

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2025

Summary Ratios

PRELIMINARY

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	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.90	2.74	2.78	2.84	2.86
+ Non-interest income	0.97	0.94	0.95	0.96	0.89
- Overhead expense	2.35	2.36	2.37	2.44	2.19
- Provision for credit losses	0.22	0.19	0.19	0.19	0.13
+ Securities gains (losses)	-0.01	-0.03	-0.06	-0.03	0.00
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.30	1.14	1.16	1.18	1.46
Net operating income	0.98	0.87	0.88	0.88	1.11
Net income	0.98	0.89	0.90	0.89	1.11
Net income (Subchapter S adjusted)	0.85	0.70	0.79	0.99	1.53
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.37	5.53	5.55	5.23	3.62
Interest expense	2.24	2.55	2.54	2.14	0.55
Net interest income (tax equivalent)	3.15	2.98	3.02	3.08	3.09
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.27	0.26	0.28	0.22	0.09
Earnings coverage of net loan and lease losses (X)	23.82	19.22	16.23	25.03	55.30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	1.28	1.27	1.24	1.16
Allowance for loan and lease losses / Total loans and leases	1.26	1.26	1.26	1.23	1.15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.69	0.61	0.67	0.50	0.38
30-89 days past due loans and leases / Total loans and leases	0.38	0.39	0.45	0.40	0.34
Liquidity and Funding					
Net noncore funding dependence	10.71	12.73	10.23	12.91	8.68
Net short-term noncore funding dependence	3.91	5.40	3.22	5.15	3.04
Net loans and leases / Total assets	64.25	65.19	64.60	63.69	63.56
Capitalization					
Tier 1 leverage ratio	9.91	9.64	9.86	9.48	9.26
Holding company equity capital / Total assets	11.02	10.48	10.79	10.33	9.83
Total equity capital (including minority interest) / Total assets	11.20	10.61	10.95	10.46	9.96
Common equity tier 1 capital / Total risk-weighted assets	12.84	12.41	12.81	12.38	11.81
Net loans and leases / Equity capital (X)	5.92	6.34	6.10	6.27	6.59
Cash dividends / Net income	33.00	37.64	42.95	40.19	32.07
Cash dividends / Net income (Subchapter S adjusted)	33.52	72.54	37.47	33.91	49.64
Growth Rates					
Assets	4.83	2.20	2.32	4.19	5.08
Equity capital	9.82	7.53	7.01	9.13	-2.85
Net loans and leases	4.64	3.33	2.44	5.34	14.53
Noncore funding	-3.36	0.84	-7.18	41.97	89.54
Parent Company Ratios					
Short-term debt / Equity capital	0.46	0.74	0.79	0.58	0.50
Long-term debt / Equity capital	12.20	12.41	12.19	13.06	12.27
Equity investment in subsidiaries / Equity capital	102.20	102.89	102.12	102.59	104.31
Cash from ops + noncash items + op expense / Op expense + dividends	157.53	125.06	139.35	143.06	132.32

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Relative Income Statement and Margin Analysis

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	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Average Assets					
Interest income (tax equivalent)	4.97	5.12	5.15	4.84	3.36
Less: Interest expense	2.08	2.37	2.37	2.00	0.51
Equals: Net interest income (tax equivalent)	2.90	2.74	2.78	2.84	2.86
Plus: Non-interest income	0.97	0.94	0.95	0.96	0.89
Equals: adjusted operating income (tax equivalent)	3.92	3.74	3.80	3.92	3.80
Less: Overhead expense	2.35	2.36	2.37	2.44	2.19
Less: Provision for credit losses	0.22	0.19	0.19	0.19	0.13
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.03	-0.06	-0.03	0.00
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.30	1.14	1.16	1.18	1.46
Less: Applicable income taxes (tax equivalent)	0.31	0.27	0.27	0.27	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.98	0.87	0.88	0.88	1.11
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.98	0.89	0.90	0.89	1.11
Memo: Net income (last four quarters)	0.94	0.84	0.90	0.91	1.11
Net income-BHC and noncontrolling (minority) interest	0.99	0.89	0.90	0.90	1.12
Margin Analysis					
Average earning assets / Average assets	92.71	92.73	92.78	92.57	92.89
Average interest-bearing funds / Average assets	67.29	67.15	67.13	65.33	61.06
Interest income (tax equivalent) / Average earning assets	5.37	5.53	5.55	5.23	3.62
Interest expense / Average earning assets	2.24	2.55	2.54	2.14	0.55
Net interest income (tax equivalent) / Average earning assets	3.15	2.98	3.02	3.08	3.09
Yield or Cost					
Total loans and leases (tax equivalent)	6.10	6.34	6.36	6.11	4.52
Interest-bearing bank balances	4.17	5.33	5.26	4.83	1.19
Federal funds sold and reverse repos	4.34	4.49	4.35	4.51	1.62
Trading assets	1.49	1.39	1.42	1.61	0.71
Total earning assets	5.35	5.50	5.52	5.18	3.59
Investment securities (tax equivalent)	3.38	3.07	3.18	2.78	2.08
US Treasury and agency securities (excluding mortgage-backed securities)	3.23	3.04	3.19	2.56	1.51
Mortgage-backed securities	3.20	2.80	2.93	2.58	1.98
All other securities	4.27	4.28	4.25	4.12	3.13
Interest-bearing deposits	2.79	3.15	3.17	2.49	0.58
Time deposits of \$250K or more	3.86	4.44	4.41	3.70	0.91
Time deposits < \$250K	3.89	4.38	4.43	3.69	0.88
Other domestic deposits	2.48	2.84	2.84	2.28	0.53
Foreign deposits	2.48	2.89	3.14	2.45	0.83
Federal funds purchased and repos	3.38	3.81	3.84	3.85	1.38
Other borrowed funds and trading liabilities	3.85	4.39	4.30	4.32	2.30
All interest-bearing funds	3.05	3.49	3.48	2.98	0.82

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Non-interest Income & Expenses

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	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Mutual fund fee income / Non-interest income	3.21	2.88	2.93	2.70	2.46
Overhead expenses / Net Interest Income + non-interest income	61.09	63.86	63.39	63.05	57.79
Percent of Average Assets					
Total overhead expense	2.35	2.36	2.37	2.44	2.19
Personnel expense	1.29	1.26	1.26	1.26	1.20
Net occupancy expense	0.23	0.23	0.23	0.23	0.22
Other operating expenses	0.83	0.85	0.86	0.91	0.75
Overhead less non-interest income	1.36	1.38	1.39	1.41	1.26
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.69	63.39	62.96	62.79	57.36
Personnel expense	32.96	33.89	33.52	32.57	31.62
Net occupancy expense	5.83	6.12	6.09	5.98	5.93
Other operating expenses	21.02	22.40	22.55	23.17	19.40
Total non-interest income	23.62	23.68	23.61	23.99	22.96
Fiduciary activities income	2.22	2.29	2.32	2.04	2.06
Service charges on domestic deposit accounts	3.04	3.15	3.16	2.98	3.19
Trading revenue	0.76	0.79	0.90	0.86	0.62
Investment banking fees and commissions	2.48	2.35	2.47	2.45	2.11
Insurance activities revenue	0.29	0.32	0.32	0.35	0.34
Venture capital revenue	0.01	0.01	0.01	0.00	0.01
Net servicing fees	0.46	0.71	0.67	0.60	0.97
Net securitization income	0.00	0.01	0.01	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.09	0.97	0.99	0.82	1.09
Other non-interest income	8.30	8.24	8.32	8.57	8.41
Overhead less non-interest income	35.98	38.19	37.80	37.71	33.81
Applicable income taxes / Pretax net operating income (tax equivalent)	21.16	20.44	20.39	19.75	21.23
Applicable income tax + TE / Pretax net operating income + TE	23.81	23.15	23.15	22.85	23.19

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Percent Composition of Assets

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Real estate loans	40.88	41.63	41.09	40.37	40.45
Commercial and industrial loans	10.89	11.23	10.85	10.87	11.31
Loans to individuals	3.13	3.54	3.41	3.56	3.40
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.02
Agricultural loans	0.16	0.19	0.19	0.17	0.19
Other loans and leases	5.66	4.84	5.17	4.68	4.47
Net loans and leases	64.25	65.19	64.60	63.69	63.56
Debt securities over 1 year	15.66	15.74	15.69	15.58	18.32
Mutual funds and equity securities	0.07	0.05	0.05	0.04	0.05
Subtotal	80.64	81.43	80.72	80.28	82.97
Interest-bearing bank balances	4.85	4.71	5.24	5.05	3.50
Federal funds sold and reverse repos	0.58	0.49	0.50	0.69	0.52
Debt securities 1 year or less	2.37	2.19	2.28	2.04	1.74
Trading assets	0.67	0.58	0.58	0.64	0.57
Total earning assets	90.82	90.91	90.94	90.70	90.70
Non-interest cash and due from depository institutions	0.95	0.87	0.87	0.91	1.01
Other real estate owned	0.02	0.02	0.02	0.01	0.01
All other assets	8.18	8.16	8.12	8.25	8.21
Memoranda					
Short-term investments	8.71	8.21	8.92	8.86	6.66
US Treasury securities	1.87	1.90	1.95	1.85	1.96
US agency securities (excluding mortgage-backed securities)	0.56	0.66	0.61	0.68	0.80
Municipal securities	1.07	1.26	1.22	1.30	1.64
Mortgage-backed securities	11.67	11.17	11.21	10.68	12.43
Asset-backed securities	0.80	0.80	0.78	0.81	0.95
Other debt securities	0.41	0.45	0.44	0.45	0.51
Loans held-for-sale	0.27	0.27	0.24	0.16	0.17
Loans held for investment	64.61	65.52	64.94	64.20	63.95
Real estate loans secured by 1-4 family	13.43	13.49	13.35	12.91	12.72
Revolving	1.59	1.53	1.56	1.48	1.52
Closed-end, secured by first liens	11.35	11.44	11.27	10.97	10.77
Closed-end, secured by junior liens	0.25	0.24	0.25	0.22	0.19
Commercial real estate loans	25.47	26.08	25.74	25.30	25.63
Construction and land development	3.62	4.06	3.84	3.99	4.17
Multifamily	4.89	4.60	4.71	4.26	4.03
Nonfarm nonresidential	15.96	16.31	16.05	15.94	16.07
Real estate loans secured by farmland	0.29	0.33	0.32	0.30	0.34

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Loan Mix and Analysis of Concentrations of Credit

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	62.08	62.72	62.45	61.55	62.24
Real estate loans secured by 1-4 family	21.03	20.94	20.84	20.20	20.20
Revolving	2.39	2.30	2.36	2.24	2.35
Closed-end	18.45	18.43	18.30	17.80	17.66
Commercial real estate loans	38.05	38.71	38.56	38.01	38.73
Construction and land development	5.41	6.02	5.75	6.03	6.37
1-4 family	0.84	0.90	0.85	0.96	1.28
Other	4.50	4.99	4.79	4.89	4.87
Multifamily	7.07	6.61	6.81	6.51	6.02
Nonfarm nonresidential	23.76	24.22	24.10	24.01	24.51
Owner-occupied	8.26	8.22	8.27	7.94	8.16
Other	15.32	15.68	15.56	15.75	16.08
Real estate loans secured by farmland	0.44	0.50	0.49	0.46	0.54
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.03	0.02	0.04
Commercial and industrial loans	17.44	17.84	17.48	17.56	18.44
Loans to individuals	5.50	6.05	5.87	6.34	5.91
Credit card loans	0.54	0.67	0.69	0.66	0.55
Agricultural loans	0.25	0.29	0.30	0.26	0.30
Other loans and leases	10.34	8.61	9.33	8.43	8.21
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	387.88	406.75	391.69	404.29	416.38
Real estate loans secured by 1-4 family	129.84	133.03	128.93	130.84	132.74
Revolving	15.03	14.73	14.71	14.72	15.37
Closed-end	113.21	116.57	112.63	115.10	115.64
Commercial real estate loans	240.62	252.09	243.36	251.85	260.39
Construction and land development	34.14	39.12	36.25	39.56	41.90
1-4 family	5.19	6.36	5.30	6.44	9.40
Other	28.08	32.36	29.97	32.27	32.20
Multifamily	47.12	44.68	45.59	43.83	41.83
Nonfarm nonresidential	149.29	157.05	151.37	157.01	163.60
Owner-occupied	51.45	53.07	51.95	51.92	54.13
Other	96.09	101.76	97.33	102.98	107.29
Real estate loans secured by farmland	2.63	3.07	2.95	3.09	3.39
Loans to depository institutions and acceptances of other banks	0.11	0.11	0.16	0.18	0.20
Commercial and industrial loans	101.82	107.92	102.12	107.50	114.99
Loans to individuals	30.44	34.43	32.71	37.34	33.68
Credit card loans	2.71	3.32	3.43	4.00	2.92
Agricultural loans	1.39	1.64	1.64	1.63	1.69
Other loans and leases	58.84	50.88	53.52	50.57	48.55
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.83	31.30	31.16	30.82	31.32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	193.68	204.11	196.26	203.30	210.03
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.58	259.82	251.16	258.42	267.87

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Liquidity and Funding

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Short-term investments	8.71	8.21	8.92	8.86	6.66
Liquid assets	23.35	22.04	22.87	22.74	22.88
Investment securities	18.60	18.47	18.54	18.22	20.69
Net loans and leases	64.25	65.19	64.60	63.69	63.56
Net loans, leases and standby letters of credit	65.07	65.97	65.44	64.50	64.41
Core deposits	67.25	66.49	67.54	65.37	71.23
Noncore funding	17.50	18.78	17.42	19.52	15.08
Time deposits of \$250K or more	3.75	3.51	3.70	3.24	1.88
Foreign deposits	0.26	0.25	0.25	0.20	0.31
Federal funds purchased and repos	1.13	1.07	1.06	1.15	1.28
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.39	0.44	0.39	0.33	0.58
Commercial paper	0.02	0.01	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	2.25	3.03	2.06	3.44	3.45
Earning assets that reprice within 1 year	40.92	39.46	40.51	39.25	35.98
Interest-bearing liabilities that reprice within 1 year	12.93	13.94	13.64	13.31	8.24
Long-term debt that reprices within 1 year	0.42	0.38	0.39	0.45	0.48
Net assets that reprice within 1 year	26.06	23.70	25.08	23.53	25.97
Other Liquidity and Funding Ratios					
Net noncore funding dependence	10.71	12.73	10.23	12.91	8.68
Net short-term noncore funding dependence	3.91	5.40	3.22	5.15	3.04
Short-term investment / Short-term noncore funding	86.13	69.62	85.85	68.66	75.35
Liquid assets - short-term noncore funding / Nonliquid assets	17.24	13.83	16.42	14.35	20.56
Net loans and leases / Total deposits	82.95	84.35	82.49	83.94	80.87
Net loans and leases / Core deposits	96.46	99.33	96.46	99.20	89.83
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.30	-7.88	-7.57	-7.27	-9.30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.92	-12.45	-10.76	-12.60	-17.67
Structured notes appreciation (depreciation) / Tier 1 capital	-0.19	-0.37	-0.31	-0.34	-0.61
Percent of Investment Securities					
Held-to-maturity securities	22.84	25.36	24.24	25.55	26.73
Available-for-sale securities	74.94	72.72	73.87	71.58	71.52
US Treasury securities	10.68	10.59	11.11	10.94	9.64
US agency securities (excluding mortgage-backed securities)	3.29	4.03	3.67	4.10	4.22
Municipal securities	6.05	7.13	6.83	7.22	8.18
Mortgage-backed securities	63.91	61.59	62.26	59.23	61.37
Asset-backed securities	4.15	4.28	4.10	4.37	4.90
Other debt securities	2.72	3.06	2.96	3.13	3.11
Mutual funds and equity securities	0.46	0.32	0.32	0.28	0.26
Debt securities 1 year or less	14.47	13.48	14.19	12.55	9.65
Debt securities 1 to 5 years	20.57	21.14	21.30	19.89	20.56
Debt securities over 5 years	62.61	63.31	62.41	63.64	67.64
Pledged securities	51.43	52.80	50.77	53.76	33.96
Structured notes, fair value	0.11	0.10	0.13	0.13	0.29
Percent Change from Prior Like Quarter					
Short-term investments	14.24	16.65	16.98	72.36	-41.73
Investment securities	6.51	0.01	2.41	-2.35	2.95
Core deposits	6.69	2.06	4.24	-1.83	-0.88
Noncore funding	-3.36	0.84	-7.18	41.97	89.54

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Derivatives and Off-Balance-Sheet Transactions

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	22.36	22.92	22.68	23.03	24.92
Standby letters of credit	0.64	0.62	0.63	0.58	0.64
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.12	0.08	0.11	0.14	0.08
Credit derivatives - notional amount (holding company as guarantor)	0.33	0.32	0.32	0.29	0.28
Credit derivatives - notional amount (holding company as beneficiary)	0.30	0.27	0.29	0.22	0.17
Credit derivative contracts w/ purchased credit protection-investment grade	0.27	0.25	0.26	0.24	0.23
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.26	0.22	0.24	0.24	0.19
Derivative contracts	53.41	46.68	50.15	44.21	44.01
Interest rate contracts	34.21	30.35	32.68	29.00	30.91
Interest rate futures and forward contracts	4.62	3.62	3.64	3.19	2.97
Written options contracts (interest rate)	1.80	1.42	1.64	1.17	1.35
Purchased options contracts (interest rate)	2.09	1.79	2.10	1.37	1.55
Interest rate swaps	25.21	23.57	24.59	22.67	22.30
Foreign exchange contracts	9.13	7.72	8.39	5.62	7.03
Futures and forward foreign exchange contracts	5.06	4.50	4.19	3.12	4.23
Written options contracts (foreign exchange)	0.09	0.07	0.11	0.06	0.04
Purchased options contracts (foreign exchange)	0.10	0.07	0.11	0.06	0.04
Foreign exchange rate swaps	1.92	1.31	1.58	0.73	0.94
Equity, commodity, and other derivative contracts	1.35	1.30	1.24	1.81	1.11
Commodity and other futures and forward contracts	0.21	0.17	0.17	0.16	0.08
Written options contracts (commodity and other)	0.38	0.39	0.37	0.38	0.39
Purchased options contracts (commodity and other)	0.35	0.33	0.32	0.31	0.29
Commodity and other swaps	0.34	0.33	0.33	0.27	0.30
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	39.95	40.66	40.54	41.52	46.42

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Derivatives Analysis

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Notional Amount					
Interest rate contracts	92.92	93.14	92.44	91.96	94.25
Foreign exchange contracts	3.40	3.11	3.52	3.31	3.02
Equity, commodity, and other contracts	1.50	1.36	1.44	1.88	1.07
Futures and forwards	8.75	8.87	8.45	9.04	8.54
Written options	5.39	5.31	4.82	5.08	4.77
Exchange-traded	0.12	0.11	0.11	0.15	0.13
Over-the-counter	4.93	4.97	4.43	4.53	4.43
Purchased options	5.06	4.73	4.66	4.69	4.63
Exchange-traded	0.12	0.12	0.12	0.16	0.14
Over-the-counter	4.56	4.25	4.16	4.04	4.08
Swaps	73.85	74.44	75.85	74.61	78.69
Held for trading	31.82	32.94	32.74	34.68	36.40
Interest rate contracts	25.28	26.88	26.83	28.16	30.08
Foreign exchange contracts	1.76	1.43	1.75	1.55	1.57
Equity, commodity, and other contracts	0.54	0.52	0.56	0.66	0.55
Non-traded	68.18	67.06	67.26	65.32	63.60
Interest rate contracts	63.33	62.74	62.63	60.25	60.36
Foreign exchange contracts	0.43	0.41	0.43	0.39	0.40
Equity, commodity, and other contracts	0.21	0.12	0.15	0.25	0.10
Derivative contracts (excluding futures and forex 14 days or less)	95.89	94.84	95.22	94.55	95.13
One year or less	39.48	37.21	37.36	36.95	33.84
Over 1 year to 5 years	39.31	31.67	33.61	31.12	24.87
Over 5 years	13.76	17.97	16.43	20.67	26.68
Gross negative fair value (absolute value)	1.03	1.42	1.29	1.46	2.13
Gross positive fair value	1.19	1.63	1.49	1.57	2.13
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.05	0.06	0.06	0.07	0.08
Gross positive fair value (X)	0.06	0.06	0.06	0.07	0.08
Held for trading (X)	0.03	0.03	0.04	0.04	0.04
Non-traded (X)	0.01	0.02	0.02	0.02	0.02
Current credit exposure (X)	0.04	0.04	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	0.49	0.54	0.58	0.57	0.51

BHCPR PEER GROUP DATA

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 06/30/2025

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.21	0.20	0.20	0.19	0.11
Provision for loan and lease losses / Average loans and leases	0.33	0.33	0.32	0.33	0.19
Provision for loan and lease losses / Net loan and lease losses	177.48	174.29	133.11	195.87	326.41
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	1.28	1.27	1.24	1.16
Allowance for loan and lease losses / Total loans and leases	1.26	1.26	1.26	1.23	1.15
Allowance for loan and lease losses / Net loans and leases losses (X)	10.40	11.29	8.15	14.21	39.84
Allowance for loan and lease losses / Nonaccrual assets	241.52	286.10	272.81	347.62	428.70
ALLL / 90+ days past due + nonaccrual loans and leases	202.24	230.42	211.59	263.70	329.69
Gross loan and lease losses / Average loans and leases	0.33	0.33	0.35	0.29	0.16
Recoveries / Average loans and leases	0.06	0.06	0.06	0.06	0.06
Net losses / Average loans and leases	0.27	0.26	0.28	0.22	0.09
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	10.07	12.66	26.68	45.25	44.80
Earnings coverage of net loan and lease losses (X)	23.82	19.22	16.23	25.03	55.30
Net Loan and Lease Losses By Type					
Real estate loans	0.07	0.06	0.09	0.04	0.00
Real estate loans secured by 1-4 family	0.00	0.00	0.00	0.00	-0.01
Revolving	-0.01	-0.01	-0.01	-0.02	-0.05
Closed-end	0.00	0.00	0.00	0.00	-0.01
Commercial real estate loans	0.13	0.12	0.16	0.08	0.01
Construction and land development	0.02	0.02	0.02	0.02	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.02	0.02	0.02	0.02	-0.01
Multifamily	0.04	0.01	0.03	0.00	0.00
Nonfarm nonresidential	0.16	0.18	0.23	0.12	0.01
Owner-occupied	0.01	0.00	0.01	0.00	0.00
Other	0.15	0.17	0.21	0.11	0.02
Real estate loans secured by farmland	0.00	0.00	0.01	0.00	0.00
Commercial and industrial loans	0.39	0.41	0.48	0.36	0.13
Loans to individuals	1.63	1.62	1.88	1.32	0.80
Credit card loans	4.08	3.85	3.80	2.94	1.88
Agricultural loans	0.10	0.02	0.08	0.05	0.02
Loans to foreign governments and institutions	0.00	0.00	0.00	0.08	0.02
Other loans and leases	0.18	0.17	0.19	0.14	0.13

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2025

Past Due and Nonaccrual Assets

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Loans and Leases					
30-89 days past due loans and leases	0.38	0.39	0.45	0.40	0.34
90+ days past due loans and leases	0.10	0.10	0.11	0.11	0.10
Nonaccrual loans and leases	0.65	0.57	0.63	0.47	0.35
90+ days past due and nonaccrual loans and leases	0.81	0.74	0.82	0.65	0.50
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.39	0.39	0.45	0.40	0.34
90+ days past due assets	0.10	0.10	0.11	0.11	0.10
Nonaccrual assets	0.66	0.57	0.64	0.48	0.36
30+ days past due and nonaccrual assets	1.24	1.15	1.30	1.08	0.87
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.53	0.47	0.53	0.41	0.31
90+ past due and nonaccrual assets + other real estate owned	0.55	0.50	0.56	0.43	0.33
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.70	0.60	0.68	0.48	0.36
Allowance for loan and lease losses	90.44	76.13	86.82	62.66	52.47
Equity capital + allowance for loan and lease losses	5.92	5.33	5.87	4.32	3.43
Tier 1 capital + allowance for loan and lease losses	6.61	5.77	6.40	4.68	3.71
Loans and leases + other real estate owned	1.07	0.93	1.05	0.75	0.59

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2025

Past Due and Nonaccrual Loans and Leases

		06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.34	0.34	0.38	0.33	0.27
	90+ days past due	0.12	0.10	0.11	0.10	0.09
	Nonaccrual	0.76	0.64	0.73	0.55	0.39
Commercial and industrial	30-89 days past due	0.29	0.27	0.30	0.28	0.25
	90+ days past due	0.03	0.02	0.03	0.03	0.05
	Nonaccrual	0.86	0.77	0.81	0.64	0.48
Individuals	30-89 days past due	0.79	1.10	1.17	1.13	0.99
	90+ days past due	0.11	0.13	0.16	0.14	0.10
	Nonaccrual	0.26	0.25	0.26	0.25	0.22
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.08	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.01
Agricultural	30-89 days past due	0.20	0.20	0.16	0.16	0.11
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.72	0.33	0.41	0.25	0.23
Foreign governments	30-89 days past due	0.01	0.05	0.01	0.00	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.16	0.03	0.12	0.14
Other loans and leases	30-89 days past due	0.10	0.11	0.16	0.17	0.16
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.13	0.11	0.16	0.09	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: 1
Date: 06/30/2025

		06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Memoranda						
1-4 Family	30-89 days past due	0.52	0.55	0.64	0.60	0.48
	90+ days past due	0.22	0.20	0.22	0.21	0.20
	Nonaccrual	0.65	0.56	0.63	0.55	0.56
Revolving	30-89 days past due	0.48	0.54	0.54	0.59	0.43
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	1.07	0.80	0.87	0.85	0.83
Closed-End	30-89 days past due	0.50	0.52	0.66	0.58	0.49
	90+ days past due	0.25	0.22	0.24	0.23	0.23
	Nonaccrual	0.60	0.53	0.60	0.53	0.55
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	0.02
Commercial real estate	30-89 days past due	0.21	0.19	0.23	0.18	0.14
	90+ days past due	0.03	0.01	0.02	0.02	0.01
	Nonaccrual	0.91	0.74	0.87	0.59	0.25
Construction and development	30-89 days past due	0.23	0.22	0.22	0.13	0.12
	90+ days past due	0.01	0.01	0.01	0.01	0.00
	Nonaccrual	0.46	0.26	0.37	0.25	0.13
1-4 family	30-89 days past due	0.04	0.02	0.04	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.03	0.04	0.03	0.01
Other	30-89 days past due	0.16	0.18	0.16	0.08	0.07
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.36	0.22	0.31	0.17	0.11
Multifamily	30-89 days past due	0.12	0.12	0.16	0.07	0.06
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.56	0.29	0.55	0.17	0.08
Nonfarm non-residential	30-89 days past due	0.17	0.15	0.18	0.17	0.13
	90+ days past due	0.02	0.01	0.01	0.02	0.01
	Nonaccrual	1.16	0.96	1.08	0.75	0.34
Owner occupied	30-89 days past due	0.07	0.05	0.07	0.05	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.17	0.17	0.13	0.11
Other	30-89 days past due	0.08	0.08	0.10	0.10	0.07
	90+ days past due	0.01	0.00	0.01	0.01	0.00
	Nonaccrual	0.89	0.75	0.85	0.54	0.19
Farmland	30-89 days past due	0.13	0.10	0.09	0.09	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.49	0.40	0.50	0.41	0.39
Credit card	30-89 days past due	1.40	1.70	1.61	1.70	1.26
	90+ days past due	0.79	0.81	0.83	0.82	0.60
	Nonaccrual	0.21	0.36	0.27	0.33	0.18

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2025

Regulatory Capital Components and Ratios

	06/30/2025			06/30/2024			12/31/2024			12/31/2023			12/31/2022		
Capital Ratios															
Common equity tier 1 capital, column A	12.82			12.39			12.79			12.30			11.78		
Common equity tier 1 capital, column B	0.29			0.28			0.28			0.18			0.28		
Tier 1 capital, column A	13.48			13.06			13.49			12.94			12.46		
Tier 1 capital, column B	0.33			0.22			0.33			0.21			0.32		
Total capital, column A	15.34			14.94			15.34			14.79			14.27		
Total capital, column B	0.37			0.36			0.36			0.23			0.36		
Tier 1 leverage	9.91			9.64			9.86			9.48			9.26		
Supplementary leverage ratio, advanced approaches HCs	7.43			7.07			7.14			7.01			6.81		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2025

Insurance and Broker-Dealer Activities

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	66.90	64.31	63.67	60.99	56.52
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.10	35.69	36.33	39.01	43.48
Separate account assets (L/H) / Total life assets	5.72	5.61	5.67	5.53	5.49
Insurance activities revenue / Adjusted operating income	0.29	0.32	0.32	0.35	0.34
Premium income / Insurance activities revenue	8.14	6.30	5.89	4.63	2.29
Credit related premium income / Total premium income	40.25	35.29	35.29	36.58	28.99
Other premium income / Total premium income	59.75	64.71	64.71	63.42	71.01
Insurance underwriting net income / Consolidated net income	0.04	0.04	0.05	0.04	0.02
Insurance net income (P/C) / Equity (P/C)	14.28	16.75	16.28	18.28	17.01
Insurance net income (L/H) / Equity (L/H)	6.81	12.28	16.22	24.88	229.06
Insurance benefits, losses, expenses / Insurance premiums	261.80	196.02	330.06	152.16	5,287.80
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.07	0.05	0.05	0.06
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	11.25	11.10	11.21	11.87
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.89	0.62	0.60	0.75	0.55

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2025

Foreign Activities

	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Yield: Foreign loans	1.37	1.51	1.61	1.60	0.93
Cost: Interest-bearing deposits	2.48	2.89	3.14	2.45	0.83
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.07	0.12	0.24	0.34	0.21
Commercial and industrial loans	0.30	0.87	0.84	2.06	0.13
Foreign governments and institutions	0.00	0.00	0.00	0.08	0.02
Growth Rates					
Net loans and leases	-4.85	11.67	-6.05	-2.13	19.84
Total selected assets	-3.45	6.87	-3.71	-2.36	6.45
Deposits	2.19	2.00	-1.45	0.90	-11.97

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2025

Parent Company Analysis - Part 1

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	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Profitability					
Net income / Average equity capital	9.06	8.58	8.44	8.99	11.16
Bank net income / Average equity investment in banks	9.45	9.35	9.26	9.91	11.69
Nonbank net income / Average equity investment in nonbanks	7.53	8.18	7.67	8.00	9.13
Subsidiary HCs net income / Average equity investment in sub HCs	9.32	7.68	7.63	7.58	8.63
Bank net income / Parent net income	87.22	89.40	89.37	88.04	88.96
Nonbank net income / Parent net income	3.15	3.76	3.41	3.37	2.62
Subsidiary holding companies' net income / Parent net income	76.96	76.13	74.76	83.67	82.03
Leverage					
Total liabilities / Equity capital	18.11	18.98	18.68	19.16	18.55
Total debt / Equity capital	12.84	13.38	13.19	13.80	13.06
Total debt + notes payable to subs that issued TPS / Equity capital	14.29	15.11	14.79	15.53	15.11
Total debt + Loans guaranteed for affiliate / Equity capital	12.99	13.55	13.35	13.95	13.15
Total debt / Equity capital - excess over fair value	12.95	13.50	13.31	13.91	13.21
Long-term debt / Equity capital	12.20	12.41	12.19	13.06	12.27
Short-term debt / Equity capital	0.46	0.74	0.79	0.58	0.50
Current portion of long-term debt / Equity capital	0.25	0.37	0.39	0.29	0.07
Excess cost over fair value / Equity capital	0.10	0.12	0.11	0.10	0.10
Long-term debt / Consolidated long-term debt	39.23	35.83	37.93	37.23	40.56
Double Leverage					
Equity investment in subs / Equity capital	102.20	102.89	102.12	102.59	104.31
Total investment in subs / Equity capital	109.31	110.03	109.26	109.86	109.37
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)	0.26	0.47	0.31	0.41	0.43
Equity investment in subs - equity cap / Net income-div (X)	1.17	2.32	1.66	1.94	1.27
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	144.97	123.06	135.66	132.05	139.25
Cash from ops + noncash items + op expense / Op expense + dividend	157.53	125.06	139.35	143.06	132.32
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.15	102.50	119.57	111.05	102.83
Pretax operating income + interest expense / Interest expense	1,725.88	1,812.50	2,101.67	1,786.07	1,665.41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,103.17	879.18	919.60	920.71	1,303.55
Dividends + interest from subsidiaries / Interest expense + dividends	162.90	136.79	149.62	146.71	162.23
Fees + other income from subsidiaries / Salary + other expenses	10.20	10.07	9.23	10.74	9.42
Net income / Current part of long-term debt + preferred dividends (X)	26.49	17.50	19.42	26.45	30.79
Other Ratios					
Net assets that reprice within 1 year / Total assets	4.04	3.46	4.12	3.53	3.61
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.25	0.49	0.28	0.23	0.71
Nonaccrual	39.47	0.19	16.15	0.24	0.47
Total	39.72	0.67	16.43	0.46	1.18
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.00	0.01	0.00	0.01
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.03	0.01	0.00	0.03
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.65	2.28	2.25	2.78	1.77
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	0.15	0.13	0.13	0.06

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2025

Parent Company Analysis - Part 2

PRELIMINARY FR BHCPR
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	06/30/2025	06/30/2024	12/31/2024	12/31/2023	12/31/2022
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	76.15	78.25	75.84	76.19	70.66
Dividends declared / Net income	33.00	37.65	42.95	40.16	32.07
Net income - dividends / Average equity	5.78	5.23	5.09	5.39	7.59
Percent of Dividends Paid					
Dividends from bank subsidiaries	148.01	121.81	130.25	127.62	137.86
Dividends from nonbank subsidiaries	5.38	2.59	3.26	4.15	3.42
Dividends from subsidiary holding companies	7.36	4.78	5.02	7.67	4.71
Dividends from all subsidiaries	202.89	160.24	168.96	166.88	184.33
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	59.86	52.55	63.23	60.39	51.32
Interest income from bank subsidiaries	1.14	1.42	1.70	1.05	0.27
Management and service fees from bank subsidiaries	1.06	1.01	0.99	0.86	0.93
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	72.19	59.02	67.65	64.65	53.82
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	64.35	51.09	68.95	70.58	66.96
Interest income from nonbank subsidiaries	22.10	18.40	16.16	8.28	6.39
Management and serv fees from nonbank subsidiaries	0.86	0.92	0.99	0.75	0.33
Other income from nonbank subsidiaries	0.84	0.03	0.07	0.09	-0.30
Operating income from nonbank subsidiaries	131.19	95.92	103.11	102.96	90.33
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	37.74	31.74	42.12	59.76	1,198.53
Interest income from subsidiary holding companies	8.64	9.96	9.69	15.66	119.53
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.06	0.25
Other income from subsidiary holding companies	0.00	0.00	-0.87	0.00	-2.19
Operating income from subsidiary holding companies	48.52	41.30	51.88	77.07	1,316.12
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	67.70	66.46	70.93	70.01	71.92
Interest income from bank subsidiaries	2.11	3.12	2.13	1.71	0.55
Management and service fees from bank subsidiaries	1.17	1.54	1.30	1.11	0.98
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	80.20	83.67	83.63	83.97	83.18
Dividends from nonbank subsidiaries	2.27	1.93	1.76	2.22	2.77
Interest income from nonbank subsidiaries	0.31	0.40	0.30	0.27	0.19
Management and service fees from nonbank subsidiaries	0.02	0.02	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from nonbank subsidiaries	4.30	3.98	3.37	3.90	3.52
Dividends from subsidiary holding companies	2.06	1.43	1.52	2.85	2.41
Interest income from subsidiary holding companies	0.06	0.12	0.08	0.23	0.02
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	2.97	2.54	2.61	4.56	3.88
Loans and advances from subsidiaries / Short term debt	187.77	223.78	1,041.00	184.19	216.83
Loans and advances from subsidiaries / Total debt	44.39	30.31	33.25	30.30	25.28

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 1

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Date: 06/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									133
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.90	1.70	2.00	2.52	2.96	3.25	3.55	4.25	133
+ Non-interest income	0.97	0.25	0.31	0.45	0.77	1.33	2.01	3.45	133
- Overhead expense	2.35	1.48	1.66	2.02	2.31	2.64	3.02	4.14	133
- Provision for credit losses	0.22	0.00	0.02	0.10	0.18	0.29	0.60	0.79	133
+ Securities gains (losses)	-0.01	-0.24	-0.04	0.00	0.00	0.00	0.00	0.01	133
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	133
= Pretax net operating income (tax equivalent)	1.30	0.13	0.54	0.98	1.31	1.58	2.21	2.53	133
Net operating income	0.98	0.08	0.38	0.72	0.99	1.21	1.63	1.91	133
Net income	0.98	0.08	0.38	0.72	0.99	1.21	1.63	1.91	133
Net income (Subchapter S adjusted)	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.37	4.46	4.65	4.98	5.33	5.71	6.21	6.85	133
Interest expense	2.24	1.25	1.42	1.79	2.22	2.64	3.18	3.91	133
Net interest income (tax equivalent)	3.15	1.76	2.17	2.77	3.21	3.57	3.88	4.72	133
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.27	0.00	0.01	0.10	0.19	0.40	0.69	1.30	133
Earnings coverage of net loan and lease losses (X)	23.82	0.25	1.80	5.46	10.41	19.08	80.74	242.73	133
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	0.47	0.74	1.01	1.23	1.48	1.95	2.45	133
Allowance for loan and lease losses / Total loans and leases	1.26	0.47	0.74	1.01	1.23	1.48	1.93	2.45	133
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.69	0.20	0.25	0.41	0.65	0.92	1.31	1.69	133
30-89 days past due loans and leases / Total loans and leases	0.38	0.07	0.11	0.18	0.30	0.52	0.98	1.34	133
Liquidity and Funding									
Net noncore funding dependence	10.71	-11.44	-2.36	2.42	10.90	18.19	28.81	36.02	133
Net short-term noncore funding dependence	3.91	-17.78	-9.21	-2.46	3.60	10.73	19.73	23.34	133
Net loans and leases / Total assets	64.25	25.84	41.86	57.89	67.32	72.53	77.64	80.85	133
Capitalization									
Tier 1 leverage ratio	9.91	6.77	8.03	8.78	9.74	11.12	11.84	12.89	133
Holding company equity capital / Total assets	11.02	7.31	7.71	9.14	10.99	12.40	14.44	16.65	133
Total equity capital (including minority interest) / Total assets	11.20	7.53	8.09	9.50	11.13	12.63	14.57	16.65	133
Common equity tier 1 capital / Total risk-weighted assets	12.84	9.90	10.40	10.99	12.22	14.15	17.24	19.21	132
Net loans and leases / Equity capital (X)	5.92	2.93	3.50	4.70	5.83	7.14	8.35	9.08	133
Cash dividends / Net income	33.00	0.00	0.00	21.12	34.58	49.08	64.54	91.16	126
Cash dividends / Net income (Subchapter S adjusted)	33.52	33.52	33.52	33.52	33.52	33.52	33.52	33.52	1
Growth Rates									
Assets	4.83	-4.34	-2.43	0.01	3.82	7.97	14.99	39.61	133
Equity capital	9.82	-0.51	1.69	5.33	8.89	12.58	23.23	40.30	133
Net loans and leases	4.64	-5.99	-4.11	-0.60	2.85	7.84	17.45	37.84	133
Noncore funding	-3.36	-43.88	-33.82	-17.91	-2.18	11.39	20.49	39.85	133
Parent Company Ratios									
Short-term debt / Equity capital	0.46	0.00	0.00	0.00	0.00	0.00	3.50	6.44	133
Long-term debt / Equity capital	12.20	0.00	0.00	0.19	6.44	14.90	54.66	76.34	133
Equity investment in subsidiaries / Equity capital	102.20	92.05	94.71	98.25	100.51	104.90	114.58	122.06	133
Cash from ops + noncash items + op expense / Op expense + dividends	157.53	4.99	36.20	91.00	147.42	198.00	334.30	443.22	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2025

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	4.97	4.02	4.27	4.55	4.95	5.32	5.80	6.52	133
Less: Interest expense	2.08	1.15	1.30	1.65	2.02	2.48	2.99	3.68	133
Equals: Net interest income (tax equivalent)	2.90	1.70	2.00	2.52	2.96	3.25	3.55	4.25	133
Plus: Non-interest income	0.97	0.25	0.31	0.45	0.77	1.33	2.01	3.45	133
Equals: adjusted operating income (tax equivalent)	3.92	2.47	2.95	3.34	3.80	4.35	5.23	6.30	133
Less: Overhead expense	2.35	1.48	1.66	2.02	2.31	2.64	3.02	4.14	133
Less: Provision for credit losses	0.22	0.00	0.02	0.10	0.18	0.29	0.60	0.79	133
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	133
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.24	-0.04	0.00	0.00	0.00	0.00	0.01	133
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	133
Equals: Pretax net operating income (tax equivalent)	1.30	0.13	0.54	0.98	1.31	1.58	2.21	2.53	133
Less: Applicable income taxes (tax equivalent)	0.31	0.07	0.13	0.24	0.30	0.37	0.52	0.61	133
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
Equals: Net operating income	0.98	0.08	0.38	0.72	0.99	1.21	1.63	1.91	133
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Equals: Net income	0.98	0.08	0.38	0.72	0.99	1.21	1.63	1.91	133
Memo: Net income (last four quarters)	0.94	0.07	0.32	0.67	0.98	1.18	1.56	1.76	133
Net income-BHC and noncontrolling (minority) interest	0.99	0.08	0.39	0.73	1.01	1.22	1.63	1.91	133
Margin Analysis									
Average earning assets / Average assets	92.71	88.07	88.85	90.90	92.60	94.82	96.34	97.41	133
Average interest-bearing funds / Average assets	67.29	55.31	57.21	62.09	66.55	72.93	78.41	82.98	133
Interest income (tax equivalent) / Average earning assets	5.37	4.46	4.65	4.98	5.33	5.71	6.21	6.85	133
Interest expense / Average earning assets	2.24	1.25	1.42	1.79	2.22	2.64	3.18	3.91	133
Net interest income (tax equivalent) / Average earning assets	3.15	1.76	2.17	2.77	3.21	3.57	3.88	4.72	133
Yield or Cost									
Total loans and leases (tax equivalent)	6.10	5.05	5.21	5.65	5.97	6.37	7.35	8.42	133
Interest-bearing bank balances	4.17	2.60	2.92	3.66	4.18	4.61	5.30	6.00	133
Federal funds sold and reverse repos	4.34	0.00	1.21	3.78	4.52	5.09	8.36	10.63	65
Trading assets	1.49	0.00	0.00	0.00	0.21	3.37	5.02	5.61	84
Total earning assets	5.35	4.45	4.64	4.95	5.28	5.70	6.20	6.78	133
Investment securities (tax equivalent)	3.38	1.99	2.36	2.84	3.38	3.85	4.45	4.84	133
US Treasury and agency securities (excluding mortgage-backed securities)	3.23	1.37	1.57	2.15	3.41	4.11	4.63	5.06	124
Mortgage-backed securities	3.20	1.86	2.00	2.56	3.22	3.83	4.36	4.51	132
All other securities	4.27	2.29	2.66	3.20	4.01	5.00	6.71	9.03	130
Interest-bearing deposits	2.79	1.84	2.08	2.38	2.75	3.18	3.73	3.93	133
Time deposits of \$250K or more	3.86	2.94	3.26	3.68	3.86	4.10	4.36	4.65	131
Time deposits < \$250K	3.89	3.04	3.23	3.58	3.86	4.19	4.48	4.76	131
Other domestic deposits	2.48	1.39	1.58	2.03	2.41	3.06	3.52	3.72	133
Foreign deposits	2.48	0.69	1.04	1.79	2.51	3.25	3.78	3.85	24
Federal funds purchased and repos	3.38	0.51	1.25	2.26	3.25	4.44	5.27	8.60	107
Other borrowed funds and trading liabilities	3.85	0.20	1.98	3.29	4.06	4.58	5.22	5.44	131
All interest-bearing funds	3.05	2.08	2.19	2.56	3.00	3.52	4.07	4.70	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 06/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	3.21	0.00	0.00	0.17	2.36	5.36	9.78	13.80	133
Overhead expenses / Net Interest Income + non-interest income	61.09	44.06	47.60	56.79	60.90	67.11	73.53	77.31	133
Percent of Average Assets									
Total overhead expense	2.35	1.48	1.66	2.02	2.31	2.64	3.02	4.14	133
Personnel expense	1.29	0.75	0.85	1.08	1.26	1.50	1.79	2.06	133
Net occupancy expense	0.23	0.07	0.10	0.17	0.22	0.29	0.35	0.40	133
Other operating expenses	0.83	0.47	0.53	0.63	0.76	0.94	1.31	1.69	133
Overhead less non-interest income	1.36	-0.16	0.59	1.09	1.40	1.73	1.96	2.12	133
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.69	44.04	47.41	55.29	60.60	66.55	73.08	77.22	133
Personnel expense	32.96	18.39	22.45	29.07	33.55	36.73	42.38	45.92	133
Net occupancy expense	5.83	1.90	2.76	4.29	5.64	7.09	9.84	10.86	133
Other operating expenses	21.02	13.32	14.84	17.78	19.90	23.88	29.67	37.73	133
Total non-interest income	23.62	8.48	10.49	12.80	19.51	30.81	49.20	66.99	133
Fiduciary activities income	2.22	0.00	0.00	0.00	1.36	3.94	7.45	12.49	133
Service charges on domestic deposit accounts	3.04	0.01	0.21	1.69	3.26	4.40	5.37	5.93	133
Trading revenue	0.76	-0.02	0.00	0.00	0.00	0.80	2.90	11.15	133
Investment banking fees and commissions	2.48	0.00	0.00	0.31	1.72	3.65	8.37	16.87	133
Insurance activities revenue	0.29	0.00	0.00	0.00	0.03	0.23	1.58	2.77	133
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.14	133
Net servicing fees	0.46	0.00	0.00	0.01	0.23	0.72	1.69	2.87	133
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	133
Net gain (loss) - sales of loans, OREO, and other assets	1.09	-0.11	-0.04	0.17	0.66	1.47	2.94	7.99	133
Other non-interest income	8.30	3.31	3.64	4.87	7.53	11.01	15.81	21.72	133
Overhead less non-interest income	35.98	-2.40	15.08	25.96	37.33	47.95	54.93	61.20	133
Applicable income taxes / Pretax net operating income (tax equivalent)	21.16	10.85	15.62	19.11	21.39	23.52	25.80	27.89	128
Applicable income tax + TE / Pretax net operating income + TE	23.81	18.30	19.88	21.58	23.20	25.65	29.57	34.84	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 06/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.88	5.86	10.13	26.13	44.39	54.43	61.46	69.25	133
Commercial and industrial loans	10.89	1.47	3.15	6.18	10.12	15.09	19.89	23.56	133
Loans to individuals	3.13	0.01	0.05	0.36	1.14	4.85	11.26	19.42	133
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.24	133
Agricultural loans	0.16	0.00	0.00	0.00	0.02	0.15	0.90	1.45	133
Other loans and leases	5.66	0.27	0.64	1.69	4.03	8.88	13.86	17.23	133
Net loans and leases	64.25	25.84	41.86	57.89	67.32	72.53	77.64	80.85	133
Debt securities over 1 year	15.66	4.58	7.61	11.15	15.23	20.45	24.00	28.88	133
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.03	0.10	0.32	0.59	133
Subtotal	80.64	44.56	59.22	77.68	83.49	87.26	88.90	89.68	133
Interest-bearing bank balances	4.85	0.68	1.15	2.24	3.79	7.11	11.57	15.24	133
Federal funds sold and reverse repos	0.58	0.00	0.00	0.00	0.00	0.05	3.92	11.08	133
Debt securities 1 year or less	2.37	0.11	0.27	0.85	1.78	3.52	6.45	8.78	133
Trading assets	0.67	0.00	0.00	0.00	0.04	0.46	3.05	10.80	133
Total earning assets	90.82	86.30	87.20	88.86	90.74	92.80	94.50	95.23	133
Non-interest cash and due from depository institutions	0.95	0.15	0.29	0.57	0.96	1.28	1.57	1.79	133
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.12	133
All other assets	8.18	3.98	4.96	6.35	8.24	9.87	11.63	12.38	133
Memoranda									
Short-term investments	8.71	1.81	2.50	3.89	6.82	11.56	22.96	29.73	133
US Treasury securities	1.87	0.00	0.00	0.00	0.72	3.25	7.29	9.10	133
US agency securities (excluding mortgage-backed securities)	0.56	0.00	0.00	0.00	0.22	1.02	2.16	3.75	133
Municipal securities	1.07	0.00	0.00	0.02	0.46	1.97	3.69	6.92	133
Mortgage-backed securities	11.67	1.56	3.46	7.99	11.49	15.94	19.84	22.05	133
Asset-backed securities	0.80	0.00	0.00	0.00	0.29	1.49	2.96	4.13	133
Other debt securities	0.41	0.00	0.00	0.01	0.20	0.73	1.43	2.56	133
Loans held-for-sale	0.27	0.00	0.00	0.02	0.12	0.39	1.16	2.05	133
Loans held for investment	64.61	26.02	42.37	57.77	67.49	72.99	78.32	81.96	133
Real estate loans secured by 1-4 family	13.43	1.16	2.60	7.23	13.29	18.05	25.76	29.93	133
Revolving	1.59	0.00	0.02	0.35	1.30	2.71	3.77	4.43	133
Closed-end, secured by first liens	11.35	0.25	1.81	6.63	11.05	15.89	22.76	27.62	133
Closed-end, secured by junior liens	0.25	0.00	0.00	0.03	0.10	0.30	1.01	1.63	133
Commercial real estate loans	25.47	0.88	3.64	15.33	25.34	38.01	41.87	46.67	133
Construction and land development	3.62	0.03	0.27	1.00	3.58	5.57	7.69	9.75	133
Multifamily	4.89	0.09	0.36	1.58	3.91	6.59	13.18	18.13	133
Nonfarm nonresidential	15.96	0.43	1.80	7.88	15.01	24.75	29.25	31.63	133
Real estate loans secured by farmland	0.29	0.00	0.00	0.00	0.05	0.46	1.40	2.10	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 06/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	62.08	19.99	28.95	45.96	66.95	78.74	85.06	88.71	133
Real estate loans secured by 1-4 family	21.03	1.74	5.31	13.83	21.84	26.85	36.87	41.90	133
Revolving	2.39	0.00	0.06	0.73	2.11	3.80	5.46	6.40	133
Closed-end	18.45	1.43	4.03	11.86	18.46	24.55	33.18	39.91	133
Commercial real estate loans	38.05	4.81	8.90	23.87	40.70	53.89	59.40	65.48	133
Construction and land development	5.41	0.04	0.47	1.99	5.08	7.92	11.99	13.64	133
1-4 family	0.84	0.00	0.00	0.09	0.47	1.58	2.70	3.10	133
Other	4.50	0.02	0.42	1.81	4.41	6.58	9.78	10.77	133
Multifamily	7.07	0.36	1.09	3.00	6.19	9.76	16.97	30.23	133
Nonfarm nonresidential	23.76	2.70	4.57	12.74	24.00	33.80	41.06	43.27	133
Owner-occupied	8.26	0.00	0.30	3.58	8.05	12.91	16.62	18.73	133
Other	15.32	2.15	3.25	8.34	15.59	22.29	26.53	29.94	133
Real estate loans secured by farmland	0.44	0.00	0.00	0.00	0.08	0.63	2.17	3.44	133
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.56	133
Commercial and industrial loans	17.44	3.10	6.67	9.99	15.40	22.98	33.05	39.22	133
Loans to individuals	5.50	0.01	0.06	0.55	1.87	10.46	18.78	31.38	133
Credit card loans	0.54	0.00	0.00	0.00	0.00	0.41	2.21	8.07	133
Agricultural loans	0.25	0.00	0.00	0.00	0.03	0.28	1.55	2.34	133
Other loans and leases	10.34	0.43	1.01	2.53	6.20	17.10	25.84	44.77	133
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	387.88	64.04	116.46	252.52	423.37	520.86	601.61	687.51	132
Real estate loans secured by 1-4 family	129.84	11.06	20.64	76.82	125.14	176.00	255.14	304.09	132
Revolving	15.03	0.03	0.24	3.39	12.28	25.42	36.46	41.03	132
Closed-end	113.21	9.43	16.17	67.79	107.72	147.13	229.73	277.24	132
Commercial real estate loans	240.62	13.40	34.66	134.97	242.26	347.60	420.17	451.20	132
Construction and land development	34.14	0.43	2.83	11.84	32.87	53.34	73.04	83.55	132
1-4 family	5.19	0.00	0.00	0.51	2.98	10.19	16.16	21.13	132
Other	28.08	0.28	2.47	10.56	26.74	42.35	58.73	71.09	132
Multifamily	47.12	1.38	4.88	14.61	36.87	64.60	132.91	179.74	132
Nonfarm nonresidential	149.29	8.54	18.57	69.51	143.90	223.50	275.33	321.02	132
Owner-occupied	51.45	0.03	1.96	19.66	50.71	78.64	110.84	120.35	132
Other	96.09	7.44	14.05	47.92	96.88	146.84	176.27	193.57	132
Real estate loans secured by farmland	2.63	0.00	0.00	0.00	0.52	3.95	14.83	19.70	132
Loans to depository institutions and acceptances of other banks	0.11	0.00	0.00	0.00	0.00	0.01	0.43	2.63	132
Commercial and industrial loans	101.82	14.59	31.81	57.18	92.59	146.27	196.56	216.07	132
Loans to individuals	30.44	0.09	0.46	2.97	10.76	46.12	101.33	165.52	132
Credit card loans	2.71	0.00	0.00	0.00	0.00	2.29	11.99	44.45	132
Agricultural loans	1.39	0.00	0.00	0.00	0.17	1.68	7.48	12.25	132
Other loans and leases	58.84	2.09	5.87	15.42	39.54	87.34	159.29	207.47	132
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.83	5.28	10.21	19.58	32.35	41.60	49.19	56.25	133
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	193.68	16.52	45.14	101.78	206.68	272.11	334.83	391.70	132
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.58	20.26	47.34	141.03	255.17	352.34	423.30	454.53	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2025

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.71	1.81	2.50	3.89	6.82	11.56	22.96	29.73	133
Liquid assets	23.35	10.00	12.00	14.91	21.00	30.64	42.12	56.34	133
Investment securities	18.60	7.32	9.51	13.16	18.39	23.58	30.30	32.37	133
Net loans and leases	64.25	25.84	41.86	57.89	67.32	72.53	77.64	80.85	133
Net loans, leases and standby letters of credit	65.07	27.69	42.66	58.83	68.14	73.24	77.96	81.07	133
Core deposits	67.25	35.99	46.43	60.06	69.91	75.30	79.41	81.50	133
Noncore funding	17.50	4.04	5.82	9.11	14.68	24.24	37.41	42.38	133
Time deposits of \$250K or more	3.75	0.88	1.31	2.07	3.41	5.14	7.23	9.71	133
Foreign deposits	0.26	0.00	0.00	0.00	0.00	0.00	0.98	5.87	133
Federal funds purchased and repos	1.13	0.00	0.00	0.00	0.20	1.11	6.38	11.79	133
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Net federal funds purchased (sold)	0.39	-2.26	-0.08	0.00	0.09	0.71	2.12	3.71	133
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.59	133
Other borrowings w/remaining maturity of 1 year or less	2.25	0.00	0.00	0.40	1.85	3.83	7.39	8.67	133
Earning assets that reprice within 1 year	40.92	18.97	24.50	32.86	41.07	49.45	57.73	66.71	133
Interest-bearing liabilities that reprice within 1 year	12.93	3.50	5.57	8.17	11.86	16.68	25.09	33.84	133
Long-term debt that reprices within 1 year	0.42	0.00	0.00	0.00	0.00	0.63	2.20	3.39	133
Net assets that reprice within 1 year	26.06	-0.55	6.85	16.04	27.31	35.72	44.59	49.65	133
Other Liquidity and Funding Ratios									
Net noncore funding dependence	10.71	-11.44	-2.36	2.42	10.90	18.19	28.81	36.02	133
Net short-term noncore funding dependence	3.91	-17.78	-9.21	-2.46	3.60	10.73	19.73	23.34	133
Short-term investment / Short-term noncore funding	86.13	11.40	15.83	28.44	68.36	123.55	197.41	385.32	133
Liquid assets - short-term noncore funding / Nonliquid assets	17.24	-14.82	-8.68	3.72	12.76	29.30	47.87	80.41	133
Net loans and leases / Total deposits	82.95	54.59	63.10	75.68	85.00	90.60	98.88	106.26	133
Net loans and leases / Core deposits	96.46	65.00	69.92	82.52	95.63	108.24	127.01	138.05	133
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.30	-25.61	-18.64	-9.46	-5.23	-1.64	-0.03	0.00	109
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.92	-21.99	-17.44	-12.00	-7.49	-3.07	-0.46	-0.04	132
Structured notes appreciation (depreciation) / Tier 1 capital	-0.19	-0.89	-0.78	-0.29	-0.02	0.00	0.00	0.01	27
Percent of Investment Securities									
Held-to-maturity securities	22.84	0.00	0.00	2.07	26.44	38.96	52.40	59.76	133
Available-for-sale securities	74.94	40.09	47.12	60.60	73.42	91.36	99.91	99.99	133
US Treasury securities	10.68	0.00	0.00	0.01	4.31	18.30	41.63	55.56	133
US agency securities (excluding mortgage-backed securities)	3.29	0.00	0.00	0.00	1.30	6.18	12.09	21.43	133
Municipal securities	6.05	0.00	0.00	0.25	2.70	10.78	23.32	32.66	133
Mortgage-backed securities	63.91	16.18	23.53	46.03	68.18	80.15	91.72	94.16	133
Asset-backed securities	4.15	0.00	0.00	0.00	2.13	8.10	15.19	17.37	133
Other debt securities	2.72	0.00	0.00	0.07	1.41	4.44	10.99	18.99	133
Mutual funds and equity securities	0.46	0.00	0.00	0.00	0.15	0.53	2.10	4.58	133
Debt securities 1 year or less	14.47	0.90	1.81	5.26	10.64	22.24	34.91	45.41	133
Debt securities 1 to 5 years	20.57	1.74	3.31	8.32	16.78	33.42	43.30	48.74	133
Debt securities over 5 years	62.61	18.58	31.89	48.36	65.35	77.85	90.19	95.59	133
Pledged securities	51.43	6.07	9.78	32.15	54.65	70.94	84.00	90.35	133
Structured notes, fair value	0.11	0.00	0.00	0.00	0.00	0.00	0.75	2.13	133
Percent Change from Prior Like Quarter									
Short-term investments	14.24	-34.81	-31.02	-14.27	6.67	32.60	79.99	142.76	133
Investment securities	6.51	-13.38	-9.69	-1.40	5.33	12.86	29.95	37.99	133
Core deposits	6.69	-2.53	-1.22	1.82	4.31	8.14	21.86	37.92	133
Noncore funding	-3.36	-43.88	-33.82	-17.91	-2.18	11.39	20.49	39.85	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2025

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	22.36	9.00	11.37	15.10	20.04	29.20	39.22	49.33	133
Standby letters of credit	0.64	0.01	0.07	0.21	0.47	0.88	1.73	2.79	133
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.18	133
Securities lent	0.12	0.00	0.00	0.00	0.00	0.00	0.39	4.04	133
Credit derivatives - notional amount (holding company as guarantor)	0.33	0.00	0.00	0.00	0.02	0.71	1.29	2.02	133
Credit derivatives - notional amount (holding company as beneficiary)	0.30	0.00	0.00	0.00	0.00	0.48	1.03	4.29	133
Credit derivative contracts w/ purchased credit protection-investment grade	0.27	0.00	0.00	0.00	0.00	0.15	1.53	3.40	133
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.26	0.00	0.00	0.00	0.00	0.36	1.07	2.77	133
Derivative contracts	53.41	0.42	1.14	10.78	21.24	46.89	138.26	812.68	133
Interest rate contracts	34.21	0.23	1.14	10.20	20.43	40.24	96.94	322.08	133
Interest rate futures and forward contracts	4.62	0.00	0.00	0.00	0.11	1.18	16.30	98.78	133
Written options contracts (interest rate)	1.80	0.00	0.00	0.03	0.44	1.74	5.76	31.34	133
Purchased options contracts (interest rate)	2.09	0.00	0.00	0.00	0.35	2.80	7.81	34.20	133
Interest rate swaps	25.21	0.00	0.74	6.25	16.86	31.84	65.40	205.10	133
Foreign exchange contracts	9.13	0.00	0.00	0.00	0.00	1.06	16.76	251.24	133
Futures and forward foreign exchange contracts	5.06	0.00	0.00	0.00	0.00	0.99	9.43	151.26	133
Written options contracts (foreign exchange)	0.09	0.00	0.00	0.00	0.00	0.00	0.16	2.92	133
Purchased options contracts (foreign exchange)	0.10	0.00	0.00	0.00	0.00	0.00	0.17	2.96	133
Foreign exchange rate swaps	1.92	0.00	0.00	0.00	0.00	0.00	3.58	91.56	133
Equity, commodity, and other derivative contracts	1.35	0.00	0.00	0.00	0.00	0.09	5.11	29.02	133
Commodity and other futures and forward contracts	0.21	0.00	0.00	0.00	0.00	0.00	1.02	6.57	133
Written options contracts (commodity and other)	0.38	0.00	0.00	0.00	0.00	0.00	1.65	9.38	133
Purchased options contracts (commodity and other)	0.35	0.00	0.00	0.00	0.00	0.00	1.66	9.41	133
Commodity and other swaps	0.34	0.00	0.00	0.00	0.00	0.00	1.88	6.11	133
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	39.95	14.35	17.01	23.60	30.00	44.22	90.00	148.08	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:06/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.92	32.42	65.30	90.60	99.83	100.00	100.00	100.00	132
Foreign exchange contracts	3.40	0.00	0.00	0.00	0.04	3.80	20.26	33.80	132
Equity, commodity, and other contracts	1.50	0.00	0.00	0.00	0.00	0.62	9.56	20.40	132
Futures and forwards									
	8.75	0.00	0.00	0.26	2.68	12.64	41.38	67.87	132
Written options									
	5.39	0.00	0.00	0.37	3.51	10.49	15.78	25.88	132
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	1.14	2.16	132
Over-the-counter	4.93	0.00	0.00	0.32	3.29	9.33	15.41	23.86	132
Purchased options									
	5.06	0.00	0.00	0.00	2.07	10.16	18.51	24.10	132
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	0.65	2.27	132
Over-the-counter	4.56	0.00	0.00	0.00	2.01	8.65	17.46	23.85	132
Swaps	73.85	3.68	29.00	60.79	80.49	95.72	99.69	100.00	132
Held for trading									
	31.82	0.00	0.00	0.00	2.23	75.13	97.71	99.36	132
Interest rate contracts	25.28	0.00	0.00	0.00	1.19	63.05	85.93	93.70	132
Foreign exchange contracts	1.76	0.00	0.00	0.00	0.00	0.36	9.83	25.83	132
Equity, commodity, and other contracts	0.54	0.00	0.00	0.00	0.00	0.00	3.79	9.98	132
Non-traded									
	68.18	0.64	2.29	24.87	97.77	100.00	100.00	100.00	132
Interest rate contracts	63.33	0.39	1.45	18.50	73.43	100.00	100.00	100.00	132
Foreign exchange contracts	0.43	0.00	0.00	0.00	0.00	0.20	2.30	8.38	132
Equity, commodity, and other contracts	0.21	0.00	0.00	0.00	0.00	0.00	0.83	5.98	132
Derivative contracts (excluding futures and forex 14 days or less)									
	95.89	51.64	79.34	90.72	98.72	101.01	111.83	127.31	132
One year or less	39.48	0.00	1.50	11.53	29.94	64.70	96.19	101.21	132
Over 1 year to 5 years	39.31	0.00	1.23	20.04	36.93	57.78	68.66	76.65	132
Over 5 years	13.76	0.00	0.00	3.03	12.63	22.21	37.41	46.96	132
Gross negative fair value (absolute value)	1.03	0.03	0.17	0.57	1.00	1.50	2.02	2.39	132
Gross positive fair value	1.19	0.14	0.30	0.66	1.11	1.64	2.46	3.02	132
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.03	0.05	0.14	0.91	132
Gross positive fair value (X)	0.06	0.00	0.00	0.01	0.03	0.05	0.16	0.90	132
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.03	0.09	0.88	132
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.07	132
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.02	0.04	0.11	0.33	132
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
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	132
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Other Ratios									
Current credit exposure / Risk-weighted assets	0.49	0.00	0.00	0.07	0.22	0.48	1.40	5.39	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

PRELIMINARY

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Peer Group: 1
Date: 06/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.21	0.00	0.02	0.09	0.17	0.29	0.60	0.79	133
Provision for loan and lease losses / Average loans and leases	0.33	-0.01	0.04	0.14	0.27	0.47	0.86	1.28	133
Provision for loan and lease losses / Net loan and lease losses	177.48	-28.11	30.50	90.00	123.32	205.15	558.48	1040.37	133
Allowance for loan and lease losses									
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	0.47	0.74	1.01	1.23	1.48	1.95	2.45	133
Allowance for loan and lease losses / Total loans and leases	1.26	0.47	0.74	1.01	1.23	1.48	1.93	2.45	133
Allowance for loan and lease losses / Net loans and leases losses (X)	10.40	1.70	2.05	3.36	5.98	10.62	33.44	82.66	128
Allowance for loan and lease losses / Nonaccrual assets	241.52	61.50	87.75	133.62	203.54	324.68	509.97	709.33	133
ALLL / 90+ days past due + nonaccrual loans and leases	202.24	39.19	73.92	112.56	168.99	270.66	401.86	502.64	133
Gross loan and lease losses									
Gross loan and lease losses / Average loans and leases	0.33	0.01	0.04	0.12	0.25	0.47	0.77	1.75	133
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.10	0.14	0.35	133
Net losses / Average loans and leases	0.27	0.00	0.01	0.10	0.19	0.40	0.69	1.30	133
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	0.02	133
Recoveries / Prior year-end losses	10.07	1.71	2.62	6.23	9.11	14.38	18.50	21.75	133
Earnings coverage of net loan and lease losses (X)	23.82	0.25	1.80	5.46	10.41	19.08	80.74	242.73	133
Net Loan and Lease Losses By Type									
Real estate loans	0.07	-0.02	-0.01	0.00	0.04	0.13	0.18	0.38	132
Real estate loans secured by 1-4 family	0.00	-0.03	-0.02	-0.01	0.00	0.01	0.03	0.06	129
Revolving	-0.01	-0.28	-0.08	-0.02	0.00	0.01	0.06	0.14	126
Closed-end	0.00	-0.03	-0.02	0.00	0.00	0.01	0.03	0.06	129
Commercial real estate loans	0.13	-0.02	-0.01	0.00	0.05	0.23	0.40	0.88	130
Construction and land development	0.02	-0.03	-0.02	0.00	0.00	0.00	0.08	0.56	127
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	127
Other	0.02	-0.03	-0.01	0.00	0.00	0.00	0.06	0.53	127
Multifamily	0.04	-0.03	0.00	0.00	0.00	0.03	0.24	0.54	129
Nonfarm nonresidential	0.16	-0.02	-0.01	0.00	0.05	0.29	0.56	0.98	128
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.03	0.09	128
Other	0.15	-0.02	-0.01	0.00	0.02	0.27	0.56	0.97	128
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	103
Commercial and industrial loans	0.39	-0.04	-0.01	0.06	0.37	0.62	1.03	1.40	132
Loans to individuals	1.63	0.15	0.32	0.66	1.29	2.38	3.89	5.22	109
Credit card loans	4.08	0.43	1.86	2.99	3.86	4.91	6.33	8.49	67
Agricultural loans	0.10	-0.18	-0.06	0.00	0.00	0.00	0.64	1.92	98
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Other loans and leases	0.18	-0.03	0.00	0.00	0.03	0.25	0.75	1.30	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2025

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.38	0.07	0.11	0.18	0.30	0.52	0.98	1.34	133
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.03	0.17	0.40	0.73	133
Nonaccrual loans and leases	0.65	0.19	0.22	0.39	0.60	0.86	1.24	1.66	133
90+ days past due and nonaccrual loans and leases	0.81	0.23	0.26	0.43	0.70	1.07	1.65	1.99	133
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	0.02	0.07	0.11	133
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	133
Nonaccrual restructured	0.10	0.00	0.00	0.01	0.08	0.17	0.29	0.45	133
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	133
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	133
Percent of Total Assets									
30-89 days past due assets	0.39	0.07	0.11	0.18	0.30	0.52	0.98	1.37	133
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.18	0.40	0.73	133
Nonaccrual assets	0.66	0.20	0.23	0.39	0.62	0.86	1.26	1.66	133
30+ days past due and nonaccrual assets	1.24	0.42	0.47	0.71	1.11	1.59	2.48	3.68	133
+ OREO as Percent of:									
Total assets	0.70	0.13	0.21	0.40	0.66	0.96	1.27	1.94	133
Allowance for loan and lease losses	90.44	27.80	32.55	53.05	75.43	121.42	186.21	285.10	133
Equity capital + allowance for loan and lease losses	5.92	1.26	1.98	3.22	5.32	7.87	11.01	18.74	133
Tier 1 capital + allowance for loan and lease losses	6.61	1.22	2.20	4.00	6.02	8.77	11.34	19.42	133
Loans and leases + other real estate owned	1.07	0.29	0.35	0.70	0.99	1.42	2.00	2.65	133

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2025

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.34	0.02	0.08	0.14	0.28	0.49	0.71	1.07	132
	90+ days past due	0.12	0.00	0.00	0.00	0.01	0.17	0.73	0.88	132
	Nonaccrual	0.76	0.12	0.18	0.37	0.62	1.06	1.58	2.52	132
Commercial and industrial	30-89 days past due	0.29	0.01	0.03	0.09	0.20	0.42	0.78	1.41	132
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.11	0.18	132
	Nonaccrual	0.86	0.00	0.10	0.32	0.74	1.25	1.99	2.76	132
Individuals	30-89 days past due	0.79	0.00	0.00	0.25	0.72	1.26	2.11	3.24	131
	90+ days past due	0.11	0.00	0.00	0.00	0.02	0.15	0.57	0.87	131
	Nonaccrual	0.26	0.00	0.00	0.00	0.18	0.46	0.99	1.62	131
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	41
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Agricultural	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.37	0.98	1.24	98
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	98
	Nonaccrual	0.72	0.00	0.00	0.00	0.00	0.88	3.22	7.68	98
Foreign governments	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.04	16
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.21	0.42	16
Other loans and leases	30-89 days past due	0.10	0.00	0.00	0.00	0.03	0.13	0.47	0.81	131
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.09	131
	Nonaccrual	0.13	0.00	0.00	0.00	0.02	0.20	0.49	1.14	131

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

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Peer Group: 1
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		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.52	0.04	0.10	0.21	0.40	0.72	1.34	1.67	129
	90+ days past due	0.22	0.00	0.00	0.00	0.01	0.17	1.16	2.28	129
	Nonaccrual	0.65	0.05	0.12	0.31	0.57	0.94	1.37	1.98	129
Revolving	30-89 days past due	0.48	0.00	0.00	0.23	0.49	0.72	1.05	1.31	126
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.20	0.23	126
	Nonaccrual	1.07	0.00	0.11	0.32	0.81	1.49	2.69	6.11	126
Closed-End	30-89 days past due	0.50	0.03	0.07	0.18	0.37	0.72	1.34	1.78	129
	90+ days past due	0.25	0.00	0.00	0.00	0.02	0.18	1.26	2.58	129
	Nonaccrual	0.60	0.02	0.06	0.24	0.54	0.89	1.25	1.97	129
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	129
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.02	0.06	0.08	129
Commercial real estate	30-89 days past due	0.21	0.00	0.00	0.05	0.15	0.33	0.53	0.75	130
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.34	130
	Nonaccrual	0.91	0.05	0.12	0.30	0.57	1.34	2.59	3.39	130
Construction and development	30-89 days past due	0.23	0.00	0.00	0.00	0.07	0.35	1.09	1.52	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.09	127
	Nonaccrual	0.46	0.00	0.00	0.00	0.20	0.71	1.75	3.05	127
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.20	0.35	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	127
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.05	0.27	0.49	127
Other	30-89 days past due	0.16	0.00	0.00	0.00	0.02	0.21	0.77	1.27	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	127
	Nonaccrual	0.36	0.00	0.00	0.00	0.12	0.54	1.61	2.63	127
Multifamily	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.17	0.54	1.08	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.24	129
	Nonaccrual	0.56	0.00	0.00	0.00	0.09	1.05	2.33	4.48	129
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.03	0.13	0.30	0.56	0.75	128
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.36	128
	Nonaccrual	1.16	0.07	0.18	0.34	0.73	1.68	3.53	4.96	128
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.02	0.05	0.11	0.23	0.35	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	128
	Nonaccrual	0.21	0.00	0.00	0.06	0.17	0.36	0.61	0.78	128
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.03	0.14	0.30	0.44	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.27	128
	Nonaccrual	0.89	0.01	0.03	0.13	0.49	1.28	3.32	4.44	128
Farmland	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.20	0.68	1.12	103
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	103
	Nonaccrual	0.49	0.00	0.00	0.00	0.00	0.61	2.45	4.56	103
Credit card	30-89 days past due	1.40	0.08	0.57	0.98	1.31	1.74	2.43	4.10	67
	90+ days past due	0.79	0.00	0.00	0.01	0.93	1.35	2.05	2.14	67
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.08	1.47	2.06	67

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 06/30/2025**Regulatory Capital Components and Ratios**PRELIMINARY FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.82	9.85	10.24	10.99	12.22	14.07	17.23	19.21	133
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.15	133
Tier 1 capital, column A	13.48	10.78	11.16	11.86	12.89	14.65	17.23	19.21	133
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	14.37	133
Total capital, column A	15.34	12.77	13.04	13.82	14.84	16.49	18.91	20.42	133
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	16.00	133
Tier 1 leverage	9.91	6.77	8.03	8.78	9.74	11.12	11.84	12.89	133
Supplementary leverage ratio, advanced approaches HCs	7.43	5.43	5.50	5.87	6.96	8.48	9.35	10.19	17

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
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Insurance and Broker-Dealer Activities

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	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	0.23	133
Insurance underwriting assets (P/C) / Total insurance underwriting assets	66.90	0.00	0.00	17.85	100.00	100.00	100.00	100.00	29
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.10	0.00	0.00	0.00	0.00	82.15	100.00	100.00	29
Separate account assets (L/H) / Total life assets	5.72	0.00	0.00	0.00	0.00	0.00	0.00	28.03	14
Insurance activities revenue / Adjusted operating income	0.29	0.00	0.00	0.00	0.03	0.23	1.58	2.77	133
Premium income / Insurance activities revenue	8.14	0.00	0.00	0.00	0.00	0.00	58.64	97.42	89
Credit related premium income / Total premium income	40.25	0.00	0.00	0.00	0.00	100.00	100.00	100.00	21
Other premium income / Total premium income	59.75	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	0.10	0.83	133
Insurance net income (P/C) / Equity (P/C)	14.28	-12.93	-0.44	1.75	7.92	28.66	43.51	55.58	23
Insurance net income (L/H) / Equity (L/H)	6.81	-9.70	-1.33	0.00	2.18	3.49	4.55	40.02	12
Insurance benefits, losses, expenses / Insurance premiums	261.80	0.00	0.78	34.18	92.21	269.57	600.00	2850.00	21
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.12	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	0.03	133
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.34	0.00	0.45	4.83	11.66	17.04	21.41	22.12	133
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.76	21.44	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

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Date: 06/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.37	0.00	0.00	0.00	0.00	2.38	6.08	8.26	78
Cost: Interest-bearing deposits	2.48	0.69	1.04	1.79	2.51	3.25	3.78	3.85	24
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.07	0.04	0.05	0.05	0.07	0.08	0.09	0.09	2
Commercial and industrial loans	0.30	0.02	0.02	0.03	0.10	0.49	0.78	1.04	15
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Growth Rates									
Net loans and leases	-4.85	-75.64	-64.36	-17.33	-3.73	8.49	50.26	77.60	77
Total selected assets	-3.45	-70.04	-49.77	-17.31	-2.07	8.48	45.56	93.09	92
Deposits	2.19	-58.84	-21.83	-3.64	7.49	15.44	19.01	22.85	28

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	9.06	0.99	3.94	6.64	9.10	11.23	15.05	16.49	133
Bank net income / Average equity investment in banks	9.45	0.35	4.24	7.05	9.63	11.68	15.56	16.42	119
Nonbank net income / Average equity investment in nonbanks	7.53	-6.75	-0.93	0.17	5.95	13.08	21.49	39.71	101
Subsidiary HCs net income / Average equity investment in sub HCs	9.32	3.86	3.97	4.81	8.03	11.89	19.21	23.23	22
Bank net income / Parent net income	87.22	0.00	0.00	95.25	103.39	108.59	115.29	120.78	126
Nonbank net income / Parent net income	3.15	0.00	0.00	0.00	0.26	2.69	16.51	32.93	112
Subsidiary holding companies' net income / Parent net income	76.96	8.82	9.87	41.05	97.79	103.74	114.18	117.12	21
Leverage									
Total liabilities / Equity capital	18.11	0.01	0.72	4.44	10.21	22.50	64.27	95.57	133
Total debt / Equity capital	12.84	0.00	0.00	0.37	6.48	18.13	54.66	80.90	133
Total debt + notes payable to subs that issued TPS / Equity capital	14.29	0.00	0.00	3.76	9.02	19.04	54.95	81.34	133
Total debt + Loans guaranteed for affiliate / Equity capital	12.99	0.00	0.00	0.37	6.48	18.13	54.66	82.68	133
Total debt / Equity capital - excess over fair value	12.95	0.00	0.00	0.37	6.48	18.13	54.66	80.90	133
Long-term debt / Equity capital	12.20	0.00	0.00	0.19	6.44	14.90	54.66	76.34	133
Short-term debt / Equity capital	0.46	0.00	0.00	0.00	0.00	0.00	3.50	6.44	133
Current portion of long-term debt / Equity capital	0.25	0.00	0.00	0.00	0.00	0.00	1.70	4.86	133
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.65	1.77	133
Long-term debt / Consolidated long-term debt	39.23	0.00	0.00	3.49	45.12	70.66	89.72	99.29	127
Double Leverage									
Equity investment in subs / Equity capital	102.20	92.05	94.71	98.25	100.51	104.90	114.58	122.06	133
Total investment in subs / Equity capital	109.31	94.36	96.08	98.88	102.90	110.57	147.70	187.07	133
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)	0.26	-0.70	-0.52	-0.18	0.06	0.65	1.45	2.03	126
Equity investment in subs - equity cap / Net income-div (X)	1.17	0.03	0.11	0.38	0.77	1.73	2.99	5.78	67
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	144.97	19.98	39.19	89.06	131.74	190.23	307.99	364.73	130
Cash from ops + noncash items + op expense / Op expense + dividend	157.53	4.99	36.20	91.00	147.42	198.00	334.30	443.22	130
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.15	-43.94	6.30	58.47	100.01	127.60	243.72	379.68	130
Pretax operating income + interest expense / Interest expense	1725.88	-77.51	110.82	293.80	748.80	2116.28	6477.58	13497.43	104
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1103.17	42.21	119.08	290.50	699.25	1565.37	2926.72	5506.12	110
Dividends + interest from subsidiaries / Interest expense + dividends	162.90	2.06	39.08	95.66	139.62	216.30	346.36	490.01	123
Fees + other income from subsidiaries / Salary + other expenses	10.20	0.00	0.00	0.00	0.00	10.47	61.18	85.62	130
Net income / Current part of long-term debt + preferred dividends (X)	26.49	0.42	1.05	5.26	14.49	34.22	95.89	160.98	69
Other Ratios									
Net assets that reprice within 1 year / Total assets	4.04	-2.27	-1.00	0.10	3.31	6.97	10.93	18.04	133
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.25	0.00	0.00	0.00	0.00	0.00	0.01	1.32	13
Nonaccrual	39.47	0.00	0.00	0.00	0.00	0.00	77.41	223.68	13
Total	39.72	0.00	0.00	0.00	0.00	2.01	77.66	223.68	13
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	133
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.32	133
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Total	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.32	133
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.65	0.00	0.00	0.00	0.07	0.69	22.90	34.08	133
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	133
Combined foreign nonbank subsidiary assets	0.15	0.00	0.00	0.00	0.00	0.00	0.32	5.62	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	76.15	0.00	15.22	34.03	58.31	96.29	173.52	287.78	117
Dividends declared / Net income	33.00	0.00	0.00	21.12	34.58	49.08	64.54	91.16	126
Net income - dividends / Average equity	5.78	-2.15	0.32	3.60	5.78	8.23	10.57	11.78	133
Percent of Dividends Paid									
Dividends from bank subsidiaries	148.01	0.00	0.00	70.33	135.83	219.40	351.93	532.90	117
Dividends from nonbank subsidiaries	5.38	0.00	0.00	0.00	0.00	1.29	28.68	90.70	117
Dividends from subsidiary holding companies	7.36	0.00	0.00	0.00	0.00	0.00	7.88	170.81	117
Dividends from all subsidiaries	202.89	1.03	50.95	115.70	173.19	255.33	454.64	648.05	117
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	59.86	0.00	0.00	33.97	58.57	84.28	136.24	195.71	114
Interest income from bank subsidiaries	1.14	0.00	0.00	0.00	0.00	0.87	6.47	15.72	114
Management and service fees from bank subsidiaries	1.06	0.00	0.00	0.00	0.00	0.00	6.33	17.33	114
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	114
Operating income from bank subsidiaries	72.19	0.00	0.19	37.39	62.40	90.10	153.87	225.52	114
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	64.35	0.00	0.00	0.00	32.46	100.00	185.57	391.47	77
Interest income from nonbank subsidiaries	22.10	0.00	0.00	0.00	0.00	3.59	110.99	265.00	77
Management and serv fees from nonbank subsidiaries	0.86	0.00	0.00	0.00	0.00	0.00	4.20	14.21	77
Other income from nonbank subsidiaries	0.84	0.00	0.00	0.00	0.00	0.00	1.13	18.23	77
Operating income from nonbank subsidiaries	131.19	0.00	0.00	10.15	80.95	145.00	500.95	1034.67	77
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	37.74	0.00	0.00	0.00	42.25	66.95	98.27	108.72	21
Interest income from subsidiary holding companies	8.64	0.00	0.00	0.00	0.00	12.88	43.23	47.01	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	48.52	0.00	0.00	0.00	44.40	89.58	140.53	173.93	21
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	67.70	0.00	0.00	45.08	91.15	99.58	99.96	100.00	126
Interest income from bank subsidiaries	2.11	0.00	0.00	0.00	0.02	2.39	10.65	21.02	126
Management and service fees from bank subsidiaries	1.17	0.00	0.00	0.00	0.00	0.00	8.43	15.53	126
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	126
Operating income from bank subsidiaries	80.20	0.00	3.59	67.92	98.74	99.89	100.00	100.01	126
Dividends from nonbank subsidiaries	2.27	0.00	0.00	0.00	0.00	1.01	16.51	31.68	126
Interest income from nonbank subsidiaries	0.31	0.00	0.00	0.00	0.00	0.00	1.27	8.12	126
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.49	126
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	126
Operating income from nonbank subsidiaries	4.30	0.00	0.00	0.00	0.07	3.17	30.45	50.68	126
Dividends from subsidiary holding companies	2.06	0.00	0.00	0.00	0.00	0.00	0.00	63.36	126
Interest income from subsidiary holding companies	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.25	126
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Operating income from subsidiary holding companies	2.97	0.00	0.00	0.00	0.00	0.00	8.61	79.90	126
Loans and advances from subsidiaries / Short term debt	187.77	0.00	0.00	0.00	46.00	247.51	703.04	1324.41	26
Loans and advances from subsidiaries / Total debt	44.39	0.00	0.00	0.00	9.52	52.86	197.17	553.05	103

BHCPR Reporters for Quarter Ending 06/30/2025

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 03/31/2025 and Other Notes</u>
1562859	189,473,000	ALLY FINANCIAL INC.	DETROIT, MI	
1135972	10,334,678	AMERANT BANCORP INC.	CORAL GABLES, FL	
1275216	295,556,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	26,683,993	AMERIS BANCORP	ATLANTA, GA	
3446412	18,348,352	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	27,442,057	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	43,993,729	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	37,289,994	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	24,783,079	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	34,250,453	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	14,045,783	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,441,142,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,709,752	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	485,790,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,463,159	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,437,169	BANNER CORPORATION	WALLA WALLA, WA	
3762457	27,066,807	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,035,611	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	295,171,652	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	51,201,417	BOK FINANCIAL CORPORATION	TULSA, OK	
2631510	11,570,564	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	658,968,289	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	23,723,846	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,126,661	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1026632	458,936,000	CHARLES SCHWAB CORPORATION, THE	WESTLAKE, TX	
5014141	74,910,659	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,622,772,000	CITIGROUP INC.	NEW YORK, NY	
1132449	218,914,129	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,737,588	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	51,901,442	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	78,190,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,334,150	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	16,665,018	COMMUNITY FINANCIAL SYSTEM, INC.	DEWITT, NY	
1048764	13,915,738	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	Moved from Peer 2
1102367	51,458,743	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	22,558,609	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	15,414,130	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	14,206,318	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	13,637,752	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	11,943,865	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	10,601,342	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	78,158,067	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	25,462,412	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	16,575,049	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	16,575,049	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	16,076,299	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	44,450,429	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	49,784,821	F.N.B. CORPORATION	PITTSBURGH, PA	

1132104	13,354,238	FB FINANCIAL CORPORATION	NASHVILLE, TN
1070345	209,991,000	FIFTH THIRD BANCORP	CINCINNATI, OH
1076431	12,610,097	FIRST BANCORP	SOUTHERN PINES, NC
2744894	18,897,529	FIRST BANCORP	SAN JUAN, PR
1203602	18,918,740	FIRST BUSEY CORPORATION	LEAWOOD, KS
1075612	229,653,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071306	12,237,147	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	18,634,255	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	14,376,841	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	11,594,157	FIRST FOUNDATION INC.	IRVING, TX
1025608	23,837,147	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	82,085,545	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	27,566,430	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	18,592,777	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	31,842,439	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	26,840,552	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
2132932	92,236,627	FLAGSTAR FINANCIAL, INC.	HICKSVILLE, NY
1117129	31,959,742	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	29,004,983	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,785,009,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	35,231,785	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
3838727	15,362,273	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,907,022	HOME BANCSHARES, INC.	CONWAY, AR
2961879	18,547,233	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	242,060,343	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	207,742,608	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	20,055,242	INDEPENDENT BANK CORP.	ROCKLAND, MA
1104231	16,462,314	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	61,036,970	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI
1039502	4,552,482,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	185,511,602	KEYCORP	CLEVELAND, OH
3884863	13,831,208	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
1037003	211,584,112	M&T BANK CORPORATION	BUFFALO, NY
3530786	19,141,204	MERCHANTS BANCORP	CARMEL, IN
2568278	40,517,132	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,353,870,000	MORGAN STANLEY	NEW YORK, NY
1139279	16,014,781	NBT BANCORP INC.	NORWICH, NY
3823844	15,646,061	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	171,883,619	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,507,471	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	13,335,244	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	12,231,510	OFG BANCORP	SAN JUAN, PR
3828661	12,315,730	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH
1098303	70,979,805	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	17,783,172	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
1053272	19,831,035	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	54,801,451	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	559,113,333	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	76,065,000	POPULAR, INC.	SAN JUAN, PR
1109599	38,440,948	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	24,562,661	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
5280254	184,777,195	RBC US GROUP HOLDINGS LLC	TORONTO, 0
3242838	159,244,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	26,624,975	RENASANT CORPORATION	TUPELO, MS
3981856	172,118,585	SANTANDER HOLDINGS USA, INC.	BOSTON, MA

1085013	15,944,955	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	17,378,628	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	26,693,665	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2368106	10,835,574	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
1133437	65,893,322	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	16,455,547	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	14,204,564	STATE BANKSHARES, INC.	FARGO, ND
1111435	376,717,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,508,223	STELLAR BANCORP INC.	HOUSTON, TX
4504654	120,505,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	61,056,785	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	520,866,415	TD GROUP US HOLDINGS LLC	CHERRY HILL, NJ
2706735	31,943,535	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	17,375,609	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	543,833,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,615,659	TRUSTMARK CORPORATION	JACKSON, MS
1119794	686,370,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	71,760,153	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	32,783,363	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	28,096,381	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	62,705,358	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	12,527,868	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,684,981	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	26,731,915	WAFD, INC.	SEATTLE, WA
1145476	81,914,270	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,981,269,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	27,573,541	WESBANCO, INC.	WHEELING, WV
2349815	86,724,794	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	68,983,318	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,763,292	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 133 bank holding companies.