

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2025

Summary Ratios

PRELIMINARY

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	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.86	2.72	2.78	2.84	2.86
+ Non-interest income	0.96	0.97	0.95	0.96	0.89
- Overhead expense	2.37	2.35	2.37	2.44	2.19
- Provision for credit losses	0.23	0.18	0.19	0.19	0.13
+ Securities gains (losses)	-0.01	-0.01	-0.06	-0.03	0.00
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.28	1.16	1.16	1.18	1.46
Net operating income	0.96	0.88	0.88	0.88	1.11
Net income	0.96	0.88	0.90	0.89	1.11
Net income (Subchapter S adjusted)	0.78	0.68	0.79	0.99	1.53
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.33	5.50	5.55	5.23	3.62
Interest expense	2.24	2.54	2.54	2.14	0.55
Net interest income (tax equivalent)	3.09	2.95	3.02	3.08	3.09
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.28	0.27	0.28	0.22	0.09
Earnings coverage of net loan and lease losses (X)	23.50	29.83	16.23	25.03	55.30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.28	1.27	1.24	1.16
Allowance for loan and lease losses / Total loans and leases	1.27	1.26	1.26	1.23	1.15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.68	0.60	0.67	0.50	0.38
30-89 days past due loans and leases / Total loans and leases	0.47	0.41	0.45	0.40	0.34
Liquidity and Funding					
Net noncore funding dependence	9.81	11.69	10.23	12.91	8.68
Net short-term noncore funding dependence	2.93	4.50	3.22	5.15	3.04
Net loans and leases / Total assets	64.07	64.23	64.60	63.69	63.56
Capitalization					
Tier 1 leverage ratio	9.95	9.58	9.86	9.48	9.26
Holding company equity capital / Total assets	10.92	10.44	10.79	10.33	9.83
Total equity capital (including minority interest) / Total assets	11.09	10.56	10.95	10.46	9.96
Common equity tier 1 capital / Total risk-weighted assets	12.87	12.39	12.81	12.38	11.81
Net loans and leases / Equity capital (X)	5.96	6.31	6.10	6.27	6.59
Cash dividends / Net income	33.00	38.02	42.95	40.19	32.07
Cash dividends / Net income (Subchapter S adjusted)	-1.69	47.30	37.47	33.91	49.64
Growth Rates					
Assets	3.03	1.90	2.32	4.19	5.08
Equity capital	9.18	5.97	7.01	9.13	-2.85
Net loans and leases	2.95	3.39	2.44	5.34	14.53
Noncore funding	-4.71	4.63	-7.18	41.97	89.54
Parent Company Ratios					
Short-term debt / Equity capital	0.72	0.70	0.79	0.58	0.50
Long-term debt / Equity capital	12.34	12.88	12.19	13.06	12.27
Equity investment in subsidiaries / Equity capital	102.28	102.85	102.12	102.59	104.31
Cash from ops + noncash items + op expense / Op expense + dividends	150.02	116.48	139.35	143.06	132.32

BHCPR PEER GROUP DATA

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Relative Income Statement and Margin Analysis

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	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Average Assets					
Interest income (tax equivalent)	4.94	5.08	5.15	4.84	3.36
Less: Interest expense	2.08	2.37	2.37	2.00	0.51
Equals: Net interest income (tax equivalent)	2.86	2.72	2.78	2.84	2.86
Plus: Non-interest income	0.96	0.97	0.95	0.96	0.89
Equals: adjusted operating income (tax equivalent)	3.92	3.75	3.80	3.92	3.80
Less: Overhead expense	2.37	2.35	2.37	2.44	2.19
Less: Provision for credit losses	0.23	0.18	0.19	0.19	0.13
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	-0.06	-0.03	0.00
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.28	1.16	1.16	1.18	1.46
Less: Applicable income taxes (tax equivalent)	0.30	0.28	0.27	0.27	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.96	0.88	0.88	0.88	1.11
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.96	0.88	0.90	0.89	1.11
Memo: Net income (last four quarters)	0.92	0.86	0.90	0.91	1.11
Net income-BHC and noncontrolling (minority) interest	0.97	0.88	0.90	0.90	1.12
Margin Analysis					
Average earning assets / Average assets	92.79	92.76	92.78	92.57	92.89
Average interest-bearing funds / Average assets	67.43	67.13	67.13	65.33	61.06
Interest income (tax equivalent) / Average earning assets	5.33	5.50	5.55	5.23	3.62
Interest expense / Average earning assets	2.24	2.54	2.54	2.14	0.55
Net interest income (tax equivalent) / Average earning assets	3.09	2.95	3.02	3.08	3.09
Yield or Cost					
Total loans and leases (tax equivalent)	6.08	6.30	6.36	6.11	4.52
Interest-bearing bank balances	4.13	5.35	5.26	4.83	1.19
Federal funds sold and reverse repos	4.47	4.30	4.35	4.51	1.62
Trading assets	1.22	1.29	1.42	1.61	0.71
Total earning assets	5.30	5.46	5.52	5.18	3.59
Investment securities (tax equivalent)	3.30	3.02	3.18	2.78	2.08
US Treasury and agency securities (excluding mortgage-backed securities)	3.23	3.00	3.19	2.56	1.51
Mortgage-backed securities	3.14	2.71	2.93	2.58	1.98
All other securities	4.10	4.37	4.25	4.12	3.13
Interest-bearing deposits	2.80	3.12	3.17	2.49	0.58
Time deposits of \$250K or more	3.96	4.42	4.41	3.70	0.91
Time deposits < \$250K	3.94	4.36	4.43	3.69	0.88
Other domestic deposits	2.47	2.81	2.84	2.28	0.53
Foreign deposits	2.31	2.77	3.14	2.45	0.83
Federal funds purchased and repos	3.23	3.75	3.84	3.85	1.38
Other borrowed funds and trading liabilities	3.76	4.33	4.30	4.32	2.30
All interest-bearing funds	3.04	3.49	3.48	2.98	0.82

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Non-interest Income & Expenses

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	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Mutual fund fee income / Non-interest income	3.15	2.98	2.93	2.70	2.46
Overhead expenses / Net Interest Income + non-interest income	61.61	64.47	63.39	63.05	57.79
Percent of Average Assets					
Total overhead expense	2.37	2.35	2.37	2.44	2.19
Personnel expense	1.30	1.28	1.26	1.26	1.20
Net occupancy expense	0.23	0.23	0.23	0.23	0.22
Other operating expenses	0.82	0.83	0.86	0.91	0.75
Overhead less non-interest income	1.36	1.37	1.39	1.41	1.26
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.18	63.98	62.96	62.79	57.36
Personnel expense	33.43	34.70	33.52	32.57	31.62
Net occupancy expense	5.98	6.28	6.09	5.98	5.93
Other operating expenses	20.79	22.19	22.55	23.17	19.40
Total non-interest income	23.67	24.18	23.61	23.99	22.96
Fiduciary activities income	2.27	2.23	2.32	2.04	2.06
Service charges on domestic deposit accounts	3.10	3.13	3.16	2.98	3.19
Trading revenue	0.76	0.88	0.90	0.86	0.62
Investment banking fees and commissions	2.47	2.48	2.47	2.45	2.11
Insurance activities revenue	0.30	0.34	0.31	0.35	0.34
Venture capital revenue	0.00	0.00	0.01	0.00	0.01
Net servicing fees	0.43	0.84	0.67	0.60	0.97
Net securitization income	0.00	0.00	0.01	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.09	0.86	0.99	0.82	1.09
Other non-interest income	8.24	8.35	8.32	8.57	8.41
Overhead less non-interest income	36.62	38.95	37.80	37.71	33.81
Applicable income taxes / Pretax net operating income (tax equivalent)	20.95	20.84	20.39	19.75	21.23
Applicable income tax + TE / Pretax net operating income + TE	23.44	23.56	23.15	22.85	23.19

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Percent Composition of Assets

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Real estate loans	40.61	41.14	41.09	40.37	40.45
Commercial and industrial loans	10.86	11.09	10.86	10.87	11.31
Loans to individuals	3.32	3.45	3.41	3.56	3.40
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.02
Agricultural loans	0.18	0.17	0.19	0.17	0.19
Other loans and leases	5.41	4.59	5.16	4.68	4.47
Net loans and leases	64.07	64.23	64.60	63.69	63.56
Debt securities over 1 year	15.71	15.69	15.69	15.58	18.32
Mutual funds and equity securities	0.07	0.05	0.05	0.04	0.05
Subtotal	80.45	80.64	80.72	80.28	82.97
Interest-bearing bank balances	5.28	5.29	5.24	5.05	3.50
Federal funds sold and reverse repos	0.54	0.57	0.50	0.69	0.52
Debt securities 1 year or less	2.39	2.16	2.28	2.04	1.74
Trading assets	0.64	0.61	0.58	0.64	0.57
Total earning assets	91.01	90.97	90.94	90.70	90.70
Non-interest cash and due from depository institutions	0.90	0.77	0.87	0.91	1.01
Other real estate owned	0.02	0.01	0.02	0.01	0.01
All other assets	8.05	8.22	8.12	8.25	8.21
Memoranda					
Short-term investments	9.10	9.03	8.92	8.86	6.66
US Treasury securities	1.93	1.84	1.95	1.85	1.96
US agency securities (excluding mortgage-backed securities)	0.56	0.70	0.61	0.68	0.80
Municipal securities	1.09	1.33	1.22	1.30	1.64
Mortgage-backed securities	11.56	10.98	11.21	10.68	12.43
Asset-backed securities	0.78	0.80	0.78	0.81	0.95
Other debt securities	0.43	0.47	0.44	0.45	0.51
Loans held-for-sale	0.21	0.21	0.24	0.16	0.17
Loans held for investment	64.47	64.68	64.94	64.20	63.95
Real estate loans secured by 1-4 family	13.25	13.16	13.35	12.91	12.72
Revolving	1.57	1.49	1.56	1.48	1.52
Closed-end, secured by first liens	11.18	11.18	11.27	10.97	10.77
Closed-end, secured by junior liens	0.25	0.23	0.25	0.22	0.19
Commercial real estate loans	25.47	26.00	25.74	25.30	25.63
Construction and land development	3.72	4.01	3.84	3.99	4.17
Multifamily	4.77	4.59	4.71	4.26	4.03
Nonfarm nonresidential	15.90	16.24	16.05	15.94	16.07
Real estate loans secured by farmland	0.30	0.32	0.32	0.30	0.34

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Loan Mix and Analysis of Concentrations of Credit

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	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	61.94	63.12	62.46	61.55	62.24
Real estate loans secured by 1-4 family	20.82	20.86	20.84	20.20	20.20
Revolving	2.37	2.26	2.36	2.24	2.35
Closed-end	18.28	18.36	18.30	17.80	17.66
Commercial real estate loans	38.19	39.14	38.56	38.01	38.73
Construction and land development	5.59	6.00	5.75	6.03	6.37
1-4 family	0.86	0.94	0.85	0.96	1.28
Other	4.63	4.92	4.79	4.89	4.87
Multifamily	6.91	6.84	6.81	6.51	6.02
Nonfarm nonresidential	23.84	24.61	24.10	24.01	24.51
Owner-occupied	8.34	8.14	8.27	7.94	8.16
Other	15.39	16.16	15.56	15.75	16.08
Real estate loans secured by farmland	0.46	0.49	0.49	0.46	0.54
Loans to depository institutions and acceptances of other banks	0.03	0.02	0.03	0.02	0.04
Commercial and industrial loans	17.56	17.95	17.49	17.56	18.44
Loans to individuals	5.80	5.95	5.87	6.34	5.91
Credit card loans	0.65	0.64	0.69	0.66	0.55
Agricultural loans	0.28	0.27	0.30	0.26	0.30
Other loans and leases	9.85	8.33	9.31	8.43	8.21
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	387.34	405.56	391.71	404.29	416.38
Real estate loans secured by 1-4 family	128.10	131.02	128.94	130.84	132.74
Revolving	14.87	14.48	14.71	14.72	15.37
Closed-end	111.77	114.90	112.63	115.10	115.64
Commercial real estate loans	241.05	254.17	243.36	251.85	260.39
Construction and land development	34.88	38.92	36.25	39.56	41.90
1-4 family	5.30	6.06	5.30	6.44	9.40
Other	28.90	31.92	29.97	32.27	32.20
Multifamily	46.19	45.89	45.59	43.83	41.83
Nonfarm nonresidential	150.01	158.00	151.37	157.01	163.60
Owner-occupied	51.98	52.31	51.97	51.92	54.13
Other	96.57	103.14	97.33	102.98	107.29
Real estate loans secured by farmland	2.79	3.05	2.95	3.09	3.39
Loans to depository institutions and acceptances of other banks	0.14	0.11	0.16	0.18	0.20
Commercial and industrial loans	102.43	107.60	102.25	107.50	114.99
Loans to individuals	31.93	34.12	32.69	37.34	33.68
Credit card loans	3.20	3.22	3.43	4.00	2.92
Agricultural loans	1.55	1.56	1.64	1.63	1.69
Other loans and leases	56.02	48.80	53.39	50.57	48.55
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.83	31.69	31.16	30.82	31.32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	193.84	205.01	196.26	203.30	210.03
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.69	260.67	251.16	258.42	267.87

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Liquidity and Funding

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Short-term investments	9.10	9.03	8.92	8.86	6.66
Liquid assets	23.66	22.82	22.87	22.74	22.88
Investment securities	18.65	18.43	18.54	18.22	20.69
Net loans and leases	64.07	64.23	64.60	63.69	63.56
Net loans, leases and standby letters of credit	64.89	65.01	65.44	64.50	64.41
Core deposits	67.56	66.31	67.54	65.37	71.23
Noncore funding	17.21	18.92	17.42	19.52	15.08
Time deposits of \$250K or more	3.67	3.43	3.70	3.24	1.88
Foreign deposits	0.25	0.24	0.25	0.20	0.31
Federal funds purchased and repos	1.10	1.13	1.06	1.15	1.28
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.35	0.42	0.39	0.33	0.58
Commercial paper	0.02	0.01	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	2.10	2.98	2.06	3.44	3.45
Earning assets that reprice within 1 year	41.30	39.42	40.51	39.25	35.98
Interest-bearing liabilities that reprice within 1 year	13.09	13.44	13.64	13.31	8.24
Long-term debt that reprices within 1 year	0.37	0.39	0.39	0.45	0.48
Net assets that reprice within 1 year	26.38	24.17	25.08	23.53	25.97
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.81	11.69	10.23	12.91	8.68
Net short-term noncore funding dependence	2.93	4.50	3.22	5.15	3.04
Short-term investment / Short-term noncore funding	91.08	78.05	85.85	68.66	75.35
Liquid assets - short-term noncore funding / Nonliquid assets	18.06	15.17	16.42	14.35	20.56
Net loans and leases / Total deposits	82.18	83.31	82.49	83.94	80.87
Net loans and leases / Core deposits	95.59	97.85	96.46	99.20	89.83
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.70	-8.02	-7.57	-7.27	-9.30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.68	-13.07	-10.76	-12.60	-17.67
Structured notes appreciation (depreciation) / Tier 1 capital	-0.24	-0.37	-0.31	-0.34	-0.61
Percent of Investment Securities					
Held-to-maturity securities	23.86	25.74	24.24	25.55	26.73
Available-for-sale securities	73.98	72.39	73.87	71.58	71.52
US Treasury securities	10.90	10.82	11.11	10.94	9.64
US agency securities (excluding mortgage-backed securities)	3.28	4.31	3.67	4.10	4.22
Municipal securities	6.13	7.53	6.83	7.22	8.18
Mortgage-backed securities	63.74	60.84	62.26	59.23	61.37
Asset-backed securities	3.98	4.35	4.10	4.37	4.90
Other debt securities	2.84	3.14	2.96	3.13	3.11
Mutual funds and equity securities	0.42	0.31	0.32	0.28	0.26
Debt securities 1 year or less	14.64	13.05	14.19	12.55	9.65
Debt securities 1 to 5 years	20.61	20.80	21.30	19.89	20.56
Debt securities over 5 years	62.54	63.89	62.41	63.64	67.64
Pledged securities	50.48	53.14	50.77	53.76	33.96
Structured notes, fair value	0.13	0.12	0.13	0.13	0.29
Percent Change from Prior Like Quarter					
Short-term investments	13.30	16.84	16.98	72.36	-41.73
Investment securities	5.68	-3.00	2.41	-2.35	2.95
Core deposits	4.65	1.18	4.24	-1.83	-0.88
Noncore funding	-4.71	4.63	-7.18	41.97	89.54

BHCPR PEER GROUP DATA

Peer Group: 1
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Derivatives and Off-Balance-Sheet Transactions

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			22.68	23.03	24.92
Standby letters of credit	0.64	0.61	0.63	0.58	0.64
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.11	0.09	0.11	0.14	0.08
Credit derivatives - notional amount (holding company as guarantor)	0.32	0.33	0.32	0.29	0.28
Credit derivatives - notional amount (holding company as beneficiary)	0.30	0.37	0.29	0.22	0.17
Credit derivative contracts w/ purchased credit protection-investment grade	0.26	0.24	0.26	0.24	0.23
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.25	0.23	0.24	0.24	0.19
Derivative contracts	51.90	46.67	50.15	44.21	44.01
Interest rate contracts	34.14	29.81	32.68	29.00	30.91
Interest rate futures and forward contracts	4.53	3.20	3.64	3.19	2.97
Written options contracts (interest rate)	1.73	1.42	1.64	1.17	1.35
Purchased options contracts (interest rate)	2.05	1.67	2.10	1.37	1.55
Interest rate swaps	24.18	23.65	24.59	22.67	22.30
Foreign exchange contracts	8.71	7.40	8.39	5.62	7.03
Futures and forward foreign exchange contracts	4.82	4.50	4.19	3.12	4.23
Written options contracts (foreign exchange)	0.11	0.13	0.11	0.06	0.04
Purchased options contracts (foreign exchange)	0.11	0.13	0.11	0.06	0.04
Foreign exchange rate swaps	1.72	1.22	1.58	0.73	0.94
Equity, commodity, and other derivative contracts	1.34	1.79	1.24	1.81	1.11
Commodity and other futures and forward contracts	0.22	0.23	0.17	0.16	0.08
Written options contracts (commodity and other)	0.38	0.45	0.37	0.38	0.39
Purchased options contracts (commodity and other)	0.34	0.31	0.32	0.31	0.29
Commodity and other swaps	0.34	0.32	0.33	0.27	0.30
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			40.54	41.52	46.42

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	92.63	91.94	92.41	91.96	94.25
Foreign exchange contracts	3.58	3.36	3.50	3.31	3.02
Equity, commodity, and other contracts	1.54	1.84	1.48	1.88	1.07
Futures and forwards	8.92	8.87	8.44	9.04	8.54
Written options	5.25	5.51	4.84	5.08	4.77
Exchange-traded	0.13	0.12	0.12	0.15	0.13
Over-the-counter	4.81	5.12	4.43	4.53	4.43
Purchased options	4.51	4.49	4.68	4.69	4.63
Exchange-traded	0.13	0.12	0.13	0.16	0.14
Over-the-counter	4.00	4.03	4.15	4.04	4.08
Swaps	74.75	74.52	75.82	74.61	78.69
Held for trading	32.27	33.41	32.74	34.68	36.40
Interest rate contracts	25.86	27.05	26.80	28.16	30.08
Foreign exchange contracts	1.72	1.64	1.75	1.55	1.57
Equity, commodity, and other contracts	0.54	0.63	0.60	0.66	0.55
Non-traded	67.73	66.59	67.26	65.32	63.60
Interest rate contracts	63.01	61.40	62.63	60.25	60.36
Foreign exchange contracts	0.54	0.44	0.43	0.39	0.40
Equity, commodity, and other contracts	0.25	0.44	0.15	0.25	0.10
Derivative contracts (excluding futures and forex 14 days or less)	95.49	93.59	95.22	94.55	95.13
One year or less	38.64	36.60	37.36	36.95	33.84
Over 1 year to 5 years	34.03	31.53	33.60	31.12	24.87
Over 5 years	15.29	19.14	16.43	20.67	26.68
Gross negative fair value (absolute value)	1.08	1.54	1.29	1.46	2.13
Gross positive fair value	1.24	1.73	1.49	1.57	2.13
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.05	0.06	0.06	0.07	0.08
Gross positive fair value (X)	0.05	0.06	0.06	0.07	0.08
Held for trading (X)	0.03	0.03	0.04	0.04	0.04
Non-traded (X)	0.01	0.02	0.02	0.02	0.02
Current credit exposure (X)	0.03	0.04	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	0.43	0.55	0.58	0.57	0.51

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2025

Allowance and Net Loan and Lease Losses

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.22	0.19	0.20	0.19	0.11
Provision for loan and lease losses / Average loans and leases	0.36	0.31	0.32	0.33	0.19
Provision for loan and lease losses / Net loan and lease losses	229.73	206.04	133.11	195.87	326.41
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.28	1.27	1.24	1.16
Allowance for loan and lease losses / Total loans and leases	1.27	1.26	1.26	1.23	1.15
Allowance for loan and lease losses / Net loans and leases losses (X)	10.63	18.96	8.15	14.21	39.84
Allowance for loan and lease losses / Nonaccrual assets	254.32	290.00	272.81	347.62	428.70
ALLL / 90+ days past due + nonaccrual loans and leases	206.52	231.56	211.59	263.70	329.69
Gross loan and lease losses / Average loans and leases	0.34	0.34	0.35	0.29	0.16
Recoveries / Average loans and leases	0.06	0.06	0.06	0.06	0.06
Net losses / Average loans and leases	0.28	0.27	0.28	0.22	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	4.91	5.94	26.68	45.25	44.80
Earnings coverage of net loan and lease losses (X)	23.50	29.83	16.23	25.03	55.30
Net Loan and Lease Losses By Type					
Real estate loans	0.07	0.05	0.09	0.04	0.00
Real estate loans secured by 1-4 family	0.00	0.00	0.00	0.00	-0.01
Revolving	-0.01	-0.01	-0.01	-0.02	-0.05
Closed-end	0.00	0.00	0.00	0.00	-0.01
Commercial real estate loans	0.13	0.09	0.16	0.08	0.01
Construction and land development	0.00	0.02	0.02	0.02	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.02	0.02	0.02	-0.01
Multifamily	0.03	0.00	0.03	0.00	0.00
Nonfarm nonresidential	0.16	0.13	0.23	0.12	0.01
Owner-occupied	0.01	0.00	0.01	0.00	0.00
Other	0.14	0.12	0.21	0.11	0.02
Real estate loans secured by farmland	0.00	0.00	0.01	0.00	0.00
Commercial and industrial loans	0.38	0.36	0.48	0.36	0.13
Loans to individuals	1.72	1.73	1.88	1.32	0.80
Credit card loans	4.21	3.88	3.80	2.94	1.88
Agricultural loans	0.04	0.03	0.08	0.05	0.02
Loans to foreign governments and institutions	0.00	0.01	0.00	0.08	0.02
Other loans and leases	0.18	0.18	0.19	0.14	0.13

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2025

Past Due and Nonaccrual Assets

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Loans and Leases					
30-89 days past due loans and leases	0.47	0.41	0.45	0.40	0.34
90+ days past due loans and leases	0.10	0.12	0.11	0.11	0.10
Nonaccrual loans and leases	0.65	0.56	0.63	0.47	0.35
90+ days past due and nonaccrual loans and leases	0.82	0.75	0.82	0.65	0.50
30-89 days past due restructured	0.02	0.01	0.02	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.01
Nonaccrual restructured	0.09	0.07	0.09	0.05	0.08
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.47	0.41	0.45	0.40	0.34
90+ days past due assets	0.11	0.12	0.11	0.11	0.10
Nonaccrual assets	0.66	0.57	0.64	0.48	0.36
30+ days past due and nonaccrual assets	1.33	1.18	1.30	1.08	0.87
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.54	0.48	0.53	0.41	0.31
90+ past due and nonaccrual assets + other real estate owned	0.56	0.50	0.56	0.43	0.33
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.68	0.56	0.68	0.48	0.36
Allowance for loan and lease losses	86.86	71.50	86.82	62.66	52.47
Equity capital + allowance for loan and lease losses	5.83	5.01	5.87	4.32	3.43
Tier 1 capital + allowance for loan and lease losses	6.42	5.44	6.40	4.68	3.71
Loans and leases + other real estate owned	1.05	0.88	1.05	0.75	0.59

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2025

Past Due and Nonaccrual Loans and Leases

		03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.41	0.34	0.38	0.33	0.27
	90+ days past due	0.10	0.12	0.11	0.10	0.09
	Nonaccrual	0.76	0.63	0.73	0.55	0.39
Commercial and industrial	30-89 days past due	0.30	0.27	0.30	0.28	0.25
	90+ days past due	0.03	0.03	0.03	0.03	0.05
	Nonaccrual	0.84	0.79	0.81	0.64	0.48
Individuals	30-89 days past due	0.85	1.00	1.17	1.13	0.99
	90+ days past due	0.14	0.13	0.16	0.14	0.10
	Nonaccrual	0.25	0.26	0.26	0.25	0.22
Depository institution loans	30-89 days past due	0.02	0.01	0.00	0.08	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.01
Agricultural	30-89 days past due	0.29	0.16	0.16	0.16	0.11
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.60	0.37	0.41	0.25	0.23
Foreign governments	30-89 days past due	0.00	0.00	0.01	0.00	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.13	0.03	0.12	0.14
Other loans and leases	30-89 days past due	0.15	0.13	0.16	0.17	0.16
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.13	0.12	0.16	0.09	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: 1
Date: 03/31/2025

		03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Memoranda						
1-4 Family	30-89 days past due	0.63	0.55	0.64	0.60	0.48
	90+ days past due	0.22	0.22	0.22	0.21	0.20
	Nonaccrual	0.64	0.59	0.63	0.55	0.56
Revolving	30-89 days past due	0.50	0.51	0.54	0.59	0.43
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	0.90	0.84	0.87	0.85	0.83
Closed-End	30-89 days past due	0.63	0.53	0.66	0.58	0.49
	90+ days past due	0.25	0.24	0.24	0.23	0.23
	Nonaccrual	0.60	0.56	0.60	0.53	0.55
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.02
Commercial real estate	30-89 days past due	0.28	0.20	0.23	0.18	0.14
	90+ days past due	0.01	0.02	0.02	0.02	0.01
	Nonaccrual	0.88	0.72	0.87	0.59	0.25
Construction and development	30-89 days past due	0.25	0.18	0.22	0.13	0.12
	90+ days past due	0.00	0.01	0.01	0.01	0.00
	Nonaccrual	0.39	0.34	0.37	0.25	0.13
1-4 family	30-89 days past due	0.04	0.03	0.04	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.03	0.04	0.03	0.01
Other	30-89 days past due	0.19	0.13	0.16	0.08	0.07
	90+ days past due	0.00	0.01	0.01	0.00	0.00
	Nonaccrual	0.32	0.28	0.31	0.17	0.11
Multifamily	30-89 days past due	0.25	0.11	0.16	0.07	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.55	0.24	0.55	0.17	0.08
Nonfarm non-residential	30-89 days past due	0.24	0.19	0.18	0.17	0.13
	90+ days past due	0.01	0.01	0.01	0.02	0.01
	Nonaccrual	1.10	0.90	1.08	0.75	0.34
Owner occupied	30-89 days past due	0.07	0.05	0.07	0.05	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.15	0.17	0.13	0.11
Other	30-89 days past due	0.13	0.11	0.10	0.10	0.07
	90+ days past due	0.00	0.01	0.01	0.01	0.00
	Nonaccrual	0.85	0.72	0.85	0.54	0.19
Farmland	30-89 days past due	0.20	0.15	0.09	0.09	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.53	0.41	0.50	0.41	0.39
Credit card	30-89 days past due	1.58	1.53	1.61	1.70	1.26
	90+ days past due	0.83	0.80	0.83	0.82	0.60
	Nonaccrual	0.27	0.38	0.27	0.33	0.18

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2025

Regulatory Capital Components and Ratios

	03/31/2025			03/31/2024			12/31/2024			12/31/2023			12/31/2022		
Capital Ratios															
Common equity tier 1 capital, column A	12.85			12.36			12.79			12.30			11.78		
Common equity tier 1 capital, column B	0.28			0.27			0.28			0.18			0.28		
Tier 1 capital, column A	13.52			13.00			13.49			12.94			12.46		
Tier 1 capital, column B	0.33			0.31			0.33			0.21			0.32		
Total capital, column A	15.41			14.88			15.34			14.79			14.27		
Total capital, column B	0.37			0.35			0.36			0.23			0.36		
Tier 1 leverage	9.95			9.58			9.86			9.48			9.26		
Supplementary leverage ratio, advanced approaches HCs	7.38			8.56			7.14			7.01			6.81		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2025

Insurance and Broker-Dealer Activities

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	64.20	59.77	63.67	60.99	56.52
Insurance underwriting assets (L/H) / Total insurance underwriting assets	35.80	40.23	36.33	39.01	43.48
Separate account assets (L/H) / Total life assets	5.25	5.55	5.67	5.53	5.49
Insurance activities revenue / Adjusted operating income	0.30	0.34	0.31	0.35	0.34
Premium income / Insurance activities revenue	7.76	4.74	5.93	4.63	2.29
Credit related premium income / Total premium income	31.86	39.22	35.29	36.58	28.99
Other premium income / Total premium income	68.14	60.78	64.71	63.42	71.01
Insurance underwriting net income / Consolidated net income	0.03	0.04	0.05	0.04	0.02
Insurance net income (P/C) / Equity (P/C)	18.71	20.03	16.28	18.28	17.01
Insurance net income (L/H) / Equity (L/H)	6.76	13.88	16.22	24.88	229.06
Insurance benefits, losses, expenses / Insurance premiums	121.00	151.74	330.06	152.16	5,287.80
Reinsurance recovery (P/C) / Total assets (P/C)	0.05	0.06	0.05	0.05	0.06
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	11.31	11.27	11.10	11.21	11.87
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.83	0.58	0.60	0.75	0.55

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2025

Foreign Activities

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Yield: Foreign loans	1.51	1.53	1.61	1.60	0.93
Cost: Interest-bearing deposits	2.31	2.77	3.14	2.45	0.83
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.07	0.15	0.24	0.34	0.21
Commercial and industrial loans	0.31	0.76	0.84	2.06	0.13
Foreign governments and institutions	0.00	0.01	0.00	0.08	0.02
Growth Rates					
Net loans and leases	-7.86	-1.27	-6.05	-2.13	19.84
Total selected assets	-4.34	-5.68	-3.71	-2.36	6.45
Deposits	2.44	3.22	-1.45	0.90	-11.97

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2025

Parent Company Analysis - Part 1

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	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Profitability					
Net income / Average equity capital	8.88	8.44	8.44	8.99	11.16
Bank net income / Average equity investment in banks	9.44	9.25	9.26	9.91	11.69
Nonbank net income / Average equity investment in nonbanks	7.42	9.06	7.67	8.00	9.13
Subsidiary HCs net income / Average equity investment in sub HCs	8.66	8.07	7.63	7.58	8.63
Bank net income / Parent net income	89.11	88.79	89.37	88.04	88.96
Nonbank net income / Parent net income	3.21	4.26	3.41	3.37	2.62
Subsidiary holding companies' net income / Parent net income	74.01	79.91	74.76	83.67	82.03
Leverage					
Total liabilities / Equity capital	18.53	19.37	18.68	19.16	18.55
Total debt / Equity capital	13.30	13.88	13.19	13.80	13.06
Total debt + notes payable to subs that issued TPS / Equity capital	14.80	15.61	14.79	15.53	15.11
Total debt + Loans guaranteed for affiliate / Equity capital	13.49	14.02	13.35	13.95	13.15
Total debt / Equity capital - excess over fair value	13.37	14.01	13.31	13.91	13.21
Long-term debt / Equity capital	12.34	12.88	12.19	13.06	12.27
Short-term debt / Equity capital	0.72	0.70	0.79	0.58	0.50
Current portion of long-term debt / Equity capital	0.30	0.34	0.39	0.29	0.07
Excess cost over fair value / Equity capital	0.10	0.12	0.11	0.10	0.10
Long-term debt / Consolidated long-term debt	39.57	36.98	37.93	37.23	40.56
Double Leverage					
Equity investment in subs / Equity capital	102.28	102.85	102.12	102.59	104.31
Total investment in subs / Equity capital	109.31	110.43	109.26	109.86	109.37
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)	0.26	0.40	0.31	0.41	0.43
Equity investment in subs - equity cap / Net income-div (X)	1.51	2.24	1.66	1.94	1.27
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	133.39	120.43	135.66	132.05	139.25
Cash from ops + noncash items + op expense / Op expense + dividend	150.02	116.48	139.35	143.06	132.32
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.23	94.52	119.57	111.05	102.83
Pretax operating income + interest expense / Interest expense	1,629.85	1,745.64	2,101.67	1,786.07	1,665.41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	987.87	918.14	919.60	920.71	1,303.55
Dividends + interest from subsidiaries / Interest expense + dividends	147.86	130.93	149.62	146.71	162.23
Fees + other income from subsidiaries / Salary + other expenses	10.15	7.92	9.23	10.74	9.42
Net income / Current part of long-term debt + preferred dividends (X)	17.96	14.12	19.42	26.45	30.79
Other Ratios					
Net assets that reprice within 1 year / Total assets	4.18	3.53	4.12	3.53	3.61
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.32	0.06	0.28	0.23	0.71
Nonaccrual	17.17	0.20	16.15	0.24	0.47
Total	17.49	0.26	16.43	0.46	1.18
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.00	0.01	0.00	0.01
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.00	0.01	0.00	0.03
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.55	2.55	2.25	2.78	1.77
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	0.14	0.13	0.13	0.06

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2025

Parent Company Analysis - Part 2

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	70.78	78.61	75.84	76.19	70.66
Dividends declared / Net income	33.00	38.05	42.95	40.16	32.07
Net income - dividends / Average equity	5.69	5.12	5.09	5.39	7.59
Percent of Dividends Paid					
Dividends from bank subsidiaries	130.53	117.22	130.25	127.62	137.86
Dividends from nonbank subsidiaries	1.77	1.58	3.26	4.15	3.42
Dividends from subsidiary holding companies	2.12	0.70	5.02	7.67	4.71
Dividends from all subsidiaries	158.08	137.85	168.96	166.88	184.33
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	48.07	51.02	63.23	60.39	51.32
Interest income from bank subsidiaries	1.62	1.52	1.70	1.05	0.27
Management and service fees from bank subsidiaries	0.96	1.07	0.99	0.86	0.93
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	54.15	61.12	67.65	64.65	53.82
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	49.21	37.80	68.95	70.58	66.96
Interest income from nonbank subsidiaries	10.78	11.98	16.16	8.28	6.39
Management and serv fees from nonbank subsidiaries	1.18	0.58	0.99	0.75	0.33
Other income from nonbank subsidiaries	0.04	0.04	0.07	0.09	-0.30
Operating income from nonbank subsidiaries	86.79	71.08	103.11	102.96	90.33
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	28.43	22.23	42.12	59.76	1,198.53
Interest income from subsidiary holding companies	8.88	10.16	9.69	15.66	119.53
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.06	0.25
Other income from subsidiary holding companies	0.00	0.00	-0.87	0.00	-2.19
Operating income from subsidiary holding companies	38.30	30.95	51.88	77.07	1,316.12
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	56.95	63.84	70.93	70.01	71.92
Interest income from bank subsidiaries	7.29	4.42	2.13	1.71	0.55
Management and service fees from bank subsidiaries	1.35	1.65	1.30	1.11	0.98
Other income from bank subsidiaries	0.02	0.01	0.01	0.01	0.01
Operating income from bank subsidiaries	72.89	83.90	83.63	83.97	83.18
Dividends from nonbank subsidiaries	2.10	1.38	1.76	2.22	2.77
Interest income from nonbank subsidiaries	0.56	0.76	0.30	0.27	0.19
Management and service fees from nonbank subsidiaries	0.01	0.02	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.01	0.00
Operating income from nonbank subsidiaries	6.38	4.60	3.37	3.90	3.52
Dividends from subsidiary holding companies	1.02	0.22	1.52	2.85	2.41
Interest income from subsidiary holding companies	0.11	0.17	0.08	0.23	0.02
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	2.29	1.52	2.61	4.56	3.88
Loans and advances from subsidiaries / Short term debt	254.69	171.22	1,041.00	184.19	216.83
Loans and advances from subsidiaries / Total debt	42.77	31.62	33.25	30.30	25.28

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 1

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Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									136
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.86	1.65	1.93	2.49	2.89	3.22	3.54	4.52	136
+ Non-interest income	0.96	0.25	0.34	0.46	0.75	1.37	2.04	3.52	136
- Overhead expense	2.37	1.47	1.67	1.97	2.31	2.65	3.15	4.17	136
- Provision for credit losses	0.23	0.00	0.02	0.10	0.17	0.31	0.56	1.04	136
+ Securities gains (losses)	-0.01	-0.22	-0.01	0.00	0.00	0.00	0.00	0.01	136
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	136
= Pretax net operating income (tax equivalent)	1.28	0.18	0.52	0.94	1.30	1.55	2.09	2.57	136
Net operating income	0.96	0.18	0.35	0.67	0.98	1.19	1.59	1.97	136
Net income	0.96	0.18	0.35	0.67	0.98	1.19	1.59	1.97	136
Net income (Subchapter S adjusted)	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.33	4.41	4.60	4.90	5.29	5.64	6.22	7.07	136
Interest expense	2.24	1.25	1.40	1.79	2.20	2.65	3.23	3.85	136
Net interest income (tax equivalent)	3.09	1.75	2.11	2.69	3.13	3.48	3.88	4.68	136
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.28	0.00	0.01	0.05	0.19	0.41	0.77	1.42	136
Earnings coverage of net loan and lease losses (X)	23.50	-36.87	1.48	4.75	10.01	22.01	104.14	211.53	136
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	0.46	0.78	1.00	1.24	1.50	1.95	2.57	136
Allowance for loan and lease losses / Total loans and leases	1.27	0.45	0.77	1.00	1.24	1.49	1.95	2.53	136
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.68	0.17	0.25	0.39	0.62	0.92	1.21	1.94	136
30-89 days past due loans and leases / Total loans and leases	0.47	0.07	0.12	0.23	0.38	0.59	1.04	1.70	136
Liquidity and Funding									
Net noncore funding dependence	9.81	-6.89	-3.44	2.12	9.09	16.79	28.16	36.76	136
Net short-term noncore funding dependence	2.93	-20.79	-9.40	-3.48	3.07	8.94	17.65	21.50	136
Net loans and leases / Total assets	64.07	24.76	42.96	56.89	67.58	72.21	77.44	80.87	136
Capitalization									
Tier 1 leverage ratio	9.95	7.04	8.13	8.89	9.86	11.12	12.00	12.79	136
Holding company equity capital / Total assets	10.92	7.16	7.82	8.95	10.96	12.58	14.26	16.26	136
Total equity capital (including minority interest) / Total assets	11.09	7.41	8.17	9.47	11.03	12.70	14.35	16.26	136
Common equity tier 1 capital / Total risk-weighted assets	12.87	10.09	10.57	11.10	12.45	14.29	16.91	18.88	135
Net loans and leases / Equity capital (X)	5.96	2.90	3.45	4.78	5.89	7.21	8.41	9.07	136
Cash dividends / Net income	33.00	0.00	0.00	20.67	33.90	49.60	63.46	78.35	130
Cash dividends / Net income (Subchapter S adjusted)	-1.69	-1.69	-1.69	-1.69	-1.69	-1.69	-1.69	-1.69	1
Growth Rates									
Assets	3.03	-5.78	-2.56	-0.85	2.39	5.91	11.21	18.01	136
Equity capital	9.18	-1.23	1.99	5.14	8.13	12.57	19.43	26.04	136
Net loans and leases	2.95	-8.09	-4.64	-1.30	2.53	6.80	12.23	19.78	136
Noncore funding	-4.71	-44.64	-34.52	-18.52	-5.77	11.05	20.60	46.28	136
Parent Company Ratios									
Short-term debt / Equity capital	0.72	0.00	0.00	0.00	0.00	0.00	4.89	7.10	136
Long-term debt / Equity capital	12.34	0.00	0.00	0.21	6.72	14.91	54.27	76.18	136
Equity investment in subsidiaries / Equity capital	102.28	93.11	94.10	97.86	100.67	105.17	114.90	120.86	136
Cash from ops + noncash items + op expense / Op expense + dividends	150.02	-10.22	5.81	61.66	130.16	192.28	375.03	684.08	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2025

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	4.94	3.99	4.22	4.50	4.92	5.30	5.79	6.74	136
Less: Interest expense	2.08	1.16	1.31	1.65	2.01	2.50	3.06	3.63	136
Equals: Net interest income (tax equivalent)	2.86	1.65	1.93	2.49	2.89	3.22	3.54	4.52	136
Plus: Non-interest income	0.96	0.25	0.34	0.46	0.75	1.37	2.04	3.52	136
Equals: adjusted operating income (tax equivalent)	3.92	2.39	2.93	3.32	3.76	4.34	5.22	7.85	136
Less: Overhead expense	2.37	1.47	1.67	1.97	2.31	2.65	3.15	4.17	136
Less: Provision for credit losses	0.23	0.00	0.02	0.10	0.17	0.31	0.56	1.04	136
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	136
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.22	-0.01	0.00	0.00	0.00	0.00	0.01	136
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	136
Equals: Pretax net operating income (tax equivalent)	1.28	0.18	0.52	0.94	1.30	1.55	2.09	2.57	136
Less: Applicable income taxes (tax equivalent)	0.30	0.03	0.11	0.22	0.30	0.37	0.53	0.61	136
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	136
Equals: Net operating income	0.96	0.18	0.35	0.67	0.98	1.19	1.59	1.97	136
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Equals: Net income	0.96	0.18	0.35	0.67	0.98	1.19	1.59	1.97	136
Memo: Net income (last four quarters)	0.92	0.01	0.30	0.64	0.96	1.19	1.56	1.72	136
Net income-BHC and noncontrolling (minority) interest	0.97	0.18	0.40	0.68	0.99	1.19	1.59	1.97	136
Margin Analysis									
Average earning assets / Average assets	92.79	88.18	88.88	91.01	92.61	94.93	96.31	97.67	136
Average interest-bearing funds / Average assets	67.43	55.05	57.99	62.28	66.87	72.49	79.04	82.53	136
Interest income (tax equivalent) / Average earning assets	5.33	4.41	4.60	4.90	5.29	5.64	6.22	7.07	136
Interest expense / Average earning assets	2.24	1.25	1.40	1.79	2.20	2.65	3.23	3.85	136
Net interest income (tax equivalent) / Average earning assets	3.09	1.75	2.11	2.69	3.13	3.48	3.88	4.68	136
Yield or Cost									
Total loans and leases (tax equivalent)	6.08	5.00	5.17	5.60	5.92	6.37	7.45	9.08	136
Interest-bearing bank balances	4.13	2.47	2.71	3.52	4.11	4.64	5.23	5.95	136
Federal funds sold and reverse repos	4.47	0.00	1.16	3.83	4.45	5.04	8.65	12.64	63
Trading assets	1.22	0.00	0.00	0.00	0.00	2.99	4.07	5.22	84
Total earning assets	5.30	4.39	4.60	4.87	5.24	5.62	6.22	6.97	136
Investment securities (tax equivalent)	3.30	1.97	2.27	2.71	3.31	3.87	4.34	4.68	136
US Treasury and agency securities (excluding mortgage-backed securities)	3.23	1.30	1.61	2.23	3.30	4.07	4.66	5.19	127
Mortgage-backed securities	3.14	1.87	2.00	2.49	3.15	3.77	4.32	4.57	135
All other securities	4.10	2.05	2.61	3.15	3.86	4.76	6.18	8.55	132
Interest-bearing deposits	2.80	1.86	2.08	2.39	2.77	3.20	3.78	3.99	136
Time deposits of \$250K or more	3.96	2.92	3.34	3.72	3.96	4.23	4.44	4.80	134
Time deposits < \$250K	3.94	3.06	3.22	3.68	3.96	4.24	4.54	4.79	134
Other domestic deposits	2.47	1.39	1.58	2.00	2.41	3.05	3.54	3.75	136
Foreign deposits	2.31	0.00	0.30	1.84	2.57	3.26	3.85	3.89	24
Federal funds purchased and repos	3.23	0.01	0.95	2.06	3.05	4.41	5.62	7.12	104
Other borrowed funds and trading liabilities	3.76	0.05	1.21	3.22	4.02	4.55	5.17	5.32	132
All interest-bearing funds	3.04	2.06	2.20	2.55	2.99	3.51	4.06	4.65	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	3.15	0.00	0.00	0.07	2.25	5.12	10.35	13.68	136
Overhead expenses / Net Interest Income + non-interest income	61.61	42.96	47.85	56.49	60.93	67.89	73.76	80.22	136
Percent of Average Assets									
Total overhead expense	2.37	1.47	1.67	1.97	2.31	2.65	3.15	4.17	136
Personnel expense	1.30	0.75	0.85	1.09	1.27	1.50	1.82	2.08	136
Net occupancy expense	0.23	0.07	0.10	0.17	0.23	0.30	0.36	0.41	136
Other operating expenses	0.82	0.45	0.51	0.62	0.76	0.93	1.37	1.82	136
Overhead less non-interest income	1.36	-0.09	0.41	1.10	1.45	1.71	2.04	2.18	136
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.18	42.64	47.58	55.72	60.60	67.68	73.76	79.98	136
Personnel expense	33.43	17.53	22.82	29.18	34.30	37.89	42.64	46.58	136
Net occupancy expense	5.98	1.71	2.68	4.21	5.82	7.63	10.00	10.85	136
Other operating expenses	20.79	12.82	15.01	17.14	19.60	23.42	29.64	37.23	136
Total non-interest income	23.67	8.19	10.65	13.51	18.90	30.58	49.89	71.03	136
Fiduciary activities income	2.27	0.00	0.00	0.00	1.43	4.02	7.38	13.18	136
Service charges on domestic deposit accounts	3.10	0.00	0.20	1.74	3.26	4.45	5.37	6.03	136
Trading revenue	0.76	-0.05	0.00	0.00	0.00	0.77	2.92	10.90	136
Investment banking fees and commissions	2.47	0.00	0.00	0.24	1.80	3.75	8.08	15.08	136
Insurance activities revenue	0.30	0.00	0.00	0.00	0.02	0.23	1.73	2.79	136
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	136
Net servicing fees	0.43	-0.01	0.00	0.00	0.18	0.74	1.43	2.75	136
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	136
Net gain (loss) - sales of loans, OREO, and other assets	1.09	-0.17	-0.08	0.03	0.68	1.66	3.09	8.39	136
Other non-interest income	8.24	2.78	3.50	4.72	6.55	10.78	17.74	22.57	136
Overhead less non-interest income	36.62	-1.19	10.82	26.94	38.60	48.32	55.03	60.21	136
Applicable income taxes / Pretax net operating income (tax equivalent)	20.95	10.42	15.35	18.60	21.68	23.55	25.85	26.43	130
Applicable income tax + TE / Pretax net operating income + TE	23.44	14.73	18.87	21.27	23.20	25.79	28.77	30.69	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.61	5.55	9.58	26.00	44.61	53.71	61.82	69.22	136
Commercial and industrial loans	10.86	1.59	2.90	6.17	10.28	15.00	20.17	23.58	136
Loans to individuals	3.32	0.01	0.07	0.34	1.16	4.73	11.19	27.08	136
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.22	136
Agricultural loans	0.18	0.00	0.00	0.00	0.02	0.18	0.93	1.68	136
Other loans and leases	5.41	0.21	0.50	1.54	4.23	8.58	13.32	16.79	136
Net loans and leases	64.07	24.76	42.96	56.89	67.58	72.21	77.44	80.87	136
Debt securities over 1 year	15.71	5.29	7.50	10.88	15.25	20.56	25.05	28.63	136
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.03	0.09	0.29	0.47	136
Subtotal	80.45	43.89	61.08	77.47	83.25	86.96	88.90	89.89	136
Interest-bearing bank balances	5.28	0.81	1.28	2.31	4.47	7.15	12.26	17.28	136
Federal funds sold and reverse repos	0.54	0.00	0.00	0.00	0.00	0.05	2.59	10.87	136
Debt securities 1 year or less	2.39	0.19	0.31	0.78	1.70	3.40	6.43	9.21	136
Trading assets	0.64	0.00	0.00	0.00	0.03	0.42	3.01	9.77	136
Total earning assets	91.01	86.39	87.55	88.98	90.85	93.13	94.76	95.25	136
Non-interest cash and due from depository institutions	0.90	0.15	0.27	0.53	0.92	1.22	1.56	1.66	136
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.10	136
All other assets	8.05	4.03	4.79	5.99	8.24	9.93	11.51	12.02	136
Memoranda									
Short-term investments	9.10	1.97	2.20	3.90	7.56	12.40	22.89	32.23	136
US Treasury securities	1.93	0.00	0.00	0.01	0.73	3.56	7.71	9.25	136
US agency securities (excluding mortgage-backed securities)	0.56	0.00	0.00	0.00	0.20	1.08	2.09	4.20	136
Municipal securities	1.09	0.00	0.00	0.02	0.44	1.85	3.82	6.75	136
Mortgage-backed securities	11.56	1.14	3.17	7.75	11.41	16.16	20.45	25.40	136
Asset-backed securities	0.78	0.00	0.00	0.00	0.27	1.43	3.18	3.98	136
Other debt securities	0.43	0.00	0.00	0.01	0.21	0.79	1.52	2.36	136
Loans held-for-sale	0.21	0.00	0.00	0.01	0.08	0.30	0.90	1.39	136
Loans held for investment	64.47	24.97	43.43	57.47	67.04	72.80	78.19	81.79	136
Real estate loans secured by 1-4 family	13.25	0.87	2.66	7.09	12.99	17.93	25.34	29.91	136
Revolving	1.57	0.00	0.02	0.33	1.21	2.67	3.67	4.49	136
Closed-end, secured by first liens	11.18	0.21	1.65	6.36	10.84	15.64	22.54	27.62	136
Closed-end, secured by junior liens	0.25	0.00	0.00	0.03	0.11	0.31	0.98	1.83	136
Commercial real estate loans	25.47	0.71	3.50	14.52	26.08	38.11	42.74	47.34	136
Construction and land development	3.72	0.02	0.24	1.06	3.74	5.78	7.86	9.93	136
Multifamily	4.77	0.06	0.36	1.56	3.94	6.56	11.89	17.86	136
Nonfarm nonresidential	15.90	0.40	1.76	7.85	15.49	24.43	29.89	31.61	136
Real estate loans secured by farmland	0.30	0.00	0.00	0.00	0.05	0.47	1.52	2.16	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	61.94	16.06	29.40	46.76	65.41	77.93	85.20	88.54	136
Real estate loans secured by 1-4 family	20.82	1.37	5.51	12.74	21.65	27.29	35.95	41.30	136
Revolving	2.37	0.00	0.03	0.66	1.99	3.70	5.46	6.29	136
Closed-end	18.28	0.81	4.09	11.23	18.58	24.08	33.33	39.60	136
Commercial real estate loans	38.19	3.94	8.34	24.73	40.94	53.91	60.71	64.53	136
Construction and land development	5.59	0.03	0.44	2.16	5.48	7.97	12.29	13.52	136
1-4 family	0.86	0.00	0.00	0.09	0.51	1.66	2.65	3.46	136
Other	4.63	0.00	0.37	1.91	4.67	6.56	9.75	11.57	136
Multifamily	6.91	0.07	1.09	2.82	6.15	9.77	16.05	26.93	136
Nonfarm nonresidential	23.84	2.10	4.55	12.68	24.70	33.76	40.86	43.90	136
Owner-occupied	8.34	0.00	0.23	3.63	7.92	12.85	15.78	18.56	136
Other	15.39	1.50	3.58	8.21	15.78	22.36	27.61	30.43	136
Real estate loans secured by farmland	0.46	0.00	0.00	0.00	0.08	0.66	2.37	3.61	136
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.59	136
Commercial and industrial loans	17.56	3.18	6.55	9.69	15.67	23.84	32.98	39.77	136
Loans to individuals	5.80	0.02	0.10	0.52	1.89	10.14	19.46	41.56	136
Credit card loans	0.65	0.00	0.00	0.00	0.01	0.43	2.80	9.90	136
Agricultural loans	0.28	0.00	0.00	0.00	0.03	0.30	1.61	2.55	136
Other loans and leases	9.85	0.27	0.86	2.34	6.31	14.80	25.03	42.43	136
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	387.34	54.91	116.00	244.17	429.78	512.38	605.77	704.74	135
Real estate loans secured by 1-4 family	128.10	11.31	24.89	73.69	123.47	173.99	251.71	306.42	135
Revolving	14.87	0.01	0.20	3.03	11.78	25.11	36.69	41.72	135
Closed-end	111.77	9.13	18.69	66.44	102.66	144.71	233.78	284.30	135
Commercial real estate loans	241.05	12.50	35.26	136.33	242.13	346.44	422.46	470.51	135
Construction and land development	34.88	0.35	2.96	12.23	34.53	57.33	75.71	87.05	135
1-4 family	5.30	0.00	0.00	0.48	2.87	11.14	16.34	20.22	135
Other	28.90	0.10	2.72	10.69	28.17	44.70	59.63	70.43	135
Multifamily	46.19	0.97	4.71	14.80	37.14	65.37	125.28	175.11	135
Nonfarm nonresidential	150.01	7.61	20.05	72.98	142.53	222.53	275.77	319.50	135
Owner-occupied	51.98	0.01	1.98	21.03	51.48	81.03	108.85	119.75	135
Other	96.57	5.21	14.25	47.19	99.45	147.43	180.90	203.17	135
Real estate loans secured by farmland	2.79	0.00	0.00	0.01	0.54	4.19	14.65	20.80	135
Loans to depository institutions and acceptances of other banks	0.14	0.00	0.00	0.00	0.00	0.01	0.84	2.29	135
Commercial and industrial loans	102.43	16.44	31.25	58.56	96.87	147.82	191.54	214.79	135
Loans to individuals	31.93	0.12	0.65	3.08	10.91	46.14	114.44	213.19	135
Credit card loans	3.20	0.00	0.00	0.00	0.04	2.61	13.26	50.14	135
Agricultural loans	1.55	0.00	0.00	0.00	0.17	1.73	8.31	15.03	135
Other loans and leases	56.02	1.61	5.16	14.88	39.80	82.59	155.65	194.70	135
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.83	4.50	9.62	19.79	32.18	42.15	49.36	54.22	136
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	193.84	12.57	39.86	101.76	206.18	270.71	336.10	397.38	135
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.69	17.65	49.21	140.60	261.02	350.88	425.74	476.36	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2025

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	9.10	1.97	2.20	3.90	7.56	12.40	22.89	32.23	136
Liquid assets	23.66	10.16	12.06	15.24	22.27	30.60	42.04	56.99	136
Investment securities	18.65	7.32	9.61	13.26	18.59	23.71	30.33	32.80	136
Net loans and leases	64.07	24.76	42.96	56.89	67.58	72.21	77.44	80.87	136
Net loans, leases and standby letters of credit	64.89	27.66	44.05	58.22	68.21	72.76	77.79	81.11	136
Core deposits	67.56	35.39	44.40	61.05	70.72	75.84	80.14	82.04	136
Noncore funding	17.21	4.12	5.34	9.34	14.31	23.22	37.60	44.14	136
Time deposits of \$250K or more	3.67	0.97	1.40	2.14	3.27	5.01	7.15	9.56	136
Foreign deposits	0.25	0.00	0.00	0.00	0.00	0.00	0.95	5.93	136
Federal funds purchased and repos	1.10	0.00	0.00	0.00	0.22	1.30	6.00	11.69	136
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Net federal funds purchased (sold)	0.35	-2.21	-0.15	0.00	0.05	0.54	1.84	3.54	136
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.62	136
Other borrowings w/remaining maturity of 1 year or less	2.10	0.00	0.00	0.20	1.57	3.79	5.99	8.10	136
Earning assets that reprice within 1 year	41.30	17.40	24.93	32.89	41.22	49.19	58.33	66.40	136
Interest-bearing liabilities that reprice within 1 year	13.09	4.33	5.42	7.83	11.71	16.40	26.52	34.74	136
Long-term debt that reprices within 1 year	0.37	0.00	0.00	0.00	0.00	0.62	1.73	3.07	136
Net assets that reprice within 1 year	26.38	-1.92	6.20	15.76	28.10	35.86	45.16	52.86	136
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.81	-6.89	-3.44	2.12	9.09	16.79	28.16	36.76	136
Net short-term noncore funding dependence	2.93	-20.79	-9.40	-3.48	3.07	8.94	17.65	21.50	136
Short-term investment / Short-term noncore funding	91.08	12.35	19.02	36.21	69.00	130.27	225.22	324.80	136
Liquid assets - short-term noncore funding / Nonliquid assets	18.06	-17.80	-7.67	4.67	12.39	30.24	51.48	83.54	136
Net loans and leases / Total deposits	82.18	53.08	61.01	74.57	84.22	89.54	98.89	104.60	136
Net loans and leases / Core deposits	95.59	64.55	69.37	82.19	94.56	106.06	125.80	146.61	136
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.70	-26.09	-19.05	-10.02	-5.48	-1.87	-0.07	0.00	113
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.68	-23.96	-18.23	-13.34	-8.48	-3.30	-0.61	-0.04	135
Structured notes appreciation (depreciation) / Tier 1 capital	-0.24	-1.05	-0.88	-0.43	-0.02	0.00	0.01	0.02	28
Percent of Investment Securities									
Held-to-maturity securities	23.86	0.00	0.00	2.27	27.14	41.13	53.20	59.46	136
Available-for-sale securities	73.98	40.46	46.80	57.54	72.27	91.77	99.90	99.99	136
US Treasury securities	10.90	0.00	0.00	0.05	4.66	19.43	42.40	53.85	136
US agency securities (excluding mortgage-backed securities)	3.28	0.00	0.00	0.00	1.20	6.26	11.81	21.41	136
Municipal securities	6.13	0.00	0.00	0.22	2.73	10.21	24.02	33.70	136
Mortgage-backed securities	63.74	15.55	23.50	47.75	67.36	81.56	91.55	93.71	136
Asset-backed securities	3.98	0.00	0.00	0.00	2.07	7.61	13.96	17.76	136
Other debt securities	2.84	0.00	0.00	0.07	1.44	4.75	10.41	18.73	136
Mutual funds and equity securities	0.42	0.00	0.00	0.00	0.12	0.54	1.80	4.56	136
Debt securities 1 year or less	14.64	1.05	1.97	5.68	10.42	23.40	36.50	45.09	136
Debt securities 1 to 5 years	20.61	1.85	3.20	7.43	17.44	34.11	44.24	51.61	136
Debt securities over 5 years	62.54	19.39	25.19	48.86	64.42	79.09	90.43	95.87	136
Pledged securities	50.48	4.00	8.23	31.91	53.44	70.90	84.60	91.54	136
Structured notes, fair value	0.13	0.00	0.00	0.00	0.00	0.00	0.86	2.38	136
Percent Change from Prior Like Quarter									
Short-term investments	13.30	-38.69	-26.79	-13.83	4.10	33.26	79.31	147.08	136
Investment securities	5.68	-14.52	-12.20	-4.13	4.16	12.43	30.76	36.71	136
Core deposits	4.65	-2.82	-1.99	0.50	3.47	7.25	15.43	24.62	136
Noncore funding	-4.71	-44.64	-34.52	-18.52	-5.77	11.05	20.60	46.28	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.63	32.86	63.40	90.83	99.80	100.00	100.00	100.00	135
Foreign exchange contracts	3.58	0.00	0.00	0.00	0.03	4.24	22.86	35.29	135
Equity, commodity, and other contracts	1.54	0.00	0.00	0.00	0.00	0.44	9.92	21.10	135
Futures and forwards									
Futures and forwards	8.92	0.00	0.00	0.23	2.80	12.34	42.95	68.65	135
Written options									
Written options	5.25	0.00	0.00	0.37	3.09	9.98	17.74	22.26	135
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	1.25	2.48	135
Over-the-counter	4.81	0.00	0.00	0.22	2.78	8.69	17.63	21.33	135
Purchased options									
Purchased options	4.51	0.00	0.00	0.00	1.72	8.83	16.91	23.08	135
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	0.84	2.41	135
Over-the-counter	4.00	0.00	0.00	0.00	1.31	7.55	15.98	22.28	135
Swaps	74.75	4.63	28.02	61.45	81.88	96.14	99.76	100.00	135
Held for trading									
Held for trading	32.27	0.00	0.00	0.00	2.42	78.02	98.13	99.85	135
Interest rate contracts	25.86	0.00	0.00	0.00	0.34	63.47	83.72	99.25	135
Foreign exchange contracts	1.72	0.00	0.00	0.00	0.00	0.32	8.63	24.71	135
Equity, commodity, and other contracts	0.54	0.00	0.00	0.00	0.00	0.00	3.60	10.51	135
Non-traded									
Non-traded	67.73	0.15	1.87	21.98	97.58	100.00	100.00	100.00	135
Interest rate contracts	63.01	0.08	1.30	19.01	70.28	100.00	100.00	100.00	135
Foreign exchange contracts	0.54	0.00	0.00	0.00	0.00	0.24	2.29	10.89	135
Equity, commodity, and other contracts	0.25	0.00	0.00	0.00	0.00	0.00	0.81	6.50	135
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	95.49	44.93	78.42	91.37	98.81	101.61	108.71	124.08	135
One year or less	38.64	0.00	2.02	12.80	28.11	66.96	95.12	100.00	135
Over 1 year to 5 years	34.03	0.00	0.01	19.24	35.12	53.73	66.38	76.91	135
Over 5 years	15.29	0.00	0.02	4.20	12.86	25.85	40.32	47.49	135
Gross negative fair value (absolute value)	1.08	0.02	0.13	0.53	0.93	1.59	2.38	2.76	135
Gross positive fair value	1.24	0.11	0.31	0.58	1.03	1.74	2.89	3.69	135
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.03	0.06	0.13	0.57	135
Gross positive fair value (X)	0.05	0.00	0.00	0.01	0.03	0.06	0.15	0.57	135
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.03	0.08	0.56	135
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.06	0.08	135
Current credit exposure (X)	0.03	0.00	0.00	0.00	0.02	0.04	0.13	0.26	135
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
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	135
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Other Ratios									
Current credit exposure / Risk-weighted assets	0.43	0.00	0.00	0.07	0.23	0.49	1.64	4.31	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

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Peer Group: 1
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.22	-0.01	0.01	0.09	0.18	0.31	0.53	1.00	136
Provision for loan and lease losses / Average loans and leases	0.36	-0.01	0.04	0.14	0.28	0.51	0.93	1.76	136
Provision for loan and lease losses / Net loan and lease losses	229.73	-7.60	42.76	85.13	125.41	242.62	776.04	1418.05	136
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	0.46	0.78	1.00	1.24	1.50	1.95	2.57	136
Allowance for loan and lease losses / Total loans and leases	1.27	0.45	0.77	1.00	1.24	1.49	1.95	2.53	136
Allowance for loan and lease losses / Net loans and leases losses (X)	10.63	1.47	1.87	2.91	6.11	11.04	33.49	72.71	128
Allowance for loan and lease losses / Nonaccrual assets	254.32	69.22	86.44	137.42	209.17	306.74	635.70	835.29	136
ALLL / 90+ days past due + nonaccrual loans and leases	206.52	42.06	75.69	110.32	182.53	256.77	434.49	626.49	136
Gross loan and lease losses / Average loans and leases	0.34	0.02	0.03	0.09	0.26	0.50	0.86	1.79	136
Recoveries / Average loans and leases	0.06	0.00	0.01	0.01	0.04	0.09	0.16	0.46	136
Net losses / Average loans and leases	0.28	0.00	0.01	0.05	0.19	0.41	0.77	1.42	136
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	136
Recoveries / Prior year-end losses	4.91	0.59	1.07	2.31	4.32	6.84	10.07	13.34	136
Earnings coverage of net loan and lease losses (X)	23.50	-36.87	1.48	4.75	10.01	22.01	104.14	211.53	136
Net Loan and Lease Losses By Type									
Real estate loans	0.07	-0.02	-0.01	0.00	0.02	0.13	0.26	0.45	135
Real estate loans secured by 1-4 family	0.00	-0.04	-0.03	-0.01	0.00	0.01	0.04	0.08	132
Revolving	-0.01	-0.25	-0.09	-0.02	0.00	0.01	0.06	0.17	128
Closed-end	0.00	-0.04	-0.02	-0.01	0.00	0.01	0.04	0.08	132
Commercial real estate loans	0.13	-0.03	-0.01	0.00	0.03	0.23	0.57	0.69	132
Construction and land development	0.00	-0.04	-0.02	0.00	0.00	0.00	0.05	0.15	129
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	129
Other	0.00	-0.04	-0.01	0.00	0.00	0.00	0.02	0.15	129
Multifamily	0.03	-0.02	0.00	0.00	0.00	0.00	0.21	0.46	131
Nonfarm nonresidential	0.16	-0.03	-0.01	0.00	0.02	0.33	0.62	0.97	130
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.06	0.11	130
Other	0.14	-0.02	0.00	0.00	0.00	0.26	0.57	0.90	130
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Commercial and industrial loans	0.38	-0.07	-0.02	0.02	0.25	0.66	1.12	1.46	135
Loans to individuals	1.72	0.12	0.20	0.71	1.28	2.71	4.41	5.37	113
Credit card loans	4.21	0.00	1.12	2.99	4.34	5.80	7.26	10.19	73
Agricultural loans	0.04	-0.19	-0.11	0.00	0.00	0.00	0.15	1.16	98
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.18	-0.06	0.00	0.00	0.03	0.26	0.86	1.24	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2025

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	0.47	0.07	0.12	0.23	0.38	0.59	1.04	1.70	136
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.02	0.16	0.47	0.90	136
Nonaccrual loans and leases	0.65	0.11	0.24	0.36	0.60	0.84	1.18	1.73	136
90+ days past due and nonaccrual loans and leases	0.82	0.17	0.29	0.47	0.72	1.10	1.82	2.13	136
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.12	136
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	136
Nonaccrual restructured	0.09	0.00	0.00	0.02	0.07	0.16	0.28	0.40	136
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	136
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	136
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	136
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.47	0.07	0.12	0.23	0.38	0.59	1.04	1.70	136
90+ days past due assets	0.11	0.00	0.00	0.00	0.03	0.16	0.47	0.90	136
Nonaccrual assets	0.66	0.11	0.24	0.37	0.61	0.85	1.18	1.73	136
30+ days past due and nonaccrual assets	1.33	0.42	0.51	0.81	1.15	1.63	2.68	3.69	136
Total assets	0.68	0.16	0.19	0.41	0.64	0.88	1.34	1.79	136
Allowance for loan and lease losses	86.86	26.57	34.55	51.29	72.85	118.85	156.93	252.80	136
Equity capital + allowance for loan and lease losses	5.83	1.31	2.15	3.40	5.17	7.34	11.87	16.60	136
Tier 1 capital + allowance for loan and lease losses	6.42	1.51	2.13	3.83	5.89	8.04	11.94	16.11	136
Loans and leases + other real estate owned	1.05	0.28	0.43	0.65	0.93	1.47	1.95	2.57	136

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2025

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	0.41	0.03	0.09	0.19	0.37	0.56	0.84	1.15	135
	90+ days past due	0.10	0.00	0.00	0.00	0.01	0.09	0.52	0.89	135
	Nonaccrual	0.76	0.08	0.16	0.35	0.67	1.06	1.53	2.94	135
Commercial and industrial	30-89 days past due	0.30	0.01	0.04	0.11	0.25	0.46	0.76	0.88	135
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.12	0.28	135
	Nonaccrual	0.84	0.00	0.06	0.30	0.72	1.21	1.98	2.56	135
Individuals	30-89 days past due	0.85	0.00	0.00	0.31	0.80	1.31	2.16	3.19	134
	90+ days past due	0.14	0.00	0.00	0.00	0.02	0.17	0.70	1.12	134
	Nonaccrual	0.25	0.00	0.00	0.00	0.18	0.45	0.83	1.23	134
Depository institution loans	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.70	39
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	39
Agricultural	30-89 days past due	0.29	0.00	0.00	0.00	0.00	0.57	1.44	1.84	98
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	98
	Nonaccrual	0.60	0.00	0.00	0.00	0.00	0.87	2.74	6.44	98
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.13	15
Other loans and leases	30-89 days past due	0.15	0.00	0.00	0.00	0.05	0.20	0.67	1.23	134
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.12	134
	Nonaccrual	0.13	0.00	0.00	0.00	0.02	0.18	0.54	1.28	134

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

PRELIMINARY

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Peer Group: 1
Date: 03/31/2025

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.63	0.11	0.16	0.26	0.57	0.84	1.37	2.08	132
	90+ days past due	0.22	0.00	0.00	0.00	0.01	0.18	1.12	2.39	132
	Nonaccrual	0.64	0.02	0.10	0.28	0.60	0.95	1.40	1.55	132
Revolving	30-89 days past due	0.50	0.00	0.00	0.26	0.46	0.74	1.08	1.70	128
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.30	128
	Nonaccrual	0.90	0.00	0.01	0.31	0.77	1.38	2.24	4.22	128
Closed-End	30-89 days past due	0.63	0.09	0.14	0.24	0.56	0.89	1.42	2.18	132
	90+ days past due	0.25	0.00	0.00	0.00	0.01	0.17	1.21	2.81	132
	Nonaccrual	0.60	0.02	0.08	0.25	0.55	0.92	1.30	1.54	132
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.02	0.04	0.07	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.09	132
Commercial real estate	30-89 days past due	0.28	0.00	0.01	0.06	0.18	0.46	0.79	1.13	132
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.18	132
	Nonaccrual	0.88	0.02	0.12	0.30	0.62	1.25	2.64	3.25	132
Construction and development	30-89 days past due	0.25	0.00	0.00	0.00	0.04	0.39	1.07	2.10	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	129
	Nonaccrual	0.39	0.00	0.00	0.00	0.16	0.58	1.68	2.56	129
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.50	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.04	0.24	0.38	129
Other	30-89 days past due	0.19	0.00	0.00	0.00	0.03	0.24	0.80	1.85	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	129
	Nonaccrual	0.32	0.00	0.00	0.00	0.08	0.48	1.58	2.28	129
Multifamily	30-89 days past due	0.25	0.00	0.00	0.00	0.03	0.35	0.96	2.39	131
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	131
	Nonaccrual	0.55	0.00	0.00	0.00	0.05	0.83	2.34	5.45	131
Nonfarm non-residential	30-89 days past due	0.24	0.00	0.00	0.06	0.14	0.38	0.68	0.77	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	130
	Nonaccrual	1.10	0.06	0.13	0.35	0.72	1.49	3.56	4.42	130
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.05	0.12	0.25	0.37	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	130
	Nonaccrual	0.21	0.00	0.00	0.06	0.15	0.33	0.65	0.81	130
Other	30-89 days past due	0.13	0.00	0.00	0.01	0.06	0.26	0.51	0.57	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	130
	Nonaccrual	0.85	0.00	0.02	0.14	0.44	1.22	3.25	4.05	130
Farmland	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.22	1.07	2.41	108
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	108
	Nonaccrual	0.53	0.00	0.00	0.00	0.00	0.48	2.42	7.66	108
Credit card	30-89 days past due	1.58	0.00	0.57	1.02	1.33	1.94	2.94	4.78	73
	90+ days past due	0.83	0.00	0.00	0.00	0.75	1.46	2.28	2.49	73
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.20	1.64	2.56	73

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2025

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	12.85	10.05	10.50	11.08	12.42	14.28	16.91	18.87	136
Common equity tier 1 capital, column B	0.28	0.00	0.00	0.00	0.00	0.00	0.00	12.16	136
Tier 1 capital, column A	13.52	10.69	11.00	11.97	13.08	14.54	16.98	18.87	136
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	14.51	136
Total capital, column A	15.41	12.74	13.02	14.07	15.16	16.60	18.89	20.25	136
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	16.20	136
Tier 1 leverage	9.95	7.04	8.13	8.89	9.86	11.12	12.00	12.79	136
Supplementary leverage ratio, advanced approaches HCs	7.38	5.56	5.68	6.04	6.90	8.46	9.41	9.83	17

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2025

Insurance and Broker-Dealer Activities

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	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.20	136
Insurance underwriting assets (P/C) / Total insurance underwriting assets	64.20	0.00	0.00	4.63	99.91	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	35.80	0.00	0.00	0.00	0.09	95.37	100.00	100.00	30
Separate account assets (L/H) / Total life assets	5.25	0.00	0.00	0.00	0.00	0.00	0.00	23.64	15
Insurance activities revenue / Adjusted operating income	0.30	0.00	0.00	0.00	0.02	0.23	1.73	2.79	136
Premium income / Insurance activities revenue	7.76	0.00	0.00	0.00	0.00	0.00	56.65	98.57	89
Credit related premium income / Total premium income	31.86	0.00	0.00	0.00	0.00	100.00	100.00	105.00	20
Other premium income / Total premium income	68.14	-5.00	0.00	0.00	100.00	100.00	100.00	100.00	20
Insurance underwriting net income / Consolidated net income	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.82	136
Insurance net income (P/C) / Equity (P/C)	18.71	-0.63	0.12	2.12	8.70	36.77	60.90	64.30	23
Insurance net income (L/H) / Equity (L/H)	6.76	-13.72	-6.89	0.00	0.83	3.59	4.31	43.75	13
Insurance benefits, losses, expenses / Insurance premiums	121.00	-3.23	-0.32	33.23	98.45	185.00	297.50	622.50	20
Reinsurance recovery (P/C) / Total assets (P/C)	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.03	23
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	136
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.31	0.00	0.24	4.35	11.69	16.93	20.95	21.75	136
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.75	20.43	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

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Peer Group: 1
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.51	0.00	0.00	0.00	0.00	2.75	6.45	9.71	78
Cost: Interest-bearing deposits	2.31	0.00	0.30	1.84	2.57	3.26	3.85	3.89	24
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.07	0.05	0.06	0.06	0.07	0.08	0.08	0.08	2
Commercial and industrial loans	0.31	0.03	0.04	0.04	0.08	0.16	1.15	1.25	10
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Growth Rates									
Net loans and leases	-7.86	-84.00	-46.62	-19.46	-7.86	6.17	21.39	53.32	77
Total selected assets	-4.34	-63.98	-41.20	-17.01	-2.76	5.40	26.23	65.63	92
Deposits	2.44	-25.37	-5.65	-0.86	2.85	7.77	11.88	15.14	28

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 1

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Peer Group: 1
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	8.88	2.08	4.08	6.16	8.89	10.88	14.92	16.55	136
Bank net income / Average equity investment in banks	9.44	1.21	4.76	6.74	9.47	11.46	15.61	17.48	122
Nonbank net income / Average equity investment in nonbanks	7.42	-7.24	-3.68	0.00	5.65	14.40	23.94	43.06	104
Subsidiary HCs net income / Average equity investment in sub HCs	8.66	0.55	2.92	3.67	7.80	11.68	18.86	23.54	22
Bank net income / Parent net income	89.11	0.00	0.00	94.43	103.75	110.33	116.04	122.76	130
Nonbank net income / Parent net income	3.21	0.00	0.00	0.00	0.18	3.16	16.10	32.62	112
Subsidiary holding companies' net income / Parent net income	74.01	4.90	6.78	43.08	91.95	102.64	113.86	115.36	20
Leverage									
Total liabilities / Equity capital	18.53	0.02	0.99	4.80	10.58	24.03	62.54	93.73	136
Total debt / Equity capital	13.30	0.00	0.00	0.44	7.23	18.46	54.27	81.51	136
Total debt + notes payable to subs that issued TPS / Equity capital	14.80	0.00	0.00	3.90	9.49	19.07	54.45	81.51	136
Total debt + Loans guaranteed for affiliate / Equity capital	13.49	0.00	0.00	0.44	7.37	18.46	54.27	82.50	136
Total debt / Equity capital - excess over fair value	13.37	0.00	0.00	0.44	7.24	18.53	54.27	81.85	136
Long-term debt / Equity capital	12.34	0.00	0.00	0.21	6.72	14.91	54.27	76.18	136
Short-term debt / Equity capital	0.72	0.00	0.00	0.00	0.00	0.00	4.89	7.10	136
Current portion of long-term debt / Equity capital	0.30	0.00	0.00	0.00	0.00	0.00	1.74	5.04	136
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.68	1.60	136
Long-term debt / Consolidated long-term debt	39.57	0.00	0.00	4.24	44.39	69.10	89.93	99.29	130
Double Leverage									
Equity investment in subs / Equity capital	102.28	93.11	94.10	97.86	100.67	105.17	114.90	120.86	136
Total investment in subs / Equity capital	109.31	93.54	95.85	99.25	103.01	110.61	147.87	185.37	136
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)	0.26	-0.82	-0.62	-0.24	0.06	0.65	1.57	2.09	130
Equity investment in subs - equity cap / Net income-div (X)	1.51	0.01	0.04	0.32	0.85	2.11	5.39	6.11	72
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	133.39	2.66	6.62	54.82	117.90	170.22	365.80	520.03	134
Cash from ops + noncash items + op expense / Op expense + dividend	150.02	-10.22	5.81	61.66	130.16	192.28	375.03	684.08	133
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.23	-166.07	-68.77	20.83	95.92	132.56	369.67	595.72	133
Pretax operating income + interest expense / Interest expense	1629.85	-202.59	-30.67	155.14	529.23	2113.90	5935.01	16153.39	105
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	987.87	-71.27	-18.41	154.81	541.89	1626.23	2759.12	5734.33	113
Dividends + interest from subsidiaries / Interest expense + dividends	147.86	0.00	0.68	46.90	125.71	193.24	381.39	687.59	126
Fees + other income from subsidiaries / Salary + other expenses	10.15	0.00	0.00	0.00	0.00	7.94	64.24	82.76	133
Net income / Current part of long-term debt + preferred dividends (X)	17.96	0.18	0.46	2.78	13.92	35.37	46.25	83.24	65
Other Ratios									
Net assets that reprice within 1 year / Total assets	4.18	-3.93	-0.96	0.07	3.14	7.32	12.29	19.01	136
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.32	0.00	0.00	0.00	0.00	0.00	0.01	1.74	12
Nonaccrual	17.17	0.00	0.00	0.00	0.00	0.50	86.82	101.42	12
Total	17.49	0.00	0.00	0.00	0.00	2.47	87.00	101.42	12
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	136
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	136
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Total	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.08	136
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.55	0.00	0.00	0.00	0.07	0.67	21.38	34.09	136
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	136
Combined foreign nonbank subsidiary assets	0.14	0.00	0.00	0.00	0.00	0.00	0.27	4.61	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

PRELIMINARY

FR BHCPR

Peer Group: 1
Date: 03/31/2025

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	70.78	0.00	9.51	31.25	64.80	93.20	133.70	293.31	102
Dividends declared / Net income	33.00	0.00	0.00	20.67	33.90	49.60	63.46	78.35	130
Net income - dividends / Average equity	5.69	-1.91	1.43	3.47	5.38	7.80	10.69	11.92	136
Percent of Dividends Paid									
Dividends from bank subsidiaries	130.53	0.00	0.00	0.00	129.01	198.31	415.30	654.77	120
Dividends from nonbank subsidiaries	1.77	0.00	0.00	0.00	0.00	0.28	12.84	37.13	120
Dividends from subsidiary holding companies	2.12	0.00	0.00	0.00	0.00	0.00	0.00	142.01	120
Dividends from all subsidiaries	158.08	0.00	0.00	41.76	136.83	224.56	479.74	857.32	120
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	48.07	0.00	0.00	0.00	47.59	80.29	123.55	164.26	118
Interest income from bank subsidiaries	1.62	0.00	0.00	0.00	0.00	1.30	8.56	17.91	118
Management and service fees from bank subsidiaries	0.96	0.00	0.00	0.00	0.00	0.00	6.42	15.99	118
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	118
Operating income from bank subsidiaries	54.15	0.00	0.00	8.68	50.19	86.32	137.15	209.89	118
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	49.21	0.00	0.00	0.00	12.17	100.00	136.12	362.17	74
Interest income from nonbank subsidiaries	10.78	0.00	0.00	0.00	0.00	3.39	71.86	124.78	74
Management and serv fees from nonbank subsidiaries	1.18	0.00	0.00	0.00	0.00	0.00	8.81	17.98	74
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.07	74
Operating income from nonbank subsidiaries	86.79	0.00	0.00	1.73	36.04	101.29	334.69	665.26	74
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	28.43	0.00	0.00	0.00	0.00	52.20	111.30	112.84	21
Interest income from subsidiary holding companies	8.88	0.00	0.00	0.00	0.00	17.65	41.51	53.36	21
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating income from subsidiary holding companies	38.30	0.00	0.00	0.00	22.57	62.19	124.71	177.73	21
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	56.95	0.00	0.00	0.00	84.77	99.30	99.93	100.00	128
Interest income from bank subsidiaries	7.29	0.00	0.00	0.00	0.09	5.95	36.27	92.36	128
Management and service fees from bank subsidiaries	1.35	0.00	0.00	0.00	0.00	0.00	10.72	18.76	128
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.07	128
Operating income from bank subsidiaries	72.89	0.00	0.42	43.92	98.75	99.92	100.00	100.50	128
Dividends from nonbank subsidiaries	2.10	0.00	0.00	0.00	0.00	0.24	11.41	48.44	128
Interest income from nonbank subsidiaries	0.56	0.00	0.00	0.00	0.00	0.00	2.22	14.68	128
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.39	128
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	128
Operating income from nonbank subsidiaries	6.38	0.00	0.00	0.00	0.07	3.58	46.10	82.35	128
Dividends from subsidiary holding companies	1.02	0.00	0.00	0.00	0.00	0.00	0.00	45.44	128
Interest income from subsidiary holding companies	0.11	0.00	0.00	0.00	0.00	0.00	0.00	7.04	128
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Operating income from subsidiary holding companies	2.29	0.00	0.00	0.00	0.00	0.00	0.00	70.94	128
Loans and advances from subsidiaries / Short term debt	254.69	0.00	0.00	0.00	53.07	375.34	1247.76	1530.50	33
Loans and advances from subsidiaries / Total debt	42.77	0.00	0.00	0.00	9.33	58.02	127.27	844.72	106

BHCPR Reporters for Quarter Ending 03/31/2025

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 12/31/2024 and Other Notes</u>
1562859	193,331,000	ALLY FINANCIAL INC.	DETROIT, MI	
1135972	10,169,688	AMERANT BANCORP INC.	CORAL GABLES, FL	Moved from Peer 2
1275216	282,244,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	26,519,709	AMERIS BANCORP	ATLANTA, GA	
3446412	17,946,382	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	27,237,873	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	43,309,136	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	24,632,775	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	23,981,152	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	33,779,918	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	14,038,076	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,349,424,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,885,056	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	440,698,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	34,835,600	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,170,812	BANNER CORPORATION	WALLA WALLA, WA	
3762457	27,179,032	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,020,193	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	290,977,013	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	50,648,715	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,472,938	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,522,707	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	493,604,087	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	23,205,021	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,594,819	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1026632	462,903,000	CHARLES SCHWAB CORPORATION, THE	WESTLAKE, TX	Moved from Peer 9
5014141	75,112,049	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,571,514,000	CITIGROUP INC.	NEW YORK, NY	
1132449	220,804,909	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,610,629	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	51,519,266	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	77,846,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,472,221	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	16,764,296	COMMUNITY FINANCIAL SYSTEM, INC.	DEWITT, NY	
1102367	52,043,349	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	22,434,259	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	15,256,591	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	14,095,288	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	13,581,365	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	147,914,360	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,743,383	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,317,361	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	76,165,013	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	24,988,487	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	16,544,299	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	16,544,299	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	15,676,594	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	42,123,573	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	

3005332	49,101,484	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	13,136,449	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	212,669,000	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	12,438,937	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	19,106,983	FIRST BANCORP	SAN JUAN, PR	
1203602	19,464,252	FIRST BUSEY CORPORATION	LEAWOOD, KS	
1075612	228,822,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071306	11,786,398	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1071276	18,455,067	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	14,312,114	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	12,593,767	FIRST FOUNDATION INC.	DALLAS, TX	
1025608	23,744,958	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	81,492,784	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	28,279,843	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	18,439,787	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1020902	32,089,823	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	27,187,275	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
2132932	97,628,198	FLAGSTAR FINANCIAL, INC.	HICKSVILLE, NY	
1117129	32,051,697	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	27,858,879	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,766,181,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	34,759,478	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
3838727	15,812,699	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	22,992,203	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	17,068,601	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	235,007,389	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	209,595,805	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	19,891,152	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1104231	16,269,636	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
3843075	59,977,673	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI	
1039502	4,357,856,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	188,734,473	KEYCORP	CLEVELAND, OH	
3884863	13,595,704	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
1037003	210,320,997	M&T BANK CORPORATION	BUFFALO, NY	
3530786	18,801,429	MERCHANTS BANCORP	CARMEL, IN	
2568278	39,596,478	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,300,296,000	MORGAN STANLEY	NEW YORK, NY	
3973888	10,098,870	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	Moved from Peer 2
1139279	13,864,251	NBT BANCORP INC.	NORWICH, NY	
3823844	14,704,446	NEXBANK CAPITAL, INC.	DALLAS, TX	
1199611	165,071,238	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	14,489,879	NORTHWEST BANCSHARES INC	COLUMBUS, OH	
2609975	13,316,680	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	11,729,257	OFB BANCORP	SAN JUAN, PR	
3828661	11,853,949	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH	
1098303	53,877,944	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	18,085,583	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1053272	19,840,228	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	54,254,804	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	554,747,281	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	74,039,000	POPULAR, INC.	SAN JUAN, PR	
1109599	38,775,994	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	24,224,759	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
5280254	181,294,218	RBC US GROUP HOLDINGS LLC	TORONTO, 0	
3242838	159,889,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	

1098844	18,271,381	RENASANT CORPORATION	TUPELO, MS
1248304	13,767,511	SANDY SPRING BANCORP, INC.	OLNEY, MD
3981856	172,200,127	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	15,732,485	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	18,636,766	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	26,794,043	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2368106	11,136,500	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
1133437	65,135,454	SOUTHSTATE CORPORATION	WINTER HAVEN, FL
1058398	16,305,239	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	14,625,507	STATE BANKSHARES, INC.	FARGO, ND
1111435	372,693,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,453,724	STELLAR BANCORP INC.	HOUSTON, TX
4504654	122,026,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	60,339,121	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	523,882,075	TD GROUP US HOLDINGS LLC	CHERRY HILL, NJ
2706735	31,375,749	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	17,111,663	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	535,899,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,296,203	TRUSTMARK CORPORATION	JACKSON, MS
1119794	676,489,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	69,347,313	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	32,788,494	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	27,877,786	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	61,865,655	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	12,606,091	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,712,005	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	27,644,637	WAFD, INC.	SEATTLE, WA
1145476	80,279,750	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	1,950,310,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	27,414,198	WESBANCO, INC.	WHEELING, WV
2349815	83,042,779	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	65,870,066	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,548,950	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 136 bank holding companies.