	100.00
Other premium income / Total premium income	66.67	66.67	66.67	0.00	0.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	67.64	98.95	56.20	46.06	47.20
Insurance net income (L/H) / Equity (L/H)	71.71	12.50	34.72	51.00	84.24
Insurance benefits, losses, expenses / Insurance premiums	30.42	36.06	35.51	69.64	448.52
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.34	11.83	11.44	11.54	11.86
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	2.04	1.72	0.00	0.86	0.42
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions				0.00	0.00
Growth Rates					
Net loans and leases	63.13	266.66	108.81	-9.50	-29.45
Total selected assets	-8.98	-15.69	21.00	-24.51	-19.66
Deposits	-94.12	-70.47	-100.00	89.90	-65.37

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2024

Parent Company Analysis - Part 1

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	06/30/2024	06/30/2023	12/31/2023	12/31/2022	12/31/2021
Profitability					
Net income / Average equity capital	9.68	11.64	10.58	12.61	11.96
Bank net income / Average equity investment in banks	10.22	12.26	11.12	13.56	12.16
Nonbank net income / Average equity investment in nonbanks	6.91	14.75	11.75	10.57	12.65
Subsidiary HCs net income / Average equity investment in sub HCs	6.32	9.38	7.22	8.22	10.34
Bank net income / Parent net income	106.72	105.33	107.55	104.71	103.27
Nonbank net income / Parent net income	0.56	0.72	1.06	0.60	0.79
Subsidiary holding companies' net income / Parent net income	116.19	106.42	118.62	103.02	92.15
Leverage					
Total liabilities / Equity capital	12.16	13.54	12.44	14.28	11.91
Total debt / Equity capital	7.15	7.52	6.85	7.78	6.43
Total debt + notes payable to subs that issued TPS / Equity capital	10.29	11.39	10.48	11.96	10.25
Total debt + Loans guaranteed for affiliate / Equity capital	7.13	7.49	6.82	7.75	6.44
Total debt / Equity capital - excess over fair value	7.15	7.52	6.85	7.78	6.43
Long-term debt / Equity capital	7.01	7.42	6.71	7.71	6.32
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.01	0.01
Long-term debt / Consolidated long-term debt	32.35	30.38	30.91	35.71	29.26
Double Leverage					
Equity investment in subs / Equity capital	106.37	107.56	106.37	106.40	105.13
Total investment in subs / Equity capital	106.54	107.75	106.58	106.67	105.41
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.74	0.67	0.70	0.50	0.43
Equity investment in subs - equity cap / Net income-div (X)	2.40	1.99	1.93	1.33	1.19
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	123.52	117.40	130.30	137.71	150.01
Cash from ops + noncash items + op expense / Op expense + dividend	119.76	122.16	128.36	137.84	167.98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.41	78.04	92.82	98.06	113.54
Pretax operating income + interest expense / Interest expense	1,109.55	1,158.48	1,289.40	1,165.40	2,918.82
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	839.64	874.03	861.42	1,069.59	2,104.65
Dividends + interest from subsidiaries / Interest expense + dividends	135.11	131.01	158.54	157.10	185.27
Fees + other income from subsidiaries / Salary + other expenses	3.64	4.30	5.59	4.82	5.56
Net income / Current part of long-term debt + preferred dividends (X)	70.24	88.23	156.67	190.43	541.74
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.30	1.27	1.53	2.23	2.37
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	5.45	0.00	6.99	0.00	0.00
Total	5.45	0.00	6.99	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.04	0.05	0.05	0.07	0.09
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	71.13	82.37	76.23	77.72	67.32
Dividends declared / Net income	28.92	29.08	30.80	24.56	22.04
Net income - dividends / Average equity	6.52	7.96	7.16	9.35	9.19
Percent of Dividends Paid					
Dividends from bank subsidiaries	142.70	139.35	181.58	158.06	166.48
Dividends from nonbank subsidiaries	0.51	0.72	1.85	1.57	2.62
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	162.03	146.46	183.53	176.09	201.01
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	40.92	38.23	46.02	38.52	40.82
Interest income from bank subsidiaries	0.14	0.07	0.10	0.03	0.01
Management and service fees from bank subsidiaries	0.38	0.43	0.54	0.33	0.47
Other income from bank subsidiaries	0.00	0.00	0.01	0.00	0.00
Operating income from bank subsidiaries	44.84	41.23	53.17	45.18	43.50
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	54.93	66.67	67.35	72.86	68.07
Interest income from nonbank subsidiaries	0.16	0.06	0.16	0.08	0.04
Management and serv fees from nonbank subsidiaries	0.05	0.00	0.09	0.17	0.15
Other income from nonbank subsidiaries	0.00	0.00	0.03	0.01	0.03
Operating income from nonbank subsidiaries	58.71	70.11	70.07	76.25	73.08
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	25.41	44.26	52.28	40.51	42.28
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.01	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	25.43	44.26	52.29	40.52	42.28
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	72.15	72.51	79.68	78.54	76.48
Interest income from bank subsidiaries	0.39	0.37	0.27	0.13	0.06
Management and service fees from bank subsidiaries	0.60	1.04	1.20	0.67	1.26
Other income from bank subsidiaries	0.00	0.00	0.02	0.00	0.01
Operating income from bank subsidiaries	79.33	82.77	94.32	83.91	84.17
Dividends from nonbank subsidiaries	0.50	0.70	1.22	1.33	1.35
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.66	1.45	1.56	1.45	1.71
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	609.16	1,000.02	741.88	534.83	287.26
Loans and advances from subsidiaries / Total debt	31.15	30.73	31.93	30.76	32.79

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									190
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.93	1.72	1.99	2.37	2.91	3.41	3.88	4.64	94
+ Non-interest income	0.74	0.16	0.24	0.45	0.71	0.99	1.33	2.08	190
- Overhead expense	2.36	1.48	1.68	1.96	2.31	2.65	3.09	3.82	190
- Provision for credit losses	0.11	-0.02	0.00	0.02	0.08	0.16	0.36	0.60	190
+ Securities gains (losses)	0.00	-0.09	-0.02	0.00	0.00	0.00	0.00	0.02	190
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	94
= Pretax net operating income (tax equivalent)	1.20	0.15	0.39	0.83	1.12	1.66	1.92	2.31	94
Net operating income	0.92	0.10	0.32	0.56	0.91	1.25	1.52	1.93	190
Net income	0.92	0.10	0.32	0.56	0.91	1.25	1.52	1.93	190
Net income (Subchapter S adjusted)	1.10	0.46	0.56	0.80	1.03	1.27	1.40	1.78	17
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.50	4.20	4.50	4.89	5.45	5.97	6.63	7.67	94
Interest expense	2.35	1.18	1.43	1.89	2.33	2.82	3.30	3.64	190
Net interest income (tax equivalent)	3.12	1.86	2.11	2.53	3.16	3.61	4.23	4.92	94
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.10	-0.02	0.00	0.01	0.05	0.15	0.31	0.65	190
Earnings coverage of net loan and lease losses (X)	43.23	-158.84	-41.76	4.91	15.70	57.38	235.43	430.49	187
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	0.59	0.80	0.99	1.16	1.35	1.58	1.88	190
Allowance for loan and lease losses / Total loans and leases	1.17	0.58	0.80	0.99	1.15	1.33	1.57	1.85	190
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.52	0.04	0.10	0.21	0.44	0.72	1.38	1.92	190
30-89 days past due loans and leases / Total loans and leases	0.29	0.02	0.04	0.11	0.23	0.39	0.73	1.05	190
Liquidity and Funding									
Net noncore funding dependence	10.72	-9.87	-3.52	3.52	10.15	18.93	25.28	30.10	190
Net short-term noncore funding dependence	6.95	-12.84	-5.41	0.55	5.80	13.97	20.09	23.77	190
Net loans and leases / Total assets	72.10	49.98	56.67	65.09	73.85	78.91	82.10	84.10	190
Capitalization									
Tier 1 leverage ratio	9.91	7.31	8.00	8.74	9.82	10.97	12.18	13.95	190
Holding company equity capital / Total assets	9.62	5.86	6.52	8.12	9.61	10.94	12.61	14.11	190
Total equity capital (including minority interest) / Total assets	9.64	5.88	6.52	8.12	9.64	10.94	12.61	14.11	190
Common equity tier 1 capital / Total risk-weighted assets	11.97	8.73	9.17	10.21	11.74	13.06	16.09	17.32	173
Net loans and leases / Equity capital (X)	7.73	4.88	5.54	6.32	7.56	8.70	10.63	11.76	189
Cash dividends / Net income	29.13	0.00	0.00	11.18	31.72	46.80	69.14	85.39	183
Cash dividends / Net income (Subchapter S adjusted)	47.39	7.88	16.03	23.17	41.21	77.92	85.63	88.51	8
Growth Rates									
Assets	3.74	-3.92	-2.32	0.31	3.37	7.05	11.02	14.96	176
Equity capital	9.73	0.45	2.51	5.75	8.75	12.34	21.87	26.90	176
Net loans and leases	5.56	-4.11	-1.17	2.32	5.45	8.25	13.19	16.78	176
Noncore funding	11.39	-36.93	-20.88	-5.32	5.65	27.24	53.89	76.67	175
Parent Company Ratios									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	189
Long-term debt / Equity capital	7.01	0.00	0.00	0.00	6.76	13.96	20.14	24.82	189
Equity investment in subsidiaries / Equity capital	106.37	90.50	94.54	99.32	103.97	113.73	120.29	124.96	189
Cash from ops + noncash items + op expense / Op expense + dividends	119.76	3.80	18.95	80.71	104.99	145.61	237.10	425.84	185

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	5.15	4.02	4.20	4.55	5.13	5.62	6.26	7.00	94
Less: Interest expense	2.22	1.12	1.33	1.78	2.20	2.65	3.14	3.41	190
Equals: Net interest income (tax equivalent)	2.93	1.72	1.99	2.37	2.91	3.41	3.88	4.64	94
Plus: Non-interest income	0.74	0.16	0.24	0.45	0.71	0.99	1.33	2.08	190
Equals: adjusted operating income (tax equivalent)	3.70	2.04	2.64	3.06	3.76	4.19	4.99	5.59	94
Less: Overhead expense	2.36	1.48	1.68	1.96	2.31	2.65	3.09	3.82	190
Less: Provision for credit losses	0.11	-0.02	0.00	0.02	0.08	0.16	0.36	0.60	190
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	190
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.09	-0.02	0.00	0.00	0.00	0.00	0.01	190
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	94
Equals: Pretax net operating income (tax equivalent)	1.20	0.15	0.39	0.83	1.12	1.66	1.92	2.31	94
Less: Applicable income taxes (tax equivalent)	0.26	0.01	0.03	0.16	0.27	0.37	0.47	0.54	94
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Equals: Net operating income	0.92	0.10	0.32	0.56	0.91	1.25	1.52	1.93	190
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Equals: Net income	0.92	0.10	0.32	0.56	0.91	1.25	1.52	1.93	190
Memo: Net income (last four quarters)	0.91	0.11	0.27	0.56	0.92	1.23	1.50	1.90	176
Net income-BHC and noncontrolling (minority) interest	0.92	0.10	0.32	0.56	0.91	1.26	1.52	1.93	190
Margin Analysis									
Average earning assets / Average assets	94.22	89.76	90.46	92.69	94.42	95.78	97.09	97.69	190
Average interest-bearing funds / Average assets	70.06	54.29	58.80	64.14	70.74	75.60	80.13	83.58	190
Interest income (tax equivalent) / Average earning assets	5.50	4.20	4.50	4.89	5.45	5.97	6.63	7.67	94
Interest expense / Average earning assets	2.35	1.18	1.43	1.89	2.33	2.82	3.30	3.64	190
Net interest income (tax equivalent) / Average earning assets	3.12	1.86	2.11	2.53	3.16	3.61	4.23	4.92	94
Yield or Cost									
Total loans and leases (tax equivalent)	6.14	4.64	5.01	5.58	6.02	6.64	7.39	8.53	94
Interest-bearing bank balances	5.03	2.56	3.36	4.16	5.04	5.82	6.84	7.83	190
Federal funds sold and reverse repos	4.46	0.00	0.38	3.49	5.34	5.57	7.21	9.43	56
Trading assets	0.66	0.00	0.00	0.00	0.00	0.00	4.16	5.81	36
Total earning assets	5.35	4.12	4.39	4.81	5.30	5.84	6.40	7.52	190
Investment securities (tax equivalent)	3.19	2.03	2.11	2.38	2.99	3.78	5.14	5.93	94
US Treasury and agency securities (excluding mortgage-backed securities)	2.87	0.92	1.22	1.71	2.54	3.86	5.76	6.32	179
Mortgage-backed securities	2.86	1.71	1.91	2.08	2.61	3.54	4.46	5.05	186
All other securities	3.96	2.11	2.33	2.89	3.59	4.85	6.32	6.99	94
Interest-bearing deposits	2.93	1.58	1.85	2.37	2.95	3.44	4.23	4.51	190
Time deposits of \$250K or more	4.38	3.04	3.49	4.04	4.50	4.75	4.95	5.49	188
Time deposits < \$250K	4.19	3.22	3.38	3.81	4.22	4.54	4.91	5.13	188
Other domestic deposits	2.44	0.93	1.23	1.68	2.36	3.13	3.95	4.20	190
Foreign deposits	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	1
Federal funds purchased and repos	2.79	0.00	0.00	0.89	2.74	5.20	6.20	8.14	124
Other borrowed funds and trading liabilities	2.02	0.00	0.00	0.00	0.50	4.58	5.38	5.62	181
All interest-bearing funds	3.17	1.96	2.27	2.65	3.11	3.72	4.12	4.54	190

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 2
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.73	0.00	0.00	0.00	0.00	0.62	4.49	8.61	188
Overhead expenses / Net Interest Income + non-interest income	66.34	45.78	51.88	59.32	66.08	73.27	82.01	90.67	190
Percent of Average Assets									
Total overhead expense	2.36	1.48	1.68	1.96	2.31	2.65	3.09	3.82	190
Personnel expense	1.35	0.77	0.93	1.14	1.34	1.57	1.80	2.15	190
Net occupancy expense	0.25	0.12	0.15	0.19	0.24	0.31	0.39	0.46	190
Other operating expenses	0.74	0.41	0.49	0.59	0.70	0.86	1.07	1.46	190
Overhead less non-interest income	1.56	0.92	0.99	1.26	1.57	1.88	2.05	2.34	190
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	65.19	45.30	49.95	58.02	64.81	72.41	84.08	93.50	94
Personnel expense	37.13	25.25	27.19	32.19	36.45	42.29	47.25	54.30	94
Net occupancy expense	6.98	3.85	4.37	5.40	6.59	8.66	10.74	12.33	94
Other operating expenses	20.81	13.21	14.78	17.03	19.45	24.49	30.58	35.08	94
Total non-interest income	20.26	5.88	9.84	14.24	19.22	25.60	31.51	38.40	94
Fiduciary activities income	2.25	0.00	0.00	0.00	1.47	3.99	7.89	12.97	94
Service charges on domestic deposit accounts	3.35	0.35	1.06	1.80	3.15	4.52	7.07	9.05	94
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.37	0.59	94
Investment banking fees and commissions	0.92	0.00	0.00	0.00	0.66	1.41	2.98	4.72	94
Insurance activities revenue	0.66	0.00	0.00	0.00	0.00	0.28	2.65	8.99	94
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	94
Net servicing fees	0.54	0.00	0.00	0.03	0.25	0.77	1.60	4.66	94
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Net gain (loss) - sales of loans, OREO, and other assets	1.03	-0.51	-0.16	0.06	0.63	1.63	3.77	5.25	94
Other non-interest income	8.17	2.57	3.54	5.34	7.37	10.27	14.68	20.23	94
Overhead less non-interest income	44.57	20.96	25.52	34.87	44.12	52.70	65.06	80.74	94
Applicable income taxes / Pretax net operating income (tax equivalent)	19.56	0.19	5.16	15.84	20.28	24.48	27.13	29.46	92
Applicable income tax + TE / Pretax net operating income + TE	22.67	2.82	15.32	20.24	22.99	26.28	29.98	31.37	92

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	55.06	22.76	36.57	47.36	55.04	65.62	72.16	75.42	190
Commercial and industrial loans	9.87	1.74	3.01	5.43	8.45	14.86	19.24	30.42	190
Loans to individuals	2.36	0.03	0.07	0.22	0.91	3.04	8.99	16.29	190
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	190
Agricultural loans	0.58	0.00	0.00	0.00	0.04	0.85	2.85	4.53	190
Other loans and leases	1.17	0.00	0.00	0.00	0.14	1.86	5.10	8.75	190
Net loans and leases	72.10	49.98	56.67	65.09	73.85	78.91	82.10	84.10	190
Debt securities over 1 year	13.62	2.11	3.61	7.73	12.33	19.22	27.57	31.64	190
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.00	0.07	0.21	0.49	190
Subtotal	86.28	74.23	78.91	84.01	87.01	89.33	91.03	92.07	190
Interest-bearing bank balances	3.68	0.22	0.49	1.28	2.76	5.93	9.25	12.01	190
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.52	190
Debt securities 1 year or less	2.18	0.05	0.19	0.60	1.32	3.19	6.90	10.68	190
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.23	0.37	190
Total earning assets	92.81	88.56	89.45	91.39	92.82	94.33	95.72	96.24	190
Non-interest cash and due from depository institutions	0.89	0.21	0.29	0.54	0.86	1.18	1.50	1.79	190
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.16	190
All other assets	6.23	2.97	3.80	4.75	6.03	7.45	9.35	10.19	190
Memoranda									
Short-term investments	6.35	1.31	1.81	3.07	5.38	9.10	13.14	18.81	190
US Treasury securities	0.83	0.00	0.00	0.00	0.26	1.55	3.38	5.31	190
US agency securities (excluding mortgage-backed securities)	1.48	0.00	0.00	0.11	0.70	2.27	6.33	8.66	190
Municipal securities	2.92	0.00	0.00	0.46	1.54	4.25	8.83	11.89	190
Mortgage-backed securities	7.58	0.41	1.12	3.61	6.77	11.53	16.32	19.21	190
Asset-backed securities	0.59	0.00	0.00	0.00	0.05	0.93	2.88	5.72	190
Other debt securities	0.55	0.00	0.00	0.03	0.31	1.00	1.96	2.58	190
Loans held-for-sale	0.16	0.00	0.00	0.00	0.06	0.22	0.64	1.71	190
Loans held for investment	72.56	49.78	56.33	65.55	74.36	79.42	82.80	84.36	190
Real estate loans secured by 1-4 family	16.02	1.15	3.79	7.81	14.81	22.93	32.56	40.37	190
Revolving	1.77	0.00	0.11	0.56	1.53	2.73	4.34	6.04	190
Closed-end, secured by first liens	13.63	0.93	2.78	6.64	12.67	20.23	28.76	34.74	190
Closed-end, secured by junior liens	0.30	0.00	0.01	0.07	0.23	0.43	0.84	1.15	190
Commercial real estate loans	35.40	12.53	19.06	27.43	35.81	43.08	51.07	57.91	190
Construction and land development	5.60	0.43	1.91	3.05	5.61	7.56	10.49	12.12	190
Multifamily	5.26	0.61	1.14	2.29	4.23	6.95	12.38	22.19	190
Nonfarm nonresidential	23.22	7.53	10.83	17.89	22.95	29.72	34.21	35.90	190
Real estate loans secured by farmland	1.11	0.00	0.00	0.01	0.33	2.00	5.06	6.47	190

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 2
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	76.38	43.12	55.41	68.35	78.40	86.92	91.79	95.16	190
Real estate loans secured by 1-4 family	22.30	2.20	4.67	11.53	20.53	31.57	43.45	52.76	190
Revolving	2.48	0.01	0.13	0.86	2.12	3.65	6.10	9.46	190
Closed-end	19.44	1.46	4.09	9.34	17.71	28.51	37.73	47.53	190
Commercial real estate loans	49.39	22.30	30.92	39.62	49.09	59.06	70.50	76.28	190
Construction and land development	7.82	0.63	2.50	4.48	7.35	11.18	14.06	16.91	190
1-4 family	1.50	0.00	0.01	0.42	0.97	2.50	3.72	5.70	190
Other	6.20	0.63	1.73	3.49	5.80	8.76	12.09	13.47	190
Multifamily	7.18	0.84	1.47	3.40	5.88	9.50	15.90	29.31	190
Nonfarm nonresidential	32.48	12.59	16.43	25.13	32.14	39.70	47.15	53.31	190
Owner-occupied	11.13	1.60	3.52	7.60	11.42	14.44	18.38	22.12	190
Other	20.93	6.79	8.65	15.44	20.40	26.83	34.11	38.77	190
Real estate loans secured by farmland	1.62	0.00	0.00	0.02	0.56	2.79	7.31	10.23	190
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	190
Commercial and industrial loans	13.82	2.69	4.72	7.85	12.16	20.16	25.65	37.64	190
Loans to individuals	3.52	0.05	0.09	0.31	1.22	4.26	15.93	21.69	190
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.04	0.24	0.33	190
Agricultural loans	0.85	0.00	0.00	0.00	0.06	1.16	4.58	7.17	190
Other loans and leases	1.75	0.00	0.00	0.00	0.20	2.93	8.21	12.20	190
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	522.75	195.86	314.73	419.67	526.21	624.23	740.01	799.37	190
Real estate loans secured by 1-4 family	153.20	11.80	30.94	70.09	147.19	216.83	339.20	438.71	190
Revolving	16.95	0.03	1.07	5.03	14.85	26.04	41.23	60.87	190
Closed-end	134.01	9.74	26.28	60.78	126.80	182.15	306.55	360.28	190
Commercial real estate loans	335.43	106.03	174.82	252.89	327.43	420.45	504.22	555.76	190
Construction and land development	52.60	3.97	18.08	29.40	51.61	71.97	94.28	111.09	190
1-4 family	10.14	0.00	0.05	2.95	6.70	15.06	26.80	35.31	190
Other	41.78	3.78	12.80	23.27	40.97	59.67	77.89	86.87	190
Multifamily	49.67	5.54	10.80	20.57	38.09	70.98	123.45	201.03	190
Nonfarm nonresidential	221.15	57.50	94.40	164.32	213.14	283.04	352.87	391.51	190
Owner-occupied	75.71	11.29	23.54	45.24	74.31	102.62	131.22	151.31	190
Other	143.24	33.42	53.33	89.05	136.33	187.67	252.31	288.09	190
Real estate loans secured by farmland	10.44	0.00	0.00	0.13	3.28	16.13	45.11	61.37	190
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	190
Commercial and industrial loans	92.73	15.36	28.97	46.18	84.18	135.19	180.84	243.36	190
Loans to individuals	22.01	0.31	0.67	2.04	7.94	27.98	95.98	146.24	190
Credit card loans	0.21	0.00	0.00	0.00	0.00	0.28	1.14	1.99	190
Agricultural loans	5.52	0.00	0.00	0.00	0.38	7.54	27.29	47.44	190
Other loans and leases	10.51	0.00	0.00	0.00	1.40	17.71	47.05	77.00	190
Supplemental									
Non-owner occupied CRE loans / Gross loans	37.93	15.06	21.41	29.18	37.26	46.56	55.75	65.70	190
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	258.47	76.77	126.71	176.94	253.04	330.79	422.75	477.69	190
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.20	106.03	174.83	253.09	329.49	421.00	508.40	585.51	190

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	6.35	1.31	1.81	3.07	5.38	9.10	13.14	18.81	190
Liquid assets	15.61	6.56	8.43	10.65	14.88	19.50	25.64	31.43	190
Investment securities	16.55	3.37	6.02	10.05	15.18	21.84	31.81	35.63	190
Net loans and leases	72.10	49.98	56.67	65.09	73.85	78.91	82.10	84.10	190
Net loans, leases and standby letters of credit	72.54	50.36	57.00	65.49	74.20	79.38	82.93	84.21	190
Core deposits	71.92	53.27	57.95	66.61	73.16	78.19	82.03	84.30	190
Noncore funding	15.90	3.37	4.82	9.75	14.43	22.04	30.48	35.08	190
Time deposits of \$250K or more	5.21	0.64	1.67	3.32	4.68	6.84	10.00	12.61	190
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Federal funds purchased and repos	0.44	0.00	0.00	0.00	0.00	0.74	2.03	3.99	190
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Net federal funds purchased (sold)	0.43	-0.30	-0.02	0.00	0.00	0.61	2.03	3.99	190
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Other borrowings w/remaining maturity of 1 year or less	3.20	0.00	0.00	0.15	2.57	6.07	9.04	12.13	190
Earning assets that reprice within 1 year	30.45	14.38	15.79	21.08	29.64	37.85	47.68	57.73	190
Interest-bearing liabilities that reprice within 1 year	19.87	4.93	8.95	12.02	15.81	22.84	47.53	57.35	190
Long-term debt that reprices within 1 year	0.09	0.00	0.00	0.00	0.00	0.00	0.71	1.06	190
Net assets that reprice within 1 year	9.96	-28.60	-11.79	1.69	8.44	21.85	31.23	38.32	190
Other Liquidity and Funding Ratios									
Net noncore funding dependence	10.72	-9.87	-3.52	3.52	10.15	18.93	25.28	30.10	190
Net short-term noncore funding dependence	6.95	-12.84	-5.41	0.55	5.80	13.97	20.09	23.77	190
Short-term investment / Short-term noncore funding	66.41	7.67	13.95	26.24	45.87	93.29	168.02	365.03	189
Liquid assets - short-term noncore funding / Nonliquid assets	4.36	-17.91	-11.53	-4.10	4.62	11.70	20.96	31.16	190
Net loans and leases / Total deposits	88.26	60.94	68.95	78.46	90.75	96.77	103.58	109.36	190
Net loans and leases / Core deposits	100.88	66.43	75.11	87.03	98.76	113.24	129.73	145.30	190
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.13	-30.22	-23.21	-10.28	-3.13	-0.10	0.00	0.00	109
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.15	-43.91	-30.18	-17.76	-11.56	-5.55	-1.99	-0.71	188
Structured notes appreciation (depreciation) / Tier 1 capital	-0.42	-1.64	-1.42	-0.68	-0.25	-0.03	-0.01	0.00	48
Percent of Investment Securities									
Held-to-maturity securities	13.73	0.00	0.00	0.00	1.00	30.18	59.46	75.72	189
Available-for-sale securities	84.82	22.71	37.56	69.39	96.91	99.83	100.00	100.00	189
US Treasury securities	6.11	0.00	0.00	0.00	1.71	9.07	29.36	45.19	189
US agency securities (excluding mortgage-backed securities)	8.82	0.00	0.00	0.80	5.07	14.26	32.65	48.67	189
Municipal securities	16.31	0.00	0.01	3.56	12.06	25.87	41.91	51.61	189
Mortgage-backed securities	48.07	4.78	10.19	30.42	50.05	67.00	79.96	85.28	189
Asset-backed securities	3.70	0.00	0.00	0.00	0.31	5.38	18.72	30.57	189
Other debt securities	4.06	0.00	0.00	0.26	2.19	6.62	15.13	25.32	189
Mutual funds and equity securities	0.38	0.00	0.00	0.00	0.05	0.43	1.68	5.52	189
Debt securities 1 year or less	14.72	0.44	1.40	4.23	10.19	24.26	37.91	55.04	189
Debt securities 1 to 5 years	21.01	2.01	3.63	9.57	18.37	30.23	43.67	55.67	189
Debt securities over 5 years	60.54	13.34	23.19	42.37	64.47	77.80	88.71	92.53	189
Pledged securities	55.58	3.37	11.51	35.12	57.39	78.32	89.38	96.71	189
Structured notes, fair value	0.23	0.00	0.00	0.00	0.00	0.11	1.30	3.97	189
Percent Change from Prior Like Quarter									
Short-term investments	28.51	-42.05	-29.47	-12.97	7.44	59.71	163.38	225.21	176
Investment securities	-3.17	-24.14	-17.57	-11.09	-5.31	2.90	16.00	41.32	175
Core deposits	2.49	-6.97	-5.21	-2.35	1.54	5.99	13.24	19.03	176
Noncore funding	11.39	-36.93	-20.88	-5.32	5.65	27.24	53.89	76.67	175

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	16.35	4.89	7.05	11.89	15.50	20.91	26.60	32.96	190
Standby letters of credit	0.32	0.00	0.02	0.09	0.27	0.45	0.82	1.15	190
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	190
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.42	190
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.28	190
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.71	190
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.34	190
Derivative contracts	4.19	0.00	0.00	0.00	0.00	7.50	22.02	29.49	190
Interest rate contracts	4.19	0.00	0.00	0.00	0.00	7.50	22.02	29.10	190
Interest rate futures and forward contracts	0.05	0.00	0.00	0.00	0.00	0.01	0.35	0.76	190
Written options contracts (interest rate)	0.10	0.00	0.00	0.00	0.00	0.10	0.59	1.15	190
Purchased options contracts (interest rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.29	1.51	190
Interest rate swaps	3.71	0.00	0.00	0.00	0.00	6.10	20.51	26.30	190
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	23.27	7.43	11.59	16.96	22.77	29.49	35.98	43.53	190

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	83
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Futures and forwards									
	3.22	0.00	0.00	0.00	0.63	3.38	18.53	35.33	83
Written options									
	6.16	0.00	0.00	0.05	2.37	7.59	30.76	46.69	83
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Over-the-counter	6.16	0.00	0.00	0.05	2.37	7.59	30.76	46.69	83
Purchased options									
	1.96	0.00	0.00	0.00	0.00	1.44	10.06	22.85	83
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Over-the-counter	1.94	0.00	0.00	0.00	0.00	0.95	10.06	22.85	83
Swaps									
	87.90	0.00	52.15	74.59	93.92	99.12	100.00	100.00	83
Held for trading									
	13.70	0.00	0.00	0.00	0.00	5.71	85.20	93.66	83
Interest rate contracts	13.30	0.00	0.00	0.00	0.00	3.38	85.20	93.66	83
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Non-traded									
	86.30	6.34	14.80	94.29	100.00	100.00	100.00	100.00	83
Interest rate contracts	86.19	6.34	14.80	93.15	100.00	100.00	100.00	100.00	83
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Derivative contracts (excluding futures and forex 14 days or less)									
	89.10	0.00	44.32	80.02	96.79	100.00	105.81	110.28	83
One year or less	7.67	0.00	0.00	1.14	5.09	13.49	23.69	28.02	83
Over 1 year to 5 years	42.36	0.00	0.00	31.98	45.34	62.67	80.02	98.15	83
Over 5 years	27.46	0.00	0.00	14.98	27.02	46.29	60.49	68.57	83
Gross negative fair value (absolute value)	1.89	0.00	0.01	0.38	1.89	2.94	3.89	4.31	83
Gross positive fair value	2.83	0.24	0.46	1.50	2.82	3.93	5.37	6.47	83
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	190
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.10	190
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	190
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	190
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.03	0.07	0.10	190
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
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	190
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Other Ratios									
Current credit exposure / Risk-weighted assets	0.20	0.00	0.00	0.00	0.06	0.43	0.90	1.26	173

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.12	-0.02	0.00	0.03	0.08	0.17	0.36	0.61	190
Provision for loan and lease losses / Average loans and leases	0.17	-0.02	0.00	0.04	0.11	0.24	0.53	0.90	190
Provision for loan and lease losses / Net loan and lease losses	324.53	-674.96	-93.45	52.96	128.03	306.22	1738.65	3298.55	187
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	0.59	0.80	0.99	1.16	1.35	1.58	1.88	190
Allowance for loan and lease losses / Total loans and leases	1.17	0.58	0.80	0.99	1.15	1.33	1.57	1.85	190
Allowance for loan and lease losses / Net loans and leases losses (X)	44.37	1.62	3.08	6.31	17.37	50.30	214.10	319.83	165
Allowance for loan and lease losses / Nonaccrual assets	433.23	75.70	92.72	160.29	279.53	568.04	1140.35	2149.96	186
ALLL / 90+ days past due + nonaccrual loans and leases	384.55	57.40	82.03	153.64	260.82	519.18	986.29	1980.55	187
Gross loan and lease losses / Average loans and leases	0.14	0.00	0.01	0.02	0.08	0.20	0.48	0.77	190
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.02	0.05	0.12	0.14	190
Net losses / Average loans and leases	0.10	-0.02	0.00	0.01	0.05	0.15	0.31	0.65	190
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	190
Recoveries / Prior year-end losses	19.40	1.17	2.14	6.45	13.61	28.44	53.40	85.66	174
Earnings coverage of net loan and lease losses (X)	43.23	-158.84	-41.76	4.91	15.70	57.38	235.43	430.49	187
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.04	-0.01	0.00	0.00	0.02	0.15	0.31	189
Real estate loans secured by 1-4 family	0.00	-0.07	-0.03	-0.01	0.00	0.00	0.02	0.06	188
Revolving	0.00	-0.09	-0.04	0.00	0.00	0.00	0.06	0.13	183
Closed-end	0.00	-0.07	-0.02	-0.01	0.00	0.00	0.01	0.03	188
Commercial real estate loans	0.03	-0.03	-0.01	0.00	0.00	0.02	0.16	0.39	189
Construction and land development	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.07	188
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	188
Other	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	188
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	188
Nonfarm nonresidential	0.02	-0.06	-0.01	0.00	0.00	0.00	0.14	0.42	189
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.12	189
Other	0.01	-0.01	0.00	0.00	0.00	0.00	0.05	0.16	189
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	155
Commercial and industrial loans	0.20	-0.13	-0.03	0.00	0.07	0.31	0.86	1.67	190
Loans to individuals	1.20	0.06	0.11	0.24	0.54	1.61	4.28	9.92	147
Credit card loans	2.47	0.00	0.00	0.00	1.40	3.90	9.51	11.61	68
Agricultural loans	0.00	-0.07	-0.02	0.00	0.00	0.00	0.00	0.15	126
Loans to foreign governments and institutions									
Other loans and leases	0.35	-0.05	0.00	0.00	0.00	0.38	1.56	4.68	115

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.29	0.02	0.04	0.11	0.23	0.39	0.73	1.05	190
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.04	0.12	0.29	190
Nonaccrual loans and leases	0.47	0.04	0.08	0.20	0.38	0.64	1.09	1.77	190
90+ days past due and nonaccrual loans and leases	0.54	0.04	0.10	0.21	0.44	0.73	1.41	2.00	190
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	190
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Nonaccrual restructured	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.31	190
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Percent of Total Assets									
30-89 days past due assets	0.29	0.02	0.04	0.11	0.23	0.39	0.73	1.05	190
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.04	0.12	0.29	190
Nonaccrual assets	0.48	0.04	0.08	0.20	0.39	0.67	1.09	1.77	190
30+ days past due and nonaccrual assets	0.85	0.09	0.21	0.38	0.73	1.14	2.16	2.83	190
+ OREO as Percent of:									
Total assets	0.50	0.04	0.08	0.19	0.41	0.72	1.20	1.82	190
Allowance for loan and lease losses	58.22	5.33	12.14	25.68	48.63	87.44	130.98	161.38	189
Equity capital + allowance for loan and lease losses	4.89	0.35	0.90	1.98	4.16	6.87	11.86	17.84	189
Tier 1 capital + allowance for loan and lease losses	4.67	0.30	0.84	1.87	3.93	6.93	10.62	17.27	190
Loans and leases + other real estate owned	0.67	0.07	0.15	0.28	0.53	0.99	1.60	2.34	190

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.23	0.01	0.03	0.08	0.17	0.32	0.61	0.91	189
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.18	189
	Nonaccrual	0.44	0.01	0.05	0.15	0.31	0.65	1.27	1.84	189
Commercial and industrial	30-89 days past due	0.23	0.00	0.00	0.03	0.15	0.40	0.73	1.08	190
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.19	190
	Nonaccrual	0.66	0.00	0.01	0.10	0.39	1.00	1.92	3.26	190
Individuals	30-89 days past due	0.67	0.00	0.00	0.11	0.55	1.13	2.11	2.75	188
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.32	188
	Nonaccrual	0.17	0.00	0.00	0.00	0.08	0.28	0.79	0.99	188
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.03	15
Agricultural	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.03	0.54	0.84	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	126
	Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.15	1.16	2.56	126
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.27	0.00	0.00	0.00	0.00	0.16	1.44	3.47	115
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	115
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	1.16	3.16	115

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2024

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.39	0.01	0.05	0.13	0.32	0.56	1.04	1.40	188
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.17	0.39	188
	Nonaccrual	0.40	0.00	0.02	0.14	0.32	0.55	1.00	1.30	188
Revolving	30-89 days past due	0.47	0.00	0.00	0.09	0.35	0.80	1.43	2.00	183
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.44	183
	Nonaccrual	0.34	0.00	0.00	0.00	0.22	0.64	1.10	1.56	183
Closed-End	30-89 days past due	0.37	0.00	0.01	0.09	0.28	0.51	1.09	1.51	188
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.16	0.24	188
	Nonaccrual	0.40	0.00	0.01	0.12	0.32	0.56	1.00	1.39	188
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	188
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.10	188
Commercial real estate	30-89 days past due	0.15	0.00	0.00	0.01	0.06	0.26	0.59	0.95	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.12	189
	Nonaccrual	0.46	0.00	0.00	0.06	0.23	0.72	1.51	1.97	189
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.19	1.04	1.79	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	188
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.18	1.43	3.91	188
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.61	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.38	188
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.09	0.52	1.20	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	188
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.10	1.12	3.67	188
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.72	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.02	0.77	1.84	188
Nonfarm non-residential	30-89 days past due	0.11	0.00	0.00	0.00	0.04	0.15	0.49	0.85	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	189
	Nonaccrual	0.43	0.00	0.00	0.05	0.23	0.82	1.56	2.31	189
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.02	0.06	0.18	0.35	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	189
	Nonaccrual	0.15	0.00	0.00	0.01	0.07	0.23	0.62	0.97	189
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.02	0.28	0.62	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189
	Nonaccrual	0.22	0.00	0.00	0.00	0.05	0.33	1.06	1.73	189
Farmland	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.16	0.85	1.52	155
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	155
	Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.41	1.83	3.62	155
Credit card	30-89 days past due	1.38	0.00	0.00	0.00	0.63	2.90	4.99	7.70	68
	90+ days past due	0.28	0.00	0.00	0.00	0.00	0.48	1.66	2.24	68
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.59	68

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Cost: Interest-bearing deposits	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	1
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	63.13	-100.00	-100.00	-59.72	-21.63	-7.23	-1.60	269.30	18
Total selected assets	-8.98	-100.00	-98.85	-26.55	-2.29	1.31	48.02	135.23	38
Deposits	-94.12	-99.41	-98.82	-97.06	-94.12	-91.17	-89.41	-88.82	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 06/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	71.13	0.00	0.00	36.39	82.80	104.03	136.05	177.11	155
Dividends declared / Net income	28.92	0.00	0.00	11.18	30.64	46.05	69.14	85.39	183
Net income - dividends / Average equity	6.52	0.05	0.92	3.97	6.21	8.97	12.13	16.72	190
Percent of Dividends Paid									
Dividends from bank subsidiaries	142.70	0.00	0.00	100.00	123.66	175.19	341.84	486.31	153
Dividends from nonbank subsidiaries	0.51	0.00	0.00	0.00	0.00	0.11	2.20	14.57	153
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153
Dividends from all subsidiaries	162.03	0.00	1.61	100.01	125.55	177.20	341.84	501.69	153
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	40.92	0.00	0.00	9.45	40.29	66.69	97.82	125.47	177
Interest income from bank subsidiaries	0.14	0.00	0.00	0.00	0.00	0.04	0.66	2.48	177
Management and service fees from bank subsidiaries	0.38	0.00	0.00	0.00	0.00	0.00	0.55	13.06	177
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	177
Operating income from bank subsidiaries	44.84	0.00	0.00	19.23	42.91	70.32	104.33	141.71	177
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	54.93	0.00	0.00	0.00	71.83	100.00	100.00	207.48	63
Interest income from nonbank subsidiaries	0.16	0.00	0.00	0.00	0.00	0.00	0.00	4.59	63
Management and serv fees from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.56	63
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Operating income from nonbank subsidiaries	58.71	0.00	0.00	1.69	74.06	100.00	104.54	208.72	63
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	25.41	0.00	0.00	0.00	23.67	41.48	55.18	61.27	8
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.08	8
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	25.43	0.00	0.00	0.09	23.67	41.48	55.18	61.27	8
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	72.15	0.00	0.00	58.10	98.11	99.83	100.00	100.00	186
Interest income from bank subsidiaries	0.39	0.00	0.00	0.00	0.00	0.05	2.31	12.14	186
Management and service fees from bank subsidiaries	0.60	0.00	0.00	0.00	0.00	0.00	1.27	25.49	186
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	186
Operating income from bank subsidiaries	79.33	0.00	0.00	90.21	99.57	100.00	100.00	100.00	186
Dividends from nonbank subsidiaries	0.50	0.00	0.00	0.00	0.00	0.01	2.14	12.80	186
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	186
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	186
Operating income from nonbank subsidiaries	1.66	0.00	0.00	0.00	0.00	0.21	11.34	42.92	186
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186
Loans and advances from subsidiaries / Short term debt	609.16	0.00	0.00	0.00	416.39	841.93	1218.44	1879.80	14
Loans and advances from subsidiaries / Total debt	31.15	0.00	0.00	0.00	21.41	58.53	101.23	150.76	116

BHCPR Reporters for Quarter Ending 06/30/2024

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2024 and Other Notes</u>
5164989	4,459,442	1831 BANCORP MHC	DEDHAM, MA	
1399765	4,363,101	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,880,620	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	4,358,623	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,471,712	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	8,257,308	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	9,213,351	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	9,747,738	AMERANT BANCORP INC.	CORAL GABLES, FL	
1059715	5,068,347	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,463,485	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,136,582	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,244,407	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2858951	8,145,400	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,768,373	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	7,234,362	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,145,820	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,694,728	BANK OF MARIN BANCORP	NOVATO, CA	
3553815	3,141,654	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
1115385	4,034,381	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,793,941	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,122,632	BEACON BANCORP	TAUNTON, MA	
1246159	3,619,461	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	6,291,138	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
2935142	3,282,850	BOU BANCORP, INC.	OGDEN, UT	
1133781	3,219,306	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	4,687,035	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,773,067	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	6,749,142	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	7,810,193	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	6,714,639	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,633,815	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,325,889	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	7,085,357	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,724,380	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,942,121	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	4,225,695	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,169,844	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,617,689	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,532,509	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
1860863	3,358,584	CBX CORPORATION	CARROLLTON, IL	
2158156	3,564,992	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,386,952	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1051465	4,018,315	CENTRAL SERVICE CORPORATION	ENID, OK	
1125030	4,964,204	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,341,066	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	4,012,330	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,886,571	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3203008	3,961,546	COASTAL FINANCIAL CORPORATION	EVERETT, WA	

1085170	3,007,907	COLONY BANKCORP, INC.	FITZGERALD, GA	
1080595	4,822,244	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	5,804,339	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
2935405	3,484,671	COMMUNITY WEST BANCSHARES	FRESNO, CA	New Y-9C/BHCPR reporter; Name change from CENTRAL VALLEY COMMUNITY BANCORP
1048764	9,723,731	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4389329	8,868,505	CRB GROUP, INC.	FORT LEE, NJ	
3903661	7,638,512	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	5,420,078	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2242523	3,158,590	D.L. EVANS BANCORP	BURLEY, ID	
1121229	4,309,834	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	4,045,256	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2777016	4,001,818	ENCORE BANCSHARES, INC	LITTLE ROCK, AR	
2461016	4,773,681	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	5,249,458	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,270,594	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	3,322,633	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	
1053580	8,583,830	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	5,157,620	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,610,828	FB CORPORATION	CREVE COEUR, MO	
1249002	4,027,298	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	
3223967	3,178,278	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1032464	6,131,772	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
3547159	4,134,012	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1199974	7,091,593	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1988646	3,595,398	FIRST BANCORP, INC.	LEBANON, VA	
1204560	8,928,776	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	7,965,800	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1247428	3,617,061	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1108097	4,249,633	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	3,232,819	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
3839201	4,185,631	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1208595	4,931,231	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	3,615,571	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	5,343,302	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	7,581,060	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1206313	5,971,349	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	
1048894	4,209,324	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY	
1096505	8,193,104	FIRST SECURITY BANCORP	SEARCY, AR	
1099917	4,028,469	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	7,999,295	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,696,464	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3162927	3,634,217	FIVE STAR BANCORP	RANCHO CORDOVA, CA	
2393274	9,097,240	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3391129	7,016,795	FORBRIGHT, INC.	CHEVY CHASE, MD	
1128358	3,482,951	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	5,924,653	FREMONT BANCORPORATION	FREMONT, CA	
1098620	6,217,763	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,963,573	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1862036	3,081,617	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2900261	7,586,347	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
4973353	5,791,486	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	5,006,199	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,263,024	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	7,059,857	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	

1245291	4,342,093	HILLS BANCORPORATION	HILLS, IA	
3851191	3,410,881	HOME BANCORP, INC.	LAFAYETTE, LA	
3843507	9,266,039	HOMESTREET, INC.	SEATTLE, WA	
2592714	5,520,404	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	4,841,333	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	4,670,864	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	7,912,527	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
5806739	5,199,682	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA	
1118854	3,719,450	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	5,277,500	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	5,213,843	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	7,096,306	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	4,611,588	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,491,884	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,683,461	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ	
1208906	6,572,263	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3439236	4,614,600	LEADER BANCORP, INC	ARLINGTON, MA	
2325350	3,087,500	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	Moved from Peer 3
1103766	4,299,978	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2589714	3,039,090	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2608763	5,602,388	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2820211	7,265,591	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	5,391,749	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,038,826	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,757,274	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,581,658	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
1141348	3,195,990	MINNWEST CORPORATION	MINNETONKA, MN	
4369808	7,243,046	MUTUAL BANCORP	HYANNIS, MA	
3211601	3,297,283	MVB FINANCIAL CORP.	FAIRMONT, WV	
3973888	9,970,851	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,758,624	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5860236	4,811,506	NB BANCORP, INC.	NEEDHAM, MA	
4436559	3,762,054	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	6,298,928	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	8,557,017	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,746,361	NORTHFIELD BANCORP, INC.	WOODBRIIDGE, NJ	
2737814	5,163,567	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	6,374,297	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	5,662,700	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	4,535,362	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	9,947,182	ORIGIN BANCORP, INC.	RUSTON, LA	
1248153	3,198,782	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
1142336	9,919,783	PARK NATIONAL CORPORATION	NEWARK, OH	
1200692	3,545,634	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2390013	7,530,309	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	6,505,350	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	9,226,461	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	3,616,055	PEOPLES FINANCIAL SERVICES CORP.	SCRANTON, PA	
3186585	4,400,273	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	8,780,415	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	3,997,825	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	8,871,991	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,868,186	RBB BANCORP	LOS ANGELES, CA	
1130584	3,979,259	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,048,528	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	

1097025	6,616,574	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
4422851	3,424,689	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL	
1071397	9,635,462	S&T BANCORP, INC.	INDIANA, PA	
3365858	7,537,014	SALEM FIVE BANCORP	SALEM, MA	
2429838	5,864,017	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,681,202	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,891,009	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2368106	9,950,291	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	Moved from Peer 1
2033226	4,220,937	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	5,083,431	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,111,208	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	4,604,425	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,357,702	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1427275	3,398,693	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1249730	8,315,325	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	6,419,157	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
4475473	4,470,735	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	
2367921	7,869,522	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,741,399	TRICO BANCSHARES	CHICO, CA	
3233126	5,783,334	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,106,644	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,567,496	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	7,855,446	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,046,115	USB BANCORP, INC.	DANBURY, CT	
1050712	3,742,921	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	4,385,187	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	
1917600	4,122,513	VERABANK, INC.	HENDERSON, TX	
1115349	7,191,742	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	5,399,370	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,965,115	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	6,318,744	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	4,995,757	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,672,043	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 190 bank holding companies.