BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Summary Ratios

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.13	2.90	2.99	2.78	2.84
+ Non-interest income	0.98	0.97	1.00	0.95	0.96
- Overhead expense	2.46	2.35	2.38	2.37	2.44
- Provision for credit losses	0.17	0.22	0.21	0.19	0.19
+ Securities gains (losses)	0.00	-0.01	-0.01	-0.06	-0.03
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.55	1.30	1.41	1.16	1.18
Net operating income	1.18	0.98	1.07	0.88	0.88
Net income	1.18	0.98	1.07	0.90	0.89
Net income (Subchapter S adjusted)	1.24	0.85	0.87	0.79	0.99
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.32	5.37	5.42	5.55	5.23
Interest expense	1.95	2.24	2.19	2.54	2.14
Net interest income (tax equivalent)	3.39	3.15	3.23	3.02	3.08
Losses, Allowance, and Past Due + Nonaccrual					
Net credit losses on loans and leases / Average loans an leases	0.24	0.27	0.26	0.28	0.22
Earnings coverage of net credit losses on loans and leases (X)	19.87	23.82	17.93	16.23	25.03
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.22	1.27	1.24	1.27	1.24
Allowance for credit losses on loans and leases / Total loans and leases	1.21	1.26	1.23	1.26	1.23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.69	0.69	0.67	0.50
30-89 days past due loans and leases / Total loans and leases	0.37	0.38	0.42	0.45	0.40
Liquidity and Funding					
Net noncore funding dependence	9.78	10.64	9.89	10.23	12.91
Net short-term noncore funding dependence	3.97	3.87	3.31	3.22	5.15
Net loans and leases / Total assets	65.42	64.25	64.46	64.60	63.69
Capitalization					
Tier 1 leverage ratio	9.87	9.91	9.76	9.86	9.48
Holding company equity capital / Total assets	11.18	11.02	11.13	10.79	10.33
Total equity capital (including minority interest) / Total assets	11.33	11.20	11.27	10.95	10.46
Common equity tier 1 capital / Total risk-weighted assets	12.60	12.84	12.69	12.81	12.38
Net loans and leases / Equity capital (X)	5.85	5.92	5.82	6.10	6.27
Cash dividends / Net income	29.41	33.00	32.21	42.95	40.19
Cash dividends / Net income (Subchapter S adjusted)	39.81	33.52	17.41	37.47	33.91
Growth Rates					
Assets	9.01	4.83	8.54	2.32	4.19
Equity capital	9.48	9.82	11.77	7.01	9.13
Net loans and leases	9.95	4.64	9.53	2.44	5.34
Noncore funding	7.09	-3.60	5.12	-7.18	41.97
Parent Company Ratios					
Short-term debt / Equity capital	0.53	0.46	0.43	0.79	0.58
Long-term debt / Equity capital	11.45	12.20	12.07	12.19	13.06
Equity investment in subsidiaries / Equity capital	102.29	102.20	102.15	102.12	102.59
Cash from ops + noncash items + op expense / Op expense + dividends	167.57	157.64	164.83	139.35	143.06

BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Relative Income Statement and Margin Analysis

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Average Assets					
Interest income (tax equivalent)	4.93	4.97	5.03	5.15	4.84
Less: Interest expense	1.81	2.08	2.05	2.37	2.00
Equals: Net interest income (tax equivalent)	3.13	2.90	2.99	2.78	2.84
Plus: Non-interest income	0.98	0.97	1.00	0.95	0.96
Equals: adjusted operating income (tax equivalent)	4.16	3.92	4.04	3.80	3.92
Less: Overhead expense	2.46	2.35	2.38	2.37	2.44
Less: Provision for credit losses	0.17	0.22	0.21	0.19	0.19
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	-0.01	-0.06	-0.03
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.55	1.30	1.41	1.16	1.18
Less: Applicable income taxes (tax equivalent)	0.36	0.31	0.32	0.27	0.27
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.18	0.98	1.07	0.88	0.88
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.18	0.98	1.07	0.90	0.89
Memo: Net income (last four quarters)	1.17	0.94	1.07	0.90	0.91
Net income-BHC and noncontrolling (minority) interest	1.19	0.99	1.08	0.90	0.90
Margin Analysis					
Average earning assets / Average assets	92.54	92.71	92.71	92.78	92.57
Average interest-bearing funds / Average assets	67.26	67.29	67.21	67.13	65.33
Interest income (tax equivalent) / Average earning assets	5.32	5.37	5.42	5.55	5.23
Interest expense / Average earning assets	1.95	2.24	2.19	2.54	2.14
Net interest income (tax equivalent) / Average earning assets	3.39	3.15	3.23	3.02	3.08
Yield or Cost					
Total loans and leases (tax equivalent)	5.98	6.10	6.16	6.36	6.11
Interest-bearing bank balances	3.40	4.17	4.23	5.26	4.83
Federal funds sold and reverse repos	3.57	4.34	4.77	4.35	4.51
Trading assets	1.73	1.49	1.73	1.42	1.61
Total earning assets	5.29	5.35	5.39	5.52	5.18
Investment securities (tax equivalent)	3.51	3.38	3.42	3.18	2.78
US Treasury and agency securities (excluding mortgage-backed securities)	3.18	3.23	3.22	3.19	2.56
Mortgage-backed securities	3.40	3.20	3.26	2.92	2.58
All other securities	4.08	4.29	4.22	4.26	4.12
Interest-bearing deposits	2.40	2.79	2.73	3.17	2.49
Time deposits of $250K or more	3.35	3.86	3.75	4.41	3.70
Time deposits < $250K	3.41	3.89	3.82	4.43	3.69
Other domestic deposits	2.13	2.48	2.45	2.84	2.28
Foreign deposits	2.01	2.48	2.52	3.14	2.45
Federal funds purchased and repos	2.90	3.38	3.54	3.84	3.85
Other borrowed funds and trading liabilities	3.61	3.85	3.87	4.30	4.32
All interest-bearing funds	2.65	3.05	3.00	3.48	2.98

BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Non-interest Income & Expenses

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Mutual fund fee income / Non-interest income	3.06	3.21	3.14	2.93	2.70
Overhead expenses / Net Interest Income + non-interest income	59.44	61.09	59.80	63.40	63.05
Percent of Average Assets					
Total overhead expense	2.46	2.35	2.38	2.37	2.44
Personnel expense	1.34	1.29	1.30	1.26	1.26
Net occupancy expense	0.24	0.23	0.23	0.23	0.23
Other operating expenses	0.86	0.83	0.84	0.86	0.91
Overhead less non-interest income	1.43	1.36	1.35	1.39	1.41
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	59.03	60.69	59.40	62.96	62.79
Personnel expense	32.17	32.96	32.25	33.53	32.57
Net occupancy expense	5.77	5.83	5.74	6.09	5.98
Other operating expenses	20.39	21.02	20.63	22.55	23.17
Total non-interest income	22.80	23.62	23.97	23.61	23.99
Fiduciary activities income	2.34	2.22	2.22	2.32	2.04
Service charges on domestic deposit accounts	3.02	3.04	3.03	3.16	2.98
Trading revenue	0.80	0.76	0.83	0.90	0.86
Investment banking fees and commissions	2.63	2.48	2.61	2.47	2.44
Insurance activities revenue	0.25	0.29	0.25	0.32	0.35
Venture capital revenue	0.01	0.01	0.02	0.01	0.00
Net servicing fees	0.54	0.46	0.47	0.67	0.60
Net securitization income	0.00	0.00	0.00	0.01	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.91	1.09	1.02	0.99	0.82
Other non-interest income	7.77	8.30	8.92	8.33	8.57
Overhead less non-interest income	35.29	35.98	34.33	37.80	37.71
Applicable income taxes / Pretax net operating income (tax equivalent)	21.31	21.16	20.84	20.39	19.75
Applicable income tax + TE / Pretax net operating income + TE	23.47	23.81	23.00	23.15	22.85

BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Percent Composition of Assets

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Total Assets					
Real estate loans	40.91	40.88	40.55	41.09	40.37
Commercial and industrial loans	11.03	10.88	10.62	10.85	10.87
Loans to individuals	3.19	3.13	3.12	3.41	3.56
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.01
Agricultural loans	0.20	0.16	0.18	0.19	0.17
Other loans and leases	6.51	5.68	6.20	5.18	4.68
Net loans and leases	65.42	64.25	64.46	64.60	63.69
Debt securities over 1 year	15.24	15.66	15.83	15.69	15.58
Mutual funds and equity securities	0.06	0.07	0.06	0.05	0.04
Subtotal	81.47	80.64	81.11	80.72	80.28
Interest-bearing bank balances	4.38	4.85	4.82	5.24	5.05
Federal funds sold and reverse repos	0.62	0.58	0.64	0.50	0.69
Debt securities 1 year or less	2.11	2.37	2.28	2.28	2.04
Trading assets	0.66	0.67	0.67	0.58	0.64
Total earning assets	90.81	90.82	90.97	90.94	90.70
Non-interest cash and due from depository institutions	0.86	0.95	0.83	0.87	0.91
Other real estate owned	0.02	0.02	0.02	0.02	0.01
All other assets	8.29	8.18	8.17	8.12	8.25
Memoranda					
Short-term investments	8.13	8.71	8.65	8.92	8.86
US Treasury securities	1.72	1.87	1.78	1.95	1.85
US agency securities (excluding mortgage-backed securities)	0.40	0.56	0.46	0.61	0.68
Municipal securities	1.02	1.07	1.05	1.22	1.30
Mortgage-backed securities	11.67	11.67	11.99	11.21	10.68
Asset-backed securities	0.76	0.80	0.79	0.78	0.81
Other debt securities	0.31	0.41	0.35	0.44	0.45
Loans held-for-sale	0.30	0.27	0.28	0.24	0.16
Loans held for investment	65.70	64.61	64.78	64.94	64.20
Real estate loans secured by 1-4 family	13.51	13.43	13.57	13.35	12.91
Revolving	1.76	1.59	1.69	1.56	1.48
Closed-end, secured by first liens	11.28	11.35	11.41	11.27	10.97
Closed-end, secured by junior liens	0.25	0.25	0.25	0.25	0.22
Commercial real estate loans	25.51	25.47	25.11	25.74	25.31
Construction and land development	3.43	3.62	3.39	3.84	3.99
Multifamily	4.82	4.89	4.94	4.71	4.26
Nonfarm nonresidential	16.36	15.96	15.81	16.05	15.94
Real estate loans secured by farmland	0.35	0.29	0.30	0.32	0.30

BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Loan Mix and Analysis of Concentrations of Credit

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	61.05	62.08	61.45	62.46	61.55
Real estate loans secured by 1-4 family	20.68	21.03	21.03	20.84	20.20
Revolving	2.61	2.39	2.53	2.36	2.24
Closed-end	17.88	18.45	18.32	18.30	17.80
Commercial real estate loans	37.45	38.05	37.46	38.57	38.01
Construction and land development	5.03	5.41	5.08	5.76	6.03
1-4 family	0.83	0.84	0.83	0.85	0.96
Other	4.13	4.50	4.16	4.79	4.89
Multifamily	7.00	7.07	7.22	6.81	6.51
Nonfarm nonresidential	23.94	23.76	23.49	24.10	24.01
Owner-occupied	8.56	8.26	8.27	8.27	7.94
Other	15.18	15.32	15.01	15.56	15.75
Real estate loans secured by farmland	0.52	0.44	0.45	0.49	0.46
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.03	0.03	0.02
Commercial and industrial loans	16.91	17.42	16.77	17.47	17.55
Loans to individuals	5.18	5.50	5.25	5.87	6.34
Credit card loans	0.50	0.54	0.56	0.69	0.66
Agricultural loans	0.31	0.25	0.27	0.30	0.26
Other loans and leases	11.86	10.35	11.30	9.33	8.43
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	390.74	387.88	389.09	391.71	404.30
Real estate loans secured by 1-4 family	131.37	129.84	132.65	128.93	130.84
Revolving	16.72	15.03	16.05	14.71	14.72
Closed-end	113.17	113.21	115.06	112.63	115.10
Commercial real estate loans	241.32	240.63	238.99	243.38	251.86
Construction and land development	32.10	34.15	31.96	36.26	39.57
1-4 family	5.31	5.19	5.27	5.30	6.44
Other	25.91	28.09	25.80	29.99	32.28
Multifamily	46.40	47.12	47.54	45.59	43.83
Nonfarm nonresidential	153.95	149.29	149.10	151.37	157.01
Owner-occupied	54.83	51.45	52.25	51.95	51.92
Other	97.50	96.09	95.21	97.33	102.98
Real estate loans secured by farmland	3.06	2.63	2.67	2.95	3.09
Loans to depository institutions and acceptances of other banks	0.11	0.11	0.16	0.16	0.18
Commercial and industrial loans	104.29	101.67	100.40	102.09	107.49
Loans to individuals	30.94	30.44	30.55	32.71	37.34
Credit card loans	2.70	2.71	2.91	3.43	4.00
Agricultural loans	1.72	1.39	1.52	1.64	1.63
Other loans and leases	69.72	58.96	65.69	53.54	50.57
Supplemental					
Non-owner occupied CRE loans / Gross loans	29.99	30.83	30.25	31.16	30.82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	192.10	193.68	191.91	196.27	203.31
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	249.72	248.58	247.54	251.17	258.42

Liquidity and Funding

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Total Assets					
Short-term investments	8.13	8.71	8.65	8.92	8.86
Liquid assets	22.59	23.35	23.52	22.87	22.74
Investment securities	17.88	18.60	18.66	18.54	18.22
Net loans and leases	65.42	64.25	64.46	64.60	63.69
Net loans, leases and standby letters of credit	66.28	65.07	65.34	65.44	64.50
Core deposits	68.96	67.32	68.32	67.54	65.37
Noncore funding	16.05	17.44	16.67	17.42	19.52
Time deposits of $250K or more	3.65	3.75	3.63	3.70	3.24
Foreign deposits	0.21	0.26	0.23	0.25	0.20
Federal funds purchased and repos	1.20	1.13	1.18	1.06	1.15
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.43	0.39	0.39	0.39	0.33
Commercial paper	0.03	0.02	0.02	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	2.34	2.25	1.86	2.06	3.44
Earning assets that reprice within 1 year	43.00	40.92	41.77	40.51	39.25
Interest-bearing liabilities that reprice within 1 year	12.71	12.93	12.57	13.64	13.31
Long-term debt that reprices within 1 year	0.40	0.42	0.31	0.39	0.45
Net assets that reprice within 1 year	28.16	26.06	27.57	25.08	23.53
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.78	10.64	9.89	10.23	12.91
Net short-term noncore funding dependence	3.97	3.87	3.31	3.22	5.15
Short-term investment / Short-term noncore funding	82.82	86.17	90.63	85.85	68.66
Liquid assets - short-term noncore funding / Nonliquid assets	17.02	17.28	18.24	16.42	14.35
Net loans and leases / Total deposits	83.97	82.95	82.44	82.49	83.94
Net loans and leases / Core deposits	95.49	96.33	95.12	96.46	99.20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.75	-6.30	-4.79	-7.57	-7.27
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.99	-7.92	-5.76	-10.76	-12.60
Structured notes appreciation (depreciation) / Tier 1 capital	-0.24	-0.19	-0.16	-0.31	-0.34
Percent of Investment Securities					
Held-to-maturity securities	19.18	22.84	21.52	24.24	25.55
Available-for-sale securities	78.84	74.94	76.58	73.87	71.58
US Treasury securities	11.12	10.68	10.60	11.11	10.94
US agency securities (excluding mortgage-backed securities)	2.52	3.29	2.73	3.67	4.10
Municipal securities	6.17	6.05	6.07	6.83	7.22
Mortgage-backed securities	65.44	63.91	64.66	62.26	59.23
Asset-backed securities	3.87	4.15	4.05	4.10	4.37
Other debt securities	2.09	2.72	2.25	2.96	3.13
Mutual funds and equity securities	0.39	0.46	0.40	0.32	0.28
Debt securities 1 year or less	13.01	14.47	13.81	14.19	12.55
Debt securities 1 to 5 years	22.38	20.57	21.59	21.30	19.89
Debt securities over 5 years	62.67	62.61	62.47	62.41	63.64
Pledged securities	50.13	51.43	52.36	50.77	53.76
Structured notes, fair value	0.04	0.11	0.10	0.13	0.13
Percent Change from Prior Like Quarter					
Short-term investments	8.72	14.24	12.75	16.98	72.36
Investment securities	9.42	6.51	9.47	2.41	-2.35
Core deposits	9.68	6.69	9.25	4.24	-1.83
Noncore funding	7.09	-3.60	5.12	-7.18	41.97

BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Derivatives and Off-Balance-Sheet Transactions

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)		22.37	22.75	22.68	23.03
Standby letters of credit	0.70	0.65	0.69	0.63	0.58
Commercial and similar letters of credit	0.01	0.02	0.01	0.02	0.02
Securities lent	0.15	0.12	0.15	0.11	0.14
Credit derivatives - notional amount (holding company as guarantor)	0.37	0.33	0.34	0.32	0.29
Credit derivatives - notional amount (holding company as beneficiary)	0.35	0.30	0.37	0.29	0.22
Credit derivative contracts w/ purchased credit protection-investment grade	0.28	0.27	0.29	0.26	0.24
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.31	0.26	0.28	0.24	0.24
Derivative contracts	54.81	53.41	55.95	50.15	44.21
Interest rate contracts	33.84	34.21	35.91	32.68	29.00
Interest rate futures and forward contracts	5.09	4.62	4.72	3.64	3.19
Written options contracts (interest rate)	1.74	1.80	1.78	1.64	1.17
Purchased options contracts (interest rate)	2.29	2.09	2.72	2.10	1.37
Interest rate swaps	24.37	25.21	25.79	24.59	22.67
Foreign exchange contracts	10.22	9.13	9.56	8.39	5.62
Futures and forward foreign exchange contracts	5.19	5.06	4.89	4.19	3.12
Written options contracts (foreign exchange)	0.08	0.09	0.08	0.11	0.06
Purchased options contracts (foreign exchange)	0.07	0.10	0.08	0.11	0.06
Foreign exchange rate swaps	2.08	1.92	2.11	1.58	0.73
Equity, commodity, and other derivative contracts	1.25	1.35	1.36	1.24	1.81
Commodity and other futures and forward contracts	0.21	0.21	0.22	0.17	0.16
Written options contracts (commodity and other)	0.32	0.38	0.36	0.37	0.38
Purchased options contracts (commodity and other)	0.30	0.35	0.34	0.32	0.31
Commodity and other swaps	0.34	0.34	0.38	0.33	0.27
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)		39.95	41.76	40.54	41.52

BHCPR PEER GROUP DATA
Peer Group: 1
Date:06/30/2026

Derivatives Analysis

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Notional Amount					
Interest rate contracts	92.50	92.92	92.72	92.44	91.96
Foreign exchange contracts	3.34	3.40	3.45	3.52	3.31
Equity, commodity, and other contracts	1.46	1.50	1.57	1.44	1.88
Futures and forwards	9.45	8.75	9.11	8.45	9.04
Written options	5.00	5.39	4.90	4.82	5.08
Exchange-traded	0.11	0.12	0.12	0.11	0.15
Over-the-counter	4.65	4.93	4.48	4.43	4.53
Purchased options	5.13	5.06	5.24	4.66	4.69
Exchange-traded	0.10	0.12	0.14	0.12	0.16
Over-the-counter	4.74	4.56	4.59	4.16	4.04
Swaps	73.48	73.85	73.36	75.85	74.61
Held for trading	30.61	31.82	31.12	32.74	34.68
Interest rate contracts	24.34	25.28	23.84	26.83	28.16
Foreign exchange contracts	1.71	1.76	1.80	1.75	1.55
Equity, commodity, and other contracts	0.52	0.54	0.60	0.56	0.66
Non-traded	69.39	68.18	68.88	67.26	65.32
Interest rate contracts	63.69	63.33	63.92	62.63	60.25
Foreign exchange contracts	0.46	0.43	0.44	0.43	0.39
Equity, commodity, and other contracts	0.29	0.21	0.24	0.15	0.25
Derivative contracts (excluding futures and forex 14 days or less)	96.50	96.07	96.82	95.22	94.55
One year or less	38.66	39.48	40.94	37.36	36.95
Over 1 year to 5 years	41.76	39.50	38.54	33.61	31.12
Over 5 years	13.34	13.76	12.56	16.43	20.67
Gross negative fair value (absolute value)	0.80	1.03	0.81	1.29	1.46
Gross positive fair value	1.05	1.19	0.99	1.49	1.57
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.05	0.05	0.04	0.06	0.07
Gross positive fair value (X)	0.05	0.06	0.04	0.06	0.07
Held for trading (X)	0.03	0.03	0.03	0.04	0.04
Non-traded (X)	0.01	0.01	0.01	0.02	0.02
Current credit exposure (X)	0.03	0.04	0.03	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	0.46	0.49	0.43	0.58	0.57

Allowance and Net Credit Losses on Loans and Leases

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.16	0.21	0.20	0.20	0.19
Provision for loan and lease losses / Average loans and leases	0.25	0.33	0.31	0.32	0.33
Provision for loan and lease losses / Net credit losses on loans and leases	119.80	177.48	140.44	133.11	195.87
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.22	1.27	1.24	1.27	1.24
Allowance for credit losses on loans and leases / Total loans and leases	1.21	1.26	1.23	1.26	1.23
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	9.79	10.40	8.15	8.15	14.21
Allowance for credit losses on loans and leases / Nonaccrual assets	215.21	241.52	227.11	272.81	347.62
ALLL / 90+ days past due + nonaccrual loans and leases	179.43	202.24	191.62	211.59	263.70
Gross credit losses on loans and leases / Average loans and leases	0.31	0.33	0.34	0.35	0.29
Recoveries / Average loans and leases	0.06	0.06	0.07	0.06	0.06
Net losses / Average loans and leases	0.24	0.27	0.26	0.28	0.22
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	10.71	10.07	22.24	26.68	45.25
Earnings coverage of net credit losses on loans and leases (X)	19.87	23.82	17.93	16.23	25.03
Net Credit Losses on Loans and Leases By Type					
Real estate loans	0.04	0.07	0.07	0.09	0.04
Real estate loans secured by 1-4 family	0.01	0.00	0.01	0.00	0.00
Revolving	0.00	-0.01	0.00	-0.01	-0.02
Closed-end	0.01	0.00	0.01	0.00	0.00
Commercial real estate loans	0.07	0.13	0.13	0.16	0.08
Construction and land development	0.03	0.02	0.05	0.02	0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.03	0.02	0.04	0.02	0.02
Multifamily	0.05	0.04	0.06	0.03	0.00
Nonfarm nonresidential	0.06	0.16	0.17	0.23	0.12
Owner-occupied	0.01	0.01	0.01	0.01	0.00
Other	0.05	0.15	0.15	0.21	0.11
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.00
Commercial and industrial loans	0.46	0.39	0.47	0.48	0.36
Loans to individuals	1.36	1.63	1.63	1.88	1.32
Credit card loans	3.80	4.08	3.93	3.80	2.94
Agricultural loans	0.05	0.10	0.12	0.08	0.05
Loans to foreign governments and institutions	0.09	0.00	0.00	0.00	0.08
Other loans and leases	0.15	0.18	0.16	0.19	0.14

Past Due and Nonaccrual Assets

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Loans and Leases					
30-89 days past due loans and leases	0.37	0.38	0.42	0.45	0.40
90+ days past due loans and leases	0.10	0.10	0.10	0.11	0.11
Nonaccrual loans and leases	0.68	0.65	0.64	0.63	0.47
90+ days past due and nonaccrual loans and leases	0.84	0.81	0.80	0.82	0.65
30-89 days past due restructured	0.01	0.01	0.02	0.02	0.01
90+ days past due restructured	0.00	0.00	0.01	0.00	0.00
Nonaccrual restructured	0.08	0.10	0.08	0.09	0.05
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	0.37	0.39	0.42	0.45	0.40
90+ days past due assets	0.10	0.10	0.10	0.11	0.11
Nonaccrual assets	0.69	0.66	0.65	0.64	0.48
30+ days past due and nonaccrual assets	1.26	1.24	1.26	1.30	1.08
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.56	0.53	0.52	0.53	0.41
90+ past due and nonaccrual assets + other real estate owned	0.60	0.55	0.56	0.56	0.43
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.71	0.70	0.69	0.68	0.48
Allowance for credit losses on loans and leases	92.67	90.06	91.01	86.75	62.66
Equity capital + allowance for credit losses on loans and leases	5.90	5.89	5.80	5.85	4.32
Tier 1 capital + allowance for credit losses on loans and leases	6.67	6.58	6.53	6.38	4.68
Loans and leases + other real estate owned	1.07	1.07	1.06	1.05	0.75

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

BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Past Due and Nonaccrual Loans and Leases

		06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.36	0.34	0.39	0.38	0.33
	90+ days past due	0.11	0.12	0.11	0.11	0.10
	Nonaccrual	0.77	0.76	0.73	0.73	0.55
Commercial and industrial	30-89 days past due	0.28	0.29	0.31	0.30	0.28
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	1.02	0.86	0.96	0.81	0.64
Individuals	30-89 days past due	0.79	0.79	0.93	1.17	1.13
	90+ days past due	0.11	0.11	0.13	0.16	0.14
	Nonaccrual	0.23	0.26	0.24	0.26	0.25
Depository institution loans	30-89 days past due	0.04	0.00	0.04	0.00	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.16	0.20	0.19	0.16	0.16
	90+ days past due	0.01	0.00	0.00	0.01	0.00
	Nonaccrual	0.67	0.72	0.35	0.41	0.25
Foreign governments	30-89 days past due	0.00	0.01	0.01	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.05	0.18	0.03	0.12
Other loans and leases	30-89 days past due	0.11	0.10	0.12	0.16	0.17
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	0.11	0.13	0.14	0.16	0.09

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

Past Due and Nonaccrual Loans and Leases - Continued

		06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Memoranda						
1-4 Family	30-89 days past due	0.54	0.52	0.65	0.64	0.60
	90+ days past due	0.24	0.22	0.24	0.22	0.21
	Nonaccrual	0.70	0.65	0.69	0.63	0.55
Revolving	30-89 days past due	0.54	0.48	0.59	0.54	0.59
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	0.74	1.07	0.81	0.87	0.85
Closed-End	30-89 days past due	0.54	0.50	0.66	0.66	0.58
	90+ days past due	0.27	0.25	0.27	0.24	0.23
	Nonaccrual	0.68	0.60	0.66	0.60	0.53
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	0.22	0.21	0.22	0.23	0.18
	90+ days past due	0.01	0.03	0.01	0.02	0.02
	Nonaccrual	0.85	0.91	0.82	0.87	0.59
Construction and development	30-89 days past due	0.16	0.23	0.21	0.22	0.13
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.55	0.46	0.51	0.37	0.25
1-4 family	30-89 days past due	0.04	0.04	0.02	0.04	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.05	0.03	0.04	0.03
Other	30-89 days past due	0.11	0.16	0.16	0.16	0.08
	90+ days past due	0.00	0.00	0.01	0.01	0.00
	Nonaccrual	0.47	0.36	0.43	0.31	0.17
Multifamily	30-89 days past due	0.17	0.12	0.16	0.16	0.07
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.49	0.56	0.51	0.55	0.17
Nonfarm non-residential	30-89 days past due	0.20	0.17	0.21	0.18	0.17
	90+ days past due	0.01	0.02	0.01	0.01	0.02
	Nonaccrual	0.97	1.16	0.99	1.08	0.75
Owner occupied	30-89 days past due	0.07	0.07	0.07	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.27	0.21	0.21	0.17	0.13
Other	30-89 days past due	0.11	0.08	0.12	0.10	0.10
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.64	0.89	0.74	0.85	0.54
Farmland	30-89 days past due	0.15	0.13	0.10	0.09	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.65	0.49	0.51	0.50	0.41
Credit card	30-89 days past due	1.21	1.40	1.47	1.61	1.70
	90+ days past due	0.69	0.79	0.77	0.83	0.82
	Nonaccrual	0.18	0.21	0.18	0.27	0.33

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

Regulatory Capital Components and Ratios

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Capital Ratios					
Common equity tier 1 capital, column A	12.58	12.82	12.67	12.79	12.30
Common equity tier 1 capital, column B	0.29	0.29	0.30	0.28	0.18
Tier 1 capital, column A	13.21	13.48	13.35	13.49	12.94
Tier 1 capital, column B	0.32	0.33	0.34	0.33	0.21
Total capital, column A	15.06	15.34	15.23	15.34	14.79
Total capital, column B	0.37	0.37	0.39	0.36	0.23
Tier 1 leverage	9.87	9.91	9.76	9.86	9.48
Supplementary leverage ratio, advanced approaches HCs	7.06	7.43	7.41	7.14	7.01

BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Insurance and Broker-Dealer Activities

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.01	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	65.02	66.90	67.63	63.67	60.99
Insurance underwriting assets (L/H) / Total insurance underwriting assets	34.98	33.10	32.37	36.33	39.01
Separate account assets (L/H) / Total life assets	6.07	5.72	5.97	5.67	5.53
Insurance activities revenue / Adjusted operating income	0.25	0.29	0.25	0.32	0.35
Premium income / Insurance activities revenue	8.54	8.14	8.66	5.89	4.63
Credit related premium income / Total premium income	41.20	40.25	38.37	35.29	36.58
Other premium income / Total premium income	58.80	59.75	61.63	64.71	63.42
Insurance underwriting net income / Consolidated net income	0.03	0.04	0.03	0.05	0.04
Insurance net income (P/C) / Equity (P/C)	19.14	14.28	19.77	16.28	18.28
Insurance net income (L/H) / Equity (L/H)	11.77	6.81	0.61	16.22	24.88
Insurance benefits, losses, expenses / Insurance premiums	181.71	261.80	264.11	330.06	152.16
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.06	0.00	0.05	0.05
Reinsurance recovery (L/H) / Total assets (L/H)	5.56	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 credit losses on loans and leases	11.27	11.34	11.27	11.10	11.21
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	1.02	0.89	0.98	0.60	0.75

Foreign Activities

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Yield: Foreign loans	1.18	1.37	1.34	1.61	1.60
Cost: Interest-bearing deposits	2.01	2.48	2.52	3.14	2.45
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.31	0.07	0.07	0.24	0.34
Commercial and industrial loans	1.70	0.30	0.31	0.84	2.06
Foreign governments and institutions	0.09	0.00	0.00	0.00	0.08
Growth Rates					
Net loans and leases	-4.80	-4.84	4.27	-6.05	-2.13
Total selected assets	-4.10	-3.45	5.15	-3.71	-2.36
Deposits	7.13	2.19	4.86	-1.45	0.90

BHCPR PEER GROUP DATA
Peer Group: 1
Date: 06/30/2026

Parent Company Analysis - Part 1

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Profitability					
Net income / Average equity capital	10.52	9.06	9.84	8.44	8.99
Bank net income / Average equity investment in banks	11.00	9.45	10.38	9.26	9.91
Nonbank net income / Average equity investment in nonbanks	11.47	7.53	9.31	7.67	8.00
Subsidiary HCs net income / Average equity investment in sub HCs	9.52	9.32	10.07	7.63	7.58
Bank net income / Parent net income	87.08	87.22	87.52	89.37	88.04
Nonbank net income / Parent net income	3.60	3.15	3.12	3.41	3.37
Subsidiary holding companies' net income / Parent net income	79.40	76.96	76.54	74.76	83.67
Leverage					
Total liabilities / Equity capital	16.58	18.11	17.17	18.68	19.16
Total debt / Equity capital	12.08	12.84	12.59	13.19	13.80
Total debt + notes payable to subs that issued TPS / Equity capital	13.41	14.29	13.88	14.79	15.53
Total debt + Loans guaranteed for affiliate / Equity capital	12.28	12.99	12.74	13.35	13.95
Total debt / Equity capital - excess over fair value	12.17	12.95	12.69	13.31	13.91
Long-term debt / Equity capital	11.45	12.20	12.07	12.19	13.06
Short-term debt / Equity capital	0.53	0.46	0.43	0.79	0.58
Current portion of long-term debt / Equity capital	0.05	0.25	0.08	0.39	0.29
Excess cost over fair value / Equity capital	0.08	0.10	0.10	0.11	0.10
Long-term debt / Consolidated long-term debt	40.69	39.23	39.60	37.93	37.23
Double Leverage					
Equity investment in subs / Equity capital	102.29	102.20	102.15	102.12	102.59
Total investment in subs / Equity capital	109.36	109.31	109.38	109.26	109.86
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)	0.23	0.26	0.25	0.31	0.41
Equity investment in subs - equity cap / Net income-div (X)	0.90	1.17	1.19	1.66	1.94
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	163.24	144.97	158.02	135.66	132.05
Cash from ops + noncash items + op expense / Op expense + dividend	167.57	157.64	164.83	139.35	143.06
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.88	104.15	100.55	119.57	111.05
Pretax operating income + interest expense / Interest expense	2,170.98	1,725.88	2,462.75	2,101.67	1,786.07
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,523.39	1,103.17	1,148.41	919.60	920.71
Dividends + interest from subsidiaries / Interest expense + dividends	197.56	162.90	182.77	149.62	146.71
Fees + other income from subsidiaries / Salary + other expenses	8.58	10.20	9.15	9.23	10.74
Net income / Current part of long-term debt + preferred dividends (X)	32.96	26.49	34.39	19.42	26.45
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.46	4.04	4.06	4.12	3.53
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.22	0.25	0.02	0.28	0.23
Nonaccrual	64.72	39.47	48.65	16.15	0.24
Total	64.94	39.72	48.67	16.43	0.46
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	0.01	0.01	0.01	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.03	0.01	0.02	0.01	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.56	2.65	2.57	2.25	2.78
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.06	0.15	0.06	0.13	0.13

Parent Company Analysis - Part 2

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	56.41	76.15	64.78	75.84	76.19
Dividends declared / Net income	29.42	33.00	32.32	42.95	40.16
Net income - dividends / Average equity	7.26	5.78	6.50	5.09	5.39
Percent of Dividends Paid					
Dividends from bank subsidiaries	167.12	148.01	169.30	130.25	127.62
Dividends from nonbank subsidiaries	3.15	5.38	4.46	3.26	4.15
Dividends from subsidiary holding companies	6.40	7.36	9.88	5.02	7.67
Dividends from all subsidiaries	215.55	202.89	218.38	168.96	166.88
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	62.09	59.86	65.75	63.23	60.39
Interest income from bank subsidiaries	0.86	1.14	1.26	1.70	1.05
Management and service fees from bank subsidiaries	0.55	1.06	0.92	0.99	0.86
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	69.33	72.19	68.29	67.65	64.65
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	50.22	64.35	71.75	68.95	70.58
Interest income from nonbank subsidiaries	4.96	22.10	11.97	16.16	8.28
Management and serv fees from nonbank subsidiaries	0.55	0.86	1.07	0.99	0.75
Other income from nonbank subsidiaries	0.16	0.84	0.19	0.07	0.09
Operating income from nonbank subsidiaries	71.95	131.19	108.04	103.11	102.96
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	52.42	37.74	42.52	42.12	59.76
Interest income from subsidiary holding companies	6.54	8.64	7.85	9.69	15.66
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.06
Other income from subsidiary holding companies	-0.38	0.00	0.03	-0.87	0.00
Operating income from subsidiary holding companies	64.72	48.52	60.89	51.88	77.07
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	74.78	67.70	71.42	70.93	70.01
Interest income from bank subsidiaries	1.39	2.11	1.76	2.13	1.71
Management and service fees from bank subsidiaries	0.77	1.17	1.08	1.30	1.11
Other income from bank subsidiaries	0.00	0.01	0.00	0.01	0.01
Operating income from bank subsidiaries	84.68	80.20	82.71	83.63	83.97
Dividends from nonbank subsidiaries	1.13	2.27	2.15	1.76	2.22
Interest income from nonbank subsidiaries	0.36	0.31	0.31	0.30	0.27
Management and service fees from nonbank subsidiaries	0.01	0.02	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.01
Operating income from nonbank subsidiaries	3.07	4.30	3.56	3.37	3.90
Dividends from subsidiary holding companies	2.01	2.06	2.31	1.52	2.85
Interest income from subsidiary holding companies	0.02	0.06	0.02	0.08	0.23
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	3.22	2.97	3.01	2.61	4.56
Loans and advances from subsidiaries / Short term debt	232.94	187.77	230.85	1,041.00	184.19
Loans and advances from subsidiaries / Total debt	23.84	44.39	28.06	33.25	30.30

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2026

Summary Ratios

	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)	3.13	1.81	2.17	2.78	3.22	3.48	3.82	4.41	133
+ Non-interest income	0.98	0.26	0.34	0.50	0.82	1.31	2.06	3.26	133
- Overhead expense	2.46	1.50	1.78	2.06	2.42	2.78	3.25	4.32	133
- Provision for credit losses	0.17	0.00	0.02	0.06	0.12	0.24	0.41	0.77	133
+ Securities gains (losses)	0.00	-0.08	-0.02	0.00	0.00	0.00	0.01	0.02	133
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
= Pretax net operating income (tax equivalent)	1.55	0.70	0.86	1.28	1.53	1.82	2.24	2.64	133
Net operating income	1.18	0.37	0.67	0.96	1.18	1.41	1.77	1.94	133
Net income	1.18	0.37	0.67	0.96	1.18	1.41	1.77	1.94	133
Net income (Subchapter S adjusted)	1.24	1.09	1.11	1.16	1.24	1.32	1.37	1.38	2
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.32	4.37	4.71	4.95	5.32	5.68	6.02	6.64	133
Interest expense	1.95	1.14	1.25	1.56	1.90	2.24	2.84	3.31	133
Net interest income (tax equivalent)	3.39	1.93	2.32	2.98	3.45	3.79	4.13	4.79	133
Losses, Allowance, and Past Due + Nonaccrual									
Net credit losses on loans and leases / Average loans an leases	0.24	0.01	0.03	0.07	0.17	0.33	0.68	1.18	133
Earnings coverage of net credit losses on loans and leases (X)	19.87	-4.94	2.95	6.18	11.92	28.18	60.68	90.10	133
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.22	0.45	0.76	1.03	1.19	1.39	1.82	2.34	133
Allowance for credit losses on loans and leases / Total loans and leases	1.21	0.43	0.74	1.02	1.19	1.38	1.82	2.33	133
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.15	0.32	0.48	0.67	0.92	1.44	1.67	133
30-89 days past due loans and leases / Total loans and leases	0.37	0.06	0.11	0.17	0.33	0.49	0.86	1.26	133
Liquidity and Funding									
Net noncore funding dependence	9.78	-5.97	-1.21	2.44	8.34	16.50	27.03	33.30	133
Net short-term noncore funding dependence	3.97	-16.94	-7.30	-1.54	3.48	10.03	18.00	22.77	133
Net loans and leases / Total assets	65.42	26.57	45.13	58.81	68.05	73.39	77.94	81.00	133
Capitalization									
Tier 1 leverage ratio	9.87	6.43	7.72	8.98	9.81	11.00	11.72	12.76	133
Holding company equity capital / Total assets	11.18	7.08	7.91	9.72	11.33	12.85	14.28	15.81	133
Total equity capital (including minority interest) / Total assets	11.33	7.47	8.17	9.85	11.41	12.85	14.28	15.81	133
Common equity tier 1 capital / Total risk-weighted assets	12.60	10.11	10.41	11.02	12.20	13.78	16.06	18.55	132
Net loans and leases / Equity capital (X)	5.85	3.03	3.71	4.90	5.76	6.83	8.22	9.04	133
Cash dividends / Net income	29.41	0.00	5.96	20.27	30.62	41.63	57.33	66.98	130
Cash dividends / Net income (Subchapter S adjusted)	39.81	22.26	24.21	30.06	39.81	49.56	55.41	57.36	2
Growth Rates									
Assets	9.01	-1.45	0.56	2.80	5.88	12.88	27.26	39.91	132
Equity capital	9.48	-1.28	-0.47	3.25	6.88	13.87	23.51	50.07	132
Net loans and leases	9.95	-1.96	0.27	3.15	7.02	15.10	30.13	46.33	132
Noncore funding	7.09	-24.68	-15.26	-6.21	4.56	18.18	35.04	69.25	132
Parent Company Ratios									
Short-term debt / Equity capital	0.53	0.00	0.00	0.00	0.00	0.00	3.91	7.36	133
Long-term debt / Equity capital	11.45	0.00	0.00	0.00	6.15	12.31	53.48	73.38	133
Equity investment in subsidiaries / Equity capital	102.29	91.52	94.01	98.68	101.14	105.37	113.41	119.05	133
Cash from ops + noncash items + op expense / Op expense + dividends	167.57	20.38	63.79	106.95	156.07	217.60	300.67	441.92	132

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

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)	4.93	4.11	4.21	4.54	4.89	5.28	5.58	6.35	133
Less: Interest expense	1.81	1.04	1.15	1.43	1.73	2.11	2.69	3.21	133
Equals: Net interest income (tax equivalent)	3.13	1.81	2.17	2.78	3.22	3.48	3.82	4.41	133
Plus: Non-interest income	0.98	0.26	0.34	0.50	0.82	1.31	2.06	3.26	133
Equals: adjusted operating income (tax equivalent)	4.16	2.96	3.28	3.67	4.11	4.49	5.41	5.95	133
Less: Overhead expense	2.46	1.50	1.78	2.06	2.42	2.78	3.25	4.32	133
Less: Provision for credit losses	0.17	0.00	0.02	0.06	0.12	0.24	0.41	0.77	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	0.00	-0.08	-0.02	0.00	0.00	0.00	0.01	0.02	133
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
Equals: Pretax net operating income (tax equivalent)	1.55	0.70	0.86	1.28	1.53	1.82	2.24	2.64	133
Less: Applicable income taxes (tax equivalent)	0.36	0.12	0.20	0.28	0.36	0.42	0.56	0.65	133
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	133
Equals: Net operating income	1.18	0.37	0.67	0.96	1.18	1.41	1.77	1.94	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	1.18	0.37	0.67	0.96	1.18	1.41	1.77	1.94	133
Memo: Net income (last four quarters)	1.17	0.45	0.57	0.95	1.20	1.38	1.78	1.98	132
Net income-BHC and noncontrolling (minority) interest	1.19	0.52	0.70	0.96	1.18	1.41	1.77	1.94	133
Margin Analysis									
Average earning assets / Average assets	92.54	88.47	89.16	90.49	92.34	94.37	96.24	96.97	133
Average interest-bearing funds / Average assets	67.26	55.96	58.01	62.26	66.69	72.35	77.82	83.65	133
Interest income (tax equivalent) / Average earning assets	5.32	4.37	4.71	4.95	5.32	5.68	6.02	6.64	133
Interest expense / Average earning assets	1.95	1.14	1.25	1.56	1.90	2.24	2.84	3.31	133
Net interest income (tax equivalent) / Average earning assets	3.39	1.93	2.32	2.98	3.45	3.79	4.13	4.79	133
Yield or Cost									
Total loans and leases (tax equivalent)	5.98	5.06	5.23	5.54	5.92	6.22	6.98	8.17	133
Interest-bearing bank balances	3.40	2.12	2.48	2.98	3.43	3.84	4.23	4.44	133
Federal funds sold and reverse repos	3.57	0.00	0.09	3.18	3.75	4.44	7.15	8.73	62
Trading assets	1.73	0.00	0.00	0.00	1.08	3.61	5.15	6.23	77
Total earning assets	5.29	4.36	4.66	4.91	5.26	5.65	6.01	6.58	133
Investment securities (tax equivalent)	3.51	2.18	2.70	3.10	3.52	3.93	4.23	4.43	133
US Treasury and agency securities (excluding mortgage-backed securities)	3.18	1.42	1.60	2.42	3.26	3.95	4.33	5.30	127
Mortgage-backed securities	3.40	1.97	2.39	2.84	3.42	4.04	4.32	4.62	132
All other securities	4.08	2.21	2.51	3.29	3.96	4.67	6.34	6.78	130
Interest-bearing deposits	2.40	1.61	1.81	1.99	2.36	2.77	3.19	3.36	133
Time deposits of $250K or more	3.35	2.38	2.85	3.11	3.34	3.64	3.88	3.96	131
Time deposits < $250K	3.41	2.63	2.75	3.10	3.42	3.68	4.01	4.14	131
Other domestic deposits	2.13	1.29	1.46	1.76	2.05	2.55	2.91	3.21	133
Foreign deposits	2.01	0.03	0.63	1.76	2.07	2.63	3.25	4.25	22
Federal funds purchased and repos	2.90	0.08	1.03	2.07	2.76	3.71	4.23	6.73	112
Other borrowed funds and trading liabilities	3.61	1.01	1.92	3.09	3.76	4.22	4.68	5.23	130
All interest-bearing funds	2.65	1.76	1.92	2.25	2.63	3.04	3.45	4.31	133

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	3.06	0.00	0.00	0.14	2.35	5.21	9.52	13.42	133
Overhead expenses / Net Interest Income + non-interest income	59.44	44.68	48.99	53.14	58.92	63.74	72.50	77.99	133
Percent of Average Assets									
Total overhead expense	2.46	1.50	1.78	2.06	2.42	2.78	3.25	4.32	133
Personnel expense	1.34	0.78	0.91	1.12	1.29	1.57	1.84	2.09	133
Net occupancy expense	0.24	0.07	0.12	0.18	0.23	0.31	0.37	0.40	133
Other operating expenses	0.86	0.47	0.54	0.67	0.78	1.01	1.47	1.71	133
Overhead less non-interest income	1.43	0.00	0.58	1.20	1.42	1.80	2.11	2.40	133
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	59.03	44.43	48.06	53.06	58.68	63.53	72.37	77.46	133
Personnel expense	32.17	20.92	23.03	28.41	33.11	36.05	39.69	42.57	133
Net occupancy expense	5.77	1.91	2.86	4.33	5.39	6.89	9.92	10.87	133
Other operating expenses	20.39	13.42	14.60	16.89	18.92	22.73	29.73	35.54	133
Total non-interest income	22.80	7.92	9.65	13.69	19.01	29.43	49.57	63.84	133
Fiduciary activities income	2.34	0.00	0.00	0.01	1.62	3.86	7.73	12.40	133
Service charges on domestic deposit accounts	3.02	0.01	0.24	1.93	3.24	4.12	5.12	5.89	133
Trading revenue	0.80	0.00	0.00	0.00	0.00	0.92	3.47	10.71	133
Investment banking fees and commissions	2.63	0.00	0.00	0.25	1.50	3.79	9.44	18.66	133
Insurance activities revenue	0.25	0.00	0.00	0.00	0.02	0.22	1.38	2.65	133
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.27	133
Net servicing fees	0.54	0.00	0.00	0.03	0.26	0.83	2.45	3.57	133
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	133
Net gain (loss) - sales of loans, OREO, and other assets	0.91	-0.43	0.00	0.08	0.67	1.35	2.60	5.85	133
Other non-interest income	7.77	2.97	3.82	4.76	6.78	10.27	13.12	20.63	133
Overhead less non-interest income	35.29	0.26	11.62	26.27	36.58	44.37	52.97	59.06	133
Applicable income taxes / Pretax net operating income (tax equivalent)	21.31	13.62	17.56	19.49	21.45	22.92	25.51	27.37	131
Applicable income tax + TE / Pretax net operating income + TE	23.47	18.89	20.30	21.68	22.95	24.68	29.01	30.25	131

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.91	4.92	10.03	27.18	44.93	55.43	61.42	66.14	133
Commercial and industrial loans	11.03	1.45	3.24	6.33	10.79	15.06	19.41	23.58	133
Loans to individuals	3.19	0.01	0.08	0.37	1.02	5.17	11.57	20.55	133
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.32	133
Agricultural loans	0.20	0.00	0.00	0.00	0.03	0.27	1.18	1.68	133
Other loans and leases	6.51	0.50	0.76	1.91	5.12	10.21	16.72	20.72	133
Net loans and leases	65.42	26.57	45.13	58.81	68.05	73.39	77.94	81.00	133
Debt securities over 1 year	15.24	2.73	7.43	10.45	14.85	20.49	23.75	29.45	133
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.03	0.10	0.20	0.41	133
Subtotal	81.47	45.19	62.05	79.44	84.10	87.49	89.10	90.20	133
Interest-bearing bank balances	4.38	0.65	0.88	1.79	3.70	6.22	10.01	14.24	133
Federal funds sold and reverse repos	0.62	0.00	0.00	0.00	0.00	0.05	3.12	12.66	133
Debt securities 1 year or less	2.11	0.14	0.27	0.77	1.89	2.93	5.11	6.54	133
Trading assets	0.66	0.00	0.00	0.00	0.03	0.29	3.94	11.11	133
Total earning assets	90.81	86.08	87.44	88.68	90.85	92.64	94.54	95.35	133
Non-interest cash and due from depository institutions	0.86	0.17	0.34	0.60	0.85	1.12	1.51	1.71	133
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.11	0.17	133
All other assets	8.29	4.23	4.96	6.71	8.25	10.20	11.51	12.36	133
Memoranda									
Short-term investments	8.13	1.77	2.15	3.59	6.24	10.35	22.25	29.63	133
US Treasury securities	1.72	0.00	0.00	0.00	0.76	2.87	7.03	9.05	133
US agency securities (excluding mortgage-backed securities)	0.40	0.00	0.00	0.00	0.18	0.64	1.61	2.36	133
Municipal securities	1.02	0.00	0.00	0.02	0.54	1.94	3.24	6.42	133
Mortgage-backed securities	11.67	0.82	3.35	7.50	11.40	15.26	21.24	22.82	133
Asset-backed securities	0.76	0.00	0.00	0.00	0.25	1.50	3.08	3.81	133
Other debt securities	0.31	0.00	0.00	0.01	0.16	0.58	1.06	2.04	133
Loans held-for-sale	0.30	0.00	0.00	0.02	0.10	0.45	1.19	2.66	133
Loans held for investment	65.70	26.77	45.66	59.01	68.90	73.79	78.48	81.00	133
Real estate loans secured by 1-4 family	13.51	0.62	2.57	8.20	13.73	17.91	24.18	28.89	133
Revolving	1.76	0.00	0.01	0.42	1.54	2.84	4.08	4.80	133
Closed-end, secured by first liens	11.28	0.20	2.05	6.83	11.39	15.52	20.92	25.85	133
Closed-end, secured by junior liens	0.25	0.00	0.01	0.03	0.12	0.34	0.98	1.62	133
Commercial real estate loans	25.51	0.66	3.58	14.76	26.61	37.20	42.95	45.54	133
Construction and land development	3.43	0.01	0.27	1.37	3.09	5.33	7.43	9.38	133
Multifamily	4.82	0.07	0.29	1.73	3.99	6.38	13.17	16.81	133
Nonfarm nonresidential	16.36	0.34	2.06	9.76	16.56	24.57	30.24	32.46	133
Real estate loans secured by farmland	0.35	0.00	0.00	0.00	0.06	0.56	1.64	2.21	133

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	61.05	17.04	27.81	42.59	65.95	78.61	85.89	88.00	133
Real estate loans secured by 1-4 family	20.68	1.17	5.54	14.40	21.15	27.69	34.52	38.53	133
Revolving	2.61	0.00	0.02	0.88	2.24	4.03	6.06	6.94	133
Closed-end	17.88	1.16	4.48	12.45	17.88	23.08	30.37	36.00	133
Commercial real estate loans	37.45	3.47	7.31	21.54	39.52	53.21	59.33	64.24	133
Construction and land development	5.03	0.02	0.49	2.27	4.78	7.43	10.89	12.76	133
1-4 family	0.83	0.00	0.00	0.12	0.68	1.45	2.49	3.03	133
Other	4.13	0.00	0.47	1.56	4.10	6.16	8.78	10.22	133
Multifamily	7.00	0.16	0.99	3.11	5.96	9.74	16.80	23.14	133
Nonfarm nonresidential	23.94	2.27	4.01	14.88	25.00	34.01	41.93	43.93	133
Owner-occupied	8.56	0.00	0.29	3.68	8.12	13.61	16.13	19.31	133
Other	15.18	1.94	2.95	8.24	15.78	21.94	25.65	29.24	133
Real estate loans secured by farmland	0.52	0.00	0.00	0.00	0.09	0.76	2.50	3.71	133
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.55	133
Commercial and industrial loans	16.91	2.78	6.60	10.19	16.08	22.23	31.33	36.97	133
Loans to individuals	5.18	0.01	0.16	0.51	1.49	8.43	18.71	30.26	133
Credit card loans	0.50	0.00	0.00	0.00	0.00	0.39	2.01	8.11	133
Agricultural loans	0.31	0.00	0.00	0.00	0.05	0.39	1.73	2.46	133
Other loans and leases	11.86	0.78	1.01	2.76	7.63	18.65	34.80	56.05	133
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	390.74	78.64	133.35	258.51	415.18	527.68	607.22	669.37	132
Real estate loans secured by 1-4 family	131.37	11.08	28.02	83.42	126.85	173.41	248.25	283.35	132
Revolving	16.72	0.01	0.25	4.60	13.79	28.35	38.37	47.00	132
Closed-end	113.17	11.03	20.38	74.15	110.45	150.54	213.66	259.20	132
Commercial real estate loans	241.32	12.52	50.93	125.54	245.46	352.46	408.60	438.06	132
Construction and land development	32.10	0.26	3.65	13.64	30.37	49.84	65.26	79.32	132
1-4 family	5.31	0.00	0.00	0.74	4.50	9.78	15.14	18.40	132
Other	25.91	0.17	3.21	9.76	25.51	39.30	52.27	62.77	132
Multifamily	46.40	1.44	4.49	17.96	37.11	62.49	133.48	174.92	132
Nonfarm nonresidential	153.95	8.36	26.26	75.58	155.07	222.97	283.98	318.65	132
Owner-occupied	54.83	0.06	1.63	23.87	53.21	85.46	115.69	120.38	132
Other	97.50	7.65	14.25	45.63	100.99	141.75	173.17	198.78	132
Real estate loans secured by farmland	3.06	0.00	0.00	0.02	0.59	4.74	14.69	19.97	132
Loans to depository institutions and acceptances of other banks	0.11	0.00	0.00	0.00	0.00	0.02	0.35	3.58	132
Commercial and industrial loans	104.29	12.75	33.45	61.26	100.27	141.74	193.56	213.96	132
Loans to individuals	30.94	0.07	1.08	3.14	9.65	49.69	109.30	181.24	132
Credit card loans	2.70	0.00	0.00	0.00	0.00	1.95	10.98	45.91	132
Agricultural loans	1.72	0.00	0.00	0.00	0.26	2.34	8.68	14.81	132
Other loans and leases	69.72	5.48	7.60	15.95	46.29	103.79	208.37	261.50	132
Supplemental									
Non-owner occupied CRE loans / Gross loans	29.99	4.53	9.89	18.68	30.82	40.81	48.44	52.63	133
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	192.10	18.01	45.97	101.69	204.07	273.81	329.69	366.45	132
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	249.72	19.12	53.42	137.93	250.33	360.19	413.96	439.32	132

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2026

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.13	1.77	2.15	3.59	6.24	10.35	22.25	29.63	133
Liquid assets	22.59	8.68	11.59	14.69	19.35	28.59	43.58	56.40	133
Investment securities	17.88	5.95	8.93	12.71	17.21	22.05	28.56	34.37	133
Net loans and leases	65.42	26.57	45.13	58.81	68.05	73.39	77.94	81.00	133
Net loans, leases and standby letters of credit	66.28	29.74	47.86	60.63	69.10	74.13	78.44	81.30	133
Core deposits	68.96	38.28	50.27	62.65	71.68	76.35	80.67	81.89	133
Noncore funding	16.05	4.20	5.82	8.42	13.57	23.26	33.26	40.27	133
Time deposits of $250K or more	3.65	0.92	1.43	2.06	3.03	4.92	7.23	9.31	133
Foreign deposits	0.21	0.00	0.00	0.00	0.00	0.00	0.95	5.23	133
Federal funds purchased and repos	1.20	0.00	0.00	0.00	0.29	1.23	6.64	11.78	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)	0.43	-2.05	-0.01	0.00	0.11	0.79	1.87	3.60	133
Commercial paper	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.77	133
Other borrowings w/remaining maturity of 1 year or less	2.34	0.00	0.00	0.44	1.93	3.85	6.64	8.74	133
Earning assets that reprice within 1 year	43.00	21.38	25.33	34.28	43.93	50.60	60.30	66.43	133
Interest-bearing liabilities that reprice within 1 year	12.71	3.91	5.92	7.90	11.22	15.99	27.18	35.51	133
Long-term debt that reprices within 1 year	0.40	0.00	0.00	0.00	0.00	0.51	2.07	4.94	133
Net assets that reprice within 1 year	28.16	2.46	8.28	17.67	28.95	38.66	45.40	50.77	133
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.78	-5.97	-1.21	2.44	8.34	16.50	27.03	33.30	133
Net short-term noncore funding dependence	3.97	-16.94	-7.30	-1.54	3.48	10.03	18.00	22.77	133
Short-term investment / Short-term noncore funding	82.82	12.10	14.29	29.09	69.61	120.69	188.50	272.40	133
Liquid assets - short-term noncore funding / Nonliquid assets	17.02	-11.19	-5.15	3.71	12.35	26.52	48.44	77.36	133
Net loans and leases / Total deposits	83.97	54.71	66.06	76.09	85.97	91.40	97.96	107.83	133
Net loans and leases / Core deposits	95.49	64.40	72.44	84.28	94.89	106.13	121.87	134.69	133
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.75	-20.78	-13.78	-7.09	-3.87	-0.74	-0.02	0.00	107
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.99	-16.20	-13.70	-8.99	-5.73	-2.06	-0.60	-0.22	132
Structured notes appreciation (depreciation) / Tier 1 capital	-0.24	-0.74	-0.69	-0.50	-0.02	-0.01	0.00	0.00	19
Percent of Investment Securities									
Held-to-maturity securities	19.18	0.00	0.00	0.29	19.83	33.30	46.28	58.43	133
Available-for-sale securities	78.84	41.34	52.92	66.03	79.56	98.20	99.91	100.00	133
US Treasury securities	11.12	0.00	0.00	0.01	4.43	15.84	43.16	71.29	133
US agency securities (excluding mortgage-backed securities)	2.52	0.00	0.00	0.00	1.07	3.80	10.19	15.43	133
Municipal securities	6.17	0.00	0.00	0.20	3.55	11.27	22.26	28.51	133
Mortgage-backed securities	65.44	11.58	24.68	53.60	69.97	80.64	91.80	95.63	133
Asset-backed securities	3.87	0.00	0.00	0.00	2.29	8.44	12.54	14.28	133
Other debt securities	2.09	0.00	0.00	0.07	0.92	3.85	6.43	16.90	133
Mutual funds and equity securities	0.39	0.00	0.00	0.00	0.17	0.63	1.63	2.64	133
Debt securities 1 year or less	13.01	1.21	2.18	6.90	9.73	17.82	32.65	42.26	133
Debt securities 1 to 5 years	22.38	2.06	3.88	8.66	21.59	35.07	48.26	53.84	133
Debt securities over 5 years	62.67	15.09	31.12	47.59	66.11	78.15	88.67	93.47	133
Pledged securities	50.13	4.49	8.91	28.89	52.41	70.96	84.48	90.71	133
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.22	1.44	133
Percent Change from Prior Like Quarter									
Short-term investments	8.72	-46.22	-35.21	-16.47	2.52	25.99	71.71	131.76	132
Investment securities	9.42	-15.00	-6.71	-0.33	5.56	16.58	36.18	65.79	132
Core deposits	9.68	-1.86	-0.43	2.10	6.16	13.83	29.96	41.18	132
Noncore funding	7.09	-24.68	-15.26	-6.21	4.56	18.18	35.04	69.25	132

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

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)									
Standby letters of credit	0.70	0.01	0.12	0.25	0.50	1.00	1.90	3.00	133
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.15	133
Securities lent	0.15	0.00	0.00	0.00	0.00	0.00	0.49	4.56	133
Credit derivatives - notional amount (holding company as guarantor)	0.37	0.00	0.00	0.00	0.06	0.68	1.35	2.69	133
Credit derivatives - notional amount (holding company as beneficiary)	0.35	0.00	0.00	0.00	0.02	0.52	1.11	5.00	133
Credit derivative contracts w/ purchased credit protection-investment grade	0.28	0.00	0.00	0.00	0.00	0.25	1.47	3.80	133
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.31	0.00	0.00	0.00	0.00	0.50	1.38	3.52	133
Derivative contracts	54.81	0.33	1.08	9.72	21.05	41.62	133.95	817.60	133
Interest rate contracts	33.84	0.16	1.08	9.62	19.14	37.60	106.51	328.81	133
Interest rate futures and forward contracts	5.09	0.00	0.00	0.00	0.15	1.50	17.50	102.75	133
Written options contracts (interest rate)	1.74	0.00	0.00	0.05	0.28	2.19	5.80	31.13	133
Purchased options contracts (interest rate)	2.29	0.00	0.00	0.00	0.24	2.85	7.70	38.79	133
Interest rate swaps	24.37	0.00	0.79	6.03	16.20	31.78	64.02	212.41	133
Foreign exchange contracts	10.22	0.00	0.00	0.00	0.00	1.06	14.63	270.17	133
Futures and forward foreign exchange contracts	5.19	0.00	0.00	0.00	0.00	1.03	5.35	134.58	133
Written options contracts (foreign exchange)	0.08	0.00	0.00	0.00	0.00	0.00	0.23	2.46	133
Purchased options contracts (foreign exchange)	0.07	0.00	0.00	0.00	0.00	0.00	0.23	2.37	133
Foreign exchange rate swaps	2.08	0.00	0.00	0.00	0.00	0.00	2.95	103.75	133
Equity, commodity, and other derivative contracts	1.25	0.00	0.00	0.00	0.00	0.15	5.34	28.47	133
Commodity and other futures and forward contracts	0.21	0.00	0.00	0.00	0.00	0.00	0.39	6.49	133
Written options contracts (commodity and other)	0.32	0.00	0.00	0.00	0.00	0.00	1.20	9.35	133
Purchased options contracts (commodity and other)	0.30	0.00	0.00	0.00	0.00	0.00	1.04	9.12	133
Commodity and other swaps	0.34	0.00	0.00	0.00	0.00	0.00	1.84	6.39	133
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)									

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1

Date:06/30/2026

Derivaties Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.50	18.37	65.27	88.73	99.73	100.00	100.00	100.00	132
Foreign exchange contracts	3.34	0.00	0.00	0.00	0.05	3.03	17.34	33.62	132
Equity, commodity, and other contracts	1.46	0.00	0.00	0.00	0.00	0.35	10.47	18.23	132
Futures and forwards	9.45	0.00	0.00	0.49	4.24	15.33	38.13	61.77	132
Written options	5.00	0.00	0.00	0.71	3.11	9.36	15.98	19.34	132
Exchange-traded	0.11	0.00	0.00	0.00	0.00	0.00	0.71	2.20	132
Over-the-counter	4.65	0.00	0.00	0.46	2.78	8.33	15.26	19.34	132
Purchased options	5.13	0.00	0.00	0.00	2.11	9.92	20.78	30.00	132
Exchange-traded	0.10	0.00	0.00	0.00	0.00	0.00	0.54	1.90	132
Over-the-counter	4.74	0.00	0.00	0.00	1.55	8.43	20.78	30.00	132
Swaps	73.48	2.74	23.07	61.97	77.76	94.60	99.25	99.98	132
Held for trading	30.61	0.00	0.00	0.00	0.05	74.47	96.07	98.57	132
Interest rate contracts	24.34	0.00	0.00	0.00	0.00	63.04	82.98	90.37	132
Foreign exchange contracts	1.71	0.00	0.00	0.00	0.00	0.31	11.64	25.82	132
Equity, commodity, and other contracts	0.52	0.00	0.00	0.00	0.00	0.00	4.19	8.21	132
Non-traded	69.39	1.43	3.93	25.53	99.95	100.00	100.00	100.00	132
Interest rate contracts	63.69	0.74	2.12	19.99	79.50	100.00	100.00	100.00	132
Foreign exchange contracts	0.46	0.00	0.00	0.00	0.00	0.26	2.53	9.28	132
Equity, commodity, and other contracts	0.29	0.00	0.00	0.00	0.00	0.00	0.75	9.34	132
Derivative contracts (excluding futures and forex 14 days or less)	96.50	40.46	81.36	90.86	98.90	102.75	108.08	130.14	132
One year or less	38.66	1.94	4.75	14.85	30.23	61.59	97.56	105.93	132
Over 1 year to 5 years	41.76	0.00	2.12	18.93	43.06	61.88	72.54	75.87	132
Over 5 years	13.34	0.00	0.06	2.48	12.17	20.54	30.47	36.18	132
Gross negative fair value (absolute value)	0.80	0.02	0.07	0.34	0.71	1.19	1.73	2.26	132
Gross positive fair value	1.05	0.24	0.31	0.50	0.91	1.37	2.51	2.90	132
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.02	0.04	0.10	0.86	132
Gross positive fair value (X)	0.05	0.00	0.00	0.01	0.02	0.04	0.12	0.90	132
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.02	0.07	0.86	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)	0.03	0.00	0.00	0.00	0.01	0.03	0.11	0.36	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	0.46	0.00	0.00	0.07	0.17	0.43	1.40	5.66	132

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

Allowance and Net Credit Losses on Loans and Leases

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.16	0.00	0.01	0.06	0.12	0.23	0.39	0.78	133
Provision for loan and lease losses / Average loans and leases	0.25	0.00	0.03	0.10	0.17	0.35	0.69	1.29	133
Provision for loan and lease losses / Net credit losses on loans and leases	119.80	-0.40	30.63	82.56	105.29	150.73	243.79	396.96	133
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.22	0.45	0.76	1.03	1.19	1.39	1.82	2.34	133
Allowance for credit losses on loans and leases / Total loans and leases	1.21	0.43	0.74	1.02	1.19	1.38	1.82	2.33	133
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	9.79	1.56	2.17	3.37	6.32	12.77	28.17	46.64	127
Allowance for credit losses on loans and leases / Nonaccrual assets	215.21	47.80	79.89	133.25	180.42	276.75	421.33	736.36	132
ALLL / 90+ days past due + nonaccrual loans and leases	179.43	41.21	59.06	114.07	165.13	224.45	319.85	471.86	132
Gross credit losses on loans and leases / Average loans and leases	0.31	0.02	0.04	0.10	0.22	0.40	0.82	1.55	133
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.09	0.18	0.37	133
Net losses / Average loans and leases	0.24	0.01	0.03	0.07	0.17	0.33	0.68	1.18	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	0.01	133
Recoveries / Prior year-end losses	10.71	1.52	2.97	6.05	9.86	14.83	20.86	24.00	132
Earnings coverage of net credit losses on loans and leases (X)	19.87	-4.94	2.95	6.18	11.92	28.18	60.68	90.10	133
Net Credit Losses on Loans and Leases By Type									
Real estate loans	0.04	-0.03	-0.01	0.00	0.02	0.07	0.17	0.27	132
Real estate loans secured by 1-4 family	0.01	-0.03	-0.02	-0.01	0.00	0.02	0.04	0.08	129
Revolving	0.00	-0.15	-0.08	-0.01	0.00	0.02	0.08	0.13	126
Closed-end	0.01	-0.02	-0.02	-0.01	0.00	0.02	0.04	0.07	129
Commercial real estate loans	0.07	-0.04	-0.01	0.00	0.02	0.13	0.25	0.47	130
Construction and land development	0.03	-0.06	-0.02	0.00	0.00	0.01	0.18	0.53	127
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	127
Other	0.03	-0.04	-0.01	0.00	0.00	0.00	0.14	0.53	127
Multifamily	0.05	0.00	0.00	0.00	0.00	0.04	0.28	0.73	129
Nonfarm nonresidential	0.06	-0.09	-0.03	0.00	0.01	0.13	0.26	0.39	128
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.01	0.05	0.08	128
Other	0.05	-0.03	-0.01	0.00	0.00	0.10	0.22	0.36	128
Real estate loans secured by farmland	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.03	107
Commercial and industrial loans	0.46	0.00	0.02	0.13	0.36	0.70	1.11	1.79	131
Loans to individuals	1.36	0.09	0.13	0.42	1.09	2.16	3.41	4.31	114
Credit card loans	3.80	0.00	1.14	2.74	3.88	4.79	5.58	6.64	67
Agricultural loans	0.05	-1.02	-0.05	0.00	0.00	0.00	0.42	2.15	99
Loans to foreign governments and institutions	0.09	0.00	0.00	0.00	0.00	0.00	0.01	0.41	15
Other loans and leases	0.15	0.00	0.00	0.00	0.04	0.20	0.66	1.21	132

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

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	0.37	0.06	0.11	0.17	0.33	0.49	0.86	1.26	133
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.03	0.13	0.41	0.77	133
Nonaccrual loans and leases	0.68	0.11	0.31	0.44	0.64	0.88	1.18	1.48	133
90+ days past due and nonaccrual loans and leases	0.84	0.21	0.38	0.51	0.74	1.08	1.54	2.14	133
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.09	133
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	133
Nonaccrual restructured	0.08	0.00	0.00	0.01	0.06	0.13	0.27	0.33	133
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	133
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	133
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	133
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.37	0.06	0.11	0.17	0.33	0.49	0.86	1.33	133
90+ days past due assets	0.10	0.00	0.00	0.00	0.03	0.13	0.41	0.77	133
Nonaccrual assets	0.69	0.11	0.31	0.44	0.67	0.90	1.18	1.48	133
30+ days past due and nonaccrual assets	1.26	0.48	0.60	0.76	1.12	1.63	2.43	3.43	133
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.56	0.09	0.23	0.34	0.50	0.72	1.09	1.67	133
90+ past due and nonaccrual assets + other real estate owned	0.60	0.11	0.24	0.36	0.51	0.77	1.15	1.70	133
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.71	0.17	0.24	0.39	0.66	0.96	1.23	1.74	133
Allowance for credit losses on loans and leases	92.67	29.26	37.33	55.41	74.17	113.06	196.99	244.11	133
Equity capital + allowance for credit losses on loans and leases	5.90	1.46	2.23	3.13	5.63	7.68	11.48	16.76	133
Tier 1 capital + allowance for credit losses on loans and leases	6.67	1.67	2.76	3.86	6.43	8.68	11.97	17.11	133
Loans and leases + other real estate owned	1.07	0.29	0.44	0.66	1.05	1.38	1.97	2.35	133

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2026

Past Due and Nonaccrual Loans and Leases

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type										
Real estate	30-89 days past due	0.36	0.03	0.09	0.16	0.31	0.52	0.76	1.06	132
	90+ days past due	0.11	0.00	0.00	0.00	0.01	0.11	0.53	1.12	132
	Nonaccrual	0.77	0.08	0.25	0.45	0.68	1.04	1.45	2.69	132
Commercial and industrial	30-89 days past due	0.28	0.00	0.03	0.10	0.20	0.40	0.79	1.03	131
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.11	0.21	131
	Nonaccrual	1.02	0.02	0.20	0.45	0.80	1.49	2.50	3.01	131
Individuals	30-89 days past due	0.79	0.00	0.00	0.27	0.75	1.27	1.91	2.97	130
	90+ days past due	0.11	0.00	0.00	0.00	0.02	0.15	0.56	1.03	130
	Nonaccrual	0.23	0.00	0.00	0.00	0.16	0.36	0.95	1.25	130
Depository institution loans	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.36	43
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.30	0.77	1.15	99
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.13	99
	Nonaccrual	0.67	0.00	0.00	0.00	0.01	0.81	3.43	6.73	99
Foreign governments	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	0.21	0.00	0.00	0.00	0.00	0.00	0.46	1.08	15
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.01	0.16	0.54	0.89	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.08	132
	Nonaccrual	0.11	0.00	0.00	0.00	0.05	0.14	0.44	0.93	132

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

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	0.54	0.05	0.13	0.22	0.41	0.80	1.37	1.62	129
	90+ days past due	0.24	0.00	0.00	0.00	0.02	0.18	1.31	2.69	129
	Nonaccrual	0.70	0.03	0.14	0.34	0.64	1.04	1.38	1.75	129
Revolving	30-89 days past due	0.54	0.00	0.04	0.23	0.48	0.72	1.11	1.69	126
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.28	126
	Nonaccrual	0.74	0.00	0.00	0.24	0.60	1.21	1.89	3.18	126
Closed-End	30-89 days past due	0.54	0.03	0.10	0.20	0.38	0.81	1.42	1.72	129
	90+ days past due	0.27	0.00	0.00	0.00	0.02	0.18	1.44	3.00	129
	Nonaccrual	0.68	0.04	0.11	0.28	0.64	1.03	1.50	1.86	129
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	129
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.05	0.09	129
Commercial real estate	30-89 days past due	0.22	0.00	0.02	0.08	0.17	0.31	0.52	0.87	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.12	130
	Nonaccrual	0.85	0.03	0.13	0.32	0.69	1.13	2.47	3.77	130
Construction and development	30-89 days past due	0.16	0.00	0.00	0.00	0.07	0.26	0.70	1.12	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	127
	Nonaccrual	0.55	0.00	0.00	0.02	0.17	0.80	2.64	4.09	127
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.20	0.30	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	127
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.16	0.26	127
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.01	0.13	0.57	0.87	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	127
	Nonaccrual	0.47	0.00	0.00	0.00	0.11	0.54	2.43	4.09	127
Multifamily	30-89 days past due	0.17	0.00	0.00	0.00	0.04	0.24	0.68	2.34	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	129
	Nonaccrual	0.49	0.00	0.00	0.00	0.19	0.74	1.95	3.87	129
Nonfarm non-residential	30-89 days past due	0.20	0.00	0.00	0.06	0.14	0.32	0.62	0.85	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.13	128
	Nonaccrual	0.97	0.06	0.11	0.29	0.66	1.38	2.69	4.45	128
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.02	0.06	0.11	0.21	0.29	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	128
	Nonaccrual	0.27	0.00	0.02	0.06	0.23	0.40	0.70	1.16	128
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.06	0.18	0.48	0.71	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	128
	Nonaccrual	0.64	0.00	0.01	0.10	0.28	0.92	2.31	4.16	128
Farmland	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.19	0.71	1.79	107
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	107
	Nonaccrual	0.65	0.00	0.00	0.00	0.04	0.71	3.32	7.32	107
Credit card	30-89 days past due	1.21	0.00	0.10	0.89	1.17	1.77	2.32	3.31	67
	90+ days past due	0.69	0.00	0.00	0.00	0.80	1.29	1.87	1.98	67
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.23	1.26	1.64	67

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

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.58	10.03	10.36	11.00	12.20	13.76	16.05	18.52	133
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.20	133
Tier 1 capital, column A	13.21	10.95	11.12	11.74	12.86	14.39	16.30	18.64	133
Tier 1 capital, column B	0.32	0.00	0.00	0.00	0.00	0.00	0.00	13.79	133
Total capital, column A	15.06	12.60	13.01	13.72	14.66	16.06	17.83	20.73	133
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	15.65	133
Tier 1 leverage	9.87	6.43	7.72	8.98	9.81	11.00	11.72	12.76	133
Supplementary leverage ratio, advanced approaches HCs	7.06	4.84	5.08	5.58	6.88	8.49	9.32	9.49	18

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.19	133
Insurance underwriting assets (P/C) / Total insurance underwriting assets	65.02	0.00	0.00	0.26	100.00	100.00	100.00	100.00	29
Insurance underwriting assets (L/H) / Total insurance underwriting assets	34.98	0.00	0.00	0.00	0.00	99.74	100.00	100.00	29
Separate account assets (L/H) / Total life assets	6.07	0.00	0.00	0.00	0.00	0.00	0.00	29.72	14
Insurance activities revenue / Adjusted operating income	0.25	0.00	0.00	0.00	0.02	0.22	1.38	2.65	133
Premium income / Insurance activities revenue	8.54	0.00	0.00	0.00	0.00	0.00	53.89	98.65	92
Credit related premium income / Total premium income	41.20	0.00	0.00	0.00	0.00	100.00	100.00	100.00	22
Other premium income / Total premium income	58.80	0.00	0.00	0.00	100.00	100.00	100.00	100.00	22
Insurance underwriting net income / Consolidated net income	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.63	133
Insurance net income (P/C) / Equity (P/C)	19.14	0.67	1.69	3.05	7.44	35.14	66.37	66.67	21
Insurance net income (L/H) / Equity (L/H)	11.77	-10.42	-0.36	0.00	2.74	13.92	38.38	54.11	12
Insurance benefits, losses, expenses / Insurance premiums	181.71	1.25	25.52	35.83	94.14	230.22	433.67	1324.83	22
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Reinsurance recovery (L/H) / Total assets (L/H)	5.56	0.00	0.00	0.00	0.00	0.00	0.00	27.22	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	133
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	11.27	0.00	0.54	4.60	11.74	16.89	20.95	22.72	133
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	2.14	23.57	133

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

Foreign Activities

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	1.18	0.00	0.00	0.00	0.00	2.59	6.27	7.09	80
Cost: Interest-bearing deposits	2.01	0.03	0.63	1.76	2.07	2.63	3.25	4.25	22
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.31	0.07	0.07	0.08	0.10	0.44	0.64	0.71	3
Commercial and industrial loans	1.70	0.01	0.02	0.10	0.18	0.67	1.30	7.22	15
Foreign governments and institutions	0.09	0.00	0.00	0.00	0.00	0.00	0.01	0.41	15
Growth Rates									
Net loans and leases	-4.80	-89.46	-75.88	-24.56	-2.03	16.00	45.68	77.47	73
Total selected assets	-4.10	-80.13	-67.36	-22.58	0.00	9.99	47.87	84.61	85
Deposits	7.13	-73.76	-19.58	3.02	8.09	15.09	43.93	51.39	26

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 06/30/2026

Parent Company Analysis - Part 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	10.52	5.13	6.11	8.41	10.48	12.14	15.79	18.98	133
Bank net income / Average equity investment in banks	11.00	2.54	6.11	8.89	10.58	13.05	16.69	19.11	120
Nonbank net income / Average equity investment in nonbanks	11.47	-7.31	-1.39	0.00	6.45	16.01	41.05	65.83	105
Subsidiary HCs net income / Average equity investment in sub HCs	9.52	4.32	4.67	5.91	9.56	12.12	15.08	19.56	20
Bank net income / Parent net income	87.08	0.00	0.00	95.15	102.44	106.31	110.87	115.94	130
Nonbank net income / Parent net income	3.60	0.00	0.00	0.00	0.37	5.36	18.73	30.87	117
Subsidiary holding companies' net income / Parent net income	79.40	12.90	24.35	68.73	92.57	101.22	108.02	126.69	19
Leverage									
Total liabilities / Equity capital	16.58	0.04	0.65	3.29	8.87	16.85	62.06	95.81	133
Total debt / Equity capital	12.08	0.00	0.00	0.00	6.15	12.31	56.56	77.10	133
Total debt + notes payable to subs that issued TPS / Equity capital	13.41	0.00	0.00	3.00	7.60	15.05	56.82	77.56	133
Total debt + Loans guaranteed for affiliate / Equity capital	12.28	0.00	0.00	0.00	6.15	12.31	56.56	82.34	133
Total debt / Equity capital - excess over fair value	12.17	0.00	0.00	0.00	6.15	12.31	56.56	79.06	133
Long-term debt / Equity capital	11.45	0.00	0.00	0.00	6.15	12.31	53.48	73.38	133
Short-term debt / Equity capital	0.53	0.00	0.00	0.00	0.00	0.00	3.91	7.36	133
Current portion of long-term debt / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.05	2.15	133
Excess cost over fair value / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.61	1.28	133
Long-term debt / Consolidated long-term debt	40.69	0.00	0.00	0.00	44.97	76.49	95.56	99.98	130
Double Leverage									
Equity investment in subs / Equity capital	102.29	91.52	94.01	98.68	101.14	105.37	113.41	119.05	133
Total investment in subs / Equity capital	109.36	93.72	96.23	99.68	102.54	110.92	147.76	189.40	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)	0.23	-0.72	-0.47	-0.14	0.09	0.62	1.23	1.92	130
Equity investment in subs - equity cap / Net income-div (X)	0.90	0.02	0.04	0.19	0.56	1.27	2.67	5.11	81
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	163.24	30.92	64.06	111.81	148.60	215.03	286.28	367.38	132
Cash from ops + noncash items + op expense / Op expense + dividend	167.57	20.38	63.79	106.95	156.07	217.60	300.67	441.92	132
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.88	-46.79	0.40	64.44	101.81	141.80	185.27	261.65	132
Pretax operating income + interest expense / Interest expense	2170.98	24.23	202.17	409.71	1057.20	2947.72	8847.78	13963.61	97
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1523.39	19.32	207.83	434.28	941.08	2282.69	3817.72	9110.42	110
Dividends + interest from subsidiaries / Interest expense + dividends	197.56	31.23	76.41	128.64	175.23	247.04	349.74	612.77	125
Fees + other income from subsidiaries / Salary + other expenses	8.58	0.00	0.00	0.00	0.00	6.15	59.62	79.08	130
Net income / Current part of long-term debt + preferred dividends (X)	32.96	0.25	2.96	11.10	19.57	44.25	96.49	199.99	64
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.46	-3.84	-1.71	0.01	2.51	6.41	10.35	14.61	133
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.22	0.00	0.00	0.00	0.00	0.00	0.01	1.23	11
Nonaccrual	64.72	0.00	0.00	0.00	0.00	1.08	62.56	354.88	11
Total	64.94	0.00	0.00	0.00	0.00	2.30	62.56	354.88	11
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	0.60	133
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Total	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.75	133
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.56	0.00	0.00	0.00	0.12	0.70	19.97	31.75	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	0.06	0.00	0.00	0.00	0.00	0.00	0.28	1.97	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2026

Parent Company Analysis - Part 2

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	56.41	0.00	17.66	32.42	52.67	72.93	102.99	144.11	118
Dividends declared / Net income	29.42	0.00	5.96	20.27	30.62	41.63	57.33	66.98	130
Net income - dividends / Average equity	7.26	0.16	2.79	4.99	6.95	9.30	12.67	14.53	133
Percent of Dividends Paid									
Dividends from bank subsidiaries	167.12	0.00	0.00	118.34	177.74	236.14	346.01	484.80	119
Dividends from nonbank subsidiaries	3.15	0.00	0.00	0.00	0.00	0.35	21.84	67.04	119
Dividends from subsidiary holding companies	6.40	0.00	0.00	0.00	0.00	0.00	0.00	269.24	119
Dividends from all subsidiaries	215.55	14.41	76.94	141.86	195.14	275.32	405.65	557.41	119
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	62.09	0.00	5.43	36.50	68.13	87.81	110.82	154.99	115
Interest income from bank subsidiaries	0.86	0.00	0.00	0.00	0.00	0.64	5.03	9.80	115
Management and service fees from bank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.00	4.30	8.70	115
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	115
Operating income from bank subsidiaries	69.33	0.05	16.20	38.65	68.69	94.02	113.31	173.32	115
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	50.22	0.00	0.00	0.00	5.80	100.00	205.63	229.50	79
Interest income from nonbank subsidiaries	4.96	0.00	0.00	0.00	0.00	4.21	26.81	76.95	79
Management and serv fees from nonbank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.00	4.50	12.42	79
Other income from nonbank subsidiaries	0.16	0.00	0.00	0.00	0.00	0.00	0.57	11.43	79
Operating income from nonbank subsidiaries	71.95	0.00	0.00	2.36	57.34	108.19	233.59	431.03	79
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	52.42	0.00	0.00	0.00	61.81	94.34	139.62	164.60	19
Interest income from subsidiary holding companies	6.54	0.00	0.00	0.00	0.00	7.76	33.72	36.87	19
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	19
Other income from subsidiary holding companies	-0.38	-0.68	0.00	0.00	0.00	0.00	0.00	4.91	19
Operating income from subsidiary holding companies	64.72	0.00	0.00	0.26	73.22	96.18	177.61	189.11	19
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	74.78	0.00	0.00	80.62	95.44	99.69	100.00	100.02	128
Interest income from bank subsidiaries	1.39	0.00	0.00	0.00	0.00	1.08	7.54	13.44	128
Management and service fees from bank subsidiaries	0.77	0.00	0.00	0.00	0.00	0.00	7.07	10.82	128
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	128
Operating income from bank subsidiaries	84.68	0.05	4.84	87.22	99.00	99.93	100.00	100.07	128
Dividends from nonbank subsidiaries	1.13	0.00	0.00	0.00	0.00	0.14	7.11	24.68	128
Interest income from nonbank subsidiaries	0.36	0.00	0.00	0.00	0.00	0.00	1.67	11.95	128
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.44	128
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.33	128
Operating income from nonbank subsidiaries	3.07	0.00	0.00	0.00	0.06	1.53	16.39	45.81	128
Dividends from subsidiary holding companies	2.01	0.00	0.00	0.00	0.00	0.00	0.00	77.07	128
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.92	128
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Operating income from subsidiary holding companies	3.22	0.00	0.00	0.00	0.00	0.00	7.62	84.42	128
Loans and advances from subsidiaries / Short term debt	232.94	0.00	0.00	0.00	47.01	255.74	1074.66	1335.98	25
Loans and advances from subsidiaries / Total debt	23.84	0.00	0.00	0.00	8.29	33.96	110.59	185.50	95

BHCPR Reporters for Quarter Ending 06/30/2026

Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets ($000)	BHC Name	Home Office Location	Change from 03/31/2026 and Other Notes
1562859	199,772,000	ALLY FINANCIAL INC.	DETROIT, MI	
1107205	10,397,283	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	10,294,247	AMERANT BANCORP INC.	CORAL GABLES, FL	Moved from Peer 2
1275216	308,203,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	28,494,515	AMERIS BANCORP	ATLANTA, GA	
3446412	19,915,399	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	28,136,753	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	51,812,506	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	38,104,415	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	29,961,869	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	35,030,953	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	15,082,304	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,499,191,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,842,940	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	525,025,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	34,885,067	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,593,547	BANNER CORPORATION	WALLA WALLA, WA	
3762457	29,119,606	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	22,251,261	BEACON FINANCIAL CORPORATION	BOSTON, MA	
1245415	298,681,569	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	53,264,624	BOK FINANCIAL CORPORATION	TULSA, OK	
5756704	10,991,300	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	Moved from Peer 2
2277860	673,835,000	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	24,652,820	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	20,340,540	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1026632	517,266,000	CHARLES SCHWAB CORPORATION, THE	WESTLAKE, TX	
5014141	83,657,106	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,894,654,000	CITIGROUP INC.	NEW YORK, NY	
1132449	234,269,171	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	12,175,893	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	65,380,069	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1049341	35,305,538	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	17,763,770	COMMUNITY FINANCIAL SYSTEM, INC.	SYRACUSE, NY	
1048764	14,411,864	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1102367	53,909,572	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	26,525,420	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	21,182,781	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	15,041,911	DIME COMMERCIAL BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	14,393,999	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	12,696,837	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2734233	84,763,472	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	31,145,449	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	21,233,189	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	21,233,189	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	17,399,009	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	46,701,880	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	51,086,882	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	16,796,101	FB FINANCIAL CORPORATION	NASHVILLE, TN	

1070345	300,180,000	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	13,043,752	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	19,241,235	FIRST BANCORP	SAN JUAN, PR	
1204560	10,502,083	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1203602	18,191,867	FIRST BUSEY CORPORATION	LEAWOOD, KS	
1075612	236,842,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071306	12,207,826	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1071276	22,439,679	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	15,306,437	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1025608	23,646,049	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	84,438,901	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	25,884,972	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	21,348,765	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1020902	34,570,294	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1066713	15,717,985	FIRSTSUN CAPITAL BANCORP	DENVER, CO	Moved from Peer 2
1117129	34,493,080	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	31,599,001	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	2,127,711,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	36,354,906	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
3838727	16,000,819	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	24,713,248	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	18,992,017	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	243,452,686	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	283,984,435	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	24,977,544	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1104231	17,021,949	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
3843075	59,336,253	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI	
1039502	5,015,069,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	191,317,240	KEYCORP	CLEVELAND, OH	
3884863	16,038,141	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
1037003	219,261,000	M&T BANK CORPORATION	BUFFALO, NY	
3843507	21,233,189	MECHANICS BANCORP	SEATTLE, WA	
3530786	21,229,982	MERCHANTS BANCORP	CARMEL, IN	
2568278	42,898,946	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,675,057,000	MORGAN STANLEY	NEW YORK, NY	
3973888	12,586,136	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1139279	16,214,957	NBT BANCORP INC.	NORWICH, NY	
3823844	17,872,346	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	15,414,619	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1199611	179,297,213	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	17,222,032	NORTHWEST BANCSHARES INC	COLUMBUS, OH	
2609975	23,277,507	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	12,154,572	OFG BANCORP	SAN JUAN, PR	
1098303	74,189,417	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1885307	10,277,294	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	12,676,570	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	20,878,994	PINNACLE BANCORP, INC.	OMAHA, NE	
6073350	129,054,853	PINNACLE FINANCIAL PARTNERS, INC.	PEACHTREE CORNERS, GA	
1069778	616,055,750	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	78,972,000	POPULAR, INC.	SAN JUAN, PR	
1109599	43,885,422	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	25,663,358	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
5280254	204,037,652	RBC US GROUP HOLDINGS LLC	TORONTO, 0	
3242838	161,363,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	27,004,999	RENASANT CORPORATION	TUPELO, MS	

3981856	164,538,449	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1085013	21,360,072	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	18,345,498	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
1094828	24,776,904	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2368106	15,790,344	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1133437	68,910,028	SOUTHSTATE BANK CORPORATION	WINTER HAVEN, FL	
1058398	16,595,763	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	15,235,766	STATE BANKSHARES, INC.	FARGO, ND	
1111435	418,381,000	STATE STREET CORPORATION	BOSTON, MA	
3594872	10,426,187	STELLAR BANCORP INC.	HOUSTON, TX	
1249730	10,368,564	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 2
4504654	121,930,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
3606542	507,740,813	TD GROUP US HOLDINGS LLC	MOUNT LAUREL, NJ	
2706735	33,913,361	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	18,074,950	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1074156	556,023,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	19,192,470	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	725,918,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	72,255,560	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	33,751,832	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	29,054,967	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC	
1048773	66,318,308	VALLEY NATIONAL BANCORP	NEW YORK, NY	
1029464	10,545,878	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	27,596,970	WAFD, INC.	SEATTLE, WA	
1145476	85,948,639	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT	
1120754	2,282,201,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	27,798,558	WESBANCO, INC.	WHEELING, WV	
2349815	98,701,593	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	74,668,135	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	22,653,948	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 133 bank holding companies.