BHCPR PEER GROUP DATA
Peer Group: 2
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)	3.36	3.20	3.32	3.02	3.14
+ Non-interest income	0.78	0.73	0.78	0.74	0.72
- Overhead expense	2.51	2.44	2.49	2.39	2.37
- Provision for credit losses	0.12	0.15	0.15	0.13	0.12
+ Securities gains (losses)	0.00	0.00	-0.01	-0.01	-0.03
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.56	1.30	1.46	1.19	1.26
Net operating income	1.24	1.04	1.12	0.92	0.95
Net income	1.24	1.05	1.12	0.92	0.95
Net income (Subchapter S adjusted)	1.35	1.16	1.26	1.13	1.12
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.48	5.51	5.61	5.59	5.16
Interest expense	1.90	2.11	2.08	2.35	1.81
Net interest income (tax equivalent)	3.58	3.40	3.53	3.22	3.35
Losses, Allowance, and Past Due + Nonaccrual					
Net credit losses on loans and leases / Average loans an leases	0.13	0.14	0.16	0.13	0.09
Earnings coverage of net credit losses on loans and leases (X)	43.49	39.16	31.76	32.47	42.15
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.19	1.20	1.18	1.19	1.18
Allowance for credit losses on loans and leases / Total loans and leases	1.18	1.19	1.17	1.18	1.18
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.62	0.70	0.60	0.45
30-89 days past due loans and leases / Total loans and leases	0.31	0.31	0.38	0.34	0.29
Liquidity and Funding					
Net noncore funding dependence	8.45	9.51	8.51	9.22	10.56
Net short-term noncore funding dependence	5.54	6.36	5.38	5.77	6.76
Net loans and leases / Total assets	72.56	72.47	72.53	72.30	71.43
Capitalization					
Tier 1 leverage ratio	10.53	10.29	10.38	10.05	9.79
Holding company equity capital / Total assets	10.65	10.22	10.63	9.90	9.46
Total equity capital (including minority interest) / Total assets	10.69	10.24	10.65	9.92	9.49
Common equity tier 1 capital / Total risk-weighted assets	12.73	12.42	12.58	12.15	11.90
Net loans and leases / Equity capital (X)	7.04	7.33	7.04	7.53	7.73
Cash dividends / Net income	22.96	27.93	24.20	27.13	30.45
Cash dividends / Net income (Subchapter S adjusted)	52.35	44.44	37.01	41.44	39.09
Growth Rates					
Assets	6.35	4.41	5.22	3.71	5.25
Equity capital	12.39	11.47	12.72	8.69	12.16
Net loans and leases	6.46	4.80	5.08	4.43	8.00
Noncore funding	-0.40	0.51	-0.26	1.68	57.20
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.01	0.00	0.00
Long-term debt / Equity capital	5.02	5.80	5.19	6.69	6.74
Equity investment in subsidiaries / Equity capital	104.20	104.90	104.13	105.43	106.42
Cash from ops + noncash items + op expense / Op expense + dividends	149.04	128.03	145.64	129.37	127.33

BHCPR PEER GROUP DATA
Peer Group: 2
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)	5.15	5.17	5.26	5.24	4.83
Less: Interest expense	1.79	1.98	1.96	2.21	1.70
Equals: Net interest income (tax equivalent)	3.36	3.20	3.32	3.02	3.14
Plus: Non-interest income	0.78	0.73	0.78	0.74	0.72
Equals: adjusted operating income (tax equivalent)	4.21	3.94	4.15	3.81	3.93
Less: Overhead expense	2.51	2.44	2.49	2.39	2.37
Less: Provision for credit losses	0.12	0.15	0.15	0.13	0.12
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	0.00	-0.01	-0.01	-0.03
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.56	1.30	1.46	1.19	1.26
Less: Applicable income taxes (tax equivalent)	0.33	0.28	0.31	0.25	0.26
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.24	1.04	1.12	0.92	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.24	1.05	1.12	0.92	0.95
Memo: Net income (last four quarters)	1.23	0.99	1.13	0.93	0.95
Net income-BHC and noncontrolling (minority) interest	1.25	1.05	1.12	0.92	0.95
Margin Analysis					
Average earning assets / Average assets	94.25	94.30	94.26	94.25	94.03
Average interest-bearing funds / Average assets	70.01	70.05	70.02	69.99	68.06
Interest income (tax equivalent) / Average earning assets	5.48	5.51	5.61	5.59	5.16
Interest expense / Average earning assets	1.90	2.11	2.08	2.35	1.81
Net interest income (tax equivalent) / Average earning assets	3.58	3.40	3.53	3.22	3.35
Yield or Cost					
Total loans and leases (tax equivalent)	6.04	6.12	6.21	6.23	5.83
Interest-bearing bank balances	3.60	4.13	4.18	5.06	4.57
Federal funds sold and reverse repos	2.95	3.19	3.28	3.98	5.79
Trading assets	0.31	0.53	0.66	0.59	0.64
Total earning assets	5.49	5.43	5.52	5.44	4.95
Investment securities (tax equivalent)	3.57	3.39	3.46	3.25	2.77
US Treasury and agency securities (excluding mortgage-backed securities)	2.81	2.99	3.08	2.80	2.48
Mortgage-backed securities	3.42	3.20	3.29	2.93	2.51
All other securities	4.04	3.94	3.97	3.93	3.77
Interest-bearing deposits	2.43	2.71	2.68	2.96	2.20
Time deposits of $250K or more	3.48	3.99	3.86	4.40	3.44
Time deposits < $250K	3.45	3.85	3.79	4.24	3.19
Other domestic deposits	2.00	2.17	2.19	2.44	1.89
Foreign deposits					0.00
Federal funds purchased and repos	1.86	2.11	2.03	2.67	2.46
Other borrowed funds and trading liabilities	1.46	1.58	1.54	1.97	1.92
All interest-bearing funds	2.56	2.85	2.81	3.17	2.51

BHCPR PEER GROUP DATA
Peer Group: 2
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	0.90	0.69	0.76	0.68	0.55
Overhead expenses / Net Interest Income + non-interest income	60.53	63.03	61.91	65.79	64.74
Percent of Average Assets					
Total overhead expense	2.51	2.44	2.49	2.39	2.37
Personnel expense	1.45	1.40	1.42	1.36	1.35
Net occupancy expense	0.26	0.26	0.26	0.25	0.26
Other operating expenses	0.80	0.78	0.80	0.77	0.75
Overhead less non-interest income	1.70	1.66	1.68	1.62	1.60
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.16	62.91	61.08	64.24	62.28
Personnel expense	34.45	35.55	34.56	36.34	35.15
Net occupancy expense	6.22	6.65	6.44	6.80	6.94
Other operating expenses	19.27	20.19	19.62	20.82	20.08
Total non-interest income	18.88	18.53	18.82	19.48	19.24
Fiduciary activities income	2.21	2.08	2.06	2.10	2.14
Service charges on domestic deposit accounts	2.81	2.90	2.86	3.35	3.32
Trading revenue	0.06	0.04	0.05	0.04	0.05
Investment banking fees and commissions	1.03	0.89	0.99	0.92	0.82
Insurance activities revenue	0.20	0.38	0.34	0.60	0.56
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.45	0.41	0.36	0.45	0.38
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.29	1.46	1.36	1.17	1.01
Other non-interest income	7.35	7.54	8.13	8.43	8.31
Overhead less non-interest income	40.79	44.18	41.88	44.08	42.46
Applicable income taxes / Pretax net operating income (tax equivalent)	20.44	18.92	19.05	17.95	18.45
Applicable income tax + TE / Pretax net operating income + TE	21.87	21.11	21.72	21.37	20.88

BHCPR PEER GROUP DATA
Peer Group: 2
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	56.08	55.37	55.36	55.36	54.68
Commercial and industrial loans	9.54	9.76	9.69	9.81	9.85
Loans to individuals	1.79	2.11	2.04	2.27	2.21
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.58	0.56	0.60	0.59	0.56
Other loans and leases	1.22	1.19	1.24	1.17	1.09
Net loans and leases	72.56	72.47	72.53	72.30	71.43
Debt securities over 1 year	13.03	13.17	12.86	13.03	14.45
Mutual funds and equity securities	0.05	0.05	0.05	0.05	0.04
Subtotal	86.32	86.35	86.08	85.99	86.44
Interest-bearing bank balances	4.06	3.79	4.40	4.02	3.31
Federal funds sold and reverse repos	0.03	0.02	0.02	0.03	0.02
Debt securities 1 year or less	1.77	1.89	1.74	2.14	2.21
Trading assets	0.01	0.02	0.01	0.02	0.02
Total earning assets	92.96	92.88	93.01	92.88	92.69
Non-interest cash and due from depository institutions	0.91	1.02	0.82	0.89	0.98
Other real estate owned	0.04	0.02	0.03	0.03	0.02
All other assets	6.06	6.03	6.04	6.17	6.26
Memoranda					
Short-term investments	6.36	6.22	6.69	6.69	6.04
US Treasury securities	0.64	0.67	0.57	0.82	0.98
US agency securities (excluding mortgage-backed securities)	1.01	1.24	1.01	1.31	1.52
Municipal securities	2.38	2.49	2.30	2.75	3.13
Mortgage-backed securities	8.27	7.93	8.23	7.73	7.97
Asset-backed securities	0.40	0.53	0.44	0.58	0.60
Other debt securities	0.43	0.48	0.43	0.51	0.54
Loans held-for-sale	0.18	0.17	0.17	0.20	0.10
Loans held for investment	72.92	72.95	73.01	72.74	71.89
Real estate loans secured by 1-4 family	16.37	16.19	16.20	15.83	16.13
Revolving	2.17	1.97	2.07	1.87	1.76
Closed-end, secured by first liens	13.40	13.50	13.40	13.35	13.80
Closed-end, secured by junior liens	0.36	0.33	0.34	0.31	0.29
Commercial real estate loans	36.31	35.65	35.65	35.99	34.85
Construction and land development	5.27	5.17	4.94	5.44	5.61
Multifamily	5.70	5.31	5.56	5.50	4.99
Nonfarm nonresidential	24.04	23.74	23.89	23.71	22.76
Real estate loans secured by farmland	1.10	1.03	1.05	1.08	1.11

BHCPR PEER GROUP DATA
Peer Group: 2
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	77.53	76.60	76.59	76.64	76.77
Real estate loans secured by 1-4 family	22.63	22.44	22.37	21.99	22.75
Revolving	3.00	2.73	2.85	2.60	2.48
Closed-end	19.09	19.24	19.05	18.99	19.89
Commercial real estate loans	50.42	49.52	49.59	50.02	49.16
Construction and land development	7.36	7.20	6.89	7.60	7.95
1-4 family	1.57	1.47	1.45	1.50	1.53
Other	5.60	5.62	5.36	5.98	6.27
Multifamily	7.81	7.28	7.65	7.47	6.87
Nonfarm nonresidential	33.52	33.15	33.33	33.10	32.15
Owner-occupied	11.85	11.53	11.50	11.47	11.23
Other	21.17	21.21	21.35	21.24	20.34
Real estate loans secured by farmland	1.56	1.50	1.51	1.58	1.66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.17	13.58	13.42	13.62	13.79
Loans to individuals	2.62	3.13	3.02	3.37	3.38
Credit card loans	0.03	0.04	0.03	0.04	0.03
Agricultural loans	0.82	0.81	0.87	0.87	0.84
Other loans and leases	1.80	1.71	1.80	1.71	1.62
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	504.59	508.87	505.07	517.62	525.37
Real estate loans secured by 1-4 family	149.54	150.18	148.92	148.68	156.36
Revolving	19.39	18.21	18.78	17.50	16.96
Closed-end	126.50	129.19	127.34	129.10	137.22
Commercial real estate loans	324.78	325.74	323.22	335.70	334.80
Construction and land development	46.77	46.89	44.52	50.70	53.72
1-4 family	9.97	9.41	9.14	9.84	10.39
Other	35.48	36.39	34.40	39.90	42.42
Multifamily	50.97	48.63	50.03	51.02	47.53
Nonfarm nonresidential	216.86	218.65	218.64	222.50	218.88
Owner-occupied	76.66	75.34	75.14	76.58	76.35
Other	137.35	140.58	140.64	143.66	139.27
Real estate loans secured by farmland	9.94	9.28	9.47	9.96	10.68
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	85.72	89.29	88.09	91.27	93.61
Loans to individuals	16.55	19.72	19.08	21.11	21.16
Credit card loans	0.19	0.21	0.19	0.22	0.18
Agricultural loans	5.26	5.08	5.48	5.53	5.41
Other loans and leases	10.69	10.49	11.00	10.46	10.41
Supplemental					
Non-owner occupied CRE loans / Gross loans	38.22	37.80	37.86	38.31	37.56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	247.20	249.65	247.65	258.24	255.73
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	327.93	328.85	326.62	338.45	337.29

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	6.36	6.22	6.69	6.69	6.04
Liquid assets	16.09	15.91	16.31	15.91	16.06
Investment securities	15.64	15.92	15.43	16.07	17.54
Net loans and leases	72.56	72.47	72.53	72.30	71.43
Net loans, leases and standby letters of credit	72.96	72.85	72.95	72.71	71.88
Core deposits	73.23	72.85	72.83	72.81	72.60
Noncore funding	13.69	14.60	14.07	14.87	15.40
Time deposits of $250K or more	5.49	5.45	5.46	5.38	4.72
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.30	0.38	0.36	0.39	0.49
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.28	0.36	0.35	0.36	0.49
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.31	2.05	1.84	2.00	3.26
Earning assets that reprice within 1 year	35.55	32.82	34.73	32.24	28.76
Interest-bearing liabilities that reprice within 1 year	18.42	20.18	19.74	20.71	19.15
Long-term debt that reprices within 1 year	0.14	0.16	0.16	0.14	0.08
Net assets that reprice within 1 year	15.89	11.78	14.07	10.91	9.23
Other Liquidity and Funding Ratios					
Net noncore funding dependence	8.45	9.51	8.51	9.22	10.56
Net short-term noncore funding dependence	5.54	6.36	5.38	5.77	6.76
Short-term investment / Short-term noncore funding	75.52	65.11	75.35	69.79	64.03
Liquid assets - short-term noncore funding / Nonliquid assets	6.13	5.17	6.35	5.33	5.32
Net loans and leases / Total deposits	87.79	87.36	87.57	87.21	87.53
Net loans and leases / Core deposits	99.59	100.14	100.21	99.96	99.36
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.43	-4.64	-3.28	-5.15	-6.33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.51	-9.27	-5.92	-11.56	-13.68
Structured notes appreciation (depreciation) / Tier 1 capital	-0.19	-0.27	-0.18	-0.36	-0.32
Percent of Investment Securities					
Held-to-maturity securities	10.95	12.25	11.08	12.11	13.69
Available-for-sale securities	87.21	85.91	86.84	86.41	84.66
US Treasury securities	5.05	4.84	4.54	6.10	6.48
US agency securities (excluding mortgage-backed securities)	6.02	7.51	6.46	7.97	8.58
Municipal securities	13.90	14.19	13.77	15.91	16.58
Mortgage-backed securities	55.38	51.93	55.12	50.04	47.95
Asset-backed securities	2.60	3.24	2.77	3.69	3.81
Other debt securities	3.34	3.57	3.37	3.71	3.83
Mutual funds and equity securities	0.47	0.46	0.50	0.41	0.30
Debt securities 1 year or less	12.57	13.09	12.47	14.75	14.87
Debt securities 1 to 5 years	20.80	20.42	20.22	19.49	21.38
Debt securities over 5 years	61.77	61.76	62.18	61.20	59.95
Pledged securities	50.16	50.76	48.85	51.51	54.91
Structured notes, fair value	0.13	0.22	0.21	0.26	0.20
Percent Change from Prior Like Quarter					
Short-term investments	12.78	12.70	13.89	26.99	57.59
Investment securities	4.94	2.93	2.94	0.50	-4.42
Core deposits	8.15	5.33	6.05	4.54	-0.39
Noncore funding	-0.40	0.51	-0.26	1.68	57.20

BHCPR PEER GROUP DATA
Peer Group: 2
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)		15.84	15.89	15.95	17.35
Standby letters of credit	0.30	0.30	0.32	0.32	0.32
Commercial and similar letters of credit	0.00	0.00	0.00	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.02	0.01	0.02	0.02	0.01
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.01	0.01	0.01	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.03	0.03	0.03	0.01
Derivative contracts	4.16	3.76	3.86	4.01	3.76
Interest rate contracts	4.16	3.76	3.86	4.01	3.76
Interest rate futures and forward contracts	0.04	0.05	0.03	0.03	0.02
Written options contracts (interest rate)	0.09	0.08	0.06	0.07	0.05
Purchased options contracts (interest rate)	0.20	0.08	0.11	0.07	0.03
Interest rate swaps	3.37	3.21	3.29	3.54	3.42
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)		22.41	22.69	22.85	25.68

BHCPR PEER GROUP DATA
Peer Group: 2
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	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	3.67	5.17	3.37	2.94	3.25
Written options	4.91	5.65	4.25	5.32	4.13
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	4.91	5.42	4.25	5.32	4.12
Purchased options	4.37	3.06	3.11	2.10	1.30
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	4.37	3.06	3.11	2.08	1.26
Swaps	78.04	84.07	87.70	87.57	90.21
Held for trading	11.67	13.38	12.89	12.83	14.54
Interest rate contracts	11.66	13.38	12.89	12.82	14.54
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	88.33	86.62	87.11	87.17	85.46
Interest rate contracts	88.33	86.38	87.10	87.15	85.13
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	83.53	90.04	91.84	92.33	91.64
One year or less	13.84	13.97	16.32	9.70	7.12
Over 1 year to 5 years	49.36	46.30	45.30	47.42	44.46
Over 5 years	17.23	18.76	17.96	23.10	32.23
Gross negative fair value (absolute value)	0.77	1.18	0.91	1.53	1.91
Gross positive fair value	1.32	1.61	1.36	2.26	2.65
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.01	0.01
Gross positive fair value (X)	0.00	0.01	0.00	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.01	0.01
Current credit exposure (X)	0.01	0.01	0.01	0.01	0.01
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.09	0.10	0.09	0.16	0.18

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	0.12	0.15	0.15	0.14	0.12
Provision for loan and lease losses / Average loans and leases	0.17	0.21	0.20	0.19	0.16
Provision for loan and lease losses / Net credit losses on loans and leases	183.08	224.81	187.39	229.89	274.39
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.19	1.20	1.18	1.19	1.18
Allowance for credit losses on loans and leases / Total loans and leases	1.18	1.19	1.17	1.18	1.18
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	30.85	30.55	21.46	27.55	48.97
Allowance for credit losses on loans and leases / Nonaccrual assets	267.89	333.52	292.23	433.80	454.29
ALLL / 90+ days past due + nonaccrual loans and leases	246.47	302.05	266.08	373.45	398.68
Gross credit losses on loans and leases / Average loans and leases	0.17	0.18	0.20	0.17	0.14
Recoveries / Average loans and leases	0.03	0.03	0.04	0.04	0.04
Net losses / Average loans and leases	0.13	0.14	0.16	0.13	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	13.96	13.28	29.29	39.52	69.07
Earnings coverage of net credit losses on loans and leases (X)	43.49	39.16	31.76	32.47	42.15
Net Credit Losses on Loans and Leases By Type					
Real estate loans	0.03	0.03	0.03	0.03	0.01
Real estate loans secured by 1-4 family	0.01	0.00	0.00	0.00	0.00
Revolving	0.00	0.00	0.01	0.00	-0.01
Closed-end	0.01	0.00	0.00	0.00	0.00
Commercial real estate loans	0.04	0.03	0.04	0.04	0.02
Construction and land development	0.00	0.01	0.01	0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Multifamily	0.00	0.00	0.02	0.00	0.00
Nonfarm nonresidential	0.03	0.03	0.04	0.04	0.02
Owner-occupied	0.00	0.00	0.01	0.01	0.00
Other	0.02	0.01	0.03	0.02	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.32	0.30	0.43	0.31	0.18
Loans to individuals	1.28	1.24	1.43	1.47	1.16
Credit card loans	2.86	2.37	2.64	2.68	1.69
Agricultural loans	0.00	0.03	0.04	0.01	0.00
Loans to foreign governments and institutions					
Other loans and leases	0.33	0.31	0.38	0.49	0.36

BHCPR PEER GROUP DATA
Peer Group: 2
Date: 06/30/2026

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	0.31	0.31	0.38	0.34	0.29
90+ days past due loans and leases	0.03	0.03	0.02	0.03	0.03
Nonaccrual loans and leases	0.66	0.56	0.65	0.53	0.41
90+ days past due and nonaccrual loans and leases	0.73	0.63	0.71	0.59	0.47
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.06	0.06	0.07	0.05	0.02
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	0.31	0.31	0.38	0.35	0.29
90+ days past due assets	0.03	0.03	0.02	0.03	0.03
Nonaccrual assets	0.66	0.57	0.65	0.54	0.41
30+ days past due and nonaccrual assets	1.06	0.97	1.11	0.96	0.78
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.53	0.46	0.52	0.44	0.34
90+ past due and nonaccrual assets + other real estate owned	0.60	0.50	0.56	0.49	0.37
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.69	0.60	0.66	0.58	0.40
Allowance for credit losses on loans and leases	83.48	71.82	79.89	67.98	48.58
Equity capital + allowance for credit losses on loans and leases	6.17	5.62	5.89	5.56	4.02
Tier 1 capital + allowance for credit losses on loans and leases	6.23	5.55	6.03	5.45	3.85
Loans and leases + other real estate owned	0.93	0.82	0.90	0.78	0.55

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

BHCPR PEER GROUP DATA
Peer Group: 2
Date: 06/30/2026

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	0.27	0.26	0.34	0.30	0.23
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.65	0.54	0.63	0.50	0.37
Commercial and industrial	30-89 days past due	0.29	0.30	0.29	0.33	0.28
	90+ days past due	0.02	0.02	0.01	0.02	0.02
	Nonaccrual	0.87	0.86	0.90	0.69	0.52
Individuals	30-89 days past due	0.65	0.67	0.75	0.79	0.72
	90+ days past due	0.03	0.03	0.04	0.04	0.03
	Nonaccrual	0.22	0.17	0.23	0.19	0.16
Depository institution loans	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
	Nonaccrual	0.00	0.00	0.00	0.00	0.01
Agricultural	30-89 days past due	0.07	0.11	0.13	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.23	0.22	0.13	0.19
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.12	0.16	0.17	0.29	0.26
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.25	0.12	0.19	0.18	0.15

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	0.38	0.35	0.57	0.53	0.45
	90+ days past due	0.03	0.04	0.04	0.04	0.04
	Nonaccrual	0.57	0.47	0.54	0.45	0.40
Revolving	30-89 days past due	0.33	0.35	0.36	0.46	0.39
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.42	0.40	0.42	0.41	0.37
Closed-End	30-89 days past due	0.34	0.31	0.60	0.52	0.45
	90+ days past due	0.03	0.03	0.04	0.04	0.04
	Nonaccrual	0.59	0.46	0.56	0.45	0.40
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	0.01	0.01
Commercial real estate	30-89 days past due	0.19	0.18	0.21	0.18	0.12
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.66	0.57	0.61	0.52	0.35
Construction and development	30-89 days past due	0.14	0.19	0.15	0.24	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.50	0.46	0.66	0.36	0.17
1-4 family	30-89 days past due	0.03	0.03	0.04	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.03
Other	30-89 days past due	0.08	0.12	0.07	0.15	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.42	0.37	0.58	0.27	0.11
Multifamily	30-89 days past due	0.07	0.04	0.05	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.32	0.11	0.17	0.19	0.13
Nonfarm non-residential	30-89 days past due	0.16	0.14	0.21	0.13	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.64	0.52	0.58	0.46	0.36
Owner occupied	30-89 days past due	0.07	0.05	0.08	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	0.16	0.19	0.16	0.14
Other	30-89 days past due	0.06	0.06	0.09	0.06	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.29	0.27	0.29	0.24	0.17
Farmland	30-89 days past due	0.14	0.08	0.14	0.09	0.07
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.31	0.30	0.34	0.33	0.35
Credit card	30-89 days past due	1.40	1.48	1.53	1.72	1.48
	90+ days past due	0.34	0.32	0.52	0.31	0.27
	Nonaccrual	0.05	0.07	0.08	0.02	0.00

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

BHCPR PEER GROUP DATA
Peer Group: 2
Date: 06/30/2026

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	10.83	12.18	12.34	11.91	11.65
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	11.35	12.74	12.90	12.50	12.21
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	12.88	14.61	14.71	14.44	14.09
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.53	10.29	10.38	10.05	9.79
Supplementary leverage ratio, advanced approaches HCs					

BHCPR PEER GROUP DATA
Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33	50.00	25.00	50.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67	50.00	75.00	50.00	50.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.20	0.38	0.34	0.60	0.56
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.75	0.94
Credit related premium income / Total premium income	0.00	50.00	50.00	33.33	33.33
Other premium income / Total premium income	100.00	50.00	50.00	66.67	66.67
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	42.61	55.94	45.63	46.92	56.20
Insurance net income (L/H) / Equity (L/H)	2.74	38.95	11.96	53.25	34.72
Insurance benefits, losses, expenses / Insurance premiums	0.00	40.91	46.15	34.72	35.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	10.92	11.10	11.13	11.36	11.44
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA
Peer Group: 2
Date: 06/30/2026

Foreign Activities

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					0.00
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases	-31.60	2.56	-41.32	-11.04	108.81
Total selected assets	-27.69	-21.03	-30.81	-24.22	21.00
Deposits					-100.00

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	11.64	10.26	10.73	9.47	10.56
Bank net income / Average equity investment in banks	12.56	11.10	11.38	10.10	11.09
Nonbank net income / Average equity investment in nonbanks	6.63	5.66	5.92	6.59	10.70
Subsidiary HCs net income / Average equity investment in sub HCs	8.63	7.20	7.86	6.07	7.22
Bank net income / Parent net income	105.37	106.21	105.34	106.89	107.36
Nonbank net income / Parent net income	0.28	0.41	0.47	0.50	0.97
Subsidiary holding companies' net income / Parent net income	100.98	103.63	102.25	111.11	118.62
Leverage					
Total liabilities / Equity capital	9.32	10.35	9.59	11.94	12.47
Total debt / Equity capital	5.10	5.98	5.37	6.89	6.88
Total debt + notes payable to subs that issued TPS / Equity capital	7.76	8.69	7.91	9.91	10.52
Total debt + Loans guaranteed for affiliate / Equity capital	5.11	5.95	5.41	6.86	6.86
Total debt / Equity capital - excess over fair value	5.10	5.99	5.37	6.89	6.88
Long-term debt / Equity capital	5.02	5.80	5.19	6.69	6.74
Short-term debt / Equity capital	0.00	0.00	0.01	0.00	0.00
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	31.40	33.65	30.50	34.78	30.98
Double Leverage					
Equity investment in subs / Equity capital	104.20	104.90	104.13	105.43	106.42
Total investment in subs / Equity capital	104.44	105.07	104.35	105.76	106.63
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)	0.38	0.47	0.40	0.67	0.68
Equity investment in subs - equity cap / Net income-div (X)	1.26	1.52	1.36	2.21	1.82
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	156.10	131.15	151.31	133.30	130.40
Cash from ops + noncash items + op expense / Op expense + dividend	149.04	128.03	145.64	129.37	127.33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.74	96.07	102.10	111.49	92.23
Pretax operating income + interest expense / Interest expense	1,664.68	1,235.79	1,529.43	1,137.05	1,308.51
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,390.93	928.26	1,126.46	888.57	862.79
Dividends + interest from subsidiaries / Interest expense + dividends	185.87	142.51	181.76	152.04	158.53
Fees + other income from subsidiaries / Salary + other expenses	3.87	4.19	4.10	3.11	5.59
Net income / Current part of long-term debt + preferred dividends (X)	61.53	36.05	70.56	93.59	156.61
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.11	1.00	1.32	1.93	1.54
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	6.55	5.24	6.27	5.93	6.99
Total	6.55	5.24	6.27	5.93	6.99
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.05	0.05	0.05	0.05	0.05
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

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	57.49	77.08	66.71	73.41	76.09
Dividends declared / Net income	22.92	27.89	24.15	26.88	30.45
Net income - dividends / Average equity	8.53	7.04	7.84	6.51	7.14
Percent of Dividends Paid					
Dividends from bank subsidiaries	197.19	150.15	212.97	183.89	181.58
Dividends from nonbank subsidiaries	0.43	0.69	1.50	1.19	1.85
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	224.18	173.44	214.78	184.41	183.53
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	43.47	39.98	44.23	43.63	45.70
Interest income from bank subsidiaries	0.06	0.08	0.09	0.11	0.10
Management and service fees from bank subsidiaries	0.30	0.22	0.30	0.45	0.55
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	51.57	43.30	51.74	51.20	52.87
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	54.96	60.52	80.62	73.34	68.42
Interest income from nonbank subsidiaries	0.56	0.55	0.51	0.42	0.09
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.02	0.04	0.09
Other income from nonbank subsidiaries	0.03	0.11	0.59	0.05	0.03
Operating income from nonbank subsidiaries	72.58	76.84	90.85	82.56	71.12
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	15.31	38.53	21.40	122.45	52.28
Interest income from subsidiary holding companies	3.27	3.77	3.54	0.01	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	18.59	42.31	24.94	122.46	52.29
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	75.99	72.72	78.28	79.15	79.68
Interest income from bank subsidiaries	2.11	0.54	0.22	0.38	0.27
Management and service fees from bank subsidiaries	0.61	0.55	0.51	0.63	1.20
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.02
Operating income from bank subsidiaries	95.52	80.13	85.07	94.14	94.32
Dividends from nonbank subsidiaries	0.26	0.52	0.58	0.67	1.22
Interest income from nonbank subsidiaries	0.00	0.01	0.00	0.01	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	0.49	1.17	0.82	0.91	1.56
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,021.22	1,530.18	569.58	716.58	741.88
Loans and advances from subsidiaries / Total debt	29.72	32.10	30.62	30.30	33.16

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2026

Summary Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									202
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.36	2.34	2.54	3.01	3.41	3.65	4.05	4.77	97
+ Non-interest income	0.78	0.18	0.28	0.48	0.72	1.00	1.43	2.25	202
- Overhead expense	2.51	1.67	1.78	2.13	2.44	2.91	3.39	3.94	202
- Provision for credit losses	0.12	-0.04	-0.01	0.03	0.09	0.18	0.36	0.49	202
+ Securities gains (losses)	0.00	-0.02	0.00	0.00	0.00	0.00	0.01	0.02	202
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	97
= Pretax net operating income (tax equivalent)	1.56	0.59	0.71	1.27	1.56	1.86	2.27	2.82	97
Net operating income	1.24	0.40	0.61	0.98	1.23	1.50	1.90	2.16	202
Net income	1.24	0.40	0.61	0.98	1.23	1.50	1.90	2.16	202
Net income (Subchapter S adjusted)	1.35	0.77	0.86	1.06	1.30	1.55	1.87	2.10	18
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.48	4.34	4.57	5.10	5.44	5.86	6.44	6.85	97
Interest expense	1.90	0.96	1.24	1.57	1.90	2.27	2.62	2.90	202
Net interest income (tax equivalent)	3.58	2.41	2.67	3.13	3.64	3.91	4.31	5.06	97
Losses, Allowance, and Past Due + Nonaccrual									
Net credit losses on loans and leases / Average loans an leases	0.13	-0.01	0.00	0.02	0.07	0.20	0.47	0.88	202
Earnings coverage of net credit losses on loans and leases (X)	43.49	-317.39	-30.02	5.58	22.86	67.44	223.28	518.03	201
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.19	0.74	0.85	1.00	1.17	1.34	1.61	1.94	202
Allowance for credit losses on loans and leases / Total loans and leases	1.18	0.72	0.84	1.00	1.16	1.34	1.58	1.83	202
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.12	0.20	0.33	0.58	1.06	1.64	2.25	202
30-89 days past due loans and leases / Total loans and leases	0.31	0.02	0.05	0.12	0.25	0.45	0.75	1.00	202
Liquidity and Funding									
Net noncore funding dependence	8.45	-9.34	-5.57	1.12	8.62	14.31	23.12	31.09	202
Net short-term noncore funding dependence	5.54	-10.88	-7.68	-0.01	5.82	11.47	17.54	23.04	202
Net loans and leases / Total assets	72.56	51.03	56.30	67.79	74.30	78.21	83.15	83.97	202
Capitalization									
Tier 1 leverage ratio	10.53	7.86	8.30	9.23	10.25	11.69	13.28	15.03	202
Holding company equity capital / Total assets	10.65	6.67	7.81	9.10	10.69	12.34	13.53	14.67	202
Total equity capital (including minority interest) / Total assets	10.69	6.97	7.95	9.15	10.73	12.34	13.53	14.69	202
Common equity tier 1 capital / Total risk-weighted assets	12.73	9.17	9.64	11.09	12.53	14.23	16.83	18.45	177
Net loans and leases / Equity capital (X)	7.04	4.40	5.13	5.74	6.84	8.24	9.68	10.72	202
Cash dividends / Net income	22.96	0.00	0.00	7.03	25.03	38.04	50.18	70.01	198
Cash dividends / Net income (Subchapter S adjusted)	52.35	20.80	23.16	25.36	61.60	74.46	76.13	76.42	8
Growth Rates									
Assets	6.35	-3.12	-0.74	1.45	5.08	9.71	18.94	34.00	183
Equity capital	12.39	-2.83	3.10	7.60	11.21	15.95	27.64	32.89	183
Net loans and leases	6.46	-6.81	-1.19	1.72	5.18	9.38	20.20	33.00	183
Noncore funding	-0.40	-45.92	-34.27	-18.70	-2.37	13.15	43.30	74.58	182
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Long-term debt / Equity capital	5.02	0.00	0.00	0.00	1.88	10.99	17.10	21.05	202
Equity investment in subsidiaries / Equity capital	104.20	87.94	93.97	98.79	102.66	110.21	115.79	122.10	202
Cash from ops + noncash items + op expense / Op expense + dividends	149.04	-3.81	19.09	93.77	126.30	185.30	347.98	617.93	197

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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)	5.15	4.12	4.31	4.76	5.18	5.46	6.10	6.33	97
Less: Interest expense	1.79	0.89	1.13	1.45	1.81	2.13	2.46	2.64	202
Equals: Net interest income (tax equivalent)	3.36	2.34	2.54	3.01	3.41	3.65	4.05	4.77	97
Plus: Non-interest income	0.78	0.18	0.28	0.48	0.72	1.00	1.43	2.25	202
Equals: adjusted operating income (tax equivalent)	4.21	2.93	3.11	3.74	4.12	4.61	5.35	6.57	97
Less: Overhead expense	2.51	1.67	1.78	2.13	2.44	2.91	3.39	3.94	202
Less: Provision for credit losses	0.12	-0.04	-0.01	0.03	0.09	0.18	0.36	0.49	202
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	202
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.02	0.00	0.00	0.00	0.00	0.01	0.02	202
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	97
Equals: Pretax net operating income (tax equivalent)	1.56	0.59	0.71	1.27	1.56	1.86	2.27	2.82	97
Less: Applicable income taxes (tax equivalent)	0.33	0.01	0.09	0.24	0.34	0.43	0.53	0.63	97
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Equals: Net operating income	1.24	0.40	0.61	0.98	1.23	1.50	1.90	2.16	202
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Equals: Net income	1.24	0.40	0.61	0.98	1.23	1.50	1.90	2.16	202
Memo: Net income (last four quarters)	1.23	0.24	0.54	0.97	1.22	1.51	1.86	2.27	185
Net income-BHC and noncontrolling (minority) interest	1.25	0.45	0.64	0.99	1.23	1.50	1.90	2.16	202
Margin Analysis									
Average earning assets / Average assets	94.25	88.91	90.80	92.74	94.50	95.91	97.00	97.61	202
Average interest-bearing funds / Average assets	70.01	54.04	57.21	64.80	70.50	75.51	80.36	83.46	202
Interest income (tax equivalent) / Average earning assets	5.48	4.34	4.57	5.10	5.44	5.86	6.44	6.85	97
Interest expense / Average earning assets	1.90	0.96	1.24	1.57	1.90	2.27	2.62	2.90	202
Net interest income (tax equivalent) / Average earning assets	3.58	2.41	2.67	3.13	3.64	3.91	4.31	5.06	97
Yield or Cost									
Total loans and leases (tax equivalent)	6.04	4.90	5.11	5.70	6.00	6.40	7.10	7.72	97
Interest-bearing bank balances	3.60	1.56	2.22	2.93	3.52	4.00	5.21	7.69	202
Federal funds sold and reverse repos	2.95	0.00	0.00	2.21	3.60	3.77	4.71	7.14	73
Trading assets	0.31	0.00	0.00	0.00	0.00	0.00	1.66	3.83	31
Total earning assets	5.49	4.48	4.67	5.08	5.47	5.82	6.43	6.83	202
Investment securities (tax equivalent)	3.57	2.33	2.63	2.99	3.50	4.18	4.72	5.07	97
US Treasury and agency securities (excluding mortgage-backed securities)	2.81	1.12	1.42	1.87	2.73	3.70	4.44	5.40	185
Mortgage-backed securities	3.42	1.98	2.22	2.75	3.42	4.16	4.57	4.71	198
All other securities	4.04	2.28	2.49	2.99	3.86	5.01	6.15	7.24	92
Interest-bearing deposits	2.43	1.54	1.75	2.01	2.41	2.84	3.20	3.47	202
Time deposits of $250K or more	3.48	2.57	2.92	3.23	3.51	3.75	3.94	4.07	200
Time deposits < $250K	3.45	2.72	2.90	3.16	3.47	3.74	3.98	4.13	199
Other domestic deposits	2.00	0.87	1.13	1.53	1.98	2.50	2.95	3.18	202
Foreign deposits									
Federal funds purchased and repos	1.86	0.00	0.00	0.34	1.94	3.45	4.00	4.71	110
Other borrowed funds and trading liabilities	1.46	0.00	0.00	0.00	0.00	3.78	4.09	4.31	187
All interest-bearing funds	2.56	1.73	1.85	2.16	2.56	2.92	3.28	3.54	202

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	0.90	0.00	0.00	0.00	0.00	0.55	6.45	10.98	202
Overhead expenses / Net Interest Income + non-interest income	60.53	44.68	47.53	54.02	59.91	66.72	76.19	79.19	202
Percent of Average Assets									
Total overhead expense	2.51	1.67	1.78	2.13	2.44	2.91	3.39	3.94	202
Personnel expense	1.45	0.83	1.02	1.23	1.43	1.67	1.90	2.32	202
Net occupancy expense	0.26	0.11	0.16	0.20	0.24	0.33	0.41	0.48	202
Other operating expenses	0.80	0.44	0.50	0.63	0.77	0.95	1.16	1.39	202
Overhead less non-interest income	1.70	1.06	1.15	1.38	1.69	2.01	2.32	2.49	202
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.16	46.57	48.80	54.07	59.08	64.96	75.64	77.89	97
Personnel expense	34.45	22.41	26.80	30.16	33.66	38.65	44.24	46.54	97
Net occupancy expense	6.22	3.15	3.64	4.73	5.69	7.69	9.72	10.98	97
Other operating expenses	19.27	12.99	14.42	16.42	18.54	22.18	25.64	28.44	97
Total non-interest income	18.88	7.72	10.64	12.76	18.03	23.49	30.29	36.58	97
Fiduciary activities income	2.21	0.00	0.00	0.00	1.10	4.07	6.87	13.20	97
Service charges on domestic deposit accounts	2.81	0.01	0.34	1.33	2.86	4.07	5.44	6.25	97
Trading revenue	0.06	0.00	0.00	0.00	0.00	0.00	0.40	0.71	97
Investment banking fees and commissions	1.03	0.00	0.00	0.00	0.72	1.90	3.20	4.79	97
Insurance activities revenue	0.20	0.00	0.00	0.00	0.00	0.09	1.13	2.38	97
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Net servicing fees	0.45	0.00	0.00	0.00	0.23	0.55	1.23	3.74	97
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Net gain (loss) - sales of loans, OREO, and other assets	1.29	-0.15	0.00	0.09	0.75	1.83	4.26	6.53	97
Other non-interest income	7.35	3.21	3.96	5.35	6.61	8.98	11.73	16.49	97
Overhead less non-interest income	40.79	21.20	25.40	34.01	39.90	48.33	57.90	59.63	97
Applicable income taxes / Pretax net operating income (tax equivalent)	20.44	0.00	6.89	17.23	21.34	24.57	26.42	28.26	96
Applicable income tax + TE / Pretax net operating income + TE	21.87	1.28	15.21	19.77	22.87	25.57	27.59	29.07	96

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	56.08	30.75	37.35	47.76	57.08	64.35	71.47	75.34	202
Commercial and industrial loans	9.54	1.69	2.71	4.85	8.55	13.25	20.53	24.65	202
Loans to individuals	1.79	0.01	0.05	0.23	0.74	2.25	7.20	12.68	202
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	202
Agricultural loans	0.58	0.00	0.00	0.00	0.05	1.07	2.78	4.18	202
Other loans and leases	1.22	0.00	0.00	0.00	0.36	2.30	4.88	8.31	202
Net loans and leases	72.56	51.03	56.30	67.79	74.30	78.21	83.15	83.97	202
Debt securities over 1 year	13.03	1.42	2.97	7.85	11.83	18.43	26.15	31.50	202
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.01	0.07	0.25	0.53	202
Subtotal	86.32	75.23	79.09	83.41	86.87	89.40	91.67	92.43	202
Interest-bearing bank balances	4.06	0.28	0.63	1.44	3.45	6.22	9.86	12.03	202
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.67	202
Debt securities 1 year or less	1.77	0.07	0.18	0.48	1.34	2.30	5.24	6.99	202
Trading assets	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.20	202
Total earning assets	92.96	88.39	89.66	91.45	93.23	94.55	95.59	96.28	202
Non-interest cash and due from depository institutions	0.91	0.16	0.35	0.64	0.88	1.21	1.51	1.82	202
Other real estate owned	0.04	0.00	0.00	0.00	0.01	0.06	0.17	0.28	202
All other assets	6.06	3.01	3.77	4.63	5.88	7.37	8.99	10.23	202
Memoranda									
Short-term investments	6.36	1.38	1.88	3.01	5.62	9.12	13.62	16.96	202
US Treasury securities	0.64	0.00	0.00	0.00	0.11	1.12	2.92	5.83	202
US agency securities (excluding mortgage-backed securities)	1.01	0.00	0.00	0.05	0.48	1.60	4.42	6.19	202
Municipal securities	2.38	0.00	0.00	0.24	1.36	4.40	7.92	11.82	202
Mortgage-backed securities	8.27	0.77	1.23	3.98	7.63	12.37	17.46	21.08	202
Asset-backed securities	0.40	0.00	0.00	0.00	0.03	0.65	2.20	3.58	202
Other debt securities	0.43	0.00	0.00	0.01	0.27	0.85	1.45	1.92	202
Loans held-for-sale	0.18	0.00	0.00	0.01	0.07	0.24	0.80	2.42	202
Loans held for investment	72.92	50.17	56.18	68.02	74.91	79.09	83.65	84.69	202
Real estate loans secured by 1-4 family	16.37	1.35	3.48	8.38	15.08	24.02	33.06	38.37	202
Revolving	2.17	0.01	0.11	0.66	1.95	3.31	5.63	6.61	202
Closed-end, secured by first liens	13.40	0.71	2.14	6.29	12.29	19.54	27.17	31.45	202
Closed-end, secured by junior liens	0.36	0.00	0.01	0.10	0.26	0.54	1.08	1.35	202
Commercial real estate loans	36.31	15.68	21.48	29.27	36.61	43.15	51.07	58.07	202
Construction and land development	5.27	0.68	1.60	3.08	5.00	7.36	9.76	12.19	202
Multifamily	5.70	0.71	1.64	2.88	4.85	7.88	12.36	22.50	202
Nonfarm nonresidential	24.04	8.02	13.01	18.18	23.84	30.32	35.37	38.50	202
Real estate loans secured by farmland	1.10	0.00	0.00	0.02	0.31	1.97	4.72	5.84	202

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	77.53	45.25	55.17	69.32	79.59	86.86	91.91	96.12	202
Real estate loans secured by 1-4 family	22.63	1.80	4.15	11.73	21.67	32.35	42.59	52.47	202
Revolving	3.00	0.01	0.15	0.85	2.60	4.51	7.83	9.27	202
Closed-end	19.09	1.36	3.29	9.09	17.90	27.29	36.03	44.60	202
Commercial real estate loans	50.42	24.60	34.69	41.80	49.58	58.33	71.53	77.56	202
Construction and land development	7.36	0.84	2.06	4.33	6.81	10.48	14.70	16.19	202
1-4 family	1.57	0.00	0.09	0.37	1.05	2.30	4.31	5.87	202
Other	5.60	0.80	1.63	3.41	5.09	7.49	11.14	13.01	202
Multifamily	7.81	0.95	2.28	4.12	6.87	10.28	17.16	29.31	202
Nonfarm nonresidential	33.52	11.73	17.83	25.95	33.48	41.06	49.39	53.86	202
Owner-occupied	11.85	2.16	3.55	7.66	12.52	15.17	18.86	24.09	202
Other	21.17	7.47	9.60	15.61	20.65	27.80	33.25	38.01	202
Real estate loans secured by farmland	1.56	0.00	0.00	0.02	0.49	2.53	6.75	9.76	202
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	202
Commercial and industrial loans	13.17	2.27	3.98	7.39	11.52	18.37	27.46	32.77	202
Loans to individuals	2.62	0.02	0.06	0.31	0.98	3.23	11.81	16.89	202
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.04	0.22	0.35	202
Agricultural loans	0.82	0.00	0.00	0.00	0.07	1.47	4.39	6.39	202
Other loans and leases	1.80	0.00	0.00	0.00	0.52	3.28	7.77	12.86	202
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	504.59	199.78	306.97	408.27	506.26	602.13	693.22	752.10	202
Real estate loans secured by 1-4 family	149.54	12.23	27.27	70.56	142.64	205.38	329.16	428.57	202
Revolving	19.39	0.11	0.94	5.93	15.77	29.40	49.11	64.03	202
Closed-end	126.50	10.87	19.48	57.19	120.06	178.85	282.52	337.72	202
Commercial real estate loans	324.78	128.63	185.13	247.13	324.43	397.46	464.55	530.61	202
Construction and land development	46.77	5.42	14.79	27.06	44.07	62.10	87.75	105.14	202
1-4 family	9.97	0.00	0.50	2.33	7.31	14.43	29.08	39.04	202
Other	35.48	4.06	11.67	21.95	34.54	46.85	67.82	81.61	202
Multifamily	50.97	6.59	14.89	24.48	43.76	67.71	115.49	176.27	202
Nonfarm nonresidential	216.86	52.63	104.14	158.49	209.73	277.48	344.68	384.43	202
Owner-occupied	76.66	13.74	21.55	45.52	74.79	107.66	135.99	150.57	202
Other	137.35	38.75	53.80	90.10	137.16	180.24	237.90	252.00	202
Real estate loans secured by farmland	9.94	0.00	0.00	0.18	2.82	17.40	41.83	57.25	202
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	202
Commercial and industrial loans	85.72	13.57	22.68	42.03	76.54	121.61	179.03	244.30	202
Loans to individuals	16.55	0.11	0.42	2.22	6.44	19.59	74.81	118.23	202
Credit card loans	0.19	0.00	0.00	0.00	0.00	0.26	1.22	2.28	202
Agricultural loans	5.26	0.00	0.00	0.00	0.42	9.54	28.83	39.63	202
Other loans and leases	10.69	0.00	0.00	0.00	3.27	19.15	43.29	61.46	202
Supplemental									
Non-owner occupied CRE loans / Gross loans	38.22	17.07	22.38	30.07	37.62	45.71	55.81	65.95	202
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	247.20	87.71	128.30	181.26	242.72	312.54	375.01	444.04	202
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	327.93	128.74	186.84	247.73	331.23	404.97	471.43	532.40	202

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	6.36	1.38	1.88	3.01	5.62	9.12	13.62	16.96	202
Liquid assets	16.09	7.31	8.49	11.57	14.84	20.56	26.03	31.31	202
Investment securities	15.64	3.30	4.98	9.80	14.58	20.41	30.30	36.87	202
Net loans and leases	72.56	51.03	56.30	67.79	74.30	78.21	83.15	83.97	202
Net loans, leases and standby letters of credit	72.96	51.47	56.89	68.15	74.98	78.44	83.52	84.41	202
Core deposits	73.23	54.06	60.03	68.19	74.50	79.12	82.34	84.13	202
Noncore funding	13.69	3.45	4.36	8.06	12.63	18.39	26.41	33.34	202
Time deposits of $250K or more	5.49	0.57	1.41	3.20	5.40	7.33	10.58	12.10	202
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Federal funds purchased and repos	0.30	0.00	0.00	0.00	0.00	0.27	1.94	3.57	202
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Net federal funds purchased (sold)	0.28	-0.62	-0.24	0.00	0.00	0.22	1.94	3.57	202
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Other borrowings w/remaining maturity of 1 year or less	2.31	0.00	0.00	0.00	1.47	4.07	7.97	11.79	202
Earning assets that reprice within 1 year	35.55	16.66	19.66	26.61	35.32	44.51	51.88	58.44	202
Interest-bearing liabilities that reprice within 1 year	18.42	3.69	6.28	11.55	16.39	23.60	40.09	58.55	202
Long-term debt that reprices within 1 year	0.14	0.00	0.00	0.00	0.00	0.02	0.91	1.89	202
Net assets that reprice within 1 year	15.89	-17.39	-8.53	6.06	15.54	27.85	35.72	45.22	202
Other Liquidity and Funding Ratios									
Net noncore funding dependence	8.45	-9.34	-5.57	1.12	8.62	14.31	23.12	31.09	202
Net short-term noncore funding dependence	5.54	-10.88	-7.68	-0.01	5.82	11.47	17.54	23.04	202
Short-term investment / Short-term noncore funding	75.52	11.01	14.42	25.42	53.91	98.78	244.59	302.11	201
Liquid assets - short-term noncore funding / Nonliquid assets	6.13	-14.49	-9.00	-1.79	5.51	12.92	24.72	37.78	202
Net loans and leases / Total deposits	87.79	62.89	67.37	80.40	89.53	95.22	101.85	107.68	202
Net loans and leases / Core deposits	99.59	67.70	75.22	87.88	98.89	110.96	125.16	138.10	202
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.43	-17.03	-12.83	-5.52	-1.41	-0.05	0.00	0.01	115
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.51	-23.18	-16.79	-9.99	-5.08	-1.96	-0.67	-0.12	200
Structured notes appreciation (depreciation) / Tier 1 capital	-0.19	-0.69	-0.62	-0.34	-0.08	-0.01	0.00	0.00	38
Percent of Investment Securities									
Held-to-maturity securities	10.95	0.00	0.00	0.00	0.90	23.36	43.71	59.20	201
Available-for-sale securities	87.21	37.37	52.58	73.52	96.23	99.85	100.00	100.00	201
US Treasury securities	5.05	0.00	0.00	0.00	0.75	6.52	26.98	48.63	201
US agency securities (excluding mortgage-backed securities)	6.02	0.00	0.00	0.54	3.65	9.61	23.83	33.69	201
Municipal securities	13.90	0.00	0.00	1.88	11.42	25.65	41.81	50.81	201
Mortgage-backed securities	55.38	6.50	20.74	38.15	58.23	72.23	84.42	89.64	201
Asset-backed securities	2.60	0.00	0.00	0.00	0.21	4.45	12.29	24.39	201
Other debt securities	3.34	0.00	0.00	0.06	1.85	5.34	13.34	22.77	201
Mutual funds and equity securities	0.47	0.00	0.00	0.00	0.05	0.52	2.01	8.25	201
Debt securities 1 year or less	12.57	0.85	1.54	4.47	9.06	16.91	38.69	46.80	201
Debt securities 1 to 5 years	20.80	1.48	3.37	8.94	18.64	32.74	45.05	53.79	201
Debt securities over 5 years	61.77	11.87	26.52	47.53	64.59	78.54	88.09	92.09	201
Pledged securities	50.16	1.22	8.47	27.56	49.96	72.04	88.36	95.98	201
Structured notes, fair value	0.13	0.00	0.00	0.00	0.00	0.00	0.96	2.69	201
Percent Change from Prior Like Quarter									
Short-term investments	12.78	-45.50	-36.02	-15.07	6.24	39.03	74.63	116.06	183
Investment securities	4.94	-17.68	-11.60	-4.56	3.30	11.94	27.10	49.57	182
Core deposits	8.15	-1.58	-0.53	1.23	5.63	13.07	25.66	40.19	183
Noncore funding	-0.40	-45.92	-34.27	-18.70	-2.37	13.15	43.30	74.58	182

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	0.30	0.00	0.02	0.09	0.24	0.44	0.76	1.21	202
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.15	202
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Credit derivatives - notional amount (holding company as guarantor)	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.43	202
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.39	202
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	202
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.64	202
Derivative contracts	4.16	0.00	0.00	0.00	0.00	6.11	22.34	31.69	202
Interest rate contracts	4.16	0.00	0.00	0.00	0.00	6.11	22.34	31.69	202
Interest rate futures and forward contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.26	0.56	202
Written options contracts (interest rate)	0.09	0.00	0.00	0.00	0.00	0.01	0.53	2.14	202
Purchased options contracts (interest rate)	0.20	0.00	0.00	0.00	0.00	0.00	1.87	4.30	202
Interest rate swaps	3.37	0.00	0.00	0.00	0.00	4.07	19.22	26.41	202
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)									

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2

Date:06/30/2026

Derivaties Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	87
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Futures and forwards	3.67	0.00	0.00	0.00	0.23	2.60	17.41	53.28	87
Written options	4.91	0.00	0.00	0.00	0.74	7.73	25.32	41.38	87
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Over-the-counter	4.91	0.00	0.00	0.00	0.74	7.73	25.32	41.38	87
Purchased options	4.37	0.00	0.00	0.00	0.00	7.47	23.01	39.45	87
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Over-the-counter	4.37	0.00	0.00	0.00	0.00	7.47	23.01	39.45	87
Swaps	78.04	0.00	15.88	72.38	95.51	100.00	100.00	100.00	87
Held for trading	11.67	0.00	0.00	0.00	0.00	0.00	89.47	99.13	87
Interest rate contracts	11.66	0.00	0.00	0.00	0.00	0.00	89.47	99.13	87
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Non-traded	88.33	0.87	10.53	100.00	100.00	100.00	100.00	100.00	87
Interest rate contracts	88.33	0.87	10.53	100.00	100.00	100.00	100.00	100.00	87
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Derivative contracts (excluding futures and forex 14 days or less)	83.53	0.00	5.33	87.38	100.00	101.53	107.43	118.97	87
One year or less	13.84	0.00	0.00	2.39	10.10	21.63	46.03	59.57	87
Over 1 year to 5 years	49.36	0.00	0.00	36.83	58.74	71.23	85.45	100.00	87
Over 5 years	17.23	0.00	0.00	0.00	16.73	30.92	45.01	53.35	87
Gross negative fair value (absolute value)	0.77	0.00	0.02	0.14	0.68	1.40	2.15	2.52	87
Gross positive fair value	1.32	0.14	0.18	0.59	1.27	1.92	2.65	3.60	87
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	202
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	202
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	202
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	202
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	202
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
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	202
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Other Ratios									
Current credit exposure / Risk-weighted assets	0.09	0.00	0.00	0.00	0.01	0.21	0.38	0.55	177

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	0.12	-0.03	-0.01	0.03	0.09	0.18	0.35	0.49	202
Provision for loan and lease losses / Average loans and leases	0.17	-0.05	-0.01	0.05	0.13	0.24	0.48	0.71	202
Provision for loan and lease losses / Net credit losses on loans and leases	183.08	-877.19	-64.59	51.95	129.12	245.94	762.71	1418.92	201
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.19	0.74	0.85	1.00	1.17	1.34	1.61	1.94	202
Allowance for credit losses on loans and leases / Total loans and leases	1.18	0.72	0.84	1.00	1.16	1.34	1.58	1.83	202
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	30.85	1.54	2.40	4.97	12.24	45.12	99.63	294.41	178
Allowance for credit losses on loans and leases / Nonaccrual assets	267.89	60.60	75.70	110.29	210.85	380.95	668.25	963.69	199
ALLL / 90+ days past due + nonaccrual loans and leases	246.47	48.77	67.89	103.14	194.63	368.39	556.76	949.04	200
Gross credit losses on loans and leases / Average loans and leases	0.17	0.00	0.01	0.03	0.10	0.25	0.54	0.98	202
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.02	0.05	0.11	0.16	202
Net losses / Average loans and leases	0.13	-0.01	0.00	0.02	0.07	0.20	0.47	0.88	202
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Recoveries / Prior year-end losses	13.96	0.36	0.92	3.95	10.31	21.61	39.87	57.66	186
Earnings coverage of net credit losses on loans and leases (X)	43.49	-317.39	-30.02	5.58	22.86	67.44	223.28	518.03	201
Net Credit Losses on Loans and Leases By Type									
Real estate loans	0.03	-0.02	-0.01	0.00	0.01	0.03	0.18	0.43	201
Real estate loans secured by 1-4 family	0.01	-0.04	-0.02	0.00	0.00	0.01	0.05	0.09	200
Revolving	0.00	-0.04	-0.02	0.00	0.00	0.00	0.04	0.10	195
Closed-end	0.01	-0.05	-0.02	0.00	0.00	0.01	0.05	0.10	200
Commercial real estate loans	0.04	-0.02	-0.01	0.00	0.00	0.03	0.24	0.51	201
Construction and land development	0.00	-0.02	0.00	0.00	0.00	0.00	0.02	0.10	200
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	200
Other	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.03	200
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	200
Nonfarm nonresidential	0.03	-0.02	-0.01	0.00	0.00	0.02	0.24	0.54	201
Owner-occupied	0.00	-0.01	-0.01	0.00	0.00	0.00	0.01	0.07	201
Other	0.02	-0.01	0.00	0.00	0.00	0.00	0.17	0.54	201
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	164
Commercial and industrial loans	0.32	-0.09	-0.04	0.00	0.13	0.51	1.35	2.49	202
Loans to individuals	1.28	0.10	0.17	0.28	0.72	1.51	4.52	8.32	161
Credit card loans	2.86	-0.03	0.00	0.00	1.66	5.30	9.91	13.43	65
Agricultural loans	0.00	-0.07	-0.02	0.00	0.00	0.00	0.01	0.57	139
Loans to foreign governments and institutions									
Other loans and leases	0.33	-0.02	0.00	0.00	0.00	0.36	1.19	4.72	127

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	0.31	0.02	0.05	0.12	0.25	0.45	0.75	1.00	202
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.36	202
Nonaccrual loans and leases	0.66	0.11	0.16	0.29	0.56	0.95	1.51	1.99	202
90+ days past due and nonaccrual loans and leases	0.73	0.12	0.19	0.31	0.60	1.04	1.70	2.64	202
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	202
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Nonaccrual restructured	0.06	0.00	0.00	0.00	0.01	0.08	0.32	0.51	202
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.31	0.02	0.05	0.12	0.25	0.45	0.75	1.00	202
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.36	202
Nonaccrual assets	0.66	0.11	0.16	0.29	0.56	0.95	1.51	1.99	202
30+ days past due and nonaccrual assets	1.06	0.20	0.37	0.51	0.91	1.45	2.24	3.72	202
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.53	0.07	0.13	0.23	0.44	0.75	1.24	1.79	202
90+ past due and nonaccrual assets + other real estate owned	0.60	0.08	0.14	0.26	0.48	0.85	1.33	1.87	202
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.69	0.11	0.16	0.28	0.56	1.00	1.55	2.38	202
Allowance for credit losses on loans and leases	83.48	13.13	19.79	36.99	67.33	123.16	189.85	242.07	201
Equity capital + allowance for credit losses on loans and leases	6.17	0.99	1.32	2.68	4.76	9.35	14.11	22.17	202
Tier 1 capital + allowance for credit losses on loans and leases	6.23	0.88	1.39	2.53	4.78	9.38	14.32	22.57	202
Loans and leases + other real estate owned	0.93	0.15	0.23	0.41	0.76	1.33	2.07	3.45	202

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2026

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	0.27	0.01	0.04	0.09	0.19	0.38	0.82	0.94	201
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.20	201
	Nonaccrual	0.65	0.05	0.14	0.25	0.50	0.86	1.82	2.40	201
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.04	0.18	0.49	1.12	1.36	202
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.27	202
	Nonaccrual	0.87	0.00	0.02	0.15	0.57	1.42	2.64	3.44	202
Individuals	30-89 days past due	0.65	0.00	0.00	0.13	0.47	1.10	1.98	3.29	199
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.31	199
	Nonaccrual	0.22	0.00	0.00	0.00	0.11	0.39	0.81	1.39	199
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Agricultural	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.07	0.41	0.80	139
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
	Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.15	1.38	3.17	139
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.08	0.65	1.56	127
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	127
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.12	1.37	4.46	127

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	0.38	0.00	0.05	0.14	0.29	0.58	0.96	1.66	200
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.18	0.36	200
	Nonaccrual	0.57	0.00	0.06	0.26	0.43	0.81	1.41	1.81	200
Revolving	30-89 days past due	0.33	0.00	0.00	0.05	0.22	0.56	1.10	1.58	195
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.26	195
	Nonaccrual	0.42	0.00	0.00	0.06	0.32	0.76	1.18	2.13	195
Closed-End	30-89 days past due	0.34	0.00	0.00	0.11	0.26	0.54	0.96	1.73	200
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.36	200
	Nonaccrual	0.59	0.00	0.03	0.22	0.44	0.85	1.47	2.03	200
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.12	200
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	200
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.11	0.22	200
Commercial real estate	30-89 days past due	0.19	0.00	0.00	0.02	0.09	0.29	0.79	1.12	201
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.16	201
	Nonaccrual	0.66	0.00	0.03	0.15	0.44	0.94	2.15	2.88	201
Construction and development	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.21	0.72	1.19	200
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	200
	Nonaccrual	0.50	0.00	0.00	0.00	0.03	0.74	2.57	4.87	200
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.43	200
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.37	200
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.10	0.50	0.83	200
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	200
	Nonaccrual	0.42	0.00	0.00	0.00	0.01	0.55	2.44	4.46	200
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.04	0.42	1.17	200
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200
	Nonaccrual	0.32	0.00	0.00	0.00	0.00	0.16	2.24	4.55	200
Nonfarm non-residential	30-89 days past due	0.16	0.00	0.00	0.01	0.08	0.24	0.66	1.22	201
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	201
	Nonaccrual	0.64	0.00	0.00	0.07	0.34	0.87	2.04	3.05	201
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.03	0.10	0.27	0.65	201
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	201
	Nonaccrual	0.20	0.00	0.00	0.02	0.10	0.33	0.75	1.13	201
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.01	0.08	0.31	0.48	201
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	201
	Nonaccrual	0.29	0.00	0.00	0.00	0.07	0.42	1.48	2.57	201
Farmland	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.19	0.82	1.27	164
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	164
	Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.39	1.73	3.24	164
Credit card	30-89 days past due	1.40	0.00	0.00	0.00	0.97	2.61	4.48	6.83	65
	90+ days past due	0.34	0.00	0.00	0.00	0.00	0.69	1.49	1.94	65
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.19	1.46	65

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

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
Date: 06/30/2026

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	10.83	0.00	0.00	10.01	12.01	13.97	16.47	18.17	202
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Tier 1 capital, column A	11.35	0.00	0.00	10.60	12.70	14.42	17.15	19.23	202
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Total capital, column A	12.88	0.00	0.00	12.53	14.43	15.89	18.87	21.07	202
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Tier 1 leverage	10.53	7.86	8.30	9.23	10.25	11.69	13.28	15.03	202
Supplementary leverage ratio, advanced approaches HCs									

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33	0.00	0.00	0.00	0.00	50.00	80.00	90.00	3
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67	10.00	20.00	50.00	100.00	100.00	100.00	100.00	3
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Insurance activities revenue / Adjusted operating income	0.20	0.00	0.00	0.00	0.00	0.09	1.13	2.38	97
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Credit related premium income / Total premium income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other premium income / Total premium income	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Insurance net income (P/C) / Equity (P/C)	42.61	42.61	42.61	42.61	42.61	42.61	42.61	42.61	1
Insurance net income (L/H) / Equity (L/H)	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	1
Insurance benefits, losses, expenses / Insurance premiums	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	10.92	0.00	0.00	6.55	11.78	16.62	22.18	25.04	202
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	0.00	0.00	202

Foreign Activities

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Cost: Interest-bearing deposits									
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions									
Growth Rates									
Net loans and leases	-31.60	-100.00	-95.19	-40.58	-18.10	-2.81	-1.85	0.48	14
Total selected assets	-27.69	-100.00	-100.00	-40.58	-4.49	0.00	1.59	3.59	34
Deposits									

Parent Company Analysis - Part 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	11.64	3.81	6.18	9.62	11.50	13.95	17.05	19.64	202
Bank net income / Average equity investment in banks	12.56	4.65	7.20	10.17	12.43	14.75	18.56	22.76	189
Nonbank net income / Average equity investment in nonbanks	6.63	-16.55	-1.62	0.00	3.16	7.02	33.31	63.38	126
Subsidiary HCs net income / Average equity investment in sub HCs	8.63	4.22	5.34	6.58	7.85	9.92	13.93	14.97	12
Bank net income / Parent net income	105.37	0.00	94.28	100.88	103.95	109.92	116.30	124.62	198
Nonbank net income / Parent net income	0.28	0.00	0.00	0.00	0.00	0.13	1.96	4.67	183
Subsidiary holding companies' net income / Parent net income	100.98	85.01	88.72	100.00	100.49	105.97	109.49	112.80	12
Leverage									
Total liabilities / Equity capital	9.32	0.01	0.06	1.66	8.89	16.07	23.20	28.60	202
Total debt / Equity capital	5.10	0.00	0.00	0.00	2.01	10.99	17.10	21.05	202
Total debt + notes payable to subs that issued TPS / Equity capital	7.76	0.00	0.00	0.00	7.38	15.10	21.20	24.58	202
Total debt + Loans guaranteed for affiliate / Equity capital	5.11	0.00	0.00	0.00	2.01	11.03	17.10	21.05	202
Total debt / Equity capital - excess over fair value	5.10	0.00	0.00	0.00	2.01	10.99	17.10	21.05	202
Long-term debt / Equity capital	5.02	0.00	0.00	0.00	1.88	10.99	17.10	21.05	202
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	202
Long-term debt / Consolidated long-term debt	31.40	0.00	0.00	0.00	28.90	70.71	93.75	100.00	177
Double Leverage									
Equity investment in subs / Equity capital	104.20	87.94	93.97	98.79	102.66	110.21	115.79	122.10	202
Total investment in subs / Equity capital	104.44	89.58	94.71	98.86	102.83	110.28	115.81	122.10	202
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)	0.38	-1.03	-0.50	-0.13	0.28	0.81	1.57	2.25	197
Equity investment in subs - equity cap / Net income-div (X)	1.26	0.07	0.13	0.45	1.04	1.73	3.18	3.95	118
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	156.10	17.93	26.81	97.30	127.95	197.51	364.91	625.91	197
Cash from ops + noncash items + op expense / Op expense + dividend	149.04	-3.81	19.09	93.77	126.30	185.30	347.98	617.93	197
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.74	-73.60	-18.46	80.40	100.85	131.04	206.80	439.45	197
Pretax operating income + interest expense / Interest expense	1664.68	-76.09	-17.47	372.08	800.16	2002.83	4264.52	14831.20	116
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1390.93	-46.50	-12.83	357.73	903.43	1919.75	4083.59	8851.10	148
Dividends + interest from subsidiaries / Interest expense + dividends	185.87	0.01	9.37	100.46	137.53	254.09	479.04	878.30	184
Fees + other income from subsidiaries / Salary + other expenses	3.87	0.00	0.00	0.00	0.00	0.00	28.81	70.96	196
Net income / Current part of long-term debt + preferred dividends (X)	61.53	4.51	5.63	15.83	28.33	59.24	151.58	369.73	32
Other Ratios									
Net assets that reprice within 1 year / Total assets	1.11	-8.37	-5.09	0.00	0.46	2.87	7.05	9.87	202
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Nonaccrual	6.55	0.00	0.00	0.00	0.00	0.00	2.56	28.77	16
Total	6.55	0.00	0.00	0.00	0.00	0.00	2.56	28.77	16
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	202
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.03	0.30	0.59	202
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	202
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	57.49	0.00	0.00	26.81	63.50	96.20	110.36	123.64	168
Dividends declared / Net income	22.92	0.00	0.00	7.03	25.03	38.05	50.18	70.01	198
Net income - dividends / Average equity	8.53	2.66	3.67	6.48	8.32	10.76	13.09	16.80	202
Percent of Dividends Paid									
Dividends from bank subsidiaries	197.19	0.00	0.00	100.84	147.51	291.81	618.68	912.34	168
Dividends from nonbank subsidiaries	0.43	0.00	0.00	0.00	0.00	0.07	1.02	14.04	168
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168
Dividends from all subsidiaries	224.18	0.00	50.22	105.47	150.52	292.38	618.68	912.34	168
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	43.47	0.00	0.00	16.78	44.70	68.35	103.59	140.57	187
Interest income from bank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.02	0.45	1.04	187
Management and service fees from bank subsidiaries	0.30	0.00	0.00	0.00	0.00	0.00	0.81	10.62	187
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	187
Operating income from bank subsidiaries	51.57	0.00	0.02	17.44	45.98	74.99	119.61	164.35	187
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	54.96	0.00	0.00	0.00	55.62	100.00	100.00	255.98	68
Interest income from nonbank subsidiaries	0.56	0.00	0.00	0.00	0.00	0.00	0.27	13.54	68
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Other income from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.01	68
Operating income from nonbank subsidiaries	72.58	0.00	0.00	2.31	76.86	100.00	162.93	478.79	68
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	15.31	0.00	0.00	0.00	8.84	22.57	37.67	49.37	12
Interest income from subsidiary holding companies	3.27	0.00	0.00	0.00	0.00	0.00	0.04	17.64	12
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Other income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.06	12
Operating income from subsidiary holding companies	18.59	0.00	0.00	0.03	9.90	37.29	39.00	50.15	12
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	75.99	0.00	0.00	76.78	98.79	99.91	100.00	100.00	193
Interest income from bank subsidiaries	2.11	0.00	0.00	0.00	0.00	0.09	2.05	86.30	193
Management and service fees from bank subsidiaries	0.61	0.00	0.00	0.00	0.00	0.00	0.82	21.00	193
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	193
Operating income from bank subsidiaries	95.52	0.00	0.18	96.49	99.72	100.00	100.00	100.00	193
Dividends from nonbank subsidiaries	0.26	0.00	0.00	0.00	0.00	0.00	0.44	8.66	193
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	193
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	193
Operating income from nonbank subsidiaries	0.49	0.00	0.00	0.00	0.00	0.11	1.81	13.85	193
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	193
Loans and advances from subsidiaries / Short term debt	1021.22	0.00	0.00	0.00	288.52	655.15	3615.82	3994.53	9
Loans and advances from subsidiaries / Total debt	29.72	0.00	0.00	0.00	17.55	50.90	103.99	174.85	108

BHCPR Reporters for Quarter Ending 06/30/2026

Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets ($000)	BHC Name	Home Office Location	Change from 03/31/2026 and Other Notes
1399765	5,048,651	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	9,263,427	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1117464	3,318,863	ACNB CORPORATION	GETTYSBURG, PA	
5902912	3,875,937	ADAM CORPORATION/GROUP, THE	COLLEGE STATION, TX	
2067007	5,288,719	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,697,994	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	9,412,289	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
2611718	3,144,066	AMBOY BANCORPORATION	OLD BRIDGE, NJ	Moved from Peer 3
2326629	5,511,147	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,500,417	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,482,359	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	3,335,174	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	9,215,977	BANCORP, INC., THE	WILMINGTON, DE	
1097306	8,380,544	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,752,600	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	5,949,187	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,856,720	BANK OF MARIN BANCORP	NOVATO, CA	
1247455	3,338,787	BANKFIRST CAPITAL CORPORATION	COLUMBUS, MS	
3553815	3,475,570	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	3,364,555	BANTERRA CORP	ELDORADO, IL	
1115385	4,742,502	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,118,126	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,268,987	BEACON BANCORP	TAUNTON, MA	
1246159	7,133,073	BESSEMER GROUP, INCORPORATED, THE	WOODBRIDGE, NJ	
3602245	8,318,570	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
2935142	3,786,279	BOU BANCORP, INC.	OGDEN, UT	
1133781	3,815,174	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	5,389,726	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,438,044	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	7,835,260	BTC FINANCIAL CORPORATION	DES MOINES, IA	
3488850	8,906,605	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,932,465	BYLINE BANCORP, INC.	CHICAGO, IL	
2324997	3,498,855	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
5443938	4,025,259	CALIFORNIA BANCORP	SAN DIEGO, CA	
2687795	6,984,825	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	6,950,980	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	5,416,934	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
2808590	3,890,836	CAPITAL BANCORP, INC.	ROCKVILLE, MD	
1085509	4,450,483	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	6,126,002	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,677,055	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,801,883	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
2925406	3,979,865	CBC BANCORP	IRVINE, CA	
1493654	3,074,001	CBS BANC-CORP.	RUSSELLVILLE, AL	New Y-9C/BHCPR reporter
1860863	3,883,823	CBX CORPORATION	CARROLLTON, IL	
2158156	4,011,930	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,501,060	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1051465	5,423,275	CENTRAL SERVICE CORPORATION	ENID, OK	

5164989	5,046,026	CHARLESBRIDGE, MHC	DEDHAM, MA	
1125030	6,410,552	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1139297	4,456,889	CHOICEONE FINANCIAL SERVICES, INC.	SPARTA, MI	
1143623	3,151,984	CITIZENS & NORTHERN CORPORATION	WELLSBORO, PA	
1076262	6,773,677	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	4,294,298	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	8,432,169	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3203008	5,456,152	COASTAL FINANCIAL CORPORATION	EVERETT, WA	
1085170	3,627,583	COLONY BANKCORP, INC.	FITZGERALD, GA	
1080595	5,100,675	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	6,989,371	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
2935405	5,034,240	COMMUNITY WEST BANCSHARES	FRESNO, CA	
6013468	3,669,265	CORNERSTONE CAPITAL BANCORP, INC.	HOUSTON, TX	
4389329	8,567,756	CRB GROUP, INC.	FORT LEE, NJ	
1486517	5,892,485	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2242523	3,702,505	D.L. EVANS BANCORP	BURLEY, ID	
1121229	4,933,970	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	4,657,345	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2652104	9,658,914	EAGLE BANCORP, INC.	BETHESDA, MD	
2777016	3,727,170	ENCORE BANCSHARES, INC	LITTLE ROCK, AR	
3180547	7,730,547	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,838,536	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	3,502,118	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	
1053580	9,332,859	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	7,141,084	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,668,256	FB CORPORATION	CREVE COEUR, MO	
1249002	4,858,400	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	
3223967	3,314,261	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1032464	6,334,952	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	8,646,214	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1988646	4,275,906	FIRST BANCORP, INC.	LEBANON, VA	
1133932	3,208,388	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1491360	3,559,549	FIRST BANK CORP	FORT SMITH, AR	New Y-9C/BHCPR reporter
1247428	4,410,004	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
4346706	3,405,929	FIRST CAROLINA FINANCIAL SERVICES, INC.	RALEIGH, NC	
2641694	3,627,980	FIRST COMMUNITY BANCSHARES, INC.	BATESVILLE, AR	
1108097	4,646,968	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	3,607,720	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1404687	3,395,127	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD	
1249039	3,505,385	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	
3839201	4,487,236	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1208595	6,205,307	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	3,895,010	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	5,556,375	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	9,209,967	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1206313	6,821,259	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	
1096505	8,845,818	FIRST SECURITY BANCORP	SEARCY, AR	
1099917	4,519,272	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3189906	3,238,038	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1123072	4,786,723	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3162927	5,377,062	FIVE STAR BANCORP	RANCHO CORDOVA, CA	
3391129	8,505,504	FORBRIGHT, INC.	CHEVY CHASE, MD	
1128358	3,661,946	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	5,977,346	FREMONT BANCORPORATION	FREMONT, CA	
4347208	3,179,107	FS BANCORP, INC.	MOUNTLAKE TERRACE, WA	

1098620	8,439,998	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,527,437	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2728595	3,184,391	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
2453084	4,420,867	H BANCORP LLC	IRVINE, CA	
2900261	8,001,473	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1208120	6,727,646	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2166124	8,430,566	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,796,886	HILLS BANCORPORATION	HILLS, IA	
3851191	3,603,193	HOME BANCORP, INC.	LAFAYETTE, LA	
2592714	5,400,925	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	6,944,819	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	4,440,278	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	6,574,160	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
5806739	5,564,409	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA	
1118854	3,827,231	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	5,663,841	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
1064278	6,774,669	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
4090054	3,861,673	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	4,263,164	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	7,097,510	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,682,205	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ	
2336806	3,355,365	LAKE RIDGE BANCORP, INC.	MONONA, WI	
1208906	7,244,901	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1080803	3,059,001	LAWRENCE BANCSHARES, INC.	NASHVILLE, TN	
3439236	5,284,634	LEADER BANCORP, INC	ARLINGTON, MA	
6005472	9,379,812	LIBERTY FINANCIAL CORPORATION	MIDDLETOWN, CT	
2325350	3,283,357	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	4,339,103	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2589714	3,594,767	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2608763	6,819,490	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
4750086	4,518,141	METROCITY BANKSHARES, INC.	DORAVILLE, GA	
2820211	8,858,683	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	7,062,910	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,148,813	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	6,700,616	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
4369808	6,879,597	MUTUAL BANCORP	HYANNIS, MA	
3211601	3,561,651	MVB FINANCIAL CORP.	FAIRMONT, WV	
2398082	4,360,318	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5860236	7,447,006	NB BANCORP, INC.	NEEDHAM, MA	
4436559	3,920,192	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	5,718,863	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
1246935	3,390,922	NORTHERN BANCORP, INC.	WOBURN, MA	
3132863	5,501,501	NORTHFIELD BANCORP, INC.	WOODBRIDGE, NJ	
2737814	7,529,951	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
3025385	3,415,386	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1136661	7,628,016	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	6,870,305	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	5,332,099	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1248153	5,612,151	ORRSTOWN FINANCIAL SERVICES, INC.	HARRISBURG, PA	
1200692	3,657,095	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2390013	7,314,383	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
3595084	3,470,124	PCB BANCORP	LOS ANGELES, CA	
2651590	7,970,293	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	9,540,161	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	5,440,546	PEOPLES FINANCIAL SERVICES CORP.	MOOSIC, PA	

3186585	7,164,107	PEOPLESBANCORP, MHC	HOLYOKE, MA	
5653018	3,494,711	PONCE FINANCIAL GROUP, INC.	BRONX, NY	
3325740	4,354,785	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	9,520,643	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,275,002	RBB BANCORP	LOS ANGELES, CA	
1130584	3,984,900	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,311,325	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	4,228,913	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
1097025	7,061,830	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
4422851	4,017,779	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL	
4267472	3,459,276	RIVER RUN BANCORP, MHC	NEWBURYPORT, MA	
1071397	9,944,013	S&T BANCORP, INC.	INDIANA, PA	
3365858	8,820,500	SALEM FIVE BANCORP	SALEM, MA	
2429838	6,151,431	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,720,611	SIERRA BANCORP	PORTERVILLE, CA	
1131497	6,115,306	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	5,391,206	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1248939	4,752,225	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	5,663,917	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,703,475	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	5,237,007	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,763,714	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1141647	3,228,416	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1427275	3,285,090	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1126046	7,766,765	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1246467	3,024,391	TAMPA BAY BANKING COMPANY	TAMPA, FL	
4475473	6,735,112	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	
2367921	8,801,522	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,930,763	TRICO BANCSHARES	CHICO, CA	
3233126	7,403,685	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,524,913	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	4,201,174	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	8,202,992	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,303,137	USB BANCORP, INC.	DANBURY, CT	
1050712	3,861,076	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	5,140,137	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	
1917600	4,588,869	VERABANK, INC.	HENDERSON, TX	
1115349	6,554,183	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	6,176,452	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	4,029,664	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	5,816,348	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3122051	3,279,896	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	
2004141	5,980,345	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,412,176	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 202 bank holding companies.