

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2024

Summary Ratios

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	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.71	2.93	2.84	2.86	2.60
+ Non-interest income	0.97	0.94	0.96	0.89	1.04
- Overhead expense	2.35	2.36	2.43	2.19	2.17
- Provision for credit losses	0.18	0.21	0.19	0.13	-0.09
+ Securities gains (losses)	-0.01	-0.01	-0.03	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.15	1.36	1.20	1.46	1.66
Net operating income	0.87	1.04	0.88	1.11	1.26
Net income	0.87	1.04	0.89	1.11	1.26
Net income (Subchapter S adjusted)	0.68	1.05	0.99	1.53	1.97
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.48	4.79	5.23	3.62	3.06
Interest expense	2.54	1.63	2.14	0.55	0.25
Net interest income (tax equivalent)	2.94	3.17	3.08	3.09	2.80
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.27	0.15	0.22	0.09	0.11
Earnings coverage of net loan and lease losses (X)	29.67	42.41	25.03	55.30	39.72
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.20	1.24	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.26	1.19	1.23	1.15	1.20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.40	0.50	0.38	0.49
30-89 days past due loans and leases / Total loans and leases	0.41	0.33	0.40	0.34	0.32
Liquidity and Funding					
Net noncore funding dependence	11.66	12.44	12.88	8.68	-2.33
Net short-term noncore funding dependence	4.45	4.25	5.15	3.04	-7.70
Net loans and leases / Total assets	64.23	63.50	63.69	63.56	58.67
Capitalization					
Tier 1 leverage ratio	9.58	9.37	9.48	9.26	8.98
Holding company equity capital / Total assets	10.44	10.03	10.33	9.83	10.71
Total equity capital (including minority interest) / Total assets	10.56	10.15	10.46	9.97	10.82
Common equity tier 1 capital / Total risk-weighted assets	12.38	11.85	12.38	11.81	12.42
Net loans and leases / Equity capital (X)	6.31	6.48	6.27	6.59	5.53
Cash dividends / Net income	38.40	32.53	40.18	32.07	28.27
Cash dividends / Net income (Subchapter S adjusted)	47.30	39.69	33.91	49.64	3.14
Growth Rates					
Assets	1.90	6.12	4.19	5.08	10.50
Equity capital	5.95	2.91	9.14	-2.82	7.46
Net loans and leases	3.39	13.25	5.34	14.53	3.36
Noncore funding	4.50	164.76	41.86	89.54	-14.79
Parent Company Ratios					
Short-term debt / Equity capital	0.70	0.69	0.58	0.50	0.57
Long-term debt / Equity capital	12.88	13.19	13.05	12.26	10.95
Equity investment in subsidiaries / Equity capital	102.85	103.64	102.60	104.31	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	116.48	129.59	142.65	132.32	153.55

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Relative Income Statement and Margin Analysis

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Average Assets					
Interest income (tax equivalent)	5.08	4.43	4.84	3.36	2.85
Less: Interest expense	2.37	1.52	2.00	0.51	0.23
Equals: Net interest income (tax equivalent)	2.71	2.93	2.84	2.86	2.60
Plus: Non-interest income	0.97	0.94	0.96	0.89	1.04
Equals: adjusted operating income (tax equivalent)	3.75	3.98	3.92	3.80	3.70
Less: Overhead expense	2.35	2.36	2.43	2.19	2.17
Less: Provision for credit losses	0.18	0.21	0.19	0.13	-0.09
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.01	-0.03	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.15	1.36	1.20	1.46	1.66
Less: Applicable income taxes (tax equivalent)	0.27	0.30	0.27	0.33	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.87	1.04	0.88	1.11	1.26
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.87	1.04	0.89	1.11	1.26
Memo: Net income (last four quarters)	0.86	1.11	0.91	1.11	1.26
Net income-BHC and noncontrolling (minority) interest	0.87	1.05	0.90	1.12	1.27
Margin Analysis					
Average earning assets / Average assets	92.76	92.58	92.58	92.89	93.08
Average interest-bearing funds / Average assets	67.32	64.43	65.36	61.06	61.99
Interest income (tax equivalent) / Average earning assets	5.48	4.79	5.23	3.62	3.06
Interest expense / Average earning assets	2.54	1.63	2.14	0.55	0.25
Net interest income (tax equivalent) / Average earning assets	2.94	3.17	3.08	3.09	2.80
Yield or Cost					
Total loans and leases (tax equivalent)	6.30	5.64	6.10	4.52	4.01
Interest-bearing bank balances	5.34	3.73	4.83	1.19	0.14
Federal funds sold and reverse repos	4.30	4.27	4.51	1.62	0.25
Trading assets	1.29	1.16	1.61	0.71	0.45
Total earning assets	5.45	4.78	5.18	3.59	3.04
Investment securities (tax equivalent)	3.01	2.57	2.78	2.08	1.77
US Treasury and agency securities (excluding mortgage-backed securities)	3.00	2.18	2.56	1.51	1.14
Mortgage-backed securities	2.71	2.43	2.58	1.98	1.57
All other securities	4.33	3.81	4.13	3.13	2.81
Interest-bearing deposits	3.11	1.79	2.49	0.58	0.21
Time deposits of \$250K or more	4.42	2.73	3.70	0.91	0.66
Time deposits < \$250K	4.37	2.40	3.69	0.88	0.62
Other domestic deposits	2.81	1.69	2.27	0.53	0.15
Foreign deposits	2.77	2.01	2.45	0.83	0.14
Federal funds purchased and repos	3.71	3.07	3.85	1.38	0.17
Other borrowed funds and trading liabilities	4.34	4.07	4.32	2.30	1.27
All interest-bearing funds	3.49	2.29	2.98	0.82	0.37

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Non-interest Income & Expenses

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.95	2.61	2.70	2.46	2.17
Overhead expenses / Net Interest Income + non-interest income	64.58	59.44	63.05	57.79	59.28
Percent of Average Assets					
Total overhead expense	2.35	2.36	2.43	2.19	2.17
Personnel expense	1.28	1.28	1.26	1.20	1.21
Net occupancy expense	0.23	0.23	0.23	0.22	0.23
Other operating expenses	0.83	0.81	0.91	0.75	0.72
Overhead less non-interest income	1.37	1.38	1.42	1.26	1.10
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	64.09	58.82	62.82	57.36	58.83
Personnel expense	34.70	32.00	32.59	31.62	32.93
Net occupancy expense	6.28	5.79	5.98	5.93	6.23
Other operating expenses	22.34	19.77	23.17	19.40	19.18
Total non-interest income	24.19	22.57	23.95	22.96	27.67
Fiduciary activities income	2.23	1.87	2.04	2.06	2.20
Service charges on domestic deposit accounts	3.13	2.79	2.98	3.19	3.27
Trading revenue	0.88	0.77	0.85	0.62	0.62
Investment banking fees and commissions	2.48	2.22	2.45	2.11	2.58
Insurance activities revenue	0.34	0.36	0.35	0.34	0.36
Venture capital revenue	0.00	0.00	0.00	0.01	0.04
Net servicing fees	0.84	0.45	0.60	0.97	0.60
Net securitization income	0.00	0.00	0.00	0.00	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.86	0.72	0.82	1.09	3.30
Other non-interest income	8.38	7.91	8.57	8.42	9.27
Overhead less non-interest income	39.08	35.55	37.76	33.81	30.52
Applicable income taxes / Pretax net operating income (tax equivalent)	20.86	20.89	19.55	21.23	21.18
Applicable income tax + TE / Pretax net operating income + TE	23.56	23.06	22.85	23.20	22.67

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Percent Composition of Assets

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Real estate loans	41.14	40.15	40.37	40.45	36.25
Commercial and industrial loans	11.13	11.17	10.92	11.31	10.76
Loans to individuals	3.45	3.75	3.56	3.40	3.36
Loans to depository institutions and acceptances of other banks	0.01	0.02	0.01	0.02	0.02
Agricultural loans	0.17	0.14	0.17	0.19	0.18
Other loans and leases	4.55	4.43	4.64	4.47	4.47
Net loans and leases	64.23	63.50	63.69	63.56	58.67
Debt securities over 1 year	15.69	16.55	15.58	18.32	19.46
Mutual funds and equity securities	0.05	0.05	0.04	0.05	0.06
Subtotal	80.64	81.14	80.28	82.97	79.22
Interest-bearing bank balances	5.29	5.22	5.05	3.50	8.50
Federal funds sold and reverse repos	0.57	0.82	0.69	0.52	0.54
Debt securities 1 year or less	2.16	1.64	2.04	1.74	1.56
Trading assets	0.61	0.64	0.64	0.57	0.49
Total earning assets	90.97	90.86	90.70	90.70	91.77
Non-interest cash and due from depository institutions	0.77	0.91	0.91	1.01	0.82
Other real estate owned	0.01	0.01	0.01	0.01	0.01
All other assets	8.22	8.21	8.25	8.21	7.35
Memoranda					
Short-term investments	9.03	8.69	8.86	6.66	11.47
US Treasury securities	1.84	1.61	1.85	1.96	1.47
US agency securities (excluding mortgage-backed securities)	0.70	0.69	0.68	0.80	0.82
Municipal securities	1.33	1.39	1.30	1.64	1.73
Mortgage-backed securities	10.98	11.26	10.68	12.43	14.14
Asset-backed securities	0.80	0.87	0.81	0.95	0.50
Other debt securities	0.47	0.45	0.45	0.51	0.53
Loans held-for-sale	0.21	0.18	0.16	0.17	0.55
Loans held for investment	64.68	63.80	64.20	63.95	58.07
Real estate loans secured by 1-4 family	13.16	12.70	12.91	12.72	11.46
Revolving	1.49	1.45	1.48	1.52	1.42
Closed-end, secured by first liens	11.18	10.83	10.97	10.77	9.67
Closed-end, secured by junior liens	0.24	0.20	0.22	0.19	0.17
Commercial real estate loans	26.00	25.06	25.30	25.63	22.69
Construction and land development	4.01	4.08	3.99	4.17	3.34
Multifamily	4.59	3.97	4.26	4.03	3.57
Nonfarm nonresidential	16.24	15.76	15.94	16.07	14.58
Real estate loans secured by farmland	0.32	0.32	0.30	0.34	0.30

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Loan Mix and Analysis of Concentrations of Credit

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	63.12	61.70	61.55	62.24	61.05
Real estate loans secured by 1-4 family	20.86	20.02	20.20	20.20	19.86
Revolving	2.25	2.23	2.24	2.35	2.43
Closed-end	18.36	17.61	17.80	17.66	17.24
Commercial real estate loans	39.14	37.99	38.01	38.73	37.86
Construction and land development	6.00	6.25	6.03	6.37	5.65
1-4 family	0.94	1.17	0.96	1.28	1.18
Other	4.92	4.85	4.89	4.87	4.40
Multifamily	6.84	5.99	6.51	6.02	5.78
Nonfarm nonresidential	24.61	23.95	24.01	24.51	24.56
Owner-occupied	8.17	8.00	7.98	8.16	8.29
Other	16.12	15.77	15.72	16.08	15.94
Real estate loans secured by farmland	0.49	0.49	0.46	0.54	0.54
Loans to depository institutions and acceptances of other banks	0.02	0.04	0.02	0.04	0.04
Commercial and industrial loans	18.01	17.87	17.62	18.44	18.86
Loans to individuals	5.95	6.63	6.34	5.91	6.23
Credit card loans	0.64	0.61	0.66	0.55	0.53
Agricultural loans	0.27	0.23	0.26	0.30	0.34
Other loans and leases	8.28	8.20	8.37	8.21	8.75
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	405.54	413.42	404.28	416.38	391.81
Real estate loans secured by 1-4 family	131.02	132.13	130.83	132.74	126.06
Revolving	14.45	14.80	14.72	15.37	15.44
Closed-end	114.93	115.93	115.10	115.64	108.85
Commercial real estate loans	254.16	256.22	251.85	260.39	245.88
Construction and land development	38.92	41.09	39.56	41.90	35.95
1-4 family	6.06	7.87	6.44	9.40	7.42
Other	31.93	32.06	32.27	32.20	28.11
Multifamily	45.90	41.62	43.83	41.83	38.66
Nonfarm nonresidential	157.98	160.59	157.00	163.60	158.06
Owner-occupied	52.53	53.21	52.16	54.13	52.99
Other	102.90	105.65	102.74	107.29	102.54
Real estate loans secured by farmland	3.05	3.12	3.09	3.39	3.22
Loans to depository institutions and acceptances of other banks	0.11	0.21	0.18	0.20	0.21
Commercial and industrial loans	108.01	113.50	107.90	114.99	114.44
Loans to individuals	34.09	38.79	37.32	33.68	34.55
Credit card loans	3.22	3.12	4.00	2.92	2.77
Agricultural loans	1.56	1.36	1.63	1.69	1.86
Other loans and leases	48.43	47.55	50.19	48.55	51.07
Supplemental					
Non-owner occupied CRE loans / Gross loans	31.65	30.73	30.79	31.32	30.07
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	204.77	206.38	203.09	210.03	195.34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	260.65	263.27	258.43	267.87	252.85

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Liquidity and Funding

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Short-term investments	9.03	8.69	8.86	6.66	11.47
Liquid assets	22.82	23.42	22.74	22.88	29.03
Investment securities	18.43	18.72	18.22	20.69	21.63
Net loans and leases	64.23	63.50	63.69	63.56	58.67
Net loans, leases and standby letters of credit	65.01	64.30	64.50	64.41	59.49
Core deposits	66.34	66.72	65.38	71.23	75.71
Noncore funding	18.90	19.45	19.52	15.08	10.30
Time deposits of \$250K or more	3.45	2.38	3.25	1.88	1.58
Foreign deposits	0.24	0.19	0.20	0.31	0.34
Federal funds purchased and repos	1.13	1.36	1.15	1.28	1.23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.42	0.49	0.33	0.58	0.54
Commercial paper	0.01	0.01	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	2.98	4.74	3.44	3.45	1.00
Earning assets that reprice within 1 year	39.42	37.71	39.25	35.98	37.37
Interest-bearing liabilities that reprice within 1 year	13.44	9.83	13.31	8.24	6.39
Long-term debt that reprices within 1 year	0.39	0.59	0.45	0.48	0.26
Net assets that reprice within 1 year	24.17	25.77	23.53	25.97	29.65
Other Liquidity and Funding Ratios					
Net noncore funding dependence	11.66	12.44	12.88	8.68	-2.33
Net short-term noncore funding dependence	4.45	4.25	5.15	3.04	-7.70
Short-term investment / Short-term noncore funding	78.92	72.50	68.75	75.34	273.39
Liquid assets - short-term noncore funding / Nonliquid assets	15.22	16.83	14.36	20.57	36.68
Net loans and leases / Total deposits	83.31	84.57	83.94	80.87	72.79
Net loans and leases / Core deposits	97.82	97.27	99.16	89.83	78.25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.02	-7.42	-7.27	-9.30	0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.07	-14.59	-12.60	-17.67	-0.25
Structured notes appreciation (depreciation) / Tier 1 capital	-0.36	-0.41	-0.33	-0.61	-0.02
Percent of Investment Securities					
Held-to-maturity securities	25.74	25.37	25.55	26.73	14.28
Available-for-sale securities	72.39	71.83	71.58	71.52	83.77
US Treasury securities	10.82	9.33	10.94	9.64	6.70
US agency securities (excluding mortgage-backed securities)	4.31	4.08	4.10	4.22	4.12
Municipal securities	7.53	7.46	7.22	8.18	8.22
Mortgage-backed securities	60.85	60.59	59.24	61.37	66.54
Asset-backed securities	4.34	4.68	4.36	4.90	2.50
Other debt securities	3.14	3.17	3.13	3.11	3.08
Mutual funds and equity securities	0.31	0.27	0.28	0.26	0.29
Debt securities 1 year or less	13.05	10.18	12.55	9.65	7.78
Debt securities 1 to 5 years	20.80	19.61	20.15	20.56	18.25
Debt securities over 5 years	63.89	66.67	63.38	67.64	71.11
Pledged securities	53.14	48.74	53.76	33.96	32.26
Structured notes, fair value	0.12	0.27	0.14	0.29	0.11
Percent Change from Prior Like Quarter					
Short-term investments	16.84	-0.63	72.36	-41.73	27.96
Investment securities	-3.00	-1.54	-2.35	2.95	31.36
Core deposits	1.13	-5.41	-1.79	-0.88	16.94
Noncore funding	4.50	164.76	41.86	89.54	-14.79

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Derivatives and Off-Balance-Sheet Transactions

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			23.04	24.92	22.79
Standby letters of credit	0.61	0.60	0.58	0.64	0.65
Commercial and similar letters of credit	0.02	0.01	0.02	0.02	0.02
Securities lent	0.09	0.19	0.14	0.08	0.10
Credit derivatives - notional amount (holding company as guarantor)	0.33	0.27	0.28	0.28	0.24
Credit derivatives - notional amount (holding company as beneficiary)	0.37	0.15	0.22	0.17	0.18
Credit derivative contracts w/ purchased credit protection-investment grade	0.24	0.20	0.24	0.23	0.18
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.23	0.24	0.24	0.19	0.13
Derivative contracts	49.24	43.64	45.21	44.01	46.30
Interest rate contracts	34.10	30.22	31.22	30.91	32.46
Interest rate futures and forward contracts	3.84	4.30	3.84	2.97	3.25
Written options contracts (interest rate)	1.84	1.22	1.44	1.35	1.41
Purchased options contracts (interest rate)	2.09	1.29	1.65	1.55	1.31
Interest rate swaps	26.25	20.41	23.51	22.30	20.49
Foreign exchange contracts	7.40	5.17	5.62	7.03	6.30
Futures and forward foreign exchange contracts	4.50	3.26	3.12	4.23	3.78
Written options contracts (foreign exchange)	0.13	0.02	0.06	0.04	0.04
Purchased options contracts (foreign exchange)	0.13	0.03	0.06	0.04	0.04
Foreign exchange rate swaps	1.22	0.54	0.73	0.94	0.76
Equity, commodity, and other derivative contracts	2.25	1.63	2.13	1.11	0.92
Commodity and other futures and forward contracts	0.23	0.11	0.16	0.08	0.07
Written options contracts (commodity and other)	0.64	0.55	0.55	0.39	0.32
Purchased options contracts (commodity and other)	0.46	0.44	0.44	0.29	0.21
Commodity and other swaps	0.32	0.22	0.27	0.30	0.31
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			41.52	46.42	44.98

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Derivatives Analysis

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Notional Amount					
Interest rate contracts	92.30	93.31	92.32	94.25	94.17
Foreign exchange contracts	3.23	3.08	3.13	3.02	3.47
Equity, commodity, and other contracts	1.87	1.52	1.90	1.07	1.14
Futures and forwards	8.73	9.94	8.89	8.54	11.16
Written options	5.54	5.45	5.12	4.77	6.28
Exchange-traded	0.14	0.17	0.18	0.13	0.12
Over-the-counter	5.11	4.87	4.52	4.43	5.96
Purchased options	4.56	4.72	4.77	4.63	3.27
Exchange-traded	0.15	0.17	0.19	0.14	0.12
Over-the-counter	4.01	4.00	4.03	4.08	2.87
Swaps	74.57	73.53	74.65	78.69	74.26
Held for trading	33.42	35.06	34.68	36.40	40.42
Interest rate contracts	27.48	29.33	28.60	30.08	34.15
Foreign exchange contracts	1.64	1.28	1.55	1.57	1.68
Equity, commodity, and other contracts	0.67	0.67	0.69	0.55	0.60
Non-traded	66.58	64.94	65.32	63.60	59.58
Interest rate contracts	61.40	59.83	60.25	60.36	56.71
Foreign exchange contracts	0.44	0.50	0.39	0.40	0.40
Equity, commodity, and other contracts	0.44	0.11	0.24	0.10	0.09
Derivative contracts (excluding futures and forex 14 days or less)	93.37	92.07	94.04	95.13	92.53
One year or less	36.50	38.06	36.74	33.84	27.56
Over 1 year to 5 years	31.47	24.18	31.02	24.87	27.01
Over 5 years	19.13	25.42	20.65	26.68	29.89
Gross negative fair value (absolute value)	1.53	1.62	1.45	2.13	0.98
Gross positive fair value	1.73	1.72	1.57	2.13	1.34
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.06	0.06	0.07	0.08	0.04
Gross positive fair value (X)	0.06	0.05	0.07	0.08	0.05
Held for trading (X)	0.03	0.03	0.04	0.04	0.04
Non-traded (X)	0.02	0.02	0.02	0.02	0.01
Current credit exposure (X)	0.04	0.03	0.04	0.04	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.55	0.47	0.56	0.51	0.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2024

Allowance and Net Loan and Lease Losses

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.19	0.20	0.19	0.11	-0.09
Provision for loan and lease losses / Average loans and leases	0.30	0.32	0.33	0.19	-0.16
Provision for loan and lease losses / Net loan and lease losses	196.13	370.53	195.85	326.41	-105.48
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.20	1.24	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.26	1.19	1.23	1.15	1.20
Allowance for loan and lease losses / Net loans and leases losses (X)	18.96	30.87	14.21	39.84	21.39
Allowance for loan and lease losses / Nonaccrual assets	290.00	412.18	347.62	428.70	364.13
ALLL / 90+ days past due + nonaccrual loans and leases	231.56	314.19	263.70	329.69	287.08
Gross loan and lease losses / Average loans and leases	0.34	0.20	0.29	0.16	0.19
Recoveries / Average loans and leases	0.06	0.06	0.06	0.06	0.08
Net losses / Average loans and leases	0.27	0.15	0.22	0.09	0.11
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	5.94	10.42	45.25	44.80	34.67
Earnings coverage of net loan and lease losses (X)	29.67	42.41	25.03	55.30	39.72
Net Loan and Lease Losses By Type					
Real estate loans	0.05	0.02	0.04	0.00	0.02
Real estate loans secured by 1-4 family	0.00	-0.01	0.00	-0.01	-0.02
Revolving	-0.01	-0.02	-0.02	-0.05	-0.07
Closed-end	0.00	0.00	0.00	-0.01	-0.01
Commercial real estate loans	0.09	0.03	0.08	0.01	0.04
Construction and land development	0.02	0.00	0.02	-0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.02	0.00	0.02	-0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.01
Nonfarm nonresidential	0.13	0.05	0.11	0.01	0.05
Owner-occupied	0.00	0.00	0.00	0.00	0.01
Other	0.12	0.04	0.10	0.02	0.04
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.36	0.21	0.37	0.13	0.17
Loans to individuals	1.74	1.18	1.32	0.80	0.71
Credit card loans	3.88	2.77	2.94	1.88	1.84
Agricultural loans	0.03	0.00	0.05	0.02	0.02
Loans to foreign governments and institutions	0.01	0.00	0.08	0.02	0.00
Other loans and leases	0.20	0.11	0.14	0.13	0.10

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2024

Past Due and Nonaccrual Assets

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Loans and Leases					
30-89 days past due loans and leases	0.41	0.33	0.40	0.34	0.32
90+ days past due loans and leases	0.12	0.09	0.11	0.10	0.10
Nonaccrual loans and leases	0.56	0.38	0.47	0.35	0.46
90+ days past due and nonaccrual loans and leases	0.75	0.53	0.65	0.50	0.62
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.41	0.33	0.40	0.34	0.32
90+ days past due assets	0.12	0.09	0.11	0.10	0.10
Nonaccrual assets	0.57	0.38	0.48	0.36	0.47
30+ days past due and nonaccrual assets	1.18	0.88	1.08	0.87	0.97
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.48	0.33	0.41	0.31	0.36
90+ past due and nonaccrual assets + other real estate owned	0.50	0.35	0.43	0.33	0.37
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.57	0.32	0.48	0.36	0.41
Allowance for loan and lease losses	71.59	43.85	62.66	52.47	62.64
Equity capital + allowance for loan and lease losses	5.02	2.96	4.32	3.43	3.60
Tier 1 capital + allowance for loan and lease losses	5.45	3.19	4.68	3.71	4.30
Loans and leases + other real estate owned	0.88	0.49	0.75	0.59	0.71

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2024

Past Due and Nonaccrual Loans and Leases

		03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.34	0.27	0.33	0.27	0.26
	90+ days past due	0.12	0.08	0.10	0.09	0.12
	Nonaccrual	0.63	0.41	0.55	0.39	0.52
Commercial and industrial	30-89 days past due	0.27	0.23	0.28	0.25	0.24
	90+ days past due	0.03	0.04	0.03	0.05	0.04
	Nonaccrual	0.79	0.54	0.63	0.48	0.57
Individuals	30-89 days past due	1.00	0.87	1.13	0.99	0.63
	90+ days past due	0.13	0.12	0.14	0.10	0.09
	Nonaccrual	0.26	0.22	0.25	0.22	0.17
Depository institution loans	30-89 days past due	0.01	0.05	0.08	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.00	0.01	0.00
Agricultural	30-89 days past due	0.16	0.16	0.16	0.11	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.37	0.21	0.25	0.23	0.70
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.13	0.50
	90+ days past due	0.00	0.04	0.00	0.00	0.00
	Nonaccrual	0.13	7.09	0.12	0.14	0.15
Other loans and leases	30-89 days past due	0.13	0.15	0.17	0.16	0.12
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.11	0.09	0.09	0.07	0.09

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 03/31/2024

		03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Memoranda						
1-4 Family	30-89 days past due	0.55	0.50	0.60	0.48	0.46
	90+ days past due	0.22	0.18	0.21	0.20	0.24
	Nonaccrual	0.59	0.55	0.55	0.56	0.71
Revolving	30-89 days past due	0.51	0.43	0.59	0.43	0.28
	90+ days past due	0.03	0.03	0.03	0.03	0.02
	Nonaccrual	0.84	0.86	0.85	0.83	1.18
Closed-End	30-89 days past due	0.53	0.50	0.58	0.49	0.49
	90+ days past due	0.24	0.21	0.23	0.23	0.26
	Nonaccrual	0.56	0.54	0.53	0.55	0.67
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.03
Commercial real estate	30-89 days past due	0.20	0.15	0.18	0.14	0.15
	90+ days past due	0.02	0.01	0.02	0.01	0.01
	Nonaccrual	0.72	0.34	0.59	0.25	0.38
Construction and development	30-89 days past due	0.18	0.14	0.14	0.12	0.17
	90+ days past due	0.01	0.00	0.01	0.00	0.01
	Nonaccrual	0.34	0.15	0.25	0.13	0.20
1-4 family	30-89 days past due	0.03	0.03	0.04	0.03	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.03	0.01	0.01
Other	30-89 days past due	0.13	0.10	0.09	0.07	0.13
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.28	0.12	0.17	0.11	0.16
Multifamily	30-89 days past due	0.11	0.08	0.07	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.09	0.17	0.08	0.17
Nonfarm non-residential	30-89 days past due	0.19	0.16	0.15	0.13	0.13
	90+ days past due	0.01	0.01	0.02	0.01	0.01
	Nonaccrual	0.90	0.43	0.75	0.34	0.45
Owner occupied	30-89 days past due	0.05	0.05	0.05	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.15	0.12	0.13	0.11	0.17
Other	30-89 days past due	0.11	0.08	0.09	0.07	0.08
	90+ days past due	0.01	0.01	0.01	0.00	0.00
	Nonaccrual	0.73	0.25	0.54	0.19	0.23
Farmland	30-89 days past due	0.15	0.06	0.09	0.13	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.41	0.39	0.41	0.39	0.69
Credit card	30-89 days past due	1.53	1.23	1.70	1.26	0.81
	90+ days past due	0.80	0.62	0.82	0.60	0.45
	Nonaccrual	0.38	0.25	0.33	0.18	0.10

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2024

Regulatory Capital Components and Ratios

	03/31/2024			03/31/2023			12/31/2023			12/31/2022			12/31/2021		
Capital Ratios															
Common equity tier 1 capital, column A	12.36			11.78			12.30			11.79			12.36		
Common equity tier 1 capital, column B	0.27			0.17			0.18			0.28			0.29		
Tier 1 capital, column A	13.00			12.44			12.95			12.46			13.10		
Tier 1 capital, column B	0.31			0.20			0.21			0.32			0.34		
Total capital, column A	14.87			14.31			14.80			14.27			14.90		
Total capital, column B	0.35			0.22			0.23			0.36			0.37		
Tier 1 leverage	9.58			9.37			9.48			9.26			8.98		
Supplementary leverage ratio, advanced approaches HCs	8.56			6.85			7.01			6.81			6.70		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2024

Insurance and Broker-Dealer Activities

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	59.77	57.29	60.99	56.52	53.11
Insurance underwriting assets (L/H) / Total insurance underwriting assets	40.23	42.71	39.01	43.48	46.89
Separate account assets (L/H) / Total life assets	5.55	4.85	5.53	5.49	13.40
Insurance activities revenue / Adjusted operating income	0.34	0.36	0.35	0.34	0.36
Premium income / Insurance activities revenue	4.74	3.07	4.63	2.29	2.76
Credit related premium income / Total premium income	39.22	43.18	36.58	28.99	32.99
Other premium income / Total premium income	60.78	56.82	63.42	71.01	67.01
Insurance underwriting net income / Consolidated net income	0.04	0.01	0.04	0.02	0.02
Insurance net income (P/C) / Equity (P/C)	20.03	16.86	18.28	17.01	23.22
Insurance net income (L/H) / Equity (L/H)	13.88	19.35	24.88	229.06	4.49
Insurance benefits, losses, expenses / Insurance premiums	151.74	7,124.85	152.16	5,287.80	927.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.00	0.05	0.06	0.07
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.27	11.57	11.21	11.87	12.00
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.58	0.90	0.75	0.55	0.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2024

Foreign Activities

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Yield: Foreign loans	1.53	1.42	1.54	0.93	0.66
Cost: Interest-bearing deposits	2.77	2.01	2.45	0.83	0.14
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.15	0.06	0.34	0.21	0.20
Commercial and industrial loans	0.76	0.23	2.06	0.13	0.79
Foreign governments and institutions	0.01	0.00	0.08	0.02	0.00
Growth Rates					
Net loans and leases	-1.71	10.77	-2.22	19.84	6.83
Total selected assets	-5.82	0.96	-2.43	6.45	9.48
Deposits	3.22	-11.89	0.90	-11.97	0.73

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2024

Parent Company Analysis - Part 1

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	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Profitability					
Net income / Average equity capital	8.48	10.52	8.99	11.16	11.94
Bank net income / Average equity investment in banks	9.20	11.17	9.91	11.69	11.80
Nonbank net income / Average equity investment in nonbanks	8.91	9.54	8.09	9.14	13.21
Subsidiary HCs net income / Average equity investment in sub HCs	8.05	9.93	7.58	8.63	10.04
Bank net income / Parent net income	89.01	86.53	88.02	88.96	96.79
Nonbank net income / Parent net income	4.29	3.91	3.40	2.62	3.42
Subsidiary holding companies' net income / Parent net income	79.91	74.46	83.67	82.03	65.19
Leverage					
Total liabilities / Equity capital	19.37	19.31	19.15	18.54	16.81
Total debt / Equity capital	13.88	14.09	13.79	13.06	11.71
Total debt + notes payable to subs that issued TPS / Equity capital	15.61	15.93	15.52	15.10	13.63
Total debt + Loans guaranteed for affiliate / Equity capital	14.02	14.26	13.94	13.14	11.77
Total debt / Equity capital - excess over fair value	14.01	14.21	13.90	13.20	11.81
Long-term debt / Equity capital	12.88	13.19	13.05	12.26	10.95
Short-term debt / Equity capital	0.70	0.69	0.58	0.50	0.57
Current portion of long-term debt / Equity capital	0.34	0.06	0.29	0.07	0.06
Excess cost over fair value / Equity capital	0.12	0.08	0.10	0.10	0.05
Long-term debt / Consolidated long-term debt	36.98	39.29	37.23	40.56	39.86
Double Leverage					
Equity investment in subs / Equity capital	102.85	103.64	102.60	104.31	103.22
Total investment in subs / Equity capital	110.43	110.37	109.85	109.37	108.40
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)	0.40	0.38	0.41	0.43	0.29
Equity investment in subs - equity cap / Net income-div (X)	2.24	1.54	1.94	1.27	1.05
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	120.43	123.81	132.05	139.25	154.07
Cash from ops + noncash items + op expense / Op expense + dividend	116.48	129.59	142.65	132.32	153.55
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.52	101.90	111.05	102.83	98.57
Pretax operating income + interest expense / Interest expense	1,728.67	1,446.86	1,770.49	1,665.41	1,835.33
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	910.55	871.69	915.70	1,303.55	1,770.77
Dividends + interest from subsidiaries / Interest expense + dividends	130.38	134.35	144.77	162.23	175.46
Fees + other income from subsidiaries / Salary + other expenses	8.53	13.22	11.48	9.42	11.92
Net income / Current part of long-term debt + preferred dividends (X)	14.06	25.16	26.46	30.79	47.61
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.53	3.78	3.53	3.61	3.44
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.06	0.20	0.23	0.71	0.17
Nonaccrual	0.20	0.39	0.24	0.47	0.92
Total	0.26	0.58	0.46	1.18	1.09
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	0.01	0.02
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.01	0.00	0.03	0.02
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.54	2.70	2.77	1.76	1.76
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.14	0.09	0.13	0.06	0.06

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2024

Parent Company Analysis - Part 2

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	78.61	70.71	76.19	70.66	66.99
Dividends declared / Net income	38.43	32.51	40.14	32.07	28.27
Net income - dividends / Average equity	4.99	6.98	5.39	7.59	8.62
Percent of Dividends Paid					
Dividends from bank subsidiaries	117.22	121.33	127.62	137.86	157.65
Dividends from nonbank subsidiaries	1.58	2.39	4.15	3.42	4.90
Dividends from subsidiary holding companies	0.70	1.93	7.67	4.71	5.91
Dividends from all subsidiaries	137.85	143.05	166.88	184.33	205.00
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	51.02	46.91	60.38	51.31	47.78
Interest income from bank subsidiaries	1.59	0.54	1.05	0.27	0.11
Management and service fees from bank subsidiaries	1.07	0.83	0.86	0.93	0.88
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	61.19	51.40	64.63	53.81	52.33
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	40.89	46.59	70.54	66.96	62.16
Interest income from nonbank subsidiaries	14.20	9.53	8.11	6.39	2.43
Management and serv fees from nonbank subsidiaries	0.78	0.80	0.75	0.33	0.33
Other income from nonbank subsidiaries	0.08	0.05	0.09	-0.30	0.07
Operating income from nonbank subsidiaries	76.23	86.78	102.74	90.18	86.66
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	22.23	23.11	59.76	1,198.53	38.10
Interest income from subsidiary holding companies	10.16	11.66	15.66	119.53	5.26
Management and service fees from subsidiary holding companies	0.00	0.07	0.06	0.25	0.73
Other income from subsidiary holding companies	0.00	0.45	0.00	-2.19	-0.40
Operating income from subsidiary holding companies	30.95	46.46	77.07	1,316.12	58.37
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	63.84	62.57	70.01	71.92	74.58
Interest income from bank subsidiaries	4.42	2.48	1.71	0.55	0.23
Management and service fees from bank subsidiaries	1.65	1.45	1.11	0.98	1.42
Other income from bank subsidiaries	0.01	0.01	0.01	0.01	0.02
Operating income from bank subsidiaries	83.90	76.94	83.97	83.18	83.41
Dividends from nonbank subsidiaries	1.38	2.88	2.22	2.77	3.01
Interest income from nonbank subsidiaries	0.76	0.63	0.27	0.19	0.18
Management and service fees from nonbank subsidiaries	0.02	0.02	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.00	0.01	0.01	0.00	0.01
Operating income from nonbank subsidiaries	4.60	6.50	3.90	3.52	4.59
Dividends from subsidiary holding companies	0.22	0.75	2.85	2.41	2.07
Interest income from subsidiary holding companies	0.17	0.52	0.23	0.02	0.01
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	1.52	3.60	4.56	3.88	3.85
Loans and advances from subsidiaries / Short term debt	171.22	186.87	184.19	216.83	158.10
Loans and advances from subsidiaries / Total debt	31.62	25.17	30.30	25.28	26.38

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									137
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.71	1.47	1.74	2.34	2.69	3.08	3.41	4.39	137
+ Non-interest income	0.97	0.22	0.28	0.43	0.76	1.34	2.16	3.66	137
- Overhead expense	2.35	1.40	1.64	1.95	2.29	2.64	3.30	4.29	137
- Provision for credit losses	0.18	0.00	0.00	0.05	0.12	0.25	0.40	1.03	137
+ Securities gains (losses)	-0.01	-0.21	-0.05	0.00	0.00	0.00	0.00	0.01	137
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	137
= Pretax net operating income (tax equivalent)	1.15	0.10	0.46	0.78	1.16	1.40	2.06	2.43	137
Net operating income	0.87	-0.01	0.33	0.59	0.89	1.07	1.56	1.77	137
Net income	0.87	-0.01	0.33	0.59	0.89	1.07	1.56	1.77	137
Net income (Subchapter S adjusted)	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.48	4.32	4.45	4.96	5.45	5.87	6.51	7.85	137
Interest expense	2.54	1.41	1.59	2.01	2.53	3.07	3.73	4.21	137
Net interest income (tax equivalent)	2.94	1.58	1.96	2.55	2.90	3.31	3.76	4.84	137
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.27	0.00	0.01	0.04	0.18	0.37	0.71	2.08	137
Earnings coverage of net loan and lease losses (X)	29.67	-2.19	1.69	5.26	11.01	33.97	103.54	302.28	135
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	0.52	0.71	0.98	1.22	1.48	2.04	2.71	137
Allowance for loan and lease losses / Total loans and leases	1.26	0.51	0.71	0.98	1.22	1.47	2.00	2.59	137
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.12	0.23	0.35	0.54	0.82	1.16	1.50	137
30-89 days past due loans and leases / Total loans and leases	0.41	0.08	0.14	0.19	0.34	0.53	0.91	1.32	137
Liquidity and Funding									
Net noncore funding dependence	11.66	-5.38	-2.83	3.33	10.75	18.26	29.64	41.38	137
Net short-term noncore funding dependence	4.45	-25.31	-10.03	-3.13	5.73	12.29	18.16	27.98	137
Net loans and leases / Total assets	64.23	25.73	43.36	58.53	66.51	73.48	78.39	81.35	137
Capitalization									
Tier 1 leverage ratio	9.58	6.97	7.76	8.51	9.56	10.55	11.44	12.37	137
Holding company equity capital / Total assets	10.44	6.93	7.27	8.87	10.45	11.92	13.80	15.55	137
Total equity capital (including minority interest) / Total assets	10.56	7.06	7.57	9.07	10.65	12.00	13.80	15.55	137
Common equity tier 1 capital / Total risk-weighted assets	12.38	9.49	10.03	10.73	11.80	13.69	16.22	18.76	136
Net loans and leases / Equity capital (X)	6.31	2.90	3.72	5.04	6.17	7.78	8.93	9.81	137
Cash dividends / Net income	38.40	0.00	2.68	24.42	43.02	58.81	71.49	83.04	129
Cash dividends / Net income (Subchapter S adjusted)	47.30	47.30	47.30	47.30	47.30	47.30	47.30	47.30	1
Growth Rates									
Assets	1.90	-6.69	-5.09	-1.69	1.19	4.69	11.08	14.26	135
Equity capital	5.95	-1.38	0.94	2.96	5.30	8.64	12.61	15.86	135
Net loans and leases	3.39	-8.31	-5.59	-0.27	2.94	7.41	11.56	16.50	135
Noncore funding	4.50	-41.46	-34.60	-17.05	1.87	26.26	44.44	66.10	135
Parent Company Ratios									
Short-term debt / Equity capital	0.70	0.00	0.00	0.00	0.00	0.00	4.26	8.59	137
Long-term debt / Equity capital	12.88	0.00	0.00	0.20	7.51	17.39	48.85	75.70	137
Equity investment in subsidiaries / Equity capital	102.85	92.72	95.15	98.24	101.33	106.73	115.31	119.04	137
Cash from ops + noncash items + op expense / Op expense + dividends	116.48	-18.77	10.96	61.41	107.33	159.52	257.52	401.46	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2024

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	5.08	3.96	4.18	4.59	4.98	5.54	6.15	7.54	137
Less: Interest expense	2.37	1.29	1.45	1.88	2.29	2.79	3.55	4.00	137
Equals: Net interest income (tax equivalent)	2.71	1.47	1.74	2.34	2.69	3.08	3.41	4.39	137
Plus: Non-interest income	0.97	0.22	0.28	0.43	0.76	1.34	2.16	3.66	137
Equals: adjusted operating income (tax equivalent)	3.75	2.39	2.55	3.11	3.59	4.22	5.11	7.17	137
Less: Overhead expense	2.35	1.40	1.64	1.95	2.29	2.64	3.30	4.29	137
Less: Provision for credit losses	0.18	0.00	0.00	0.05	0.12	0.25	0.40	1.03	137
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	137
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.21	-0.05	0.00	0.00	0.00	0.00	0.01	137
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	137
Equals: Pretax net operating income (tax equivalent)	1.15	0.10	0.46	0.78	1.16	1.40	2.06	2.43	137
Less: Applicable income taxes (tax equivalent)	0.27	-0.01	0.10	0.18	0.27	0.34	0.51	0.65	137
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	137
Equals: Net operating income	0.87	-0.01	0.33	0.59	0.89	1.07	1.56	1.77	137
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Equals: Net income	0.87	-0.01	0.33	0.59	0.89	1.07	1.56	1.77	137
Memo: Net income (last four quarters)	0.86	0.08	0.27	0.60	0.86	1.13	1.45	1.75	135
Net income-BHC and noncontrolling (minority) interest	0.87	-0.02	0.33	0.59	0.89	1.07	1.56	1.77	137
Margin Analysis									
Average earning assets / Average assets	92.76	87.57	89.14	90.96	92.60	94.84	96.39	97.83	137
Average interest-bearing funds / Average assets	67.32	53.65	57.37	61.44	66.93	72.08	80.03	83.78	137
Interest income (tax equivalent) / Average earning assets	5.48	4.32	4.45	4.96	5.45	5.87	6.51	7.85	137
Interest expense / Average earning assets	2.54	1.41	1.59	2.01	2.53	3.07	3.73	4.21	137
Net interest income (tax equivalent) / Average earning assets	2.94	1.58	1.96	2.55	2.90	3.31	3.76	4.84	137
Yield or Cost									
Total loans and leases (tax equivalent)	6.30	5.14	5.30	5.67	6.18	6.70	7.86	9.18	137
Interest-bearing bank balances	5.34	2.54	3.49	4.46	5.26	6.07	7.63	9.09	137
Federal funds sold and reverse repos	4.30	0.00	0.00	3.26	5.10	5.88	6.86	11.09	67
Trading assets	1.29	0.00	0.00	0.00	0.00	3.07	4.80	5.51	83
Total earning assets	5.45	4.31	4.44	4.93	5.38	5.85	6.48	7.84	137
Investment securities (tax equivalent)	3.01	1.87	1.98	2.38	2.97	3.59	4.15	4.65	136
US Treasury and agency securities (excluding mortgage-backed securities)	3.00	1.16	1.28	2.01	2.75	3.75	5.29	6.16	128
Mortgage-backed securities	2.71	1.77	1.82	2.13	2.66	3.17	3.87	4.16	135
All other securities	4.33	2.11	2.65	3.23	3.97	5.21	6.71	8.85	133
Interest-bearing deposits	3.11	1.71	2.02	2.55	3.07	3.67	4.38	4.65	136
Time deposits of \$250K or more	4.42	3.36	3.59	4.08	4.50	4.78	5.11	5.24	134
Time deposits < \$250K	4.37	3.14	3.54	4.10	4.41	4.73	4.99	5.15	134
Other domestic deposits	2.81	1.51	1.69	2.12	2.70	3.53	4.18	4.57	136
Foreign deposits	2.77	0.00	0.32	2.10	2.99	3.90	4.51	5.13	25
Federal funds purchased and repos	3.71	0.07	0.94	2.29	3.69	5.30	6.15	8.95	103
Other borrowed funds and trading liabilities	4.34	1.17	2.77	3.73	4.42	5.03	5.75	6.54	135
All interest-bearing funds	3.49	2.28	2.42	2.82	3.32	4.10	4.71	5.55	137

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.95	0.00	0.00	0.07	2.23	5.21	8.92	12.18	137
Overhead expenses / Net Interest Income + non-interest income	64.58	45.24	50.81	58.56	64.71	69.60	80.04	84.09	137
Percent of Average Assets									
Total overhead expense	2.35	1.40	1.64	1.95	2.29	2.64	3.30	4.29	137
Personnel expense	1.28	0.67	0.84	1.07	1.24	1.47	1.81	2.15	137
Net occupancy expense	0.23	0.08	0.10	0.18	0.23	0.29	0.34	0.41	137
Other operating expenses	0.83	0.45	0.52	0.61	0.78	0.91	1.49	1.92	137
Overhead less non-interest income	1.37	0.03	0.44	1.10	1.43	1.67	1.95	2.23	137
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	64.09	45.20	50.55	58.25	64.09	69.21	79.43	83.98	137
Personnel expense	34.70	17.53	22.84	30.59	35.58	39.51	43.78	49.00	137
Net occupancy expense	6.28	1.33	2.86	4.66	6.21	8.08	10.06	11.60	137
Other operating expenses	22.34	13.67	15.97	18.23	21.31	24.90	33.16	44.47	137
Total non-interest income	24.19	7.64	10.42	14.41	20.29	29.89	49.76	72.00	137
Fiduciary activities income	2.23	0.00	0.00	0.00	1.68	3.75	7.31	12.10	137
Service charges on domestic deposit accounts	3.13	0.00	0.18	1.77	3.21	4.63	5.54	6.09	137
Trading revenue	0.88	-0.05	0.00	0.00	0.00	0.50	4.23	11.71	137
Investment banking fees and commissions	2.48	0.00	0.00	0.33	1.57	3.68	9.07	13.98	137
Insurance activities revenue	0.34	0.00	0.00	0.00	0.03	0.41	1.76	3.23	137
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	137
Net servicing fees	0.84	0.00	0.00	0.01	0.24	0.99	3.85	6.21	137
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	137
Net gain (loss) - sales of loans, OREO, and other assets	0.86	-0.39	-0.04	0.05	0.51	1.42	2.51	4.25	137
Other non-interest income	8.38	2.94	3.44	4.72	7.12	10.74	17.77	24.18	137
Overhead less non-interest income	39.08	0.34	12.71	29.72	41.21	49.73	60.97	67.29	137
Applicable income taxes / Pretax net operating income (tax equivalent)	20.86	8.69	13.55	18.08	21.57	23.81	25.81	26.78	131
Applicable income tax + TE / Pretax net operating income + TE	23.56	12.31	18.55	21.47	23.77	25.83	28.26	30.38	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	41.14	5.19	9.64	26.62	44.00	53.97	62.98	69.19	137
Commercial and industrial loans	11.13	1.49	3.40	6.13	10.34	15.81	20.28	23.11	137
Loans to individuals	3.45	0.01	0.03	0.36	1.22	5.00	11.95	26.81	137
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.14	137
Agricultural loans	0.17	0.00	0.00	0.00	0.02	0.19	0.85	1.63	137
Other loans and leases	4.55	0.12	0.36	1.36	3.32	7.43	10.77	14.75	137
Net loans and leases	64.23	25.73	43.36	58.53	66.51	73.48	78.39	81.35	137
Debt securities over 1 year	15.69	3.87	6.80	10.61	14.97	20.47	24.31	29.07	137
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.09	0.17	0.29	137
Subtotal	80.64	43.37	58.08	76.43	84.24	87.36	88.91	89.98	137
Interest-bearing bank balances	5.29	0.78	1.05	2.22	4.27	8.10	12.71	16.13	137
Federal funds sold and reverse repos	0.57	0.00	0.00	0.00	0.00	0.07	2.73	13.00	137
Debt securities 1 year or less	2.16	0.09	0.14	0.54	1.49	3.24	5.52	7.90	137
Trading assets	0.61	0.00	0.00	0.00	0.04	0.53	2.86	8.29	137
Total earning assets	90.97	85.72	87.64	89.14	90.65	93.17	94.49	95.57	137
Non-interest cash and due from depository institutions	0.77	0.14	0.29	0.51	0.79	1.02	1.23	1.43	137
Other real estate owned	0.01	0.00	0.00	0.00	0.01	0.02	0.06	0.11	137
All other assets	8.22	4.10	4.88	6.19	8.45	9.98	11.55	13.20	137
Memoranda									
Short-term investments	9.03	1.60	2.19	3.39	6.74	12.80	22.19	33.21	137
US Treasury securities	1.84	0.00	0.00	0.03	1.02	3.00	6.84	9.12	137
US agency securities (excluding mortgage-backed securities)	0.70	0.00	0.00	0.01	0.31	1.34	2.40	4.38	137
Municipal securities	1.33	0.00	0.00	0.04	0.65	2.44	4.37	7.32	137
Mortgage-backed securities	10.98	0.45	2.78	6.57	10.92	15.55	19.48	22.06	137
Asset-backed securities	0.80	0.00	0.00	0.00	0.26	1.58	3.08	4.64	137
Other debt securities	0.47	0.00	0.00	0.01	0.22	0.83	1.46	2.86	137
Loans held-for-sale	0.21	0.00	0.00	0.01	0.08	0.25	0.93	1.71	137
Loans held for investment	64.68	25.92	43.91	59.15	67.09	73.71	78.19	82.94	137
Real estate loans secured by 1-4 family	13.16	0.88	2.76	6.75	12.70	18.75	24.88	30.48	137
Revolving	1.49	0.00	0.01	0.33	1.14	2.43	3.69	4.22	137
Closed-end, secured by first liens	11.18	0.28	1.68	5.78	10.80	14.95	22.97	28.40	137
Closed-end, secured by junior liens	0.24	0.00	0.01	0.03	0.10	0.30	0.92	1.70	137
Commercial real estate loans	26.00	1.04	3.52	15.92	27.47	37.66	44.85	52.23	137
Construction and land development	4.01	0.04	0.25	1.28	3.96	5.90	8.72	10.20	137
Multifamily	4.59	0.07	0.35	1.64	3.61	6.41	12.54	17.70	137
Nonfarm nonresidential	16.24	0.53	2.38	8.86	15.04	24.77	30.36	34.25	137
Real estate loans secured by farmland	0.32	0.00	0.00	0.00	0.06	0.52	1.54	2.36	137

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2024

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	63.12	16.56	30.24	50.06	67.90	78.90	85.97	90.48	137
Real estate loans secured by 1-4 family	20.86	1.30	4.93	12.72	21.54	27.65	36.52	45.01	137
Revolving	2.25	0.00	0.03	0.62	1.97	3.56	5.43	6.22	137
Closed-end	18.36	0.59	4.08	11.15	18.85	23.47	34.07	41.34	137
Commercial real estate loans	39.14	4.40	11.13	25.04	41.18	53.86	62.61	67.10	137
Construction and land development	6.00	0.10	0.74	2.12	5.87	9.21	12.50	14.81	137
1-4 family	0.94	0.00	0.00	0.13	0.60	1.76	2.98	3.79	137
Other	4.92	0.05	0.60	1.85	4.89	7.50	9.57	11.26	137
Multifamily	6.84	0.38	1.26	2.77	5.72	9.22	16.86	26.38	137
Nonfarm nonresidential	24.61	3.63	5.20	13.81	24.40	34.65	41.85	44.99	137
Owner-occupied	8.17	0.01	0.34	3.71	7.63	12.59	16.27	18.81	137
Other	16.12	2.40	4.34	8.89	16.67	22.94	29.58	32.16	137
Real estate loans secured by farmland	0.49	0.00	0.00	0.00	0.08	0.71	2.43	3.72	137
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.53	137
Commercial and industrial loans	18.01	3.34	6.71	10.47	15.63	24.57	33.30	41.97	137
Loans to individuals	5.95	0.01	0.04	0.50	1.91	9.24	20.76	39.91	137
Credit card loans	0.64	0.00	0.00	0.00	0.01	0.42	2.88	9.78	137
Agricultural loans	0.27	0.00	0.00	0.00	0.04	0.35	1.41	2.62	137
Other loans and leases	8.28	0.15	0.58	2.40	5.32	12.41	22.24	37.40	137
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	405.54	39.24	118.92	252.31	440.45	542.11	646.05	718.59	136
Real estate loans secured by 1-4 family	131.02	8.82	24.98	73.41	125.16	184.76	259.59	334.14	136
Revolving	14.45	0.01	0.14	3.49	10.78	23.21	35.99	39.96	136
Closed-end	114.93	7.67	18.80	63.27	105.41	151.10	250.03	303.63	136
Commercial real estate loans	254.16	13.27	38.11	138.09	244.13	366.47	458.53	532.40	136
Construction and land development	38.92	0.79	3.03	13.46	37.97	59.86	81.89	90.99	136
1-4 family	6.06	0.00	0.00	0.75	3.17	11.59	17.84	24.05	136
Other	31.93	0.34	2.76	12.45	30.72	49.09	66.47	76.76	136
Multifamily	45.90	0.92	5.59	14.84	35.88	57.15	133.73	186.67	136
Nonfarm nonresidential	157.98	8.96	22.21	80.87	149.58	230.57	297.13	348.34	136
Owner-occupied	52.53	0.15	2.17	24.08	50.42	82.06	111.12	123.38	136
Other	102.90	5.99	15.66	51.62	96.73	145.15	197.72	262.32	136
Real estate loans secured by farmland	3.05	0.00	0.00	0.02	0.61	4.81	14.45	23.84	136
Loans to depository institutions and acceptances of other banks	0.11	0.00	0.00	0.00	0.00	0.02	0.49	2.13	136
Commercial and industrial loans	108.01	17.14	37.10	59.55	103.20	163.47	195.67	230.70	136
Loans to individuals	34.09	0.12	0.32	3.04	11.69	50.38	121.99	209.74	136
Credit card loans	3.22	0.00	0.00	0.00	0.04	2.75	14.22	50.05	136
Agricultural loans	1.56	0.00	0.00	0.00	0.18	1.83	7.78	15.70	136
Other loans and leases	48.43	0.84	3.60	12.83	34.13	75.05	129.28	186.70	136
Supplemental									
Non-owner occupied CRE loans / Gross loans	31.65	5.69	11.35	20.48	32.39	42.86	51.14	57.38	137
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	204.77	11.93	42.65	105.06	201.07	292.95	382.89	460.21	136
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	260.65	17.83	52.89	149.63	265.04	368.73	460.04	535.03	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Liquidity and Funding

Peer Group: 1
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	9.03	1.60	2.19	3.39	6.74	12.80	22.19	33.21	137
Liquid assets	22.82	9.27	10.60	13.74	20.14	30.39	41.13	57.33	137
Investment securities	18.43	5.48	8.93	12.70	17.11	23.30	30.19	31.81	137
Net loans and leases	64.23	25.73	43.36	58.53	66.51	73.48	78.39	81.35	137
Net loans, leases and standby letters of credit	65.01	27.22	44.26	59.38	67.22	74.16	78.66	82.08	137
Core deposits	66.34	31.90	43.26	59.85	69.80	75.02	78.95	80.82	137
Noncore funding	18.90	5.24	6.78	10.28	15.78	26.51	40.33	45.50	137
Time deposits of \$250K or more	3.45	0.81	1.30	2.09	2.90	4.66	6.67	8.82	137
Foreign deposits	0.24	0.00	0.00	0.00	0.00	0.00	0.99	5.53	137
Federal funds purchased and repos	1.13	0.00	0.00	0.00	0.27	1.45	5.41	8.83	137
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Net federal funds purchased (sold)	0.42	-3.41	-0.13	0.00	0.07	0.69	2.20	4.25	137
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	137
Other borrowings w/remaining maturity of 1 year or less	2.98	0.00	0.00	0.61	2.37	4.79	9.02	12.38	137
Earning assets that reprice within 1 year	39.42	17.57	21.82	28.61	39.56	48.19	59.25	68.25	137
Interest-bearing liabilities that reprice within 1 year	13.44	3.99	5.75	8.12	11.73	16.83	27.29	35.51	137
Long-term debt that reprices within 1 year	0.39	0.00	0.00	0.00	0.00	0.46	2.23	3.37	137
Net assets that reprice within 1 year	24.17	-1.04	1.63	12.35	24.19	35.62	45.05	50.93	137
Other Liquidity and Funding Ratios									
Net noncore funding dependence	11.66	-5.38	-2.83	3.33	10.75	18.26	29.64	41.38	137
Net short-term noncore funding dependence	4.45	-25.31	-10.03	-3.13	5.73	12.29	18.16	27.98	137
Short-term investment / Short-term noncore funding	78.92	9.09	17.40	29.80	57.64	130.36	178.67	286.76	137
Liquid assets - short-term noncore funding / Nonliquid assets	15.22	-21.72	-9.84	0.78	9.08	28.91	42.33	83.78	137
Net loans and leases / Total deposits	83.31	53.04	64.66	74.56	83.93	92.51	100.58	109.17	136
Net loans and leases / Core deposits	97.82	66.96	73.45	81.82	94.91	109.23	133.43	155.41	136
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.02	-28.42	-21.23	-12.68	-6.21	-1.94	-0.13	0.00	114
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.07	-33.09	-25.70	-19.42	-12.67	-5.38	-1.78	-1.27	135
Structured notes appreciation (depreciation) / Tier 1 capital	-0.36	-1.61	-1.21	-0.60	-0.08	-0.03	-0.01	0.00	27
Percent of Investment Securities									
Held-to-maturity securities	25.74	0.00	0.00	2.48	29.25	45.40	57.71	64.94	136
Available-for-sale securities	72.39	34.72	42.02	54.38	70.63	94.94	99.86	99.99	136
US Treasury securities	10.82	0.00	0.00	0.40	6.46	16.36	44.65	52.03	136
US agency securities (excluding mortgage-backed securities)	4.31	0.00	0.00	0.06	1.64	7.38	15.47	22.25	136
Municipal securities	7.53	0.00	0.00	0.34	3.51	13.32	27.90	38.19	136
Mortgage-backed securities	60.85	14.20	24.54	44.92	62.57	78.38	88.37	91.78	136
Asset-backed securities	4.34	0.00	0.00	0.00	1.92	7.88	17.60	19.60	136
Other debt securities	3.14	0.00	0.00	0.09	1.81	5.20	11.65	18.80	136
Mutual funds and equity securities	0.31	0.00	0.00	0.00	0.14	0.40	1.29	2.13	136
Debt securities 1 year or less	13.05	0.82	1.57	3.92	10.69	20.20	31.44	38.45	136
Debt securities 1 to 5 years	20.80	2.15	3.96	8.22	18.29	30.98	43.82	55.57	136
Debt securities over 5 years	63.89	11.66	24.62	50.31	65.66	82.22	90.35	92.67	136
Pledged securities	53.14	3.58	12.93	33.64	56.17	71.23	85.97	90.79	136
Structured notes, fair value	0.12	0.00	0.00	0.00	0.00	0.00	0.56	2.51	136
Percent Change from Prior Like Quarter									
Short-term investments	16.84	-53.92	-40.00	-14.57	5.70	45.02	103.05	162.97	135
Investment securities	-3.00	-24.57	-16.03	-9.73	-5.41	2.51	17.53	24.00	134
Core deposits	1.13	-7.69	-6.08	-3.65	-0.05	4.37	13.18	16.83	134
Noncore funding	4.50	-41.46	-34.60	-17.05	1.87	26.26	44.44	66.10	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.30	24.95	67.63	89.94	99.87	100.00	100.00	100.00	135
Foreign exchange contracts	3.23	0.00	0.00	0.00	0.01	3.90	20.07	30.21	135
Equity, commodity, and other contracts	1.87	0.00	0.00	0.00	0.00	0.87	10.94	24.99	135
Futures and forwards									
Futures and forwards	8.73	0.00	0.00	0.20	2.65	13.99	38.20	70.99	135
Written options									
Written options	5.54	0.00	0.00	0.32	3.03	10.01	19.13	24.31	135
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	1.17	2.80	135
Over-the-counter	5.11	0.00	0.00	0.23	2.73	9.15	19.13	24.31	135
Purchased options									
Purchased options	4.56	0.00	0.00	0.00	1.63	9.33	16.89	21.46	135
Exchange-traded	0.15	0.00	0.00	0.00	0.00	0.00	0.61	2.98	135
Over-the-counter	4.01	0.00	0.00	0.00	0.95	7.59	15.84	20.80	135
Swaps	74.57	0.56	27.04	58.38	82.26	96.49	99.78	100.00	135
Held for trading									
Held for trading	33.42	0.00	0.00	0.00	7.86	73.89	98.80	99.78	135
Interest rate contracts	27.48	0.00	0.00	0.00	1.55	66.01	82.60	97.86	135
Foreign exchange contracts	1.64	0.00	0.00	0.00	0.00	0.31	9.42	22.71	135
Equity, commodity, and other contracts	0.67	0.00	0.00	0.00	0.00	0.00	6.43	9.48	135
Non-traded									
Non-traded	66.58	0.22	1.20	26.11	92.14	100.00	100.00	100.00	135
Interest rate contracts	61.40	0.00	0.60	20.15	58.06	100.00	100.00	100.00	135
Foreign exchange contracts	0.44	0.00	0.00	0.00	0.00	0.17	1.71	9.67	135
Equity, commodity, and other contracts	0.44	0.00	0.00	0.00	0.00	0.00	1.49	15.41	135
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	93.37	21.42	66.08	88.71	99.08	101.92	106.39	122.88	135
One year or less	36.50	0.00	0.79	8.95	24.86	58.94	94.64	106.17	135
Over 1 year to 5 years	31.47	0.00	0.01	15.36	31.99	49.09	67.03	77.47	135
Over 5 years	19.13	0.00	0.00	3.16	16.88	30.97	51.81	61.72	135
Gross negative fair value (absolute value)	1.53	0.00	0.04	0.57	1.46	2.45	3.51	3.65	135
Gross positive fair value	1.73	0.29	0.40	0.73	1.46	2.59	3.78	4.34	135
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.00	0.03	0.09	0.17	0.55	136
Gross positive fair value (X)	0.06	0.00	0.00	0.01	0.03	0.08	0.17	0.53	136
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.04	0.11	0.53	136
Non-traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.11	136
Current credit exposure (X)	0.04	0.00	0.00	0.01	0.02	0.06	0.14	0.24	136
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
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	136
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Other Ratios									
Current credit exposure / Risk-weighted assets	0.55	0.00	0.00	0.08	0.29	0.81	2.11	4.27	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.19	-0.01	0.01	0.06	0.13	0.26	0.41	1.02	137
Provision for loan and lease losses / Average loans and leases	0.30	-0.02	0.01	0.10	0.21	0.41	0.76	1.53	137
Provision for loan and lease losses / Net loan and lease losses	196.13	-4.82	20.55	91.92	120.27	192.63	604.82	1631.47	135
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	0.52	0.71	0.98	1.22	1.48	2.04	2.71	137
Allowance for loan and lease losses / Total loans and leases	1.26	0.51	0.71	0.98	1.22	1.47	2.00	2.59	137
Allowance for loan and lease losses / Net loans and leases losses (X)	18.96	1.40	1.98	3.73	6.26	20.08	57.42	290.12	132
Allowance for loan and lease losses / Nonaccrual assets	290.00	81.74	97.27	154.95	237.91	369.61	572.05	1021.56	137
ALLL / 90+ days past due + nonaccrual loans and leases	231.56	58.35	73.91	128.08	202.54	305.12	474.76	602.81	137
Gross loan and lease losses / Average loans and leases	0.34	0.01	0.03	0.08	0.22	0.42	0.96	2.22	137
Recoveries / Average loans and leases	0.06	0.00	0.00	0.01	0.03	0.08	0.18	0.43	137
Net losses / Average loans and leases	0.27	0.00	0.01	0.04	0.18	0.37	0.71	2.08	137
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	137
Recoveries / Prior year-end losses	5.94	0.26	0.90	3.28	5.22	8.10	12.87	20.06	137
Earnings coverage of net loan and lease losses (X)	29.67	-2.19	1.69	5.26	11.01	33.97	103.54	302.28	135
Net Loan and Lease Losses By Type									
Real estate loans	0.05	-0.03	-0.01	0.00	0.01	0.09	0.22	0.33	137
Real estate loans secured by 1-4 family	0.00	-0.03	-0.03	-0.01	0.00	0.00	0.03	0.05	134
Revolving	-0.01	-0.22	-0.09	-0.02	0.00	0.00	0.06	0.18	129
Closed-end	0.00	-0.05	-0.03	-0.01	0.00	0.00	0.02	0.04	133
Commercial real estate loans	0.09	-0.02	-0.01	0.00	0.00	0.15	0.46	0.71	134
Construction and land development	0.02	-0.04	-0.02	0.00	0.00	0.00	0.12	0.50	133
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
Other	0.02	-0.02	-0.01	0.00	0.00	0.00	0.06	0.50	133
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.10	133
Nonfarm nonresidential	0.13	-0.02	-0.01	0.00	0.00	0.22	0.62	1.07	132
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.02	132
Other	0.12	-0.01	0.00	0.00	0.00	0.20	0.64	1.07	132
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	111
Commercial and industrial loans	0.36	-0.05	0.00	0.05	0.23	0.64	1.07	1.51	136
Loans to individuals	1.74	0.11	0.22	0.57	1.30	2.58	4.86	6.09	115
Credit card loans	3.88	0.00	0.00	2.77	4.04	5.56	7.52	8.46	74
Agricultural loans	0.03	-0.26	-0.11	0.00	0.00	0.00	0.24	1.23	99
Loans to foreign governments and institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.02	15
Other loans and leases	0.20	-0.01	0.00	0.00	0.02	0.24	0.93	2.29	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2024

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.41	0.08	0.14	0.19	0.34	0.53	0.91	1.32	137
90+ days past due loans and leases	0.12	0.00	0.00	0.00	0.03	0.17	0.44	1.15	137
Nonaccrual loans and leases	0.56	0.11	0.22	0.33	0.52	0.76	1.09	1.50	137
90+ days past due and nonaccrual loans and leases	0.75	0.15	0.25	0.38	0.63	0.95	1.72	2.18	137
Percent of Loans and Leases and Other Assets									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.12	137
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	137
Nonaccrual restructured	0.07	0.00	0.00	0.00	0.03	0.13	0.24	0.34	137
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	137
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	137
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	137
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.41	0.08	0.14	0.19	0.34	0.54	0.91	1.42	137
90+ days past due assets	0.12	0.00	0.00	0.00	0.03	0.17	0.45	1.15	137
Nonaccrual assets	0.57	0.11	0.23	0.33	0.52	0.77	1.15	1.50	137
30+ days past due and nonaccrual assets	1.18	0.35	0.45	0.68	1.05	1.48	2.46	3.42	137
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.48	0.07	0.14	0.26	0.38	0.65	1.13	1.34	137
90+ past due and nonaccrual assets + other real estate owned	0.50	0.08	0.16	0.26	0.41	0.66	1.16	1.34	137
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.57	0.10	0.20	0.33	0.50	0.76	1.13	1.58	137
Allowance for loan and lease losses	71.59	20.53	30.41	43.17	62.30	93.98	140.40	174.91	137
Equity capital + allowance for loan and lease losses	5.02	1.05	1.87	2.89	4.66	6.53	9.90	12.93	137
Tier 1 capital + allowance for loan and lease losses	5.45	1.32	1.99	3.42	4.94	6.91	10.83	14.79	137
Loans and leases + other real estate owned	0.88	0.26	0.33	0.51	0.75	1.12	1.69	2.59	137

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2024

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.34	0.02	0.09	0.17	0.29	0.48	0.78	1.10	137
	90+ days past due	0.12	0.00	0.00	0.00	0.01	0.09	0.61	1.16	137
	Nonaccrual	0.63	0.06	0.14	0.26	0.52	0.87	1.65	2.19	137
Commercial and industrial	30-89 days past due	0.27	0.00	0.01	0.08	0.21	0.39	0.77	1.06	136
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.13	0.28	136
	Nonaccrual	0.79	0.05	0.08	0.30	0.60	1.40	1.79	2.24	136
Individuals	30-89 days past due	1.00	0.00	0.00	0.33	0.80	1.41	2.36	3.48	134
	90+ days past due	0.13	0.00	0.00	0.00	0.02	0.22	0.57	0.92	134
	Nonaccrual	0.26	0.00	0.00	0.00	0.16	0.46	0.81	1.43	134
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.28	42
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	42
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.31	0.78	1.61	99
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	99
	Nonaccrual	0.37	0.00	0.00	0.00	0.00	0.67	1.67	3.33	99
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	15
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.57	15
Other loans and leases	30-89 days past due	0.13	0.00	0.00	0.00	0.04	0.21	0.46	1.12	135
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.17	135
	Nonaccrual	0.11	0.00	0.00	0.00	0.02	0.19	0.54	0.83	135

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 03/31/2024

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.55	0.07	0.12	0.24	0.44	0.78	1.47	1.89	134
	90+ days past due	0.22	0.00	0.00	0.00	0.02	0.13	1.33	2.92	134
	Nonaccrual	0.59	0.01	0.10	0.23	0.47	0.95	1.25	1.91	134
Revolving	30-89 days past due	0.51	0.00	0.03	0.28	0.45	0.73	1.08	1.88	129
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.15	0.26	129
	Nonaccrual	0.84	0.00	0.05	0.26	0.56	1.45	2.12	4.79	129
Closed-End	30-89 days past due	0.53	0.05	0.08	0.17	0.40	0.79	1.41	1.92	133
	90+ days past due	0.24	0.00	0.00	0.00	0.02	0.13	1.49	2.95	133
	Nonaccrual	0.56	0.02	0.09	0.22	0.45	0.89	1.26	1.99	133
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.08	133
Commercial real estate	30-89 days past due	0.20	0.00	0.01	0.05	0.14	0.31	0.52	0.72	134
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.15	134
	Nonaccrual	0.72	0.02	0.09	0.23	0.41	0.93	2.36	3.03	134
Construction and development	30-89 days past due	0.18	0.00	0.00	0.00	0.06	0.34	0.75	0.97	133
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.27	133
	Nonaccrual	0.34	0.00	0.00	0.00	0.09	0.47	1.61	3.14	133
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.31	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.26	133
Other	30-89 days past due	0.13	0.00	0.00	0.00	0.02	0.23	0.52	0.85	133
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.22	133
	Nonaccrual	0.28	0.00	0.00	0.00	0.02	0.39	1.47	3.09	133
Multifamily	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.16	0.50	0.94	133
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	133
	Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.37	1.22	2.83	133
Nonfarm non-residential	30-89 days past due	0.19	0.00	0.01	0.04	0.12	0.29	0.57	0.76	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.18	132
	Nonaccrual	0.90	0.02	0.10	0.23	0.50	1.18	3.30	4.42	132
Owner occupied	30-89 days past due	0.05	0.00	0.00	0.01	0.04	0.08	0.15	0.24	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	132
	Nonaccrual	0.15	0.00	0.00	0.03	0.11	0.24	0.46	0.58	132
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.04	0.18	0.45	0.59	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.13	132
	Nonaccrual	0.73	0.00	0.02	0.10	0.38	0.81	3.01	4.12	132
Farmland	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.19	0.78	1.69	111
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	111
	Nonaccrual	0.41	0.00	0.00	0.00	0.00	0.66	2.10	3.03	111
Credit card	30-89 days past due	1.53	0.00	0.53	1.04	1.33	1.97	2.64	3.84	74
	90+ days past due	0.80	0.00	0.00	0.00	0.79	1.45	2.07	2.35	74
	Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.18	2.26	4.07	74

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2024

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.36	9.45	10.01	10.63	11.75	13.69	16.19	18.73	137
Common equity tier 1 capital, column B	0.27	0.00	0.00	0.00	0.00	0.00	0.00	11.78	137
Tier 1 capital, column A	13.00	10.21	10.75	11.47	12.41	14.29	16.43	18.77	137
Tier 1 capital, column B	0.31	0.00	0.00	0.00	0.00	0.00	0.00	13.76	137
Total capital, column A	14.87	12.17	12.57	13.52	14.42	15.85	18.23	19.79	137
Total capital, column B	0.35	0.00	0.00	0.00	0.00	0.00	0.00	15.26	137
Tier 1 leverage	9.58	6.97	7.76	8.51	9.56	10.55	11.44	12.37	137
Supplementary leverage ratio, advanced approaches HCs	8.56	5.42	5.63	6.05	6.91	8.06	9.24	15.18	16

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2024

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.16	137
Insurance underwriting assets (P/C) / Total insurance underwriting assets	59.77	0.00	0.00	0.00	100.00	100.00	100.00	100.00	29
Insurance underwriting assets (L/H) / Total insurance underwriting assets	40.23	0.00	0.00	0.00	0.00	100.00	100.00	100.00	29
Separate account assets (L/H) / Total life assets	5.55	0.00	0.00	0.00	0.00	0.00	0.00	27.19	14
Insurance activities revenue / Adjusted operating income	0.34	0.00	0.00	0.00	0.03	0.41	1.76	3.23	137
Premium income / Insurance activities revenue	4.74	0.00	0.00	0.00	0.00	0.00	45.48	63.53	91
Credit related premium income / Total premium income	39.22	0.00	0.00	0.00	0.00	100.00	100.00	100.00	18
Other premium income / Total premium income	60.78	0.00	0.00	0.00	100.00	100.00	100.00	100.00	18
Insurance underwriting net income / Consolidated net income	0.04	0.00	0.00	0.00	0.00	0.00	0.25	0.89	137
Insurance net income (P/C) / Equity (P/C)	20.03	0.00	0.00	3.19	9.70	25.58	45.66	136.90	21
Insurance net income (L/H) / Equity (L/H)	13.88	-10.27	-2.03	1.10	4.05	7.09	67.16	77.91	12
Insurance benefits, losses, expenses / Insurance premiums	151.74	22.66	26.95	32.97	102.32	148.44	220.75	366.86	18
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.26	21
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	137
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.27	0.00	0.56	4.27	11.05	17.06	20.82	21.86	137
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.13	16.71	137

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.53	0.00	0.00	0.00	0.00	3.18	7.40	8.86	79
Cost: Interest-bearing deposits	2.77	0.00	0.32	2.10	2.99	3.90	4.51	5.13	25
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	1
Commercial and industrial loans	0.76	0.05	0.06	0.10	0.25	0.54	1.78	2.99	10
Foreign governments and institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.02	15
Growth Rates									
Net loans and leases	-1.71	-85.00	-51.01	-17.46	-4.64	8.27	40.09	149.31	76
Total selected assets	-5.82	-88.18	-45.51	-14.96	-3.44	5.47	20.14	64.51	92
Deposits	3.22	-32.03	-23.00	-3.75	3.13	13.03	26.21	32.67	28

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2024

Parent Company Analysis - Part 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	8.48	-0.17	3.65	6.04	8.22	10.58	14.19	16.50	137
Bank net income / Average equity investment in banks	9.20	0.07	4.47	6.52	8.65	11.31	16.46	18.36	122
Nonbank net income / Average equity investment in nonbanks	8.91	-7.89	-0.67	0.00	7.66	13.67	28.41	41.19	104
Subsidiary HCs net income / Average equity investment in sub HCs	8.05	-0.42	-0.17	3.95	7.31	11.78	15.84	17.46	23
Bank net income / Parent net income	89.01	0.00	0.00	96.12	103.80	111.27	115.44	124.89	129
Nonbank net income / Parent net income	4.29	0.00	0.00	0.00	0.27	5.01	20.14	50.39	116
Subsidiary holding companies' net income / Parent net income	79.91	0.76	15.79	46.92	98.03	106.24	114.40	124.55	20
Leverage									
Total liabilities / Equity capital	19.37	0.02	0.86	5.07	12.03	21.18	69.16	92.58	137
Total debt / Equity capital	13.88	0.00	0.00	0.71	7.51	17.39	58.79	79.75	137
Total debt + notes payable to subs that issued TPS / Equity capital	15.61	0.00	0.00	4.33	10.84	19.32	58.79	79.76	137
Total debt + Loans guaranteed for affiliate / Equity capital	14.02	0.00	0.00	0.71	7.51	17.39	58.79	80.49	137
Total debt / Equity capital - excess over fair value	14.01	0.00	0.00	0.71	7.53	17.39	58.84	79.94	137
Long-term debt / Equity capital	12.88	0.00	0.00	0.20	7.51	17.39	48.85	75.70	137
Short-term debt / Equity capital	0.70	0.00	0.00	0.00	0.00	0.00	4.26	8.59	137
Current portion of long-term debt / Equity capital	0.34	0.00	0.00	0.00	0.00	0.00	2.05	5.67	137
Excess cost over fair value / Equity capital	0.12	0.00	0.00	0.00	0.00	0.00	0.74	1.70	137
Long-term debt / Consolidated long-term debt	36.98	0.00	0.00	3.57	38.59	68.87	86.39	99.04	133
Double Leverage									
Equity investment in subs / Equity capital	102.85	92.72	95.15	98.24	101.33	106.73	115.31	119.04	137
Total investment in subs / Equity capital	110.43	93.97	96.74	99.66	103.79	112.17	146.67	186.47	137
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)	0.40	-0.78	-0.58	-0.18	0.19	0.77	1.93	3.18	129
Equity investment in subs - equity cap / Net income-div (X)	2.24	0.07	0.23	0.44	1.04	3.56	6.23	12.67	72
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	120.43	5.97	25.04	76.31	109.08	156.22	249.18	396.68	136
Cash from ops + noncash items + op expense / Op expense + dividend	116.48	-18.77	10.96	61.41	107.33	159.52	257.52	401.46	136
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.52	-107.78	-32.61	52.29	95.89	129.88	229.60	313.78	136
Pretax operating income + interest expense / Interest expense	1728.67	-61.44	-37.04	128.86	680.21	2184.16	4957.85	18996.75	109
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	910.55	-35.84	19.95	164.15	621.24	1402.61	2773.54	4099.71	115
Dividends + interest from subsidiaries / Interest expense + dividends	130.38	0.38	4.51	82.87	111.99	173.27	293.26	388.57	130
Fees + other income from subsidiaries / Salary + other expenses	8.53	0.00	0.00	0.00	0.00	4.20	59.80	74.61	134
Net income / Current part of long-term debt + preferred dividends (X)	14.06	0.18	0.33	2.63	10.16	22.25	39.32	71.03	68
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.53	-3.65	-1.95	0.00	2.64	7.09	11.15	15.36	137
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.06	0.00	0.00	0.00	0.00	0.00	0.01	0.27	15
Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.00	0.83	1.45	15
Total	0.26	0.00	0.00	0.00	0.00	0.00	1.18	1.45	15
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	137
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	137
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	137
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.54	0.00	0.00	0.00	0.08	0.65	20.85	34.11	137
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	137
Combined foreign nonbank subsidiary assets	0.14	0.00	0.00	0.00	0.00	0.00	0.30	4.61	137

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	78.61	0.00	16.67	42.24	73.40	103.18	152.15	164.38	110
Dividends declared / Net income	38.43	0.00	2.68	24.42	43.02	58.81	72.02	83.04	129
Net income - dividends / Average equity	4.99	-4.28	0.73	2.68	4.60	7.43	11.11	12.54	137
Percent of Dividends Paid									
Dividends from bank subsidiaries	117.22	0.00	0.00	0.00	117.28	189.66	318.58	356.75	122
Dividends from nonbank subsidiaries	1.58	0.00	0.00	0.00	0.00	0.21	10.94	34.98	122
Dividends from subsidiary holding companies	0.70	0.00	0.00	0.00	0.00	0.00	0.00	54.53	122
Dividends from all subsidiaries	137.85	0.00	0.00	90.01	127.55	202.80	331.75	364.92	122
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	51.02	0.00	0.00	19.06	56.15	79.34	117.14	145.01	116
Interest income from bank subsidiaries	1.59	0.00	0.00	0.00	0.00	1.63	9.16	17.49	116
Management and service fees from bank subsidiaries	1.07	0.00	0.00	0.00	0.00	0.00	7.80	15.86	116
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	116
Operating income from bank subsidiaries	61.19	0.00	0.45	23.40	58.00	88.15	130.47	159.64	116
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	40.89	0.00	0.00	0.00	2.56	100.00	114.59	183.31	78
Interest income from nonbank subsidiaries	14.20	0.00	0.00	0.00	0.00	0.29	75.93	210.63	78
Management and serv fees from nonbank subsidiaries	0.78	0.00	0.00	0.00	0.00	0.00	4.29	13.12	78
Other income from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.93	78
Operating income from nonbank subsidiaries	76.23	0.00	0.00	0.10	42.76	100.00	233.05	394.17	78
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	22.23	0.00	0.00	0.00	0.00	57.84	70.39	84.38	20
Interest income from subsidiary holding companies	10.16	0.00	0.00	0.00	0.10	22.36	43.21	62.29	20
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	20
Other income from subsidiary holding companies	0.00	-1.42	0.00	0.00	0.00	0.00	0.00	0.00	20
Operating income from subsidiary holding companies	30.95	0.00	0.00	0.00	16.97	65.09	79.80	146.66	20
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	63.84	0.00	0.00	0.00	92.27	99.63	99.98	100.00	131
Interest income from bank subsidiaries	4.42	0.00	0.00	0.00	0.00	3.62	17.46	78.68	131
Management and service fees from bank subsidiaries	1.65	0.00	0.00	0.00	0.00	0.00	12.70	24.04	131
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	131
Operating income from bank subsidiaries	83.90	0.00	2.50	78.84	98.80	99.92	100.00	100.00	131
Dividends from nonbank subsidiaries	1.38	0.00	0.00	0.00	0.00	0.16	9.01	22.79	131
Interest income from nonbank subsidiaries	0.76	0.00	0.00	0.00	0.00	0.00	1.84	24.13	131
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.52	131
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	131
Operating income from nonbank subsidiaries	4.60	0.00	0.00	0.00	0.03	1.74	23.72	62.63	131
Dividends from subsidiary holding companies	0.22	0.00	0.00	0.00	0.00	0.00	0.00	13.81	131
Interest income from subsidiary holding companies	0.17	0.00	0.00	0.00	0.00	0.00	0.00	9.30	131
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Operating income from subsidiary holding companies	1.52	0.00	0.00	0.00	0.00	0.00	0.00	47.34	131
Loans and advances from subsidiaries / Short term debt	171.22	0.00	0.00	0.00	38.66	351.64	520.03	862.29	31
Loans and advances from subsidiaries / Total debt	31.62	0.00	0.00	0.00	12.97	55.89	120.92	209.74	106

BHCPR Reporters for Quarter Ending 03/31/2024

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2023 and Other Notes</u>
1562859	192,877,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	269,261,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	25,672,576	AMERIS BANCORP	ATLANTA, GA	
3446412	16,958,386	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,391,632	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	41,137,084	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	21,381,555	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	22,642,133	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	36,073,494	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	12,602,519	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,273,803,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,420,860	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	434,728,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,109,843	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	15,518,279	BANNER CORPORATION	WALLA WALLA, WA	
3762457	26,139,026	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,146,621	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	295,575,074	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	50,273,786	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,159,614	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,561,682	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	481,719,684	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	23,404,803	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,077,644	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	69,639,932	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,432,510,000	CITIGROUP INC.	NEW YORK, NY	
1132449	220,862,002	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,610,905	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	52,224,006	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	79,660,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	30,441,298	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	15,858,670	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	23,352,725	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	Moved from Peer 9
1102367	49,555,630	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	21,352,026	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	16,468,146	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,496,924	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	12,013,677	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	152,688,644	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,559,014	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,614,564	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	70,875,670	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	21,176,415	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	17,339,524	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	17,339,524	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	14,613,338	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	37,929,660	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	45,994,625	F.N.B. CORPORATION	PITTSBURGH, PA	

1132104	12,548,320	FB FINANCIAL CORPORATION	NASHVILLE, TN
1070345	214,506,000	FIFTH THIRD BANCORP	CINCINNATI, OH
1076431	12,097,187	FIRST BANCORP	SOUTHERN PINES, NC
2744894	18,890,961	FIRST BANCORP	SAN JUAN, PR
1203602	11,887,458	FIRST BUSEY CORPORATION	CHAMPAIGN, IL
1075612	217,855,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071306	11,694,408	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	17,599,238	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	13,191,158	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	13,591,570	FIRST FOUNDATION INC.	DALLAS, TX
1025608	24,279,186	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	81,799,636	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	30,144,814	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	18,317,803	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	30,971,049	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	27,596,075	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
1117129	27,587,634	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	27,822,170	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,698,440,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	35,259,429	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	19,132,827	HEARTLAND FINANCIAL USA, INC.	DENVER, CO
3838727	16,209,633	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,835,721	HOME BANCSHARES, INC.	CONWAY, AR
2961879	18,088,403	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	246,727,810	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	193,518,785	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	19,327,322	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	18,871,452	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	15,360,920	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	61,070,800	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI
1039502	4,090,727,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	187,530,705	KEYCORP	CLEVELAND, OH
1404799	10,965,118	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
3884863	11,516,746	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
1037003	215,136,712	M&T BANK CORPORATION	BUFFALO, NY
3530786	17,822,576	MERCHANTS BANCORP	CARMEL, IN
2568278	36,969,672	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,228,503,000	MORGAN STANLEY	NEW YORK, NY
1139279	13,439,199	NBT BANCORP INC.	NORWICH, NY
2132932	112,899,652	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY
3823844	15,807,165	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	156,110,990	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,575,422	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	13,427,430	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	11,159,236	OFB BANCORP	SAN JUAN, PR
3828661	10,878,627	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH
1098303	49,534,918	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	18,813,181	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
1053272	20,361,777	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	48,894,196	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	566,181,447	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	70,937,000	POPULAR, INC.	SAN JUAN, PR
1109599	38,775,086	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	14,130,918	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
5280254	166,733,799	RBC US GROUP HOLDINGS LLC	TORONTO, ON

3242838	155,227,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	17,345,741	RENASANT CORPORATION	TUPELO, MS
1248304	13,888,133	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	165,765,740	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	14,830,015	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	15,721,630	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	27,376,959	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2368106	10,000,903	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
1133437	45,144,838	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	16,370,047	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	13,954,443	STATE BANKSHARES, INC.	FARGO, ND
1111435	338,003,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,729,222	STELLAR BANCORP INC.	HOUSTON, TX
4504654	121,173,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	59,838,269	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	530,324,236	TD GROUP US HOLDINGS LLC	CHERRY HILL, NJ
2706735	29,180,585	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	17,017,095	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	534,959,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,376,612	TRUSTMARK CORPORATION	JACKSON, MS
1119794	683,606,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	45,343,375	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	30,028,798	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	27,367,565	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	61,000,188	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	12,708,396	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,939,441	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	30,140,288	WAFD, INC.	SEATTLE, WA
1145476	76,161,693	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,959,160,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	17,774,148	WESBANCO, INC.	WHEELING, WV
2349815	76,989,391	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	57,575,574	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,579,248	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 137 bank holding companies.