

BHCPR PEER GROUP DATA

 Peer Group: 2
 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)	2.93	3.28	3.11	3.17	2.85
+ Non-interest income	0.71	0.71	0.72	0.78	0.94
- Overhead expense	2.35	2.35	2.36	2.37	2.37
- Provision for credit losses	0.09	0.13	0.11	0.09	-0.01
+ Securities gains (losses)	0.00	-0.01	-0.03	-0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.18	1.46	1.25	1.53	1.64
Net operating income	0.90	1.08	0.95	1.17	1.25
Net income	0.90	1.09	0.95	1.17	1.25
Net income (Subchapter S adjusted)	1.03	1.23	1.12	1.36	1.37
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.46	4.83	5.12	3.89	3.34
Interest expense	2.31	1.32	1.81	0.47	0.28
Net interest income (tax equivalent)	3.12	3.50	3.32	3.39	3.05
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.08	0.05	0.09	0.05	0.06
Earnings coverage of net loan and lease losses (X)	48.69	-21.63	42.20	2.80	-14.44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.20	1.17	1.17	1.26
Allowance for loan and lease losses / Total loans and leases	1.18	1.19	1.16	1.17	1.25
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.35	0.45	0.36	0.49
30-89 days past due loans and leases / Total loans and leases	0.29	0.21	0.29	0.23	0.21
Liquidity and Funding					
Net noncore funding dependence	9.92	8.77	10.51	7.63	-5.41
Net short-term noncore funding dependence	5.96	5.45	6.72	4.91	-7.77
Net loans and leases / Total assets	71.61	69.46	71.43	69.45	64.16
Capitalization					
Tier 1 leverage ratio	9.83	9.65	9.80	9.66	9.54
Holding company equity capital / Total assets	9.48	9.09	9.47	9.00	10.31
Total equity capital (including minority interest) / Total assets	9.50	9.11	9.50	9.03	10.36
Common equity tier 1 capital / Total risk-weighted assets	11.90	11.74	11.91	11.86	12.48
Net loans and leases / Equity capital (X)	7.81	7.87	7.72	7.96	6.35
Cash dividends / Net income	31.50	28.00	30.80	24.56	22.04
Cash dividends / Net income (Subchapter S adjusted)	32.42	22.62	36.57	40.68	53.82
Growth Rates					
Assets	4.06	6.02	5.26	4.99	9.64
Equity capital	8.61	2.54	12.20	-5.41	7.17
Net loans and leases	6.54	15.16	8.01	15.22	2.51
Noncore funding	27.18	162.14	57.06	89.68	-20.94
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Equity capital	7.02	7.57	6.71	7.71	6.32
Equity investment in subsidiaries / Equity capital	106.50	107.56	106.37	106.40	105.13
Cash from ops + noncash items + op expense / Op expense + dividends	101.48	111.71	128.36	137.84	167.98

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Relative Income Statement and Margin Analysis

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	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Average Assets					
Interest income (tax equivalent)	5.11	4.52	4.80	3.65	3.12
Less: Interest expense	2.18	1.24	1.70	0.44	0.26
Equals: Net interest income (tax equivalent)	2.93	3.28	3.11	3.17	2.85
Plus: Non-interest income	0.71	0.71	0.72	0.78	0.94
Equals: adjusted operating income (tax equivalent)	3.66	4.04	3.89	4.00	3.89
Less: Overhead expense	2.35	2.35	2.36	2.37	2.37
Less: Provision for credit losses	0.09	0.13	0.11	0.09	-0.01
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	-0.03	-0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.18	1.46	1.25	1.53	1.64
Less: Applicable income taxes (tax equivalent)	0.26	0.30	0.26	0.33	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.90	1.08	0.95	1.17	1.25
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.90	1.09	0.95	1.17	1.25
Memo: Net income (last four quarters)	0.93	1.17	0.95	1.17	1.26
Net income-BHC and noncontrolling (minority) interest	0.90	1.09	0.96	1.17	1.25
Margin Analysis					
Average earning assets / Average assets	94.24	93.91	94.03	93.98	93.81
Average interest-bearing funds / Average assets	70.05	66.75	68.06	64.63	65.01
Interest income (tax equivalent) / Average earning assets	5.46	4.83	5.12	3.89	3.34
Interest expense / Average earning assets	2.31	1.32	1.81	0.47	0.28
Net interest income (tax equivalent) / Average earning assets	3.12	3.50	3.32	3.39	3.05
Yield or Cost					
Total loans and leases (tax equivalent)	6.10	5.51	5.80	4.63	4.16
Interest-bearing bank balances	4.94	3.65	4.57	1.13	0.15
Federal funds sold and reverse repos	4.14	4.17	5.79	1.21	0.17
Trading assets	0.61	0.37	0.32	0.35	0.32
Total earning assets	5.29	4.64	4.95	3.79	3.40
Investment securities (tax equivalent)	3.13	2.69	2.74	2.22	1.75
US Treasury and agency securities (excluding mortgage-backed securities)	2.78	2.12	2.48	1.59	1.22
Mortgage-backed securities	2.75	2.45	2.51	1.92	1.44
All other securities	3.91	3.65	3.77	2.98	2.49
Interest-bearing deposits	2.87	1.56	2.19	0.51	0.27
Time deposits of \$250K or more	4.34	2.40	3.44	0.95	0.79
Time deposits < \$250K	4.08	2.05	3.19	0.81	0.75
Other domestic deposits	2.40	1.41	1.89	0.46	0.17
Foreign deposits		1.89	0.00	0.86	0.42
Federal funds purchased and repos	2.70	1.89	2.46	0.97	0.11
Other borrowed funds and trading liabilities	1.96	1.79	1.92	0.96	0.53
All interest-bearing funds	3.12	1.85	2.51	0.69	0.41

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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	0.68	0.67	0.56	0.73	0.54
Overhead expenses / Net Interest Income + non-interest income	67.18	61.96	64.77	59.87	60.88
Percent of Average Assets					
Total overhead expense	2.35	2.35	2.36	2.37	2.37
Personnel expense	1.36	1.38	1.35	1.36	1.37
Net occupancy expense	0.25	0.26	0.26	0.27	0.28
Other operating expenses	0.73	0.71	0.75	0.73	0.71
Overhead less non-interest income	1.58	1.60	1.60	1.53	1.39
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	65.54	59.86	62.60	58.69	60.00
Personnel expense	37.81	34.91	35.36	33.28	34.64
Net occupancy expense	7.12	6.73	6.95	6.62	7.36
Other operating expenses	20.38	18.11	20.16	18.28	17.56
Total non-interest income	19.49	18.27	19.30	19.39	24.76
Fiduciary activities income	2.31	2.16	2.18	2.08	2.32
Service charges on domestic deposit accounts	3.40	3.15	3.35	3.29	3.11
Trading revenue	0.05	0.04	0.05	0.03	0.07
Investment banking fees and commissions	0.84	0.80	0.83	0.84	0.92
Insurance activities revenue	0.73	0.65	0.56	0.72	0.64
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.62	0.45	0.39	0.66	0.47
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.83	0.66	1.03	1.43	4.52
Other non-interest income	7.56	7.37	8.24	7.08	8.76
Overhead less non-interest income	45.82	41.39	42.80	39.08	34.71
Applicable income taxes / Pretax net operating income (tax equivalent)	19.20	19.86	18.72	20.30	21.61
Applicable income tax + TE / Pretax net operating income + TE	22.11	22.12	21.17	22.09	21.64

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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	54.92	52.90	54.67	52.03	47.29
Commercial and industrial loans	9.80	9.89	9.85	10.08	10.08
Loans to individuals	2.30	2.37	2.21	2.63	2.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.52	0.45	0.56	0.48	0.46
Other loans and leases	1.07	1.12	1.09	1.21	1.10
Net loans and leases	71.61	69.46	71.43	69.45	64.16
Debt securities over 1 year	13.71	16.24	14.45	17.16	17.60
Mutual funds and equity securities	0.05	0.05	0.04	0.04	0.07
Subtotal	85.87	86.47	86.45	87.47	82.59
Interest-bearing bank balances	4.09	3.52	3.31	2.25	7.80
Federal funds sold and reverse repos	0.02	0.01	0.02	0.02	0.05
Debt securities 1 year or less	2.12	2.06	2.21	1.84	1.75
Trading assets	0.02	0.03	0.02	0.04	0.02
Total earning assets	92.92	92.77	92.69	92.45	93.39
Non-interest cash and due from depository institutions	0.77	0.92	0.98	1.04	0.87
Other real estate owned	0.02	0.02	0.02	0.02	0.02
All other assets	6.22	6.24	6.25	6.46	5.67
Memoranda					
Short-term investments	6.79	6.19	6.04	4.74	10.52
US Treasury securities	0.92	1.23	0.98	1.22	0.69
US agency securities (excluding mortgage-backed securities)	1.52	1.84	1.52	1.71	1.83
Municipal securities	2.93	3.45	3.13	3.50	3.67
Mortgage-backed securities	7.65	8.47	7.97	8.94	10.07
Asset-backed securities	0.57	0.71	0.60	0.80	0.43
Other debt securities	0.57	0.61	0.54	0.64	0.67
Loans held-for-sale	0.12	0.11	0.10	0.11	0.28
Loans held for investment	72.11	69.85	71.89	69.77	64.47
Real estate loans secured by 1-4 family	16.03	15.44	16.13	15.24	13.45
Revolving	1.79	1.70	1.76	1.72	1.60
Closed-end, secured by first liens	13.63	13.22	13.79	13.00	11.44
Closed-end, secured by junior liens	0.29	0.26	0.29	0.27	0.22
Commercial real estate loans	35.32	33.98	34.84	33.16	30.90
Construction and land development	5.75	5.42	5.62	5.21	4.37
Multifamily	5.14	4.87	4.98	4.62	4.79
Nonfarm nonresidential	23.18	22.27	22.75	21.84	20.52
Real estate loans secured by farmland	1.08	1.09	1.11	1.10	0.95

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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	76.81	76.39	76.77	75.24	73.64
Real estate loans secured by 1-4 family	22.54	22.37	22.75	22.08	20.95
Revolving	2.54	2.49	2.48	2.53	2.54
Closed-end	19.63	19.59	19.89	19.26	18.13
Commercial real estate loans	49.57	49.32	49.16	48.29	48.47
Construction and land development	8.06	7.93	7.97	7.59	6.90
1-4 family	1.57	1.82	1.53	1.60	1.50
Other	6.36	6.01	6.30	5.78	5.34
Multifamily	7.05	6.82	6.86	6.50	7.23
Nonfarm nonresidential	32.56	32.44	32.13	31.87	32.22
Owner-occupied	11.32	11.27	11.23	11.06	11.23
Other	20.73	20.66	20.32	20.28	20.58
Real estate loans secured by farmland	1.60	1.67	1.66	1.67	1.57
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.73	14.25	13.79	14.64	15.94
Loans to individuals	3.48	3.71	3.39	4.08	3.85
Credit card loans	0.04	0.03	0.03	0.03	0.03
Agricultural loans	0.79	0.70	0.84	0.75	0.79
Other loans and leases	1.59	1.72	1.62	1.81	1.72
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	526.02	520.32	525.10	506.89	473.67
Real estate loans secured by 1-4 family	154.68	152.86	156.23	149.47	134.50
Revolving	17.19	16.85	16.96	16.96	16.12
Closed-end	135.24	134.38	137.13	130.98	116.85
Commercial real estate loans	337.18	333.69	334.66	324.02	311.38
Construction and land development	54.70	53.71	53.87	51.07	44.02
1-4 family	10.71	12.33	10.41	10.79	9.60
Other	43.12	40.57	42.55	38.49	34.06
Multifamily	48.79	47.30	47.46	44.20	46.60
Nonfarm nonresidential	222.25	219.49	218.67	213.39	207.28
Owner-occupied	77.15	76.35	76.28	74.23	71.93
Other	142.70	139.78	139.13	135.07	131.36
Real estate loans secured by farmland	10.39	10.63	10.68	10.61	9.66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	93.38	96.77	93.55	97.53	100.58
Loans to individuals	21.68	23.19	21.15	25.32	23.11
Credit card loans	0.21	0.18	0.18	0.20	0.19
Agricultural loans	5.21	4.38	5.41	4.60	4.60
Other loans and leases	9.90	10.74	10.39	11.73	10.95
Supplemental					
Non-owner occupied CRE loans / Gross loans	37.84	37.66	37.56	36.76	36.98
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	258.58	255.17	255.66	245.90	236.74
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	339.66	335.60	337.16	326.08	313.56

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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	6.79	6.19	6.04	4.74	10.52
Liquid assets	16.28	17.33	16.06	16.64	23.21
Investment securities	16.69	19.28	17.54	20.02	20.27
Net loans and leases	71.61	69.46	71.43	69.45	64.16
Net loans, leases and standby letters of credit	72.04	69.91	71.89	69.93	64.54
Core deposits	72.31	74.79	72.60	76.92	80.58
Noncore funding	15.69	13.73	15.38	11.51	6.64
Time deposits of \$250K or more	5.04	3.56	4.71	2.94	2.59
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.50	0.62	0.49	0.66	0.55
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.50	0.63	0.49	0.66	0.50
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.00	3.34	3.26	2.91	0.41
Earning assets that reprice within 1 year	29.73	27.59	28.76	27.10	30.91
Interest-bearing liabilities that reprice within 1 year	19.77	15.44	19.15	13.83	13.48
Long-term debt that reprices within 1 year	0.09	0.07	0.08	0.05	0.02
Net assets that reprice within 1 year	9.54	11.58	9.23	12.72	16.92
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.92	8.77	10.51	7.63	-5.41
Net short-term noncore funding dependence	5.96	5.45	6.72	4.91	-7.77
Short-term investment / Short-term noncore funding	73.20	85.64	64.09	97.82	419.20
Liquid assets - short-term noncore funding / Nonliquid assets	5.46	8.69	5.34	9.94	25.37
Net loans and leases / Total deposits	87.29	84.72	87.55	84.07	75.87
Net loans and leases / Core deposits	99.86	94.00	99.34	91.33	80.18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.21	-6.29	-6.33	-7.74	-0.07
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.61	-16.12	-13.64	-18.97	0.24
Structured notes appreciation (depreciation) / Tier 1 capital	-0.37	-0.40	-0.32	-0.47	-0.05
Percent of Investment Securities					
Held-to-maturity securities	13.96	14.79	13.69	14.65	9.13
Available-for-sale securities	84.65	83.94	84.66	84.47	89.63
US Treasury securities	6.52	7.08	6.48	6.61	3.49
US agency securities (excluding mortgage-backed securities)	9.12	9.04	8.58	8.40	9.21
Municipal securities	16.22	16.96	16.58	16.78	17.78
Mortgage-backed securities	47.76	46.28	47.95	47.46	52.46
Asset-backed securities	3.56	4.18	3.81	4.50	2.22
Other debt securities	4.14	4.13	3.83	4.10	3.93
Mutual funds and equity securities	0.37	0.42	0.30	0.37	0.41
Debt securities 1 year or less	14.58	12.66	14.87	10.71	10.21
Debt securities 1 to 5 years	21.26	22.10	21.38	22.75	17.78
Debt securities over 5 years	60.17	61.56	59.95	63.22	68.22
Pledged securities	55.90	47.46	54.91	41.51	36.71
Structured notes, fair value	0.22	0.35	0.20	0.35	0.31
Percent Change from Prior Like Quarter					
Short-term investments	33.07	-21.24	57.59	-49.19	30.57
Investment securities	-5.29	-1.94	-4.42	1.58	36.78
Core deposits	0.90	-3.36	-0.31	0.19	15.13
Noncore funding	27.18	162.14	57.06	89.68	-20.94

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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)			17.34	18.41	16.95
Standby letters of credit	0.32	0.31	0.32	0.32	0.31
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.01	0.01	0.01	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.01	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	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.01	0.01	0.00
Derivative contracts	3.90	3.70	3.76	3.56	3.32
Interest rate contracts	3.90	3.69	3.76	3.56	3.25
Interest rate futures and forward contracts	0.04	0.03	0.02	0.02	0.07
Written options contracts (interest rate)	0.09	0.07	0.05	0.06	0.10
Purchased options contracts (interest rate)	0.04	0.04	0.03	0.03	0.01
Interest rate swaps	3.47	3.30	3.42	3.22	2.61
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)			25.68	29.24	27.65

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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	100.00	100.00	100.00	99.77	99.27
Foreign exchange contracts	0.00	0.00	0.00	0.02	0.15
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	4.24	6.78	3.25	5.23	7.01
Written options	5.42	6.36	4.13	4.69	5.82
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	5.42	6.36	4.12	4.69	5.82
Purchased options	1.65	1.83	1.30	1.99	1.88
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.63	1.65	1.26	1.93	1.88
Swaps	88.96	79.05	90.21	80.86	82.75
Held for trading	13.65	15.70	14.97	17.93	24.39
Interest rate contracts	13.64	15.19	14.97	18.55	16.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	86.35	84.30	85.03	82.07	75.61
Interest rate contracts	86.14	84.04	84.70	72.34	74.23
Foreign exchange contracts	0.00	0.00	0.00	0.02	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	90.13	89.46	91.64	91.94	85.18
One year or less	7.60	7.35	7.12	7.67	11.52
Over 1 year to 5 years	42.08	34.04	44.46	29.25	26.87
Over 5 years	28.13	36.96	32.23	41.77	38.91
Gross negative fair value (absolute value)	1.74	1.95	1.91	2.48	1.54
Gross positive fair value	2.85	2.89	2.65	3.93	1.36
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.01	0.00
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.01	0.01	0.01	0.00
Current credit exposure (X)	0.01	0.01	0.01	0.02	0.01
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.12	0.12	0.18	0.23	0.12

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.10	0.12	0.11	0.09	-0.01
Provision for loan and lease losses / Average loans and leases	0.14	0.16	0.16	0.13	-0.01
Provision for loan and lease losses / Net loan and lease losses	235.87	-162.46	273.47	10.02	147.24
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.20	1.17	1.17	1.26
Allowance for loan and lease losses / Total loans and leases	1.18	1.19	1.16	1.17	1.25
Allowance for loan and lease losses / Net loans and leases losses (X)	77.33	63.48	48.98	42.49	31.39
Allowance for loan and lease losses / Nonaccrual assets	426.62	680.12	451.21	631.11	459.08
ALLL / 90+ days past due + nonaccrual loans and leases	393.05	602.29	396.07	527.89	461.06
Gross loan and lease losses / Average loans and leases	0.11	0.09	0.13	0.10	0.12
Recoveries / Average loans and leases	0.03	0.04	0.04	0.05	0.05
Net losses / Average loans and leases	0.08	0.05	0.09	0.05	0.06
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	9.56	15.81	69.38	75.68	43.82
Earnings coverage of net loan and lease losses (X)	48.69	-21.63	42.20	2.80	-14.44
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.00	0.01	0.00	0.02
Real estate loans secured by 1-4 family	0.00	0.00	0.00	-0.01	-0.01
Revolving	0.00	-0.01	-0.01	-0.02	-0.01
Closed-end	0.00	0.00	0.00	0.00	-0.01
Commercial real estate loans	0.01	0.00	0.02	0.01	0.03
Construction and land development	0.00	0.00	0.00	-0.01	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	-0.01	-0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.01	0.00	0.02	0.01	0.04
Owner-occupied	0.00	0.00	0.00	0.00	0.01
Other	0.00	0.00	0.01	0.01	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	0.14	0.08	0.18	0.06	0.15
Loans to individuals	1.22	1.00	1.13	0.74	0.43
Credit card loans	1.99	1.72	1.69	1.08	0.87
Agricultural loans	0.00	0.00	0.00	0.00	0.00
Loans to foreign governments and institutions				0.00	0.00
Other loans and leases	0.23	0.37	0.36	0.32	0.24

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.29	0.21	0.29	0.23	0.21
90+ days past due loans and leases	0.03	0.02	0.03	0.02	0.02
Nonaccrual loans and leases	0.46	0.32	0.41	0.32	0.44
90+ days past due and nonaccrual loans and leases	0.53	0.36	0.47	0.38	0.48
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.29	0.21	0.29	0.23	0.21
90+ days past due assets	0.03	0.02	0.03	0.02	0.02
Nonaccrual assets	0.46	0.32	0.41	0.33	0.44
30+ days past due and nonaccrual assets	0.85	0.60	0.78	0.62	0.71
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.26	0.34	0.26	0.31
90+ past due and nonaccrual assets + other real estate owned	0.42	0.28	0.37	0.29	0.34
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.42	0.27	0.40	0.35	0.45
Allowance for loan and lease losses	50.81	33.95	49.12	46.26	59.86
Equity capital + allowance for loan and lease losses	4.16	2.83	4.02	3.72	4.10
Tier 1 capital + allowance for loan and lease losses	4.02	2.66	3.85	3.43	4.51
Loans and leases + other real estate owned	0.57	0.39	0.55	0.51	0.70

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

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.23	0.16	0.23	0.18	0.18
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.41	0.32	0.37	0.32	0.43
Commercial and industrial	30-89 days past due	0.27	0.17	0.28	0.18	0.19
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.68	0.34	0.52	0.37	0.53
Individuals	30-89 days past due	0.57	0.49	0.72	0.61	0.53
	90+ days past due	0.03	0.02	0.03	0.02	0.02
	Nonaccrual	0.17	0.16	0.16	0.15	0.14
Depository institution loans	30-89 days past due	0.00	0.03	0.00	0.04	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.01	0.01	0.00
Agricultural	30-89 days past due	0.04	0.08	0.05	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	0.19	0.19	0.15	0.18
Foreign governments	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00
Other loans and leases	30-89 days past due	0.28	0.19	0.26	0.26	0.31
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.21	0.06	0.15	0.08	0.07

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
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	0.41	0.34	0.45	0.41	0.37
	90+ days past due	0.03	0.02	0.04	0.04	0.04
	Nonaccrual	0.41	0.39	0.40	0.42	0.48
Revolving	30-89 days past due	0.41	0.30	0.39	0.30	0.19
	90+ days past due	0.02	0.01	0.01	0.01	0.01
	Nonaccrual	0.36	0.28	0.37	0.30	0.37
Closed-End	30-89 days past due	0.42	0.33	0.45	0.41	0.40
	90+ days past due	0.03	0.02	0.04	0.04	0.04
	Nonaccrual	0.42	0.41	0.40	0.44	0.49
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	0.01	0.01	0.01	0.02	0.02
Commercial real estate	30-89 days past due	0.12	0.07	0.12	0.08	0.08
	90+ days past due	0.01	0.00	0.00	0.00	0.01
	Nonaccrual	0.40	0.28	0.35	0.24	0.37
Construction and development	30-89 days past due	0.17	0.11	0.13	0.12	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.10	0.17	0.06	0.08
1-4 family	30-89 days past due	0.04	0.03	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.01	0.03	0.01	0.00
Other	30-89 days past due	0.08	0.05	0.07	0.06	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.07	0.11	0.04	0.06
Multifamily	30-89 days past due	0.03	0.01	0.03	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.13	0.05	0.13	0.03	0.06
Nonfarm non-residential	30-89 days past due	0.09	0.05	0.09	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.38	0.30	0.37	0.32	0.49
Owner occupied	30-89 days past due	0.04	0.02	0.04	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.15	0.15	0.14	0.15	0.18
Other	30-89 days past due	0.03	0.02	0.03	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.18	0.12	0.17	0.14	0.24
Farmland	30-89 days past due	0.10	0.09	0.07	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.33	0.36	0.35	0.52	0.73
Credit card	30-89 days past due	1.56	1.04	1.48	1.25	0.88
	90+ days past due	0.41	0.23	0.27	0.24	0.12
	Nonaccrual	0.01	0.00	0.00	0.01	0.01

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

BHCPR PEER GROUP DATA

Peer Group: 2
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	11.67			10.18			11.66			11.63			12.27		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.24			10.71			12.23			12.19			12.90		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	14.13			12.43			14.11			14.12			14.97		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	9.83			9.65			9.80			9.66			9.54		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	50.00	50.00	25.00	25.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	50.00	50.00	75.00	75.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.73	0.65	0.56	0.72	0.64
Premium income / Insurance activities revenue	0.82	1.55	0.94	0.00	0.13
Credit related premium income / Total premium income	33.33	33.33	33.33	100.00	100.00
Other premium income / Total premium income	66.67	66.67	66.67	0.00	0.00
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)	66.61	141.68	56.20	46.06	47.20
Insurance net income (L/H) / Equity (L/H)	68.97	-160.75	34.72	51.00	84.24
Insurance benefits, losses, expenses / Insurance premiums	28.92	44.32	35.51	69.64	448.52
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.33	11.98	11.44	11.54	11.86
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits		1.89	0.00	0.86	0.42
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions				0.00	0.00
Growth Rates					
Net loans and leases	68.46	21.26	108.81	-9.50	-29.45
Total selected assets	20.06	-27.70	21.00	-24.51	-19.66
Deposits	-100.00	-18.88	-100.00	89.90	-65.37

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2024

Parent Company Analysis - Part 1

	03/31/2024	03/31/2023	12/31/2023	12/31/2022	12/31/2021
Profitability					
Net income / Average equity capital	9.38	12.12	10.58	12.61	11.96
Bank net income / Average equity investment in banks	10.18	12.73	11.12	13.56	12.16
Nonbank net income / Average equity investment in nonbanks	7.42	11.60	11.75	10.57	12.65
Subsidiary HCs net income / Average equity investment in sub HCs	5.92	10.60	7.22	8.22	10.34
Bank net income / Parent net income	107.83	105.65	107.55	104.71	103.27
Nonbank net income / Parent net income	0.73	0.59	1.06	0.60	0.79
Subsidiary holding companies' net income / Parent net income	149.26	106.90	118.62	103.02	92.15
Leverage					
Total liabilities / Equity capital	12.36	13.77	12.44	14.28	11.91
Total debt / Equity capital	7.18	7.62	6.85	7.78	6.43
Total debt + notes payable to subs that issued TPS / Equity capital	10.50	11.56	10.48	11.96	10.25
Total debt + Loans guaranteed for affiliate / Equity capital	7.17	7.59	6.82	7.75	6.44
Total debt / Equity capital - excess over fair value	7.18	7.62	6.85	7.78	6.43
Long-term debt / Equity capital	7.02	7.57	6.71	7.71	6.32
Short-term debt / Equity capital	0.00	0.00	0.00	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	0.01	0.01
Long-term debt / Consolidated long-term debt	31.19	32.41	30.91	35.71	29.26
Double Leverage					
Equity investment in subs / Equity capital	106.50	107.56	106.37	106.40	105.13
Total investment in subs / Equity capital	106.68	107.79	106.58	106.67	105.41
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)	0.82	0.64	0.70	0.50	0.43
Equity investment in subs - equity cap / Net income-div (X)	2.55	1.54	1.93	1.33	1.19
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	108.03	105.39	130.30	137.71	150.01
Cash from ops + noncash items + op expense / Op expense + dividend	101.48	111.71	128.36	137.84	167.98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.27	63.42	92.82	98.06	113.54
Pretax operating income + interest expense / Interest expense	758.16	940.12	1,289.40	1,165.40	2,918.82
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	608.34	709.42	861.42	1,069.59	2,104.65
Dividends + interest from subsidiaries / Interest expense + dividends	104.68	112.91	158.54	157.10	185.27
Fees + other income from subsidiaries / Salary + other expenses	3.84	4.37	5.59	4.82	5.56
Net income / Current part of long-term debt + preferred dividends (X)	33.53	35.18	156.67	190.43	541.74
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.20	1.39	1.53	2.23	2.37
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	6.13	0.00	6.99	0.00	0.00
Total	6.13	0.00	6.99	0.00	0.00
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	0.04	0.05	0.05	0.07	0.09
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

BHCPR PEER GROUP DATA

Peer Group: 2
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	72.11	78.83	76.23	77.72	67.32
Dividends declared / Net income	31.42	28.00	30.80	24.56	22.04
Net income - dividends / Average equity	6.15	8.52	7.16	9.35	9.19
Percent of Dividends Paid					
Dividends from bank subsidiaries	116.33	120.55	181.58	158.06	166.48
Dividends from nonbank subsidiaries	0.27	0.62	1.85	1.57	2.62
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	121.72	129.09	183.53	176.09	201.01
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	35.48	33.49	46.02	38.52	40.82
Interest income from bank subsidiaries	0.10	0.09	0.10	0.03	0.01
Management and service fees from bank subsidiaries	0.35	0.46	0.54	0.33	0.47
Other income from bank subsidiaries	0.00	0.00	0.01	0.00	0.00
Operating income from bank subsidiaries	38.69	36.46	53.17	45.18	43.50
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	46.69	55.62	67.35	72.86	68.07
Interest income from nonbank subsidiaries	0.22	0.06	0.16	0.08	0.04
Management and serv fees from nonbank subsidiaries	0.03	0.00	0.09	0.17	0.15
Other income from nonbank subsidiaries	0.00	0.00	0.03	0.01	0.03
Operating income from nonbank subsidiaries	50.49	59.75	70.07	76.25	73.08
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	28.66	198.56	52.28	40.51	42.28
Interest income from subsidiary holding companies	0.02	0.01	0.00	0.01	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	28.68	198.57	52.29	40.52	42.28
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	64.96	64.16	79.68	78.54	76.48
Interest income from bank subsidiaries	1.72	1.80	0.27	0.13	0.06
Management and service fees from bank subsidiaries	1.67	1.56	1.20	0.67	1.26
Other income from bank subsidiaries	0.01	0.00	0.02	0.00	0.01
Operating income from bank subsidiaries	77.89	78.32	94.32	83.91	84.17
Dividends from nonbank subsidiaries	0.60	0.55	1.22	1.33	1.35
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.98	2.11	1.56	1.45	1.71
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	557.75	325.15	741.88	534.83	287.26
Loans and advances from subsidiaries / Total debt	29.79	31.12	31.93	30.76	32.79

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									193
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.93	1.73	2.00	2.37	2.92	3.38	3.90	4.89	93
+ Non-interest income	0.71	0.18	0.23	0.43	0.67	0.97	1.32	1.83	193
- Overhead expense	2.35	1.45	1.67	1.96	2.28	2.62	3.23	3.82	193
- Provision for credit losses	0.09	-0.07	-0.03	0.00	0.05	0.14	0.29	0.73	193
+ Securities gains (losses)	0.00	-0.09	-0.01	0.00	0.00	0.00	0.00	0.01	193
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	93
= Pretax net operating income (tax equivalent)	1.18	0.16	0.34	0.79	1.13	1.64	2.03	2.38	93
Net operating income	0.90	0.12	0.28	0.58	0.88	1.24	1.58	2.17	193
Net income	0.90	0.12	0.28	0.58	0.88	1.24	1.58	2.17	193
Net income (Subchapter S adjusted)	1.03	0.32	0.38	0.74	0.88	1.15	1.42	1.82	17
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.46	4.15	4.44	4.81	5.40	5.97	6.63	7.92	93
Interest expense	2.31	1.14	1.37	1.87	2.29	2.77	3.23	3.57	193
Net interest income (tax equivalent)	3.12	1.88	2.12	2.52	3.13	3.61	4.26	5.19	93
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.08	-0.03	-0.01	0.00	0.03	0.13	0.30	0.54	193
Earnings coverage of net loan and lease losses (X)	48.69	-473.48	-101.11	2.27	16.54	86.21	289.67	780.12	189
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	0.58	0.79	1.00	1.19	1.35	1.53	1.94	193
Allowance for loan and lease losses / Total loans and leases	1.18	0.58	0.79	0.99	1.19	1.34	1.50	1.85	193
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.05	0.11	0.23	0.43	0.69	1.20	1.62	193
30-89 days past due loans and leases / Total loans and leases	0.29	0.03	0.05	0.11	0.22	0.43	0.75	0.99	193
Liquidity and Funding									
Net noncore funding dependence	9.92	-10.62	-4.66	2.78	9.37	18.95	26.58	29.58	193
Net short-term noncore funding dependence	5.96	-12.13	-5.74	0.16	4.77	11.74	19.05	23.15	193
Net loans and leases / Total assets	71.61	52.53	56.52	64.42	73.50	78.21	81.70	83.92	193
Capitalization									
Tier 1 leverage ratio	9.83	7.37	7.87	8.73	9.71	10.83	12.02	13.62	193
Holding company equity capital / Total assets	9.48	5.70	6.24	7.94	9.56	10.81	12.39	13.59	193
Total equity capital (including minority interest) / Total assets	9.50	5.71	6.24	7.94	9.59	10.81	12.46	13.65	193
Common equity tier 1 capital / Total risk-weighted assets	11.90	8.60	8.98	10.08	11.76	13.34	16.34	17.41	176
Net loans and leases / Equity capital (X)	7.81	4.90	5.58	6.40	7.63	9.02	10.77	12.32	192
Cash dividends / Net income	31.50	0.00	0.00	3.51	32.41	51.44	83.23	108.04	187
Cash dividends / Net income (Subchapter S adjusted)	32.42	-6.17	7.97	22.14	24.37	43.09	67.64	80.13	8
Growth Rates									
Assets	4.06	-5.19	-2.71	0.32	3.47	7.77	13.18	16.87	179
Equity capital	8.61	-0.17	1.82	4.92	7.64	11.13	20.02	27.10	179
Net loans and leases	6.54	-3.55	-0.71	2.81	6.16	10.08	15.11	19.71	179
Noncore funding	27.18	-26.14	-19.59	0.13	22.58	52.88	86.15	110.48	178
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	192
Long-term debt / Equity capital	7.02	0.00	0.00	0.00	6.66	14.32	20.73	25.43	192
Equity investment in subsidiaries / Equity capital	106.50	90.95	95.17	99.23	104.86	113.35	120.92	127.12	192
Cash from ops + noncash items + op expense / Op expense + dividends	101.48	-82.46	3.56	37.82	99.48	141.11	234.74	425.83	188

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	5.11	3.99	4.15	4.48	5.04	5.58	6.24	7.13	93
Less: Interest expense	2.18	1.09	1.28	1.73	2.16	2.60	3.06	3.38	193
Equals: Net interest income (tax equivalent)	2.93	1.73	2.00	2.37	2.92	3.38	3.90	4.89	93
Plus: Non-interest income	0.71	0.18	0.23	0.43	0.67	0.97	1.32	1.83	193
Equals: adjusted operating income (tax equivalent)	3.66	2.03	2.54	2.91	3.64	4.23	4.92	6.19	93
Less: Overhead expense	2.35	1.45	1.67	1.96	2.28	2.62	3.23	3.82	193
Less: Provision for credit losses	0.09	-0.07	-0.03	0.00	0.05	0.14	0.29	0.73	193
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	193
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.09	-0.01	0.00	0.00	0.00	0.00	0.01	193
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	93
Equals: Pretax net operating income (tax equivalent)	1.18	0.16	0.34	0.79	1.13	1.64	2.03	2.38	93
Less: Applicable income taxes (tax equivalent)	0.26	0.01	0.04	0.14	0.25	0.36	0.47	0.60	93
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Equals: Net operating income	0.90	0.12	0.28	0.58	0.88	1.24	1.58	2.17	193
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Equals: Net income	0.90	0.12	0.28	0.58	0.88	1.24	1.58	2.17	193
Memo: Net income (last four quarters)	0.93	0.19	0.30	0.62	0.94	1.26	1.50	1.97	179
Net income-BHC and noncontrolling (minority) interest	0.90	0.12	0.28	0.57	0.88	1.25	1.58	2.17	193
Margin Analysis									
Average earning assets / Average assets	94.24	89.65	90.62	92.84	94.41	95.84	97.13	97.70	193
Average interest-bearing funds / Average assets	70.05	53.89	58.60	64.10	71.25	75.99	79.80	83.32	193
Interest income (tax equivalent) / Average earning assets	5.46	4.15	4.44	4.81	5.40	5.97	6.63	7.92	93
Interest expense / Average earning assets	2.31	1.14	1.37	1.87	2.29	2.77	3.23	3.57	193
Net interest income (tax equivalent) / Average earning assets	3.12	1.88	2.12	2.52	3.13	3.61	4.26	5.19	93
Yield or Cost									
Total loans and leases (tax equivalent)	6.10	4.58	4.86	5.50	5.98	6.61	7.38	8.86	93
Interest-bearing bank balances	4.94	2.19	2.94	3.98	4.83	5.89	7.23	8.14	193
Federal funds sold and reverse repos	4.14	0.00	0.00	2.92	5.17	5.50	6.40	8.37	57
Trading assets	0.61	0.00	0.00	0.00	0.00	0.00	2.74	6.04	36
Total earning assets	5.29	4.07	4.27	4.68	5.23	5.78	6.40	7.86	193
Investment securities (tax equivalent)	3.13	1.95	2.07	2.39	2.89	3.59	5.06	6.01	93
US Treasury and agency securities (excluding mortgage-backed securities)	2.78	0.89	1.09	1.59	2.40	3.90	5.53	6.59	182
Mortgage-backed securities	2.75	1.70	1.86	2.07	2.57	3.38	4.33	4.90	189
All other securities	3.91	2.08	2.35	2.82	3.53	4.80	6.74	7.27	92
Interest-bearing deposits	2.87	1.52	1.81	2.32	2.88	3.33	4.07	4.42	193
Time deposits of \$250K or more	4.34	2.85	3.50	3.99	4.39	4.74	4.90	5.19	191
Time deposits < \$250K	4.08	3.04	3.31	3.71	4.10	4.44	4.86	5.23	191
Other domestic deposits	2.40	0.91	1.19	1.66	2.35	3.10	3.91	4.19	193
Foreign deposits									
Federal funds purchased and repos	2.70	0.00	0.01	0.88	2.73	4.97	5.82	6.51	112
Other borrowed funds and trading liabilities	1.96	0.00	0.00	0.00	0.25	4.50	5.31	5.57	182
All interest-bearing funds	3.12	1.96	2.20	2.60	3.07	3.65	4.06	4.42	193

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2024

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.68	0.00	0.00	0.00	0.00	0.47	5.04	8.18	192
Overhead expenses / Net Interest Income + non-interest income	67.18	44.50	52.08	59.63	66.05	75.23	84.78	91.98	193
Percent of Average Assets									
Total overhead expense	2.35	1.45	1.67	1.96	2.28	2.62	3.23	3.82	193
Personnel expense	1.36	0.77	0.95	1.13	1.34	1.56	1.81	2.17	193
Net occupancy expense	0.25	0.12	0.15	0.19	0.24	0.31	0.38	0.43	193
Other operating expenses	0.73	0.39	0.49	0.58	0.69	0.83	1.06	1.72	193
Overhead less non-interest income	1.58	0.93	1.10	1.29	1.55	1.85	2.08	2.39	193
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	65.54	44.47	50.37	57.24	65.00	73.12	82.49	92.36	93
Personnel expense	37.81	24.89	27.25	32.77	37.36	42.92	48.28	55.33	93
Net occupancy expense	7.12	3.70	4.34	5.37	6.73	8.71	11.03	12.69	93
Other operating expenses	20.38	13.28	14.35	16.66	19.24	23.14	28.22	32.01	93
Total non-interest income	19.49	5.35	10.29	13.90	19.29	24.60	30.16	35.14	93
Fiduciary activities income	2.31	0.00	0.00	0.00	1.54	4.17	8.16	13.18	93
Service charges on domestic deposit accounts	3.40	0.35	1.00	1.88	3.20	4.38	7.18	9.09	93
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.34	0.80	93
Investment banking fees and commissions	0.84	0.00	0.00	0.00	0.71	1.36	2.73	4.70	93
Insurance activities revenue	0.73	0.00	0.00	0.00	0.00	0.23	4.52	10.00	93
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	93
Net servicing fees	0.62	0.00	0.00	0.04	0.27	0.79	2.00	5.38	93
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Net gain (loss) - sales of loans, OREO, and other assets	0.83	-0.34	-0.03	0.04	0.52	1.25	3.25	3.85	93
Other non-interest income	7.56	2.24	2.52	4.98	7.20	9.67	12.94	15.97	93
Overhead less non-interest income	45.82	21.80	27.56	35.13	44.74	55.93	66.60	82.09	93
Applicable income taxes / Pretax net operating income (tax equivalent)	19.20	0.56	4.06	16.53	20.26	24.28	27.14	29.37	90
Applicable income tax + TE / Pretax net operating income + TE	22.11	3.10	12.56	19.65	22.48	26.00	29.35	31.28	90

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	54.92	22.15	35.61	46.67	55.08	65.11	71.61	75.18	193
Commercial and industrial loans	9.80	1.75	2.89	5.38	8.28	14.84	19.22	29.54	193
Loans to individuals	2.30	0.04	0.08	0.24	0.95	2.92	8.76	15.77	193
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	193
Agricultural loans	0.52	0.00	0.00	0.00	0.05	0.76	2.79	4.06	193
Other loans and leases	1.07	0.00	0.00	0.00	0.14	1.85	4.58	8.90	193
Net loans and leases	71.61	52.53	56.52	64.42	73.50	78.21	81.70	83.92	193
Debt securities over 1 year	13.71	2.02	3.71	7.25	12.30	19.18	28.93	32.16	193
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.00	0.06	0.23	0.50	193
Subtotal	85.87	74.08	78.80	82.88	86.64	88.87	91.32	92.27	193
Interest-bearing bank balances	4.09	0.26	0.62	1.54	3.18	6.29	9.63	12.19	193
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.68	193
Debt securities 1 year or less	2.12	0.03	0.19	0.60	1.33	3.36	6.47	9.53	193
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.32	193
Total earning assets	92.92	88.78	89.57	91.48	93.05	94.50	95.79	96.31	193
Non-interest cash and due from depository institutions	0.77	0.21	0.32	0.48	0.73	0.99	1.37	1.82	193
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.13	193
All other assets	6.22	2.97	3.61	4.80	6.06	7.41	9.32	10.35	193
Memoranda									
Short-term investments	6.79	1.17	1.93	3.25	6.13	9.53	14.09	18.60	193
US Treasury securities	0.92	0.00	0.00	0.00	0.28	1.69	3.30	5.48	193
US agency securities (excluding mortgage-backed securities)	1.52	0.00	0.00	0.13	0.77	2.35	6.15	8.08	193
Municipal securities	2.93	0.00	0.00	0.48	1.63	4.24	8.82	11.93	193
Mortgage-backed securities	7.65	0.39	1.23	3.77	6.67	11.30	16.83	20.01	193
Asset-backed securities	0.57	0.00	0.00	0.00	0.05	0.89	2.92	4.88	193
Other debt securities	0.57	0.00	0.00	0.03	0.34	0.99	2.00	2.58	193
Loans held-for-sale	0.12	0.00	0.00	0.00	0.05	0.15	0.45	1.35	193
Loans held for investment	72.11	52.05	56.12	64.89	74.34	78.96	82.57	84.53	193
Real estate loans secured by 1-4 family	16.03	1.74	3.80	8.00	15.11	22.42	32.23	40.31	193
Revolving	1.79	0.01	0.12	0.57	1.59	2.74	4.39	6.10	193
Closed-end, secured by first liens	13.63	1.33	2.85	6.55	12.69	19.60	28.91	34.09	193
Closed-end, secured by junior liens	0.29	0.00	0.02	0.07	0.23	0.44	0.84	1.09	193
Commercial real estate loans	35.32	13.46	19.13	26.87	35.73	43.19	50.42	57.18	193
Construction and land development	5.75	0.46	2.09	3.24	5.61	7.93	10.70	12.42	193
Multifamily	5.14	0.57	1.11	2.30	4.13	6.91	12.54	21.48	193
Nonfarm nonresidential	23.18	8.08	10.45	18.01	22.68	29.75	33.91	36.60	193
Real estate loans secured by farmland	1.08	0.00	0.00	0.01	0.33	1.81	5.03	6.40	193

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 2
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	76.81	45.68	55.38	69.16	78.29	86.87	92.09	96.07	193
Real estate loans secured by 1-4 family	22.54	2.81	4.94	11.62	20.66	31.08	42.52	52.68	193
Revolving	2.54	0.02	0.15	0.90	2.16	3.68	5.91	9.14	193
Closed-end	19.63	2.27	4.16	9.73	17.89	28.62	37.61	47.30	193
Commercial real estate loans	49.57	20.53	31.35	39.88	49.65	59.05	70.76	75.65	193
Construction and land development	8.06	0.64	3.01	4.58	7.76	11.27	14.49	16.98	193
1-4 family	1.57	0.00	0.03	0.50	1.03	2.59	3.71	5.21	193
Other	6.36	0.59	1.79	3.67	5.96	8.87	11.99	13.82	193
Multifamily	7.05	0.74	1.53	3.34	5.82	9.56	15.65	28.78	193
Nonfarm nonresidential	32.56	11.86	16.66	25.67	32.23	40.05	46.92	54.41	193
Owner-occupied	11.32	1.78	3.74	7.68	11.55	14.74	18.48	22.53	193
Other	20.73	5.98	8.61	15.06	20.02	26.58	33.57	39.94	193
Real estate loans secured by farmland	1.60	0.00	0.00	0.02	0.55	2.47	7.39	9.92	193
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	193
Commercial and industrial loans	13.73	2.40	4.70	7.81	12.35	19.87	25.26	36.35	193
Loans to individuals	3.48	0.05	0.10	0.33	1.26	3.99	15.05	22.40	193
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.32	193
Agricultural loans	0.79	0.00	0.00	0.00	0.06	1.04	3.99	6.97	193
Other loans and leases	1.59	0.00	0.00	0.00	0.18	2.55	6.94	11.77	193
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	526.02	195.39	317.44	418.39	530.85	631.85	752.87	807.18	193
Real estate loans secured by 1-4 family	154.68	14.54	34.35	79.36	145.16	214.62	336.72	430.06	193
Revolving	17.19	0.10	1.14	5.51	14.93	25.86	41.89	58.26	193
Closed-end	135.24	11.45	28.48	64.75	125.65	187.78	298.79	358.27	193
Commercial real estate loans	337.18	118.51	174.70	252.19	334.29	422.93	512.63	562.23	193
Construction and land development	54.70	4.12	17.42	30.41	53.23	75.91	97.95	115.48	193
1-4 family	10.71	0.00	0.22	3.34	7.26	16.79	26.32	36.47	193
Other	43.12	3.52	12.96	23.02	41.03	60.23	81.44	92.59	193
Multifamily	48.79	4.57	10.93	20.03	37.76	69.14	122.54	192.25	193
Nonfarm nonresidential	222.25	59.73	92.45	163.24	216.42	285.84	348.70	392.72	193
Owner-occupied	77.15	13.21	24.80	46.72	75.05	103.72	139.61	151.78	193
Other	142.70	34.53	52.41	91.74	136.55	186.38	246.49	287.68	193
Real estate loans secured by farmland	10.39	0.00	0.00	0.14	3.39	16.01	46.16	62.06	193
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	193
Commercial and industrial loans	93.38	15.82	26.72	48.00	83.09	141.85	180.97	249.42	193
Loans to individuals	21.68	0.35	0.74	2.11	8.72	26.64	91.06	146.71	193
Credit card loans	0.21	0.00	0.00	0.00	0.00	0.28	1.10	2.01	193
Agricultural loans	5.21	0.00	0.00	0.00	0.38	6.97	27.34	49.42	193
Other loans and leases	9.90	0.00	0.00	0.00	1.41	17.27	46.53	79.39	193
Supplemental									
Non-owner occupied CRE loans / Gross loans	37.84	15.27	21.03	28.81	37.78	46.19	55.94	65.02	193
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	258.58	84.66	126.44	175.31	256.54	323.80	416.92	482.12	193
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	339.66	118.58	174.90	254.32	334.41	430.15	514.67	571.80	193

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2024

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	6.79	1.17	1.93	3.25	6.13	9.53	14.09	18.60	193
Liquid assets	16.28	6.81	8.24	11.03	15.28	20.51	26.96	33.90	193
Investment securities	16.69	3.64	6.12	10.18	14.91	21.66	32.47	37.67	193
Net loans and leases	71.61	52.53	56.52	64.42	73.50	78.21	81.70	83.92	193
Net loans, leases and standby letters of credit	72.04	52.63	56.72	64.51	74.24	78.72	82.47	84.43	193
Core deposits	72.31	54.23	58.47	66.86	73.33	78.48	82.64	84.17	193
Noncore funding	15.69	3.25	5.11	9.11	13.78	21.79	30.05	34.46	193
Time deposits of \$250K or more	5.04	0.55	1.67	3.14	4.43	6.61	9.68	11.85	193
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Federal funds purchased and repos	0.50	0.00	0.00	0.00	0.00	0.86	2.58	3.80	193
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Net federal funds purchased (sold)	0.50	-0.25	-0.03	0.00	0.00	0.78	2.57	3.73	193
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Other borrowings w/remaining maturity of 1 year or less	3.00	0.00	0.00	0.12	2.29	5.88	9.05	11.37	193
Earning assets that reprice within 1 year	29.73	13.73	17.13	20.48	28.39	37.52	47.15	55.92	193
Interest-bearing liabilities that reprice within 1 year	19.77	4.85	8.31	12.07	15.52	22.24	49.09	60.03	193
Long-term debt that reprices within 1 year	0.09	0.00	0.00	0.00	0.00	0.00	0.69	0.99	193
Net assets that reprice within 1 year	9.54	-29.02	-11.42	1.40	8.55	21.09	31.35	35.13	193
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.92	-10.62	-4.66	2.78	9.37	18.95	26.58	29.58	193
Net short-term noncore funding dependence	5.96	-12.13	-5.74	0.16	4.77	11.74	19.05	23.15	193
Short-term investment / Short-term noncore funding	73.20	8.19	12.96	28.61	54.39	98.64	188.58	391.14	192
Liquid assets - short-term noncore funding / Nonliquid assets	5.46	-16.62	-11.82	-2.46	5.37	12.76	22.44	33.94	193
Net loans and leases / Total deposits	87.29	60.59	68.42	77.56	88.56	96.30	104.21	108.41	193
Net loans and leases / Core deposits	99.86	63.38	74.83	85.67	98.31	113.06	129.34	146.83	193
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.21	-28.44	-22.95	-10.59	-2.82	-0.13	0.00	0.00	110
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.61	-44.77	-32.23	-18.34	-12.10	-5.81	-2.03	-0.61	191
Structured notes appreciation (depreciation) / Tier 1 capital	-0.37	-1.72	-1.44	-0.61	-0.18	-0.03	-0.01	0.00	51
Percent of Investment Securities									
Held-to-maturity securities	13.96	0.00	0.00	0.00	1.10	29.87	61.38	74.81	192
Available-for-sale securities	84.65	23.03	38.13	67.19	96.60	99.90	100.00	100.00	192
US Treasury securities	6.52	0.00	0.00	0.00	1.85	11.03	28.41	45.92	192
US agency securities (excluding mortgage-backed securities)	9.12	0.00	0.00	1.28	6.19	14.42	34.94	48.71	192
Municipal securities	16.22	0.00	0.01	4.04	11.84	25.66	39.42	51.33	192
Mortgage-backed securities	47.76	5.20	11.38	30.86	49.25	65.78	78.18	83.76	192
Asset-backed securities	3.56	0.00	0.00	0.00	0.33	5.49	16.88	31.34	192
Other debt securities	4.14	0.00	0.00	0.25	2.20	7.65	16.13	24.36	192
Mutual funds and equity securities	0.37	0.00	0.00	0.00	0.02	0.37	1.94	3.78	192
Debt securities 1 year or less	14.58	0.34	1.19	3.85	10.38	23.25	39.77	51.56	192
Debt securities 1 to 5 years	21.26	2.33	4.50	9.77	18.45	30.98	44.73	52.13	192
Debt securities over 5 years	60.17	12.78	20.65	40.46	64.40	77.35	89.24	91.76	192
Pledged securities	55.90	3.20	11.24	36.08	58.90	78.11	90.65	94.71	192
Structured notes, fair value	0.22	0.00	0.00	0.00	0.00	0.15	1.35	3.53	192
Percent Change from Prior Like Quarter									
Short-term investments	33.07	-55.38	-40.76	-16.21	11.16	70.76	175.33	311.09	179
Investment securities	-5.29	-22.01	-17.48	-11.82	-6.50	-0.82	14.17	29.86	178
Core deposits	0.90	-9.07	-6.67	-3.74	-0.22	5.53	11.25	16.75	179
Noncore funding	27.18	-26.14	-19.59	0.13	22.58	52.88	86.15	110.48	178

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	83
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Futures and forwards									
Futures and forwards	4.24	0.00	0.00	0.00	0.74	3.47	28.73	51.35	83
Written options									
Written options	5.42	0.00	0.00	0.03	1.93	5.82	30.11	44.32	83
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Over-the-counter									
Over-the-counter	5.42	0.00	0.00	0.03	1.93	5.82	30.11	44.32	83
Purchased options									
Purchased options	1.65	0.00	0.00	0.00	0.00	1.12	11.65	18.46	83
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Over-the-counter									
Over-the-counter	1.63	0.00	0.00	0.00	0.00	0.90	11.65	18.46	83
Swaps									
Swaps	88.96	0.00	39.78	76.59	94.78	99.20	100.00	100.00	83
Held for trading									
Held for trading	13.65	0.00	0.00	0.00	0.00	6.89	87.25	95.32	83
Interest rate contracts									
Interest rate contracts	13.64	0.00	0.00	0.00	0.00	6.89	87.25	95.32	83
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Non-traded									
Non-traded	86.35	4.68	12.75	93.11	100.00	100.00	100.00	100.00	83
Interest rate contracts									
Interest rate contracts	86.14	4.68	12.75	88.55	100.00	100.00	100.00	100.00	83
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	90.13	0.00	45.63	85.48	97.28	100.00	105.46	109.71	83
One year or less									
One year or less	7.60	0.00	0.00	0.63	4.24	10.92	30.10	47.87	83
Over 1 year to 5 years									
Over 1 year to 5 years	42.08	0.00	0.00	31.41	45.23	65.10	78.39	97.94	83
Over 5 years									
Over 5 years	28.13	0.00	0.00	13.65	28.05	45.93	63.00	71.70	83
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	1.74	0.00	0.00	0.39	1.90	2.77	3.89	4.62	83
Gross positive fair value									
Gross positive fair value	2.85	0.12	0.44	1.51	2.78	4.20	5.39	6.63	83
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	193
Gross positive fair value (X)									
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.10	193
Held for trading (X)									
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	193
Non-traded (X)									
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	193
Current credit exposure (X)									
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	193
Credit losses on derivative contracts									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Past Due Derivative Instruments Fair Value									
30-89 days past due									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
90+ days past due									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Other Ratios									
Current credit exposure / Risk-weighted assets	0.12	0.00	0.00	0.00	0.00	0.13	0.68	1.14	176

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2024

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.10	-0.03	0.00	0.01	0.06	0.16	0.30	0.72	193
Provision for loan and lease losses / Average loans and leases	0.14	-0.04	0.00	0.02	0.09	0.21	0.42	0.97	193
Provision for loan and lease losses / Net loan and lease losses	235.87	-2666.82	-456.74	0.00	110.95	319.60	1574.71	4362.10	189
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	0.58	0.79	1.00	1.19	1.35	1.53	1.94	193
Allowance for loan and lease losses / Total loans and leases	1.18	0.58	0.79	0.99	1.19	1.34	1.50	1.85	193
Allowance for loan and lease losses / Net loans and leases losses (X)	77.33	2.29	3.47	7.40	23.67	82.27	263.61	959.91	154
Allowance for loan and lease losses / Nonaccrual assets	426.62	69.95	92.69	163.10	293.53	569.91	1177.86	1833.09	189
ALLL / 90+ days past due + nonaccrual loans and leases	393.05	56.49	76.34	160.61	272.84	516.35	1096.50	2033.07	192
Gross loan and lease losses / Average loans and leases	0.11	0.00	0.00	0.02	0.06	0.16	0.40	0.60	193
Recoveries / Average loans and leases	0.03	0.00	0.00	0.00	0.02	0.04	0.12	0.19	193
Net losses / Average loans and leases	0.08	-0.03	-0.01	0.00	0.03	0.13	0.30	0.54	193
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	193
Recoveries / Prior year-end losses	9.56	0.31	0.79	2.65	6.15	13.84	24.11	53.09	177
Earnings coverage of net loan and lease losses (X)	48.69	-473.48	-101.11	2.27	16.54	86.21	289.67	780.12	189
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.04	-0.02	0.00	0.00	0.00	0.06	0.14	192
Real estate loans secured by 1-4 family	0.00	-0.06	-0.03	-0.01	0.00	0.00	0.02	0.03	191
Revolving	0.00	-0.06	-0.03	0.00	0.00	0.00	0.04	0.10	187
Closed-end	0.00	-0.05	-0.02	0.00	0.00	0.00	0.01	0.02	191
Commercial real estate loans	0.01	-0.03	-0.01	0.00	0.00	0.00	0.06	0.19	192
Construction and land development	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.03	191
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	191
Other	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	191
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Nonfarm nonresidential	0.01	-0.05	-0.01	0.00	0.00	0.00	0.06	0.23	192
Owner-occupied	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.08	192
Other	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.05	192
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	157
Commercial and industrial loans	0.14	-0.15	-0.04	0.00	0.04	0.22	0.63	1.20	193
Loans to individuals	1.22	0.04	0.09	0.23	0.59	1.62	4.17	6.98	141
Credit card loans	1.99	0.00	0.00	0.00	1.21	2.98	6.86	9.73	69
Agricultural loans	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.17	129
Loans to foreign governments and institutions									
Other loans and leases	0.23	-0.04	0.00	0.00	0.00	0.22	0.93	2.48	114

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.29	0.03	0.05	0.11	0.22	0.43	0.75	0.99	193
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.45	193
Nonaccrual loans and leases	0.46	0.04	0.10	0.20	0.39	0.68	1.09	1.51	193
90+ days past due and nonaccrual loans and leases	0.53	0.05	0.11	0.23	0.42	0.76	1.30	1.87	193
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	193
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Nonaccrual restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.16	193
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	193
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.29	0.03	0.05	0.11	0.22	0.43	0.75	0.99	193
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.05	0.16	0.45	193
Nonaccrual assets	0.46	0.04	0.10	0.21	0.39	0.68	1.09	1.53	193
30+ days past due and nonaccrual assets	0.85	0.14	0.27	0.40	0.73	1.15	2.02	2.86	193
Total assets	0.42	0.04	0.09	0.17	0.34	0.58	1.04	1.61	193
Allowance for loan and lease losses	50.81	5.60	10.47	22.39	43.76	67.34	123.68	166.08	192
Equity capital + allowance for loan and lease losses	4.16	0.34	0.92	1.79	3.49	5.55	10.60	15.55	192
Tier 1 capital + allowance for loan and lease losses	4.02	0.29	0.87	1.70	3.32	5.28	10.40	15.86	193
Loans and leases + other real estate owned	0.57	0.05	0.14	0.25	0.48	0.79	1.37	2.16	193

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.23	0.02	0.04	0.09	0.19	0.32	0.60	0.89	192
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.34	192
	Nonaccrual	0.41	0.01	0.05	0.16	0.29	0.61	1.09	1.59	192
Commercial and industrial	30-89 days past due	0.27	0.00	0.00	0.05	0.20	0.40	1.01	1.30	193
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.35	193
	Nonaccrual	0.68	0.00	0.01	0.12	0.40	1.08	2.01	2.69	193
Individuals	30-89 days past due	0.57	0.00	0.00	0.09	0.40	0.97	1.87	2.75	191
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.16	0.44	191
	Nonaccrual	0.17	0.00	0.00	0.00	0.08	0.30	0.71	1.02	191
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.04	13
Agricultural	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.01	0.35	0.61	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	129
	Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.17	1.17	2.57	129
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.22	1.21	3.30	114
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	114
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.01	0.89	3.94	114

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2024

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.41	0.01	0.05	0.15	0.32	0.62	1.05	1.35	191
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.17	0.32	191
	Nonaccrual	0.41	0.00	0.03	0.15	0.33	0.59	1.10	1.29	191
Revolving	30-89 days past due	0.41	0.00	0.00	0.07	0.33	0.67	1.24	2.24	187
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.53	187
	Nonaccrual	0.36	0.00	0.00	0.03	0.24	0.70	1.12	1.85	187
Closed-End	30-89 days past due	0.42	0.00	0.03	0.13	0.31	0.62	1.13	1.44	191
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.25	191
	Nonaccrual	0.42	0.00	0.02	0.12	0.32	0.61	1.14	1.43	191
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	191
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	191
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.10	191
Commercial real estate	30-89 days past due	0.12	0.00	0.00	0.01	0.07	0.22	0.41	0.76	192
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.18	192
	Nonaccrual	0.40	0.00	0.01	0.06	0.20	0.62	1.39	2.04	192
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.18	1.06	2.04	191
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	191
	Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.18	1.34	2.88	191
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.21	0.75	191
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.42	191
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.05	0.48	1.31	191
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	191
	Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.09	1.11	2.45	191
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.54	190
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.05	0.92	1.69	190
Nonfarm non-residential	30-89 days past due	0.09	0.00	0.00	0.00	0.04	0.14	0.38	0.60	192
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	192
	Nonaccrual	0.38	0.00	0.00	0.05	0.21	0.65	1.38	2.01	192
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.01	0.07	0.19	0.30	192
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	192
	Nonaccrual	0.15	0.00	0.00	0.01	0.07	0.23	0.63	0.99	192
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.21	0.47	192
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	192
	Nonaccrual	0.18	0.00	0.00	0.00	0.04	0.26	0.95	1.55	192
Farmland	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.10	0.51	1.10	157
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	157
	Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.32	1.82	3.56	157
Credit card	30-89 days past due	1.56	0.00	0.00	0.00	0.72	2.86	5.67	7.04	69
	90+ days past due	0.41	0.00	0.00	0.00	0.00	0.68	2.15	3.05	69
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.22	69

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 03/31/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	72.11	0.00	0.00	36.78	77.91	104.01	155.86	235.27	135
Dividends declared / Net income	31.42	0.00	0.00	3.51	32.22	51.44	83.23	108.04	187
Net income - dividends / Average equity	6.15	-1.18	0.28	3.04	5.89	9.16	12.87	16.79	193
Percent of Dividends Paid									
Dividends from bank subsidiaries	116.33	0.00	0.00	24.71	114.68	166.98	301.16	527.47	146
Dividends from nonbank subsidiaries	0.27	0.00	0.00	0.00	0.00	0.01	1.33	7.65	146
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Dividends from all subsidiaries	121.72	0.00	0.00	71.42	117.97	167.71	301.16	527.47	146
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	35.48	0.00	0.00	0.00	34.41	66.42	97.45	141.96	180
Interest income from bank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.02	0.54	2.29	180
Management and service fees from bank subsidiaries	0.35	0.00	0.00	0.00	0.00	0.00	0.64	14.52	180
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	180
Operating income from bank subsidiaries	38.69	0.00	0.00	0.44	37.24	69.40	102.85	142.05	180
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	46.69	0.00	0.00	0.00	43.10	100.00	100.00	100.00	65
Interest income from nonbank subsidiaries	0.22	0.00	0.00	0.00	0.00	0.00	0.69	5.42	65
Management and serv fees from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.58	65
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating income from nonbank subsidiaries	50.49	0.00	0.00	0.51	61.24	100.00	100.00	119.27	65
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	28.66	0.00	0.00	0.00	45.84	49.51	53.30	54.52	7
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.11	7
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary holding companies	28.68	0.00	0.00	0.08	45.84	49.51	53.30	54.52	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	64.96	0.00	0.00	0.00	97.63	99.77	100.00	100.00	178
Interest income from bank subsidiaries	1.72	0.00	0.00	0.00	0.00	0.10	2.81	82.45	178
Management and service fees from bank subsidiaries	1.67	0.00	0.00	0.00	0.00	0.00	2.46	58.14	178
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.20	178
Operating income from bank subsidiaries	77.89	0.00	0.00	86.96	99.55	100.00	100.00	100.00	178
Dividends from nonbank subsidiaries	0.60	0.00	0.00	0.00	0.00	0.00	2.16	13.20	178
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.69	178
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	178
Operating income from nonbank subsidiaries	1.98	0.00	0.00	0.00	0.00	0.26	12.80	47.78	178
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Loans and advances from subsidiaries / Short term debt	557.75	0.00	0.00	0.00	235.21	621.62	1119.37	2068.00	11
Loans and advances from subsidiaries / Total debt	29.79	0.00	0.00	0.00	20.81	54.25	98.44	139.13	113

BHCPR Reporters for Quarter Ending 03/31/2024

Peer Group 2 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>
5164989	4,473,644	1831 BANCORP MHC	DEDHAM, MA	New Y-9C/BHCPR reporter
1399765	4,520,981	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,668,408	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	4,338,093	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,585,906	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	8,147,661	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	9,301,510	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	9,817,772	AMERANT BANCORP INC.	CORAL GABLES, FL	
1076691	3,078,272	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1059715	5,156,271	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,689,466	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,047,476	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,333,623	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2858951	7,920,223	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,794,117	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,221,417	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,099,924	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,767,176	BANK OF MARIN BANCORP	NOVATO, CA	
3553815	3,155,276	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	New Y-9C/BHCPR reporter
1115385	3,958,974	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,849,195	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,081,103	BEACON BANCORP	TAUNTON, MA	New Y-9C/BHCPR reporter
1246159	3,628,868	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	5,934,035	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
1426960	3,076,187	BLUE RIDGE BANKSHARES, INC.	RICHMOND, VA	New Y-9C/BHCPR reporter
2935142	3,008,460	BOU BANCORP, INC.	OGDEN, UT	Moved from Peer 3
1133781	3,237,177	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	4,723,109	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,632,207	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	6,722,361	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	3,696,390	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	6,707,086	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,410,503	BYLINE BANCORP, INC.	CHICAGO, IL	
1115013	5,373,840	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	6,974,041	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,794,785	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,945,304	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	4,259,922	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,064,892	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,733,327	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
4933272	3,041,359	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5530258	4,554,946	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
1860863	3,461,054	CBX CORPORATION	CARROLLTON, IL	
2158156	3,480,272	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,409,999	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1051465	4,570,070	CENTRAL SERVICE CORPORATION	ENID, OK	New Y-9C/BHCPR reporter
1125030	4,827,621	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,313,861	CITY HOLDING COMPANY	CHARLESTON, WV	

1246533	3,880,259	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	5,801,412	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3203008	3,865,258	COASTAL FINANCIAL CORPORATION	EVERETT, WA	New Y-9C/BHCPR reporter
1085170	3,015,509	COLONY BANKCORP, INC.	FITZGERALD, GA	New Y-9C/BHCPR reporter
1080595	4,913,145	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	5,850,255	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	9,853,964	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4389329	8,962,454	CRB GROUP, INC.	FORT LEE, NJ	
3903661	7,479,723	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	5,277,025	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2242523	3,151,970	D.L. EVANS BANCORP	BURLEY, ID	
1121229	4,176,261	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	4,011,063	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2777016	3,990,415	ENCORE BANCSHARES, INC	LITTLE ROCK, AR	New Y-9C/BHCPR reporter
2461016	4,624,015	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	5,242,987	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,715,869	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	3,287,554	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	
1053580	8,522,664	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	5,080,492	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,603,501	FB CORPORATION	CREVE COEUR, MO	
1249002	3,970,078	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	
3223967	3,207,735	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	New Y-9C/BHCPR reporter
1032464	6,298,598	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
3547159	4,189,903	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1199974	7,202,657	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1988646	3,389,891	FIRST BANCORP, INC.	LEBANON, VA	
1204560	8,695,982	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	7,963,759	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1247428	3,531,433	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1108097	4,268,591	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	3,235,981	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
3839201	3,945,937	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1208595	4,892,744	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	3,555,791	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	New Y-9C/BHCPR reporter
3393178	5,340,667	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	7,678,246	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1206313	5,804,869	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	
1048894	4,255,699	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY	
1096505	8,204,916	FIRST SECURITY BANCORP	SEARCY, AR	Moved from Peer 9
1099917	3,981,223	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	7,781,601	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,635,502	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3162927	3,476,360	FIVE STAR BANCORP	RANCHO CORDOVA, CA	New Y-9C/BHCPR reporter
2393274	8,807,325	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3391129	6,883,134	FORBRIGHT, INC.	CHEVY CHASE, MD	
1128358	3,461,013	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	5,908,634	FREMONT BANCORPORATION	FREMONT, CA	
1098620	6,113,533	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,782,452	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1862036	3,127,438	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2900261	7,512,046	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
4973353	5,866,231	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	5,040,510	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,256,074	HERITAGE COMMERCE CORP	SAN JOSE, CA	

2166124	7,091,283	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,388,047	HILLS BANCORPORATION	HILLS, IA	
3851191	3,357,604	HOME BANCORP, INC.	LAFAYETTE, LA	
3843507	9,455,182	HOMESTREET, INC.	SEATTLE, WA	
2592714	5,529,609	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	4,801,984	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	4,684,011	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	7,855,707	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
5806739	5,085,006	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA	
1118854	3,715,468	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	5,231,255	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	5,437,108	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	7,148,242	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	4,447,811	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,375,318	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,841,972	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ	
1208906	6,567,477	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3439236	4,584,314	LEADER BANCORP, INC	ARLINGTON, MA	
1103766	4,376,804	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2589714	3,000,367	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	Moved from Peer 3
2608763	5,465,953	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
2820211	7,453,371	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	5,330,379	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,360,383	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,831,809	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,748,015	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
1141348	3,112,133	MINNWEST CORPORATION	MINNETONKA, MN	
4369808	5,613,435	MUTUAL BANCORP	HYANNIS, MA	
3211601	3,563,450	MVB FINANCIAL CORP.	FAIRMONT, WV	
3973888	9,967,476	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
2398082	3,798,819	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5860236	4,650,559	NB BANCORP, INC.	NEEDHAM, MA	
4436559	3,738,637	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	6,284,211	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	8,446,662	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,851,605	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	4,865,281	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	6,347,784	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	5,616,072	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	4,604,301	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	9,892,379	ORIGIN BANCORP, INC.	RUSTON, LA	
1248153	3,183,331	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
1142336	9,881,077	PARK NATIONAL CORPORATION	NEWARK, OH	
1200692	3,482,243	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	New Y-9C/BHCPR reporter
2390013	7,437,173	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	6,408,553	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	9,270,774	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	3,669,138	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	4,194,715	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3316917	8,633,091	PREMIER FINANCIAL CORP.	DEFIANCE, OH	
3325740	3,917,041	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	8,599,549	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	3,878,006	RBB BANCORP	LOS ANGELES, CA	
1130584	3,986,559	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,073,298	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	

1097025	6,875,592	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
4422851	3,368,560	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL	New Y-9C/BHCPR reporter
1071397	9,539,103	S&T BANCORP, INC.	INDIANA, PA	
3365858	7,336,543	SALEM FIVE BANCORP	SALEM, MA	
2429838	5,825,704	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,553,072	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,954,690	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	4,218,994	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	5,055,479	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,107,054	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	4,647,064	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,353,863	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1427275	3,302,825	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1249730	8,123,128	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	6,257,547	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	3,183,627	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1247679	4,642,884	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1246467	3,062,733	TAMPA BAY BANKING COMPANY	TAMPA, FL	
4475473	4,660,403	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	
2367921	7,778,034	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,813,767	TRICO BANCSHARES	CHICO, CA	
3233126	5,575,493	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,179,587	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,487,490	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	7,746,568	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,015,763	USB BANCORP, INC.	DANBURY, CT	
1050712	3,736,157	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	4,201,858	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	
1917600	4,121,270	VERABANK, INC.	HENDERSON, TX	
1115349	7,251,420	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	5,189,119	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,962,692	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	6,471,212	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	4,940,287	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,548,615	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 193 bank holding companies.