BHCPR PEER GROUP DATA
Peer Group: 4
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)					
+ Non-interest income	1.53	0.53	0.60	3.04	0.87
- Overhead expense	6.17	4.67	4.85	5.64	3.90
- Provision for credit losses	0.16	0.10	0.05	0.04	0.00
+ Securities gains (losses)	0.00	0.00	0.00	0.06	0.00
+ Other tax equivalent adjustments					
= Pretax net operating income (tax equivalent)					
Net operating income	-0.72	-1.36	-1.27	0.12	-0.26
Net income	-0.72	-1.36	-1.27	0.12	-0.26
Net income (Subchapter S adjusted)	-0.46				
Percent of Average Earning Assets					
Interest income (tax equivalent)					
Interest expense	1.58	2.00	1.97	2.47	1.78
Net interest income (tax equivalent)					
Losses, Allowance, and Past Due + Nonaccrual					
Net credit losses on loans and leases / Average loans an leases	0.27	0.03	0.08	0.04	0.00
Earnings coverage of net credit losses on loans and leases (X)	-3.06	-54.75	-19.52	269.58	-162.19
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.03	1.04	1.04	0.96	1.10
Allowance for credit losses on loans and leases / Total loans and leases	1.02	1.04	1.02	0.94	1.10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.90	4.21	5.58	1.57	2.43
30-89 days past due loans and leases / Total loans and leases	0.84	1.28	3.02	0.88	1.93
Liquidity and Funding					
Net noncore funding dependence	-6.56	3.95	22.91	21.24	11.56
Net short-term noncore funding dependence	-7.06	3.33	22.42	10.10	5.93
Net loans and leases / Total assets	75.62	83.93	83.38	83.15	80.07
Capitalization					
Tier 1 leverage ratio	9.45	7.45	7.07	8.40	8.91
Holding company equity capital / Total assets	6.03	4.00	3.68	7.66	7.49
Total equity capital (including minority interest) / Total assets	6.03	4.00	3.68	8.07	7.49
Common equity tier 1 capital / Total risk-weighted assets	8.15	3.04	2.42	7.10	6.95
Net loans and leases / Equity capital (X)	15.64	20.99	22.64	12.23	11.49
Cash dividends / Net income				7.46	0.00
Cash dividends / Net income (Subchapter S adjusted)					
Growth Rates					
Assets	-8.50	-4.41	-5.07	-4.89	14.13
Equity capital	-17.98	-28.41	-21.18	-16.42	-1.72
Net loans and leases	-8.89	-3.54	-4.78	-2.55	16.05
Noncore funding	-36.47	-31.01	104.60	-9.11	74.54
Parent Company Ratios					
Short-term debt / Equity capital	5.02	5.26	9.83	0.00	0.00
Long-term debt / Equity capital	5.39	12.26	9.83	24.67	11.57
Equity investment in subsidiaries / Equity capital	165.98	182.54	197.40	128.31	118.23
Cash from ops + noncash items + op expense / Op expense + dividends	43.53	74.29	82.78	96.45	54.21

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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)					
Less: Interest expense	1.53	2.00	1.96	2.39	1.72
Equals: Net interest income (tax equivalent)					
Plus: Non-interest income	1.53	0.53	0.60	3.04	0.87
Equals: adjusted operating income (tax equivalent)					
Less: Overhead expense	6.17	4.67	4.85	5.64	3.90
Less: Provision for credit losses	0.16	0.10	0.05	0.04	0.00
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	0.00	0.06	0.00
Plus: other tax equivalent adjustments					
Equals: Pretax net operating income (tax equivalent)					
Less: Applicable income taxes (tax equivalent)					
Less: Minority interest	0.00	0.00	0.00	0.05	0.00
Equals: Net operating income	-0.72	-1.36	-1.27	0.12	-0.26
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	-0.72	-1.36	-1.27	0.12	-0.26
Memo: Net income (last four quarters)	-0.43	-1.72	-1.27	-0.36	-0.26
Net income-BHC and noncontrolling (minority) interest	-0.72	-1.36	-1.27	0.17	-0.26
Margin Analysis					
Average earning assets / Average assets	96.49	100.00	99.31	96.63	97.51
Average interest-bearing funds / Average assets	67.12	79.94	80.06	69.96	77.03
Interest income (tax equivalent) / Average earning assets					
Interest expense / Average earning assets	1.58	2.00	1.97	2.47	1.78
Net interest income (tax equivalent) / Average earning assets					
Yield or Cost					
Total loans and leases (tax equivalent)					
Interest-bearing bank balances	3.99	4.41	4.32	8.35	5.06
Federal funds sold and reverse repos					
Trading assets					
Total earning assets	5.85	4.87	5.01	5.58	4.72
Investment securities (tax equivalent)					
US Treasury and agency securities (excluding mortgage-backed securities)	4.87	5.28	5.39	4.30	10.21
Mortgage-backed securities	2.09	2.10	2.01	3.34	2.66
All other securities					
Interest-bearing deposits	2.03	2.37	2.33	3.46	2.05
Time deposits of $250K or more	3.58	3.86	3.76	3.84	3.50
Time deposits < $250K	3.37	3.71	3.69	4.32	2.74
Other domestic deposits	1.31	1.30	1.39	2.16	1.55
Foreign deposits					
Federal funds purchased and repos	0.00			3.96	1.75
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00
All interest-bearing funds	2.29	2.50	2.45	3.48	2.24

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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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	112.60	137.04	133.77	100.60	104.02
Percent of Average Assets					
Total overhead expense	6.17	4.67	4.85	5.64	3.90
Personnel expense	3.12	2.01	2.03	3.33	2.04
Net occupancy expense	0.76	0.70	0.71	0.45	0.57
Other operating expenses	2.28	1.96	2.11	1.86	1.29
Overhead less non-interest income	4.64	4.14	4.24	2.60	3.03
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense					
Personnel expense					
Net occupancy expense					
Other operating expenses					
Total non-interest income					
Fiduciary activities income					
Service charges on domestic deposit accounts					
Trading revenue					
Investment banking fees and commissions					
Insurance activities revenue					
Venture capital revenue					
Net servicing fees					
Net securitization income					
Net gain (loss) - sales of loans, OREO, and other assets					
Other non-interest income					
Overhead less non-interest income					
Applicable income taxes / Pretax net operating income (tax equivalent)					
Applicable income tax + TE / Pretax net operating income + TE					

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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	64.82	75.17	74.50	76.27	73.41
Commercial and industrial loans	5.45	5.88	6.16	5.06	5.90
Loans to individuals	5.57	3.77	3.59	1.05	0.98
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.42	0.00	0.00	0.00	0.00
Other loans and leases	0.00	0.00	0.00	0.23	0.33
Net loans and leases	75.62	83.93	83.38	83.15	80.07
Debt securities over 1 year	7.16	5.77	5.94	5.82	7.84
Mutual funds and equity securities	0.13	0.00	0.00	0.45	0.12
Subtotal	82.91	89.69	89.32	89.42	88.02
Interest-bearing bank balances	10.10	5.92	6.25	3.16	4.80
Federal funds sold and reverse repos	0.00	0.00	0.00	0.00	0.00
Debt securities 1 year or less	1.08	0.62	0.50	1.48	2.66
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	94.09	96.23	96.08	94.07	95.48
Non-interest cash and due from depository institutions	2.04	0.22	0.39	0.39	0.58
Other real estate owned	0.07	0.01	0.01	0.01	0.02
All other assets	3.87	3.55	3.54	5.55	3.94
Memoranda					
Short-term investments	11.18	6.54	6.75	4.65	7.46
US Treasury securities	2.89	0.00	0.00	0.19	0.55
US agency securities (excluding mortgage-backed securities)	0.03	0.08	0.07	0.45	0.79
Municipal securities	1.28	2.01	2.13	1.44	2.21
Mortgage-backed securities	3.82	3.89	3.83	4.40	5.67
Asset-backed securities	0.00	0.00	0.00	0.69	1.07
Other debt securities	0.22	0.39	0.41	0.13	0.21
Loans held-for-sale	0.07	0.00	1.25	2.04	0.51
Loans held for investment	76.33	84.81	83.00	81.90	80.44
Real estate loans secured by 1-4 family	12.13	16.68	16.55	37.45	21.82
Revolving	0.15	0.00	0.00	7.04	0.69
Closed-end, secured by first liens	11.77	16.68	16.55	29.95	20.88
Closed-end, secured by junior liens	0.21	0.00	0.00	0.46	0.26
Commercial real estate loans	51.64	58.49	57.94	38.80	51.56
Construction and land development	3.91	0.65	0.71	1.87	3.19
Multifamily	10.45	18.57	18.53	7.72	12.20
Nonfarm nonresidential	37.29	39.27	38.71	29.22	36.16
Real estate loans secured by farmland	1.05	0.00	0.00	0.02	0.02

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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	84.45	88.63	88.43	90.80	90.69
Real estate loans secured by 1-4 family	15.78	19.66	19.65	44.26	26.94
Revolving	0.22	0.00	0.00	8.23	0.85
Closed-end	15.56	19.66	19.65	36.03	26.09
Commercial real estate loans	67.13	68.96	68.78	46.53	63.72
Construction and land development	5.61	0.77	0.84	2.25	3.93
1-4 family	0.41	0.00	0.00	0.47	0.26
Other	5.20	0.77	0.84	1.78	3.66
Multifamily	12.64	21.90	21.99	9.24	15.10
Nonfarm nonresidential	48.88	46.30	45.95	35.04	44.69
Owner-occupied	17.66	20.40	19.89	13.67	17.97
Other	31.22	25.89	26.06	21.37	26.72
Real estate loans secured by farmland	1.54	0.00	0.00	0.02	0.03
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	7.12	6.93	7.31	6.12	7.27
Loans to individuals	7.61	4.44	4.26	1.24	1.21
Credit card loans	0.08	0.00	0.00	0.00	0.00
Agricultural loans	0.62	0.00	0.00	0.00	0.00
Other loans and leases	0.00	0.00	0.00	0.28	0.41
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	680.17	899.41	932.53	833.98	773.12
Real estate loans secured by 1-4 family	127.53	199.55	207.18	403.28	230.08
Revolving	1.21	0.00	0.00	74.43	7.29
Closed-end	126.33	199.55	207.18	328.85	222.79
Commercial real estate loans	544.07	699.86	725.34	430.54	542.77
Construction and land development	33.33	7.78	8.88	20.40	33.82
1-4 family	2.30	0.00	0.00	4.26	2.28
Other	31.02	7.78	8.88	16.15	31.54
Multifamily	124.00	222.22	231.90	86.58	128.27
Nonfarm nonresidential	386.75	469.86	484.56	323.56	380.68
Owner-occupied	146.56	207.07	209.78	126.63	152.73
Other	240.19	262.79	274.79	196.93	227.94
Real estate loans secured by farmland	8.56	0.00	0.00	0.16	0.26
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	56.87	70.34	77.10	55.97	62.38
Loans to individuals	53.21	45.05	44.91	11.59	10.23
Credit card loans	0.44	0.00	0.00	0.01	0.00
Agricultural loans	3.43	0.00	0.00	0.00	0.00
Other loans and leases	0.00	0.00	0.00	2.54	3.53
Supplemental					
Non-owner occupied CRE loans / Gross loans	49.48	48.56	48.89	32.86	46.13
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	397.51	492.79	515.57	303.91	393.22
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	544.07	699.86	725.34	430.54	545.96

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	11.18	6.54	6.75	4.65	7.46
Liquid assets	18.88	10.11	10.54	8.59	12.39
Investment securities	8.38	6.38	6.44	7.75	10.62
Net loans and leases	75.62	83.93	83.38	83.15	80.07
Net loans, leases and standby letters of credit	75.86	83.99	83.44	83.18	80.08
Core deposits	84.01	82.46	65.35	63.82	71.76
Noncore funding	6.22	10.08	27.22	23.60	17.81
Time deposits of $250K or more	4.22	2.67	2.58	3.40	3.40
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.00	0.00	0.00	1.08	1.24
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.00	0.00	0.00	1.08	1.24
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.80	0.62	7.62	5.66	2.50
Earning assets that reprice within 1 year	27.92	32.14	20.75	35.26	30.71
Interest-bearing liabilities that reprice within 1 year	28.93	30.93	25.84	33.40	45.03
Long-term debt that reprices within 1 year	0.00	0.00	0.00	3.06	0.00
Net assets that reprice within 1 year	-1.01	1.21	-5.08	-1.21	-14.32
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-6.56	3.95	22.91	21.24	11.56
Net short-term noncore funding dependence	-7.06	3.33	22.42	10.10	5.93
Short-term investment / Short-term noncore funding	200.88	68.66	25.21	35.81	68.71
Liquid assets - short-term noncore funding / Nonliquid assets	17.55	0.66	-18.16	-5.52	-0.43
Net loans and leases / Total deposits	85.64	91.79	98.59	104.08	95.79
Net loans and leases / Core deposits	89.85	101.78	127.60	137.69	112.06
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.06	-0.08	-0.05	-0.82	-0.14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.69	-22.19	-22.02	-10.76	-14.01
Structured notes appreciation (depreciation) / Tier 1 capital					
Percent of Investment Securities					
Held-to-maturity securities	1.74	3.74	3.59	19.87	2.03
Available-for-sale securities	96.94	96.26	96.41	67.56	97.15
US Treasury securities	28.52	0.00	0.00	3.54	3.77
US agency securities (excluding mortgage-backed securities)	0.43	1.29	1.08	3.61	6.47
Municipal securities	18.53	31.57	33.03	15.84	22.60
Mortgage-backed securities	47.90	61.01	59.52	57.40	55.90
Asset-backed securities	0.00	0.00	0.00	4.98	7.33
Other debt securities	3.29	6.13	6.37	2.04	3.12
Mutual funds and equity securities	1.32	0.00	0.00	12.58	0.82
Debt securities 1 year or less	12.00	9.66	7.77	12.97	21.84
Debt securities 1 to 5 years	38.22	34.58	34.59	28.02	37.35
Debt securities over 5 years	48.45	55.76	57.64	46.43	39.99
Pledged securities	29.23	4.58	4.36	34.36	33.85
Structured notes, fair value	0.00	0.00	0.00	0.00	0.00
Percent Change from Prior Like Quarter					
Short-term investments	-10.48	-7.43	-10.55	-27.44	23.60
Investment securities	-5.24	-6.84	-3.16	-9.39	-1.32
Core deposits	-4.73	2.21	-21.77	-3.69	8.43
Noncore funding	-36.47	-31.01	104.60	-9.11	74.54

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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)		0.57	1.40	7.83	5.44
Standby letters of credit	0.25	0.06	0.06	0.03	0.01
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.00	0.00
Interest rate contracts	0.00	0.00	0.00	0.00	0.00
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
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)		0.68	1.62	9.17	7.41

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Derivatives Analysis

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Notional Amount					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Futures and forwards					
Written options					
Exchange-traded					
Over-the-counter					
Purchased options					
Exchange-traded					
Over-the-counter					
Swaps					
Held for trading					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Non-traded					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Derivative contracts (excluding futures and forex 14 days or less)					
One year or less					
Over 1 year to 5 years					
Over 5 years					
Gross negative fair value (absolute value)					
Gross positive fair value					
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.02	0.02

Allowance and Net Credit Losses on Loans and Leases

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.16	0.10	0.05	0.05	0.00
Provision for loan and lease losses / Average loans and leases	0.23	0.11	0.06	0.06	0.00
Provision for loan and lease losses / Net credit losses on loans and leases	78.51	414.29	76.34	963.49	315.13
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.03	1.04	1.04	0.96	1.10
Allowance for credit losses on loans and leases / Total loans and leases	1.02	1.04	1.02	0.94	1.10
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	4.02	37.63	13.28	123.34	368.38
Allowance for credit losses on loans and leases / Nonaccrual assets	405.85	24.83	18.35	196.57	138.66
ALLL / 90+ days past due + nonaccrual loans and leases	107.92	24.65	18.35	195.88	138.66
Gross credit losses on loans and leases / Average loans and leases	0.30	0.08	0.10	0.05	0.02
Recoveries / Average loans and leases	0.03	0.05	0.03	0.01	0.02
Net losses / Average loans and leases	0.27	0.03	0.08	0.04	0.00
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	6.15	21.30	22.34	64.47	60.55
Earnings coverage of net credit losses on loans and leases (X)	-3.06	-54.75	-19.52	269.58	-162.19
Net Credit Losses on Loans and Leases By Type					
Real estate loans	0.00	0.00	0.00	0.00	-0.01
Real estate loans secured by 1-4 family	-0.01	0.00	0.00	-0.01	-0.02
Revolving	0.00			0.00	0.06
Closed-end	-0.01	0.00	0.00	-0.01	-0.02
Commercial real estate loans	0.00	0.00	0.00	0.01	0.00
Construction and land development	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.00	0.00	0.01	0.00
Owner-occupied	0.00	0.00	0.00	0.01	0.00
Other	0.00	0.00	0.00	0.00	0.00
Real estate loans secured by farmland	0.00			0.00	0.00
Commercial and industrial loans	-0.07	-0.07	-0.05	0.33	-0.33
Loans to individuals	3.77	0.74	1.90	17.84	22.07
Credit card loans	0.00			0.00	
Agricultural loans	0.00				
Loans to foreign governments and institutions					
Other loans and leases				0.00	0.00

BHCPR PEER GROUP DATA
Peer Group: 4
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	0.84	1.28	3.02	0.88	1.93
90+ days past due loans and leases	0.21	0.03	0.00	0.00	0.00
Nonaccrual loans and leases	1.80	4.21	5.57	1.56	2.40
90+ days past due and nonaccrual loans and leases	2.01	4.24	5.57	1.56	2.40
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	0.00	0.00	0.00	0.00	0.00
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	0.84	1.28	3.02	0.88	1.93
90+ days past due assets	0.21	0.03	0.00	0.00	0.00
Nonaccrual assets	1.80	4.21	5.57	1.56	2.40
30+ days past due and nonaccrual assets	2.84	5.52	8.59	2.45	4.33
Percent of Total Assets					
90+ days past due and nonaccrual assets	1.65	3.59	4.70	1.31	1.93
90+ past due and nonaccrual assets + other real estate owned	1.72	3.60	4.70	1.32	1.96
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	1.63	3.57	4.70	1.40	1.97
Allowance for credit losses on loans and leases	193.70	403.53	545.86	164.31	251.20
Equity capital + allowance for credit losses on loans and leases	34.75	73.17	103.50	23.38	29.91
Tier 1 capital + allowance for credit losses on loans and leases	19.26	42.77	58.88	15.65	20.63
Loans and leases + other real estate owned	1.97	4.21	5.58	1.67	2.44

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

BHCPR PEER GROUP DATA
Peer Group: 4
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	0.42	1.40	3.26	0.93	1.89
	90+ days past due	0.17	0.00	0.00	0.00	0.00
	Nonaccrual	1.94	4.55	5.70	1.38	2.35
Commercial and industrial	30-89 days past due	2.71	0.10	1.61	0.34	4.25
	90+ days past due	0.20	0.45	0.00	0.00	0.00
	Nonaccrual	0.37	2.31	7.05	2.85	1.99
Individuals	30-89 days past due	2.68	0.79	0.17	0.45	0.88
	90+ days past due	0.57	0.00	0.00	0.00	0.00
	Nonaccrual	0.58	0.38	0.38	0.21	0.15
Depository institution loans	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Agricultural	30-89 days past due	0.00				
	90+ days past due	0.00				
	Nonaccrual	0.00				
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00

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	1.39	0.00	1.01	0.43	1.10
	90+ days past due	0.85	0.00	0.00	0.01	0.00
	Nonaccrual	1.77	2.88	2.73	0.62	1.63
Revolving	30-89 days past due	0.00			0.06	1.86
	90+ days past due	0.00			0.26	0.00
	Nonaccrual	0.00			0.18	0.19
Closed-End	30-89 days past due	1.42	0.00	1.01	0.53	1.09
	90+ days past due	0.88	0.00	0.00	0.00	0.00
	Nonaccrual	1.77	2.88	2.73	0.64	1.63
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.01	0.00
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.08	0.12
Commercial real estate	30-89 days past due	0.20	1.80	3.91	1.43	2.06
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	1.98	5.02	6.55	1.54	2.57
Construction and development	30-89 days past due	0.00	0.00	0.00	6.51	0.00
	90+ days past due	0.09	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
1-4 family	30-89 days past due	0.00	0.00	0.00	6.51	0.00
	90+ days past due	0.09	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other	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	0.00
Multifamily	30-89 days past due	0.08	5.65	6.28	0.38	2.97
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.82	2.12	5.20	0.58	0.99
Nonfarm non-residential	30-89 days past due	0.26	0.00	2.85	0.95	1.67
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.61	6.48	7.32	1.98	3.27
Owner occupied	30-89 days past due	0.05	0.00	0.00	0.42	0.61
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	3.96	4.28	1.30	2.31
Other	30-89 days past due	0.20	0.00	2.85	0.53	1.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.41	2.51	3.04	0.68	0.97
Farmland	30-89 days past due	0.00			0.00	0.00
	90+ days past due	0.00			0.00	0.00
	Nonaccrual	0.00			0.00	0.00
Credit card	30-89 days past due	7.17			0.00	
	90+ days past due	0.68			0.00	
	Nonaccrual	0.00			0.00	

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

BHCPR PEER GROUP DATA
Peer Group: 4
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	8.15	3.04	2.42	4.74	6.95
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	12.66	8.90	8.46	6.69	10.84
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	13.68	9.97	9.49	7.93	12.63
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	9.45	7.45	7.07	8.40	8.91
Supplementary leverage ratio, advanced approaches HCs					

BHCPR PEER GROUP DATA
Peer Group: 4
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					
Insurance underwriting assets (L/H) / Total insurance underwriting assets					
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income					
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
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)					
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					
Reinsurance recovery (L/H) / Total assets (L/H)					
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	0.00	0.00	0.00	2.72	3.68
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

Foreign Activities

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Yield: Foreign loans					
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					
Total selected assets					
Deposits					

BHCPR PEER GROUP DATA
Peer Group: 4
Date: 06/30/2026

Parent Company Analysis - Part 1

	06/30/2026	06/30/2025	12/31/2025	12/31/2024	12/31/2023
Profitability					
Net income / Average equity capital	-15.54	-32.25	-31.05	-2.21	-4.66
Bank net income / Average equity investment in banks	-4.40	-13.99	-12.71	3.23	-0.48
Nonbank net income / Average equity investment in nonbanks	-0.61	0.00	0.00	2.07	-0.02
Subsidiary HCs net income / Average equity investment in sub HCs					
Bank net income / Parent net income				118.64	197.16
Nonbank net income / Parent net income				9.81	
Subsidiary holding companies' net income / Parent net income					
Leverage					
Total liabilities / Equity capital	72.48	87.41	102.72	45.16	30.82
Total debt / Equity capital	10.41	17.52	19.66	24.67	11.57
Total debt + notes payable to subs that issued TPS / Equity capital	50.27	64.49	72.36	38.51	27.25
Total debt + Loans guaranteed for affiliate / Equity capital	10.41	17.52	19.66	24.67	11.57
Total debt / Equity capital - excess over fair value	10.41	17.52	19.66	24.67	11.57
Long-term debt / Equity capital	5.39	12.26	9.83	24.67	11.57
Short-term debt / Equity capital	5.02	5.26	9.83	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	8.07	20.71	15.72	75.72	55.37
Double Leverage					
Equity investment in subs / Equity capital	165.98	182.54	197.40	128.31	118.23
Total investment in subs / Equity capital	165.98	182.54	197.40	128.62	118.23
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)				0.73	-5.13
Equity investment in subs - equity cap / Net income-div (X)				0.85	
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	30.73	2.70	2.71	307.18	14.62
Cash from ops + noncash items + op expense / Op expense + dividend	43.53	74.29	82.78	96.45	54.21
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.45	78.46	86.34	44.54	107.63
Pretax operating income + interest expense / Interest expense	-40,877.03	-3,215.79	-3,207.89	-999.38	-2,078.63
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-136.05	-129.51	-125.88	533.43	-119.57
Dividends + interest from subsidiaries / Interest expense + dividends	349.32	76.32	68.42	682.78	41.94
Fees + other income from subsidiaries / Salary + other expenses	29.86	0.48	0.72	0.39	3.22
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets that reprice within 1 year / Total assets	-16.25	-26.38	-29.45	-2.81	-6.72
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due					
Nonaccrual					
Total					
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	0.00	0.00	0.00	0.36	0.14
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				39.77	
Dividends declared / Net income				7.46	0.00
Net income - dividends / Average equity	-15.54	-32.25	-31.05	-2.79	-4.66
Percent of Dividends Paid					
Dividends from bank subsidiaries				312.06	
Dividends from nonbank subsidiaries				0.00	
Dividends from subsidiary holding companies				0.00	
Dividends from all subsidiaries				312.06	
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	0.00			73.64	0.00
Interest income from bank subsidiaries	0.00			0.20	0.00
Management and service fees from bank subsidiaries	225.84			0.00	0.00
Other income from bank subsidiaries	0.00			0.00	0.00
Operating income from bank subsidiaries	225.84			73.84	0.00
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries				0.00	
Interest income from nonbank subsidiaries				0.00	
Management and serv fees from nonbank subsidiaries				0.00	
Other income from nonbank subsidiaries				0.00	
Operating income from nonbank subsidiaries				0.00	
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies					
Interest income from subsidiary holding companies					
Management and service fees from subsidiary holding companies					
Other income from subsidiary holding companies					
Operating income from subsidiary holding companies					
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	0.00	0.00	0.00	49.78	0.00
Interest income from bank subsidiaries	0.51	40.00	30.00	17.21	3.95
Management and service fees from bank subsidiaries	48.61	0.00	0.00	0.00	0.00
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	49.12	40.00	30.00	66.99	3.95
Dividends from nonbank subsidiaries	0.00	0.00	0.00	6.20	0.00
Interest income from nonbank subsidiaries	3.26	42.86	44.29	7.25	7.46
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	46.96	17.14	25.71	9.11	38.60
Operating income from nonbank subsidiaries	50.22	60.00	70.00	22.56	46.05
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	570.34	893.53	536.12		
Loans and advances from subsidiaries / Total debt	11,595.95	268.06	268.06	89.35	134.03

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 06/30/2026

Summary Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									2
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	1.53	0.93	1.00	1.20	1.53	1.86	2.06	2.12	2
- Overhead expense	6.17	5.14	5.25	5.60	6.17	6.75	7.09	7.21	2
- Provision for credit losses	0.16	0.08	0.09	0.12	0.16	0.20	0.23	0.24	2
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	-0.72	-0.96	-0.94	-0.86	-0.72	-0.59	-0.51	-0.48	2
Net income	-0.72	-0.96	-0.94	-0.86	-0.72	-0.59	-0.51	-0.48	2
Net income (Subchapter S adjusted)	-0.46	-0.46	-0.46	-0.46	-0.46	-0.46	-0.46	-0.46	1
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	1.58	1.41	1.43	1.48	1.58	1.67	1.73	1.75	2
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net credit losses on loans and leases / Average loans an leases	0.27	0.22	0.23	0.24	0.27	0.29	0.31	0.31	2
Earnings coverage of net credit losses on loans and leases (X)	-3.06	-4.94	-4.74	-4.11	-3.06	-2.01	-1.38	-1.17	2
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.03	1.02	1.02	1.02	1.03	1.03	1.03	1.03	2
Allowance for credit losses on loans and leases / Total loans and leases	1.02	1.02	1.02	1.02	1.02	1.03	1.03	1.03	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.90	0.48	0.64	1.11	1.90	2.69	3.16	3.32	2
30-89 days past due loans and leases / Total loans and leases	0.84	0.63	0.65	0.72	0.84	0.95	1.02	1.04	2
Liquidity and Funding									
Net noncore funding dependence	-6.56	-13.08	-12.35	-10.18	-6.56	-2.94	-0.77	-0.05	2
Net short-term noncore funding dependence	-7.06	-13.25	-12.56	-10.50	-7.06	-3.61	-1.55	-0.86	2
Net loans and leases / Total assets	75.62	68.46	69.25	71.64	75.62	79.60	81.98	82.78	2
Capitalization									
Tier 1 leverage ratio	9.45	7.43	7.66	8.33	9.45	10.56	11.23	11.46	2
Holding company equity capital / Total assets	6.03	3.83	4.07	4.81	6.03	7.26	7.99	8.24	2
Total equity capital (including minority interest) / Total assets	6.03	3.83	4.07	4.81	6.03	7.26	7.99	8.24	2
Common equity tier 1 capital / Total risk-weighted assets	8.15	2.86	3.45	5.21	8.15	11.09	12.86	13.44	2
Net loans and leases / Equity capital (X)	15.64	8.74	9.51	11.81	15.64	19.48	21.78	22.55	2
Cash dividends / Net income									
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	-8.50	-8.50	-8.50	-8.50	-8.50	-8.50	-8.50	-8.50	1
Equity capital	-17.98	-17.98	-17.98	-17.98	-17.98	-17.98	-17.98	-17.98	1
Net loans and leases	-8.89	-8.89	-8.89	-8.89	-8.89	-8.89	-8.89	-8.89	1
Noncore funding	-36.47	-36.47	-36.47	-36.47	-36.47	-36.47	-36.47	-36.47	1
Parent Company Ratios									
Short-term debt / Equity capital	5.02	0.50	1.00	2.51	5.02	7.53	9.04	9.54	2
Long-term debt / Equity capital	5.39	0.63	1.16	2.74	5.39	8.03	9.62	10.15	2
Equity investment in subsidiaries / Equity capital	165.98	132.11	135.87	147.16	165.98	184.80	196.09	199.86	2
Cash from ops + noncash items + op expense / Op expense + dividends	43.53	-31.43	-23.10	1.88	43.53	85.17	110.16	118.49	2

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 4
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)									
Less: Interest expense	1.53	1.32	1.34	1.41	1.53	1.65	1.72	1.74	2
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	1.53	0.93	1.00	1.20	1.53	1.86	2.06	2.12	2
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	6.17	5.14	5.25	5.60	6.17	6.75	7.09	7.21	2
Less: Provision for credit losses	0.16	0.08	0.09	0.12	0.16	0.20	0.23	0.24	2
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	2
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net operating income	-0.72	-0.96	-0.94	-0.86	-0.72	-0.59	-0.51	-0.48	2
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equals: Net income	-0.72	-0.96	-0.94	-0.86	-0.72	-0.59	-0.51	-0.48	2
Memo: Net income (last four quarters)	-0.43	-1.02	-0.96	-0.76	-0.43	-0.10	0.10	0.17	2
Net income-BHC and noncontrolling (minority) interest	-0.72	-0.96	-0.94	-0.86	-0.72	-0.59	-0.51	-0.48	2
Margin Analysis									
Average earning assets / Average assets	96.49	93.32	93.68	94.73	96.49	98.24	99.30	99.65	2
Average interest-bearing funds / Average assets	67.12	55.85	57.11	60.86	67.12	73.37	77.13	78.38	2
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	1.58	1.41	1.43	1.48	1.58	1.67	1.73	1.75	2
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	3.99	3.92	3.93	3.95	3.99	4.02	4.05	4.05	2
Federal funds sold and reverse repos									
Trading assets									
Total earning assets	5.85	5.09	5.17	5.43	5.85	6.27	6.52	6.61	2
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	4.87	4.17	4.25	4.48	4.87	5.25	5.49	5.56	2
Mortgage-backed securities	2.09	1.96	1.98	2.02	2.09	2.16	2.20	2.22	2
All other securities									
Interest-bearing deposits	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2
Time deposits of $250K or more	3.58	3.57	3.57	3.58	3.58	3.59	3.59	3.59	2
Time deposits < $250K	3.37	3.26	3.27	3.31	3.37	3.44	3.48	3.49	2
Other domestic deposits	1.31	1.23	1.24	1.26	1.31	1.35	1.38	1.39	2
Foreign deposits									
Federal funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
All interest-bearing funds	2.29	2.22	2.23	2.25	2.29	2.33	2.35	2.36	2

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Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Overhead expenses / Net Interest Income + non-interest income	112.60	103.84	104.81	107.73	112.60	117.47	120.40	121.37	2
Percent of Average Assets									
Total overhead expense	6.17	5.14	5.25	5.60	6.17	6.75	7.09	7.21	2
Personnel expense	3.12	2.06	2.17	2.53	3.12	3.72	4.07	4.19	2
Net occupancy expense	0.76	0.70	0.71	0.73	0.76	0.80	0.82	0.83	2
Other operating expenses	2.28	2.25	2.25	2.26	2.28	2.30	2.31	2.31	2
Overhead less non-interest income	4.64	4.20	4.25	4.40	4.64	4.89	5.03	5.08	2
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense									
Personnel expense									
Net occupancy expense									
Other operating expenses									
Total non-interest income									
Fiduciary activities income									
Service charges on domestic deposit accounts									
Trading revenue									
Investment banking fees and commissions									
Insurance activities revenue									
Venture capital revenue									
Net servicing fees									
Net securitization income									
Net gain (loss) - sales of loans, OREO, and other assets									
Other non-interest income									
Overhead less non-interest income									
Applicable income taxes / Pretax net operating income (tax equivalent)									
Applicable income tax + TE / Pretax net operating income + TE									

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Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	64.82	56.14	57.11	60.00	64.82	69.64	72.53	73.50	2
Commercial and industrial loans	5.45	4.84	4.91	5.11	5.45	5.78	5.98	6.05	2
Loans to individuals	5.57	4.02	4.19	4.71	5.57	6.43	6.95	7.13	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural loans	0.42	0.04	0.08	0.21	0.42	0.63	0.76	0.80	2
Other loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net loans and leases	75.62	68.46	69.25	71.64	75.62	79.60	81.98	82.78	2
Debt securities over 1 year	7.16	6.21	6.32	6.63	7.16	7.68	8.00	8.10	2
Mutual funds and equity securities	0.13	0.01	0.03	0.07	0.13	0.20	0.24	0.25	2
Subtotal	82.91	76.81	77.49	79.52	82.91	86.29	88.33	89.00	2
Interest-bearing bank balances	10.10	6.31	6.74	8.00	10.10	12.20	13.46	13.88	2
Federal funds sold and reverse repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Debt securities 1 year or less	1.08	0.56	0.62	0.79	1.08	1.37	1.55	1.61	2
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total earning assets	94.09	92.30	92.50	93.10	94.09	95.08	95.68	95.88	2
Non-interest cash and due from depository institutions	2.04	0.52	0.69	1.20	2.04	2.88	3.39	3.56	2
Other real estate owned	0.07	0.01	0.02	0.04	0.07	0.10	0.12	0.12	2
All other assets	3.87	3.60	3.63	3.72	3.87	4.02	4.11	4.14	2
Memoranda									
Short-term investments	11.18	6.88	7.35	8.79	11.18	13.57	15.01	15.49	2
US Treasury securities	2.89	0.29	0.58	1.45	2.89	4.34	5.21	5.50	2
US agency securities (excluding mortgage-backed securities)	0.03	0.00	0.01	0.01	0.03	0.04	0.05	0.05	2
Municipal securities	1.28	0.41	0.51	0.80	1.28	1.76	2.05	2.15	2
Mortgage-backed securities	3.82	3.78	3.78	3.80	3.82	3.85	3.86	3.87	2
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other debt securities	0.22	0.02	0.04	0.11	0.22	0.33	0.39	0.41	2
Loans held-for-sale	0.07	0.01	0.01	0.03	0.07	0.10	0.12	0.13	2
Loans held for investment	76.33	69.04	69.85	72.28	76.33	80.38	82.81	83.62	2
Real estate loans secured by 1-4 family	12.13	10.37	10.56	11.15	12.13	13.10	13.69	13.88	2
Revolving	0.15	0.01	0.03	0.07	0.15	0.22	0.27	0.28	2
Closed-end, secured by first liens	11.77	9.70	9.93	10.62	11.77	12.92	13.62	13.85	2
Closed-end, secured by junior liens	0.21	0.02	0.04	0.10	0.21	0.31	0.37	0.39	2
Commercial real estate loans	51.64	43.77	44.65	47.27	51.64	56.01	58.64	59.51	2
Construction and land development	3.91	1.07	1.38	2.33	3.91	5.49	6.44	6.75	2
Multifamily	10.45	2.76	3.61	6.18	10.45	14.72	17.28	18.14	2
Nonfarm nonresidential	37.29	34.26	34.60	35.61	37.29	38.97	39.97	40.31	2
Real estate loans secured by farmland	1.05	0.11	0.21	0.53	1.05	1.58	1.90	2.00	2

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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	84.45	81.08	81.46	82.58	84.45	86.32	87.44	87.82	2
Real estate loans secured by 1-4 family	15.78	14.97	15.06	15.33	15.78	16.22	16.49	16.58	2
Revolving	0.22	0.02	0.04	0.11	0.22	0.33	0.39	0.41	2
Closed-end	15.56	14.56	14.67	15.00	15.56	16.12	16.45	16.56	2
Commercial real estate loans	67.13	63.19	63.62	64.94	67.13	69.33	70.64	71.08	2
Construction and land development	5.61	1.36	1.83	3.25	5.61	7.98	9.39	9.86	2
1-4 family	0.41	0.04	0.08	0.21	0.41	0.62	0.75	0.79	2
Other	5.20	1.32	1.75	3.04	5.20	7.35	8.65	9.08	2
Multifamily	12.64	3.77	4.76	7.71	12.64	17.57	20.52	21.51	2
Nonfarm nonresidential	48.88	48.21	48.29	48.51	48.88	49.25	49.47	49.55	2
Owner-occupied	17.66	15.32	15.58	16.36	17.66	18.96	19.74	20.00	2
Other	31.22	28.21	28.55	29.55	31.22	32.90	33.90	34.23	2
Real estate loans secured by farmland	1.54	0.15	0.31	0.77	1.54	2.31	2.77	2.93	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	7.12	7.00	7.01	7.05	7.12	7.18	7.22	7.23	2
Loans to individuals	7.61	4.86	5.17	6.08	7.61	9.15	10.06	10.37	2
Credit card loans	0.08	0.01	0.02	0.04	0.08	0.12	0.14	0.15	2
Agricultural loans	0.62	0.06	0.12	0.31	0.62	0.93	1.11	1.17	2
Other loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	680.17	471.86	495.00	564.44	680.17	795.91	865.34	888.49	2
Real estate loans secured by 1-4 family	127.53	87.22	91.70	105.14	127.53	149.93	163.37	167.85	2
Revolving	1.21	0.12	0.24	0.60	1.21	1.81	2.18	2.30	2
Closed-end	126.33	84.92	89.52	103.32	126.33	149.33	163.13	167.73	2
Commercial real estate loans	544.07	368.37	387.89	446.46	544.07	641.69	700.26	719.78	2
Construction and land development	33.33	11.60	14.02	21.26	33.33	45.40	52.64	55.06	2
1-4 family	2.30	0.23	0.46	1.15	2.30	3.46	4.15	4.38	2
Other	31.02	11.37	13.55	20.11	31.02	41.94	48.49	50.68	2
Multifamily	124.00	26.34	37.19	69.74	124.00	178.25	210.80	221.65	2
Nonfarm nonresidential	386.75	286.97	298.06	331.32	386.75	442.18	475.44	486.53	2
Owner-occupied	146.56	89.99	96.28	115.13	146.56	177.99	196.85	203.14	2
Other	240.19	196.98	201.78	216.18	240.19	264.19	278.59	283.39	2
Real estate loans secured by farmland	8.56	0.86	1.71	4.28	8.56	12.85	15.42	16.27	2
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	56.87	40.64	42.44	47.85	56.87	65.89	71.30	73.10	2
Loans to individuals	53.21	47.68	48.29	50.14	53.21	56.28	58.12	58.74	2
Credit card loans	0.44	0.04	0.09	0.22	0.44	0.66	0.79	0.84	2
Agricultural loans	3.43	0.34	0.69	1.72	3.43	5.15	6.18	6.52	2
Other loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Supplemental									
Non-owner occupied CRE loans / Gross loans	49.48	47.87	48.05	48.58	49.48	50.37	50.90	51.08	2
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	397.51	278.38	291.61	331.33	397.51	463.70	503.41	516.65	2
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	544.07	368.37	387.89	446.46	544.07	641.69	700.26	719.78	2

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Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	11.18	6.88	7.35	8.79	11.18	13.57	15.01	15.49	2
Liquid assets	18.88	11.05	11.92	14.53	18.88	23.23	25.85	26.72	2
Investment securities	8.38	6.79	6.96	7.49	8.38	9.26	9.79	9.97	2
Net loans and leases	75.62	68.46	69.25	71.64	75.62	79.60	81.98	82.78	2
Net loans, leases and standby letters of credit	75.86	68.87	69.65	71.98	75.86	79.75	82.08	82.86	2
Core deposits	84.01	82.34	82.53	83.08	84.01	84.93	85.49	85.68	2
Noncore funding	6.22	5.52	5.60	5.83	6.22	6.61	6.85	6.92	2
Time deposits of $250K or more	4.22	3.13	3.25	3.62	4.22	4.83	5.20	5.32	2
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Federal funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net federal funds purchased (sold)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other borrowings w/remaining maturity of 1 year or less	1.80	0.18	0.36	0.90	1.80	2.71	3.25	3.43	2
Earning assets that reprice within 1 year	27.92	21.88	22.55	24.57	27.92	31.28	33.29	33.96	2
Interest-bearing liabilities that reprice within 1 year	28.93	26.73	26.98	27.71	28.93	30.15	30.88	31.13	2
Long-term debt that reprices within 1 year	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	2
Net assets that reprice within 1 year	-1.01	-4.85	-4.43	-3.15	-1.01	1.12	2.40	2.83	2
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-6.56	-13.08	-12.35	-10.18	-6.56	-2.94	-0.77	-0.05	2
Net short-term noncore funding dependence	-7.06	-13.25	-12.56	-10.50	-7.06	-3.61	-1.55	-0.86	2
Short-term investment / Short-term noncore funding	200.88	112.27	122.12	151.65	200.88	250.11	279.65	289.49	2
Liquid assets - short-term noncore funding / Nonliquid assets	17.55	5.70	7.01	10.97	17.55	24.14	28.09	29.41	2
Net loans and leases / Total deposits	85.64	78.08	78.92	81.44	85.64	89.84	92.36	93.20	2
Net loans and leases / Core deposits	89.85	83.10	83.85	86.10	89.85	93.59	95.84	96.59	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.06	-0.06	-0.06	-0.06	-0.06	-0.06	-0.06	-0.06	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.69	-21.97	-21.05	-18.29	-13.69	-9.09	-6.33	-5.41	2
Structured notes appreciation (depreciation) / Tier 1 capital									
Percent of Investment Securities									
Held-to-maturity securities	1.74	0.17	0.35	0.87	1.74	2.61	3.13	3.30	2
Available-for-sale securities	96.94	96.57	96.61	96.73	96.94	97.15	97.27	97.31	2
US Treasury securities	28.52	2.85	5.70	14.26	28.52	42.79	51.34	54.20	2
US agency securities (excluding mortgage-backed securities)	0.43	0.04	0.09	0.21	0.43	0.64	0.77	0.81	2
Municipal securities	18.53	4.67	6.21	10.83	18.53	26.23	30.86	32.40	2
Mortgage-backed securities	47.90	38.25	39.32	42.54	47.90	53.26	56.48	57.55	2
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other debt securities	3.29	0.33	0.66	1.65	3.29	4.94	5.93	6.25	2
Mutual funds and equity securities	1.32	0.13	0.26	0.66	1.32	1.98	2.38	2.51	2
Debt securities 1 year or less	12.00	8.04	8.48	9.80	12.00	14.20	15.53	15.97	2
Debt securities 1 to 5 years	38.22	34.43	34.85	36.11	38.22	40.34	41.60	42.02	2
Debt securities over 5 years	48.45	39.50	40.49	43.48	48.45	53.42	56.41	57.40	2
Pledged securities	29.23	6.70	9.20	16.71	29.23	41.74	49.25	51.76	2
Structured notes, fair value	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Percent Change from Prior Like Quarter									
Short-term investments	-10.48	-10.48	-10.48	-10.48	-10.48	-10.48	-10.48	-10.48	1
Investment securities	-5.24	-5.24	-5.24	-5.24	-5.24	-5.24	-5.24	-5.24	1
Core deposits	-4.73	-4.73	-4.73	-4.73	-4.73	-4.73	-4.73	-4.73	1
Noncore funding	-36.47	-36.47	-36.47	-36.47	-36.47	-36.47	-36.47	-36.47	1

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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	0.25	0.08	0.10	0.16	0.25	0.34	0.39	0.41	2
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)									

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Derivaties Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Futures and forwards									
Written options									
Exchange-traded									
Over-the-counter									
Purchased options									
Exchange-traded									
Over-the-counter									
Swaps									
Held for trading									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Non-traded									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Derivative contracts (excluding futures and forex 14 days or less)									
One year or less									
Over 1 year to 5 years									
Over 5 years									
Gross negative fair value (absolute value)									
Gross positive fair value									
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
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	2
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Ratios									
Current credit exposure / Risk-weighted assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2

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Allowance and Net Credit Losses on Loans and Leases

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.16	0.08	0.09	0.12	0.16	0.21	0.23	0.24	2
Provision for loan and lease losses / Average loans and leases	0.23	0.10	0.12	0.16	0.23	0.30	0.34	0.35	2
Provision for loan and lease losses / Net credit losses on loans and leases	78.51	44.94	48.67	59.86	78.51	97.16	108.36	112.09	2
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.03	1.02	1.02	1.02	1.03	1.03	1.03	1.03	2
Allowance for credit losses on loans and leases / Total loans and leases	1.02	1.02	1.02	1.02	1.02	1.03	1.03	1.03	2
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	4.02	3.42	3.49	3.69	4.02	4.36	4.56	4.62	2
Allowance for credit losses on loans and leases / Nonaccrual assets	405.85	66.97	104.63	217.58	405.85	594.11	707.07	744.72	2
ALLL / 90+ days past due + nonaccrual loans and leases	107.92	37.18	45.04	68.62	107.92	147.22	170.80	178.66	2
Gross credit losses on loans and leases / Average loans and leases	0.30	0.23	0.24	0.26	0.30	0.34	0.36	0.37	2
Recoveries / Average loans and leases	0.03	0.01	0.01	0.02	0.03	0.05	0.05	0.06	2
Net losses / Average loans and leases	0.27	0.22	0.23	0.24	0.27	0.29	0.31	0.31	2
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	2
Recoveries / Prior year-end losses	6.15	3.92	4.17	4.91	6.15	7.39	8.13	8.38	2
Earnings coverage of net credit losses on loans and leases (X)	-3.06	-4.94	-4.74	-4.11	-3.06	-2.01	-1.38	-1.17	2
Net Credit Losses on Loans and Leases By Type									
Real estate loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Real estate loans secured by 1-4 family	-0.01	-0.01	-0.01	-0.01	-0.01	0.00	0.00	0.00	2
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Closed-end	-0.01	-0.01	-0.01	-0.01	-0.01	0.00	0.00	0.00	2
Commercial real estate loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Construction and land development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonfarm nonresidential	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Owner-occupied	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Commercial and industrial loans	-0.07	-0.11	-0.10	-0.09	-0.07	-0.05	-0.04	-0.03	2
Loans to individuals	3.77	2.72	2.84	3.19	3.77	4.35	4.70	4.82	2
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to foreign governments and institutions									
Other loans and leases									

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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	0.84	0.63	0.65	0.72	0.84	0.95	1.02	1.04	2
90+ days past due loans and leases	0.21	0.02	0.04	0.11	0.21	0.32	0.38	0.40	2
Nonaccrual loans and leases	1.80	0.30	0.47	0.97	1.80	2.63	3.13	3.30	2
90+ days past due and nonaccrual loans and leases	2.01	0.70	0.84	1.28	2.01	2.74	3.17	3.32	2
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
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	2
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.84	0.63	0.65	0.72	0.84	0.95	1.02	1.04	2
90+ days past due assets	0.21	0.02	0.04	0.11	0.21	0.32	0.38	0.40	2
Nonaccrual assets	1.80	0.30	0.47	0.97	1.80	2.63	3.13	3.30	2
30+ days past due and nonaccrual assets	2.84	1.74	1.86	2.23	2.84	3.46	3.83	3.95	2
Percent of Total Assets									
90+ days past due and nonaccrual assets	1.65	0.51	0.63	1.02	1.65	2.29	2.67	2.80	2
90+ past due and nonaccrual assets + other real estate owned	1.72	0.63	0.75	1.11	1.72	2.33	2.69	2.81	2
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	1.63	0.45	0.58	0.97	1.63	2.28	2.67	2.80	2
Allowance for credit losses on loans and leases	193.70	60.24	75.07	119.56	193.70	267.84	312.33	327.15	2
Equity capital + allowance for credit losses on loans and leases	34.75	6.61	9.74	19.12	34.75	50.39	59.77	62.89	2
Tier 1 capital + allowance for credit losses on loans and leases	19.26	4.27	5.94	10.93	19.26	27.58	32.58	34.24	2
Loans and leases + other real estate owned	1.97	0.62	0.77	1.22	1.97	2.72	3.17	3.32	2

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

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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	0.42	0.38	0.39	0.40	0.42	0.44	0.45	0.45	2
	90+ days past due	0.17	0.02	0.03	0.08	0.17	0.25	0.30	0.32	2
	Nonaccrual	1.94	0.20	0.39	0.97	1.94	2.90	3.48	3.68	2
Commercial and industrial	30-89 days past due	2.71	1.89	1.98	2.25	2.71	3.16	3.43	3.52	2
	90+ days past due	0.20	0.02	0.04	0.10	0.20	0.30	0.36	0.38	2
	Nonaccrual	0.37	0.10	0.13	0.22	0.37	0.51	0.60	0.63	2
Individuals	30-89 days past due	2.68	0.44	0.69	1.44	2.68	3.93	4.68	4.92	2
	90+ days past due	0.57	0.06	0.11	0.29	0.57	0.86	1.03	1.09	2
	Nonaccrual	0.58	0.06	0.12	0.29	0.58	0.87	1.05	1.10	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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	1.39	0.41	0.52	0.85	1.39	1.93	2.25	2.36	2
	90+ days past due	0.85	0.09	0.17	0.43	0.85	1.28	1.54	1.62	2
	Nonaccrual	1.77	0.18	0.35	0.89	1.77	2.66	3.19	3.37	2
Revolving	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Closed-End	30-89 days past due	1.42	0.42	0.53	0.87	1.42	1.98	2.32	2.43	2
	90+ days past due	0.88	0.09	0.18	0.44	0.88	1.32	1.58	1.67	2
	Nonaccrual	1.77	0.18	0.35	0.89	1.77	2.66	3.19	3.37	2
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.01	0.00	0.00	0.01	0.01	0.02	0.02	0.02	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial real estate	30-89 days past due	0.20	0.02	0.04	0.10	0.20	0.30	0.36	0.38	2
	90+ days past due	0.01	0.00	0.00	0.01	0.01	0.02	0.03	0.03	2
	Nonaccrual	1.98	0.20	0.40	0.99	1.98	2.96	3.55	3.75	2
Construction and development	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.09	0.01	0.02	0.04	0.09	0.13	0.15	0.16	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.09	0.01	0.02	0.04	0.09	0.13	0.15	0.16	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Multifamily	30-89 days past due	0.08	0.01	0.02	0.04	0.08	0.12	0.15	0.15	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	2.82	0.28	0.56	1.41	2.82	4.24	5.08	5.37	2
Nonfarm non-residential	30-89 days past due	0.26	0.03	0.05	0.13	0.26	0.38	0.46	0.49	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.61	0.17	0.33	0.81	1.61	2.42	2.90	3.06	2
Owner occupied	30-89 days past due	0.05	0.01	0.01	0.03	0.05	0.08	0.09	0.10	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.21	0.03	0.05	0.11	0.21	0.31	0.37	0.39	2
Other	30-89 days past due	0.20	0.02	0.04	0.10	0.20	0.30	0.37	0.39	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	1.41	0.14	0.28	0.70	1.41	2.11	2.53	2.67	2
Farmland	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Credit card	30-89 days past due	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	1
	90+ days past due	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1

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

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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	8.15	2.87	3.46	5.22	8.15	11.09	12.85	13.44	2
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Tier 1 capital, column A	12.66	9.02	9.43	10.64	12.66	14.67	15.88	16.29	2
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total capital, column A	13.68	10.05	10.46	11.67	13.68	15.70	16.90	17.31	2
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Tier 1 leverage	9.45	7.43	7.66	8.33	9.45	10.56	11.23	11.46	2
Supplementary leverage ratio, advanced approaches HCs									

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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	2
Insurance underwriting assets (P/C) / Total insurance underwriting assets									
Insurance underwriting assets (L/H) / Total insurance underwriting assets									
Separate account assets (L/H) / Total life assets									
Insurance activities revenue / Adjusted operating income									
Premium income / Insurance activities revenue									
Credit related premium income / Total premium income									
Other premium income / Total premium income									
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Insurance net income (P/C) / Equity (P/C)									
Insurance net income (L/H) / Equity (L/H)									
Insurance benefits, losses, expenses / Insurance premiums									
Reinsurance recovery (P/C) / Total assets (P/C)									
Reinsurance recovery (L/H) / Total assets (L/H)									
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
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	2

Foreign Activities

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans									
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									
Total selected assets									
Deposits									

Parent Company Analysis - Part 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	-15.54	-24.97	-23.92	-20.78	-15.54	-10.30	-7.16	-6.11	2
Bank net income / Average equity investment in banks	-4.40	-9.54	-8.96	-7.25	-4.40	-1.54	0.17	0.74	2
Nonbank net income / Average equity investment in nonbanks	-0.61	-1.17	-1.11	-0.92	-0.61	-0.31	-0.12	-0.06	2
Subsidiary HCs net income / Average equity investment in sub HCs									
Bank net income / Parent net income									
Nonbank net income / Parent net income									
Subsidiary holding companies' net income / Parent net income									
Leverage									
Total liabilities / Equity capital	72.48	39.47	43.14	54.14	72.48	90.82	101.83	105.50	2
Total debt / Equity capital	10.41	1.13	2.16	5.25	10.41	15.56	18.66	19.69	2
Total debt + notes payable to subs that issued TPS / Equity capital	50.27	25.34	28.11	36.42	50.27	64.13	72.44	75.21	2
Total debt + Loans guaranteed for affiliate / Equity capital	10.41	1.13	2.16	5.25	10.41	15.56	18.66	19.69	2
Total debt / Equity capital - excess over fair value	10.41	1.13	2.16	5.25	10.41	15.56	18.66	19.69	2
Long-term debt / Equity capital	5.39	0.63	1.16	2.74	5.39	8.03	9.62	10.15	2
Short-term debt / Equity capital	5.02	0.50	1.00	2.51	5.02	7.53	9.04	9.54	2
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Long-term debt / Consolidated long-term debt	8.07	1.20	1.96	4.25	8.07	11.89	14.18	14.95	2
Double Leverage									
Equity investment in subs / Equity capital	165.98	132.11	135.87	147.16	165.98	184.80	196.09	199.86	2
Total investment in subs / Equity capital	165.98	132.11	135.87	147.16	165.98	184.80	196.09	199.86	2
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)									
Equity investment in subs - equity cap / Net income-div (X)									
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	30.73	25.90	26.44	28.05	30.73	33.41	35.02	35.55	2
Cash from ops + noncash items + op expense / Op expense + dividend	43.53	-31.43	-23.10	1.88	43.53	85.17	110.16	118.49	2
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.45	72.92	75.76	84.27	98.45	112.63	121.14	123.98	2
Pretax operating income + interest expense / Interest expense	-40877.03	-75637.70	-71775.41	-60188.51	-40877.03	-21565.54	-9978.65	-6116.35	2
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-136.05	-198.61	-191.66	-170.81	-136.05	-101.30	-80.44	-73.49	2
Dividends + interest from subsidiaries / Interest expense + dividends	349.32	78.72	108.78	198.99	349.32	499.66	589.86	619.93	2
Fees + other income from subsidiaries / Salary + other expenses	29.86	25.13	25.65	27.23	29.86	32.49	34.06	34.59	2
Net income / Current part of long-term debt + preferred dividends (X)									
Other Ratios									
Net assets that reprice within 1 year / Total assets	-16.25	-29.98	-28.46	-23.88	-16.25	-8.62	-4.04	-2.51	2
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due									
Nonaccrual									
Total									
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	2
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
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	2
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 4
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									
Dividends declared / Net income									
Net income - dividends / Average equity	-15.54	-24.97	-23.92	-20.78	-15.54	-10.30	-7.16	-6.11	2
Percent of Dividends Paid									
Dividends from bank subsidiaries									
Dividends from nonbank subsidiaries									
Dividends from subsidiary holding companies									
Dividends from all subsidiaries									
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Management and service fees from bank subsidiaries	225.84	225.84	225.84	225.84	225.84	225.84	225.84	225.84	1
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from bank subsidiaries	225.84	225.84	225.84	225.84	225.84	225.84	225.84	225.84	1
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries									
Interest income from nonbank subsidiaries									
Management and serv fees from nonbank subsidiaries									
Other income from nonbank subsidiaries									
Operating income from nonbank subsidiaries									
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies									
Interest income from subsidiary holding companies									
Management and service fees from subsidiary holding companies									
Other income from subsidiary holding companies									
Operating income from subsidiary holding companies									
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from bank subsidiaries	0.51	0.05	0.10	0.25	0.51	0.76	0.91	0.96	2
Management and service fees from bank subsidiaries	48.61	4.86	9.72	24.30	48.61	72.91	87.50	92.36	2
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from bank subsidiaries	49.12	5.82	10.63	25.06	49.12	73.17	87.60	92.41	2
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from nonbank subsidiaries	3.26	1.63	1.81	2.35	3.26	4.16	4.71	4.89	2
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from nonbank subsidiaries	46.96	4.70	9.39	23.48	46.96	70.44	84.53	89.22	2
Operating income from nonbank subsidiaries	50.22	6.32	11.20	25.83	50.22	74.60	89.23	94.11	2
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans and advances from subsidiaries / Short term debt	570.34	570.34	570.34	570.34	570.34	570.34	570.34	570.34	1
Loans and advances from subsidiaries / Total debt	11595.95	1408.31	2540.27	5936.15	11595.95	17255.75	20651.64	21783.60	2

BHCPR Reporters for Quarter Ending 06/30/2026

Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets ($000)	BHC Name	Home Office Location	Change from 03/31/2026 and Other Notes
2531245	652,962	CARVER BANCORP, INC.	NEW YORK, NY	
1109496	541,028	HERRING BANCORP, INC.	AMARILLO, TX	

Note: Peer Group 4 has 2 bank holding companies.