

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

Summary Ratios

PRELIMINARY

FR BHCPR
Page 1

	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)	3.14	2.96	3.02	3.14	3.17
+ Non-interest income	0.69	0.71	0.74	0.72	0.78
- Overhead expense	2.41	2.35	2.39	2.36	2.37
- Provision for credit losses	0.13	0.09	0.13	0.11	0.09
+ Securities gains (losses)	0.00	0.00	-0.01	-0.03	-0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.25	1.21	1.18	1.26	1.53
Net operating income	0.97	0.90	0.92	0.95	1.17
Net income	0.98	0.90	0.92	0.95	1.17
Net income (Subchapter S adjusted)	1.07	1.03	1.13	1.12	1.36
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.45	5.49	5.58	5.15	3.89
Interest expense	2.11	2.31	2.35	1.81	0.47
Net interest income (tax equivalent)	3.34	3.16	3.22	3.35	3.39
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.10	0.08	0.13	0.09	0.05
Earnings coverage of net loan and lease losses (X)	28.91	48.69	32.48	42.20	2.79
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.18	1.18	1.17	1.17
Allowance for loan and lease losses / Total loans and leases	1.20	1.18	1.18	1.17	1.17
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.59	0.50	0.60	0.45	0.36
30-89 days past due loans and leases / Total loans and leases	0.36	0.29	0.34	0.29	0.23
Liquidity and Funding					
Net noncore funding dependence	8.35	9.97	9.12	10.56	7.63
Net short-term noncore funding dependence	4.98	5.97	5.66	6.76	4.91
Net loans and leases / Total assets	71.89	71.61	72.31	71.43	69.45
Capitalization					
Tier 1 leverage ratio	10.19	9.83	10.05	9.79	9.66
Holding company equity capital / Total assets	10.06	9.48	9.90	9.47	9.00
Total equity capital (including minority interest) / Total assets	10.08	9.50	9.92	9.50	9.02
Common equity tier 1 capital / Total risk-weighted assets	12.33	11.90	12.15	11.91	11.86
Net loans and leases / Equity capital (X)	7.36	7.81	7.53	7.72	7.96
Cash dividends / Net income	27.92	31.57	26.82	30.39	24.59
Cash dividends / Net income (Subchapter S adjusted)	34.11	31.43	41.44	39.09	40.68
Growth Rates					
Assets	4.28	4.06	3.71	5.26	4.98
Equity capital	11.53	8.61	8.68	12.18	-5.42
Net loans and leases	4.68	6.54	4.43	8.00	15.22
Noncore funding	-1.04	27.34	1.54	57.20	89.68
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Equity capital	6.20	7.03	6.69	6.72	7.71
Equity investment in subsidiaries / Equity capital	105.37	106.50	105.42	106.37	106.40
Cash from ops + noncash items + op expense / Op expense + dividends	117.96	107.66	129.37	127.93	137.84

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

Relative Income Statement and Margin Analysis

PRELIMINARY

FR BHCPR
Page 2

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Average Assets					
Interest income (tax equivalent)	5.12	5.14	5.23	4.82	3.65
Less: Interest expense	1.98	2.18	2.21	1.70	0.44
Equals: Net interest income (tax equivalent)	3.14	2.96	3.02	3.14	3.17
Plus: Non-interest income	0.69	0.71	0.74	0.72	0.78
Equals: adjusted operating income (tax equivalent)	3.86	3.69	3.80	3.92	4.00
Less: Overhead expense	2.41	2.35	2.39	2.36	2.37
Less: Provision for credit losses	0.13	0.09	0.13	0.11	0.09
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	-0.01	-0.03	-0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.25	1.21	1.18	1.26	1.53
Less: Applicable income taxes (tax equivalent)	0.26	0.26	0.24	0.26	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.97	0.90	0.92	0.95	1.17
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.98	0.90	0.92	0.95	1.17
Memo: Net income (last four quarters)	0.94	0.93	0.92	0.95	1.17
Net income-BHC and noncontrolling (minority) interest	0.98	0.90	0.92	0.96	1.17
Margin Analysis					
Average earning assets / Average assets	94.25	94.24	94.24	94.03	93.98
Average interest-bearing funds / Average assets	70.13	70.05	69.99	68.06	64.63
Interest income (tax equivalent) / Average earning assets	5.45	5.49	5.58	5.15	3.89
Interest expense / Average earning assets	2.11	2.31	2.35	1.81	0.47
Net interest income (tax equivalent) / Average earning assets	3.34	3.16	3.22	3.35	3.39
Yield or Cost					
Total loans and leases (tax equivalent)	6.07	6.14	6.23	5.83	4.63
Interest-bearing bank balances	4.01	4.96	5.06	4.57	1.13
Federal funds sold and reverse repos	3.31	4.14	3.98	5.79	1.21
Trading assets	0.57	0.63	0.59	0.64	0.35
Total earning assets	5.36	5.29	5.43	4.95	3.79
Investment securities (tax equivalent)	3.34	3.15	3.25	2.77	2.22
US Treasury and agency securities (excluding mortgage-backed securities)	2.92	2.78	2.80	2.48	1.59
Mortgage-backed securities	3.14	2.75	2.93	2.51	1.92
All other securities	3.90	3.91	3.93	3.77	2.98
Interest-bearing deposits	2.71	2.89	2.96	2.20	0.51
Time deposits of \$250K or more	4.07	4.34	4.40	3.44	0.95
Time deposits < \$250K	3.88	4.08	4.24	3.19	0.81
Other domestic deposits	2.15	2.39	2.44	1.89	0.46
Foreign deposits				0.00	0.86
Federal funds purchased and repos	2.46	2.70	2.67	2.46	0.97
Other borrowed funds and trading liabilities	1.56	1.95	1.97	1.92	0.96
All interest-bearing funds	2.85	3.11	3.17	2.51	0.69

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

Non-interest Income & Expenses

PRELIMINARY

FR BHCPR
Page 3

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.64	0.68	0.68	0.56	0.73
Overhead expenses / Net Interest Income + non-interest income	64.00	67.18	65.86	64.78	59.89
Percent of Average Assets					
Total overhead expense	2.41	2.35	2.39	2.36	2.37
Personnel expense	1.38	1.36	1.36	1.35	1.36
Net occupancy expense	0.26	0.25	0.25	0.26	0.27
Other operating expenses	0.76	0.73	0.76	0.75	0.73
Overhead less non-interest income	1.65	1.58	1.62	1.60	1.53
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	63.37	65.28	64.37	62.35	58.69
Personnel expense	35.94	37.66	36.42	35.22	33.28
Net occupancy expense	6.76	7.11	6.82	6.95	6.62
Other operating expenses	20.21	20.28	20.85	20.06	18.28
Total non-interest income	18.25	19.33	19.35	19.12	19.39
Fiduciary activities income	2.12	2.28	2.12	2.15	2.08
Service charges on domestic deposit accounts	2.96	3.38	3.36	3.33	3.29
Trading revenue	0.02	0.04	0.04	0.05	0.03
Investment banking fees and commissions	0.88	0.83	0.92	0.82	0.84
Insurance activities revenue	0.42	0.73	0.60	0.56	0.72
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.39	0.62	0.45	0.39	0.66
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.22	0.82	1.18	1.01	1.43
Other non-interest income	7.28	7.48	8.28	8.18	7.08
Overhead less non-interest income	44.72	45.62	44.29	42.61	39.08
Applicable income taxes / Pretax net operating income (tax equivalent)	18.08	19.20	17.93	18.47	20.30
Applicable income tax + TE / Pretax net operating income + TE	21.54	21.88	21.38	20.89	22.09

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

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	55.19	54.92	55.36	54.68	52.03
Commercial and industrial loans	9.59	9.80	9.81	9.85	10.08
Loans to individuals	2.14	2.30	2.27	2.22	2.63
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.55	0.52	0.59	0.56	0.48
Other loans and leases	1.09	1.11	1.17	1.09	1.21
Net loans and leases	71.89	71.61	72.31	71.43	69.45
Debt securities over 1 year	13.21	13.71	13.03	14.45	17.16
Mutual funds and equity securities	0.05	0.05	0.05	0.04	0.04
Subtotal	85.76	85.87	85.99	86.45	87.47
Interest-bearing bank balances	4.46	4.09	4.02	3.31	2.25
Federal funds sold and reverse repos	0.03	0.02	0.03	0.02	0.02
Debt securities 1 year or less	1.91	2.12	2.14	2.21	1.84
Trading assets	0.02	0.02	0.02	0.02	0.04
Total earning assets	92.95	92.92	92.88	92.69	92.45
Non-interest cash and due from depository institutions	0.95	0.77	0.89	0.98	1.04
Other real estate owned	0.03	0.02	0.03	0.02	0.02
All other assets	6.03	6.22	6.17	6.25	6.46
Memoranda					
Short-term investments	6.95	6.79	6.69	6.04	4.74
US Treasury securities	0.70	0.92	0.82	0.98	1.22
US agency securities (excluding mortgage-backed securities)	1.27	1.52	1.31	1.52	1.71
Municipal securities	2.54	2.93	2.75	3.13	3.50
Mortgage-backed securities	7.83	7.65	7.73	7.97	8.94
Asset-backed securities	0.54	0.57	0.58	0.60	0.80
Other debt securities	0.50	0.57	0.51	0.54	0.64
Loans held-for-sale	0.13	0.12	0.20	0.10	0.11
Loans held for investment	72.42	72.11	72.73	71.89	69.77
Real estate loans secured by 1-4 family	15.78	16.03	15.83	16.13	15.24
Revolving	1.87	1.79	1.87	1.76	1.72
Closed-end, secured by first liens	13.24	13.63	13.35	13.80	13.00
Closed-end, secured by junior liens	0.31	0.29	0.31	0.29	0.27
Commercial real estate loans	35.76	35.32	35.99	34.84	33.16
Construction and land development	5.31	5.72	5.44	5.60	5.21
Multifamily	5.38	5.15	5.50	4.99	4.62
Nonfarm nonresidential	23.65	23.19	23.71	22.76	21.84
Real estate loans secured by farmland	1.04	1.08	1.08	1.11	1.10

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

Loan Mix and Analysis of Concentrations of Credit

PRELIMINARY FR BHCPR
Page 5

	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	76.95	76.80	76.64	76.77	75.24
Real estate loans secured by 1-4 family	22.11	22.54	21.99	22.75	22.08
Revolving	2.63	2.54	2.60	2.48	2.53
Closed-end	19.02	19.63	18.99	19.89	19.26
Commercial real estate loans	50.07	49.56	50.02	49.16	48.29
Construction and land development	7.45	8.03	7.60	7.95	7.59
1-4 family	1.50	1.57	1.50	1.53	1.60
Other	5.84	6.34	5.98	6.27	5.78
Multifamily	7.42	7.06	7.47	6.87	6.50
Nonfarm nonresidential	33.28	32.57	33.10	32.15	31.87
Owner-occupied	11.66	11.32	11.47	11.23	11.06
Other	21.23	20.74	21.24	20.34	20.28
Real estate loans secured by farmland	1.54	1.60	1.58	1.66	1.67
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.49	13.73	13.62	13.79	14.64
Loans to individuals	3.24	3.48	3.37	3.39	4.08
Credit card loans	0.03	0.04	0.04	0.03	0.03
Agricultural loans	0.81	0.79	0.87	0.84	0.75
Other loans and leases	1.60	1.64	1.71	1.62	1.81
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	512.86	526.03	517.64	525.41	506.95
Real estate loans secured by 1-4 family	147.68	154.68	148.69	156.37	149.49
Revolving	17.50	17.19	17.50	16.96	16.97
Closed-end	127.47	135.22	129.10	137.23	131.00
Commercial real estate loans	330.86	337.17	335.72	334.83	324.06
Construction and land development	48.67	54.51	50.71	53.72	51.07
1-4 family	9.58	10.69	9.84	10.39	10.79
Other	37.98	42.94	39.90	42.42	38.49
Multifamily	49.72	48.85	51.03	47.54	44.21
Nonfarm nonresidential	220.43	222.40	222.52	218.91	213.42
Owner-occupied	76.62	77.14	76.58	76.35	74.24
Other	141.48	142.82	143.67	139.29	135.09
Real estate loans secured by farmland	9.57	10.40	9.96	10.69	10.61
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	88.89	93.20	91.28	93.62	97.54
Loans to individuals	20.18	21.68	21.12	21.19	25.33
Credit card loans	0.19	0.21	0.22	0.18	0.20
Agricultural loans	5.09	5.21	5.53	5.41	4.60
Other loans and leases	9.77	10.12	10.47	10.41	11.73
Supplemental					
Non-owner occupied CRE loans / Gross loans	38.17	37.84	38.31	37.56	36.76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	253.19	258.58	258.25	255.76	245.93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	333.63	339.65	338.46	337.33	326.12

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

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	6.95	6.79	6.69	6.04	4.74
Liquid assets	16.47	16.28	15.91	16.06	16.64
Investment securities	15.92	16.69	16.07	17.54	20.02
Net loans and leases	71.89	71.61	72.31	71.43	69.45
Net loans, leases and standby letters of credit	72.32	72.04	72.76	71.89	69.93
Core deposits	73.16	72.30	72.89	72.60	76.92
Noncore funding	14.35	15.73	14.79	15.40	11.51
Time deposits of \$250K or more	5.42	5.04	5.38	4.72	2.94
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.37	0.50	0.39	0.49	0.66
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.34	0.50	0.36	0.49	0.66
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.81	3.00	2.00	3.26	2.91
Earning assets that reprice within 1 year	32.33	29.73	32.24	28.76	27.10
Interest-bearing liabilities that reprice within 1 year	20.48	19.77	20.71	19.15	13.83
Long-term debt that reprices within 1 year	0.15	0.08	0.14	0.08	0.05
Net assets that reprice within 1 year	11.07	9.56	10.91	9.23	12.72
Other Liquidity and Funding Ratios					
Net noncore funding dependence	8.35	9.97	9.12	10.56	7.63
Net short-term noncore funding dependence	4.98	5.97	5.66	6.76	4.91
Short-term investment / Short-term noncore funding	79.62	73.13	70.44	64.03	97.82
Liquid assets - short-term noncore funding / Nonliquid assets	6.52	5.46	5.44	5.32	9.94
Net loans and leases / Total deposits	86.31	87.29	87.21	87.55	84.07
Net loans and leases / Core deposits	98.79	99.91	99.85	99.37	91.33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.82	-6.22	-5.15	-6.33	-7.74
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.06	-13.62	-11.55	-13.66	-18.97
Structured notes appreciation (depreciation) / Tier 1 capital	-0.28	-0.38	-0.36	-0.32	-0.47
Percent of Investment Securities					
Held-to-maturity securities	11.63	13.96	12.11	13.69	14.65
Available-for-sale securities	86.72	84.65	86.41	84.66	84.47
US Treasury securities	5.26	6.52	6.10	6.48	6.61
US agency securities (excluding mortgage-backed securities)	7.77	9.12	7.97	8.58	8.40
Municipal securities	16.20	16.22	15.91	16.58	16.78
Mortgage-backed securities	50.77	47.76	50.04	47.95	47.46
Asset-backed securities	3.28	3.56	3.69	3.81	4.50
Other debt securities	3.64	4.14	3.71	3.83	4.10
Mutual funds and equity securities	0.41	0.37	0.41	0.30	0.37
Debt securities 1 year or less	13.31	14.58	14.75	14.87	10.71
Debt securities 1 to 5 years	20.53	21.26	19.49	21.38	22.75
Debt securities over 5 years	61.53	60.17	61.20	59.95	63.22
Pledged securities	52.24	55.90	51.51	54.91	41.51
Structured notes, fair value	0.22	0.22	0.26	0.20	0.35
Percent Change from Prior Like Quarter					
Short-term investments	18.37	33.07	26.99	57.59	-49.19
Investment securities	1.40	-5.29	0.50	-4.42	1.58
Core deposits	5.69	0.81	4.62	-0.39	0.19
Noncore funding	-1.04	27.34	1.54	57.20	89.68

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

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)			15.94	17.35	18.41
Standby letters of credit	0.31	0.32	0.33	0.32	0.32
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	0.02	0.01	0.01
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.01	0.01	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.00	0.03	0.01	0.01
Derivative contracts	3.60	3.90	4.01	3.76	3.56
Interest rate contracts	3.60	3.90	4.01	3.76	3.56
Interest rate futures and forward contracts	0.04	0.04	0.03	0.02	0.02
Written options contracts (interest rate)	0.08	0.09	0.07	0.05	0.06
Purchased options contracts (interest rate)	0.07	0.04	0.07	0.03	0.03
Interest rate swaps	3.08	3.47	3.54	3.42	3.22
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			22.84	25.68	29.24

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date:03/31/2025

Derivatives Analysis

 PRELIMINARY FR BHCPR
 Page 8

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	100.00	99.77
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.02
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	4.60	4.24	2.94	3.25	5.23
Written options	5.73	5.42	5.32	4.13	4.69
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	5.39	5.42	5.32	4.12	4.69
Purchased options	2.85	1.65	2.10	1.30	1.99
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	2.84	1.63	2.08	1.26	1.93
Swaps	85.83	88.96	87.57	90.21	80.86
Held for trading	12.36	13.11	12.83	14.54	17.93
Interest rate contracts	12.36	13.10	12.82	14.54	18.55
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	87.64	86.89	87.17	85.46	82.07
Interest rate contracts	87.28	86.68	87.15	85.13	72.34
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.02
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)	91.10	90.18	92.33	91.64	91.94
One year or less	12.81	7.60	9.70	7.12	7.67
Over 1 year to 5 years	46.36	42.12	47.42	44.46	29.25
Over 5 years	20.72	28.14	23.10	32.23	41.77
Gross negative fair value (absolute value)	1.13	1.74	1.53	1.91	2.48
Gross positive fair value	1.77	2.85	2.26	2.65	3.93
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.01	0.01	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.00	0.01	0.01	0.01	0.02
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	0.07	0.12	0.16	0.18	0.23

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.13	0.10	0.14	0.11	0.09
Provision for loan and lease losses / Average loans and leases	0.19	0.14	0.19	0.16	0.13
Provision for loan and lease losses / Net loan and lease losses	234.04	235.87	230.15	274.22	10.02
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.18	1.18	1.17	1.17
Allowance for loan and lease losses / Total loans and leases	1.20	1.18	1.18	1.17	1.17
Allowance for loan and lease losses / Net loans and leases losses (X)	43.62	77.33	27.55	48.98	42.49
Allowance for loan and lease losses / Nonaccrual assets	400.60	426.62	433.17	452.45	631.11
ALLL / 90+ days past due + nonaccrual loans and leases	361.02	393.05	372.91	397.10	527.89
Gross loan and lease losses / Average loans and leases	0.14	0.11	0.17	0.13	0.10
Recoveries / Average loans and leases	0.03	0.03	0.04	0.04	0.05
Net losses / Average loans and leases	0.10	0.08	0.13	0.09	0.05
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	6.72	9.56	39.64	69.38	75.68
Earnings coverage of net loan and lease losses (X)	28.91	48.69	32.48	42.20	2.79
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.01	0.03	0.01	0.00
Real estate loans secured by 1-4 family	0.00	0.00	0.00	0.00	-0.01
Revolving	0.00	0.00	0.00	-0.01	-0.02
Closed-end	0.00	0.00	0.00	0.00	0.00
Commercial real estate loans	0.01	0.01	0.04	0.02	0.01
Construction and land development	0.00	0.00	0.01	0.00	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	-0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.00	0.01	0.04	0.02	0.01
Owner-occupied	0.00	0.00	0.01	0.00	0.00
Other	0.00	0.00	0.02	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.20	0.14	0.31	0.18	0.06
Loans to individuals	1.27	1.22	1.40	1.13	0.74
Credit card loans	2.36	1.99	2.68	1.69	1.08
Agricultural loans	0.01	0.00	0.01	0.00	0.00
Loans to foreign governments and institutions					0.00
Other loans and leases	0.48	0.23	0.57	0.36	0.32

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.36	0.29	0.34	0.29	0.23
90+ days past due loans and leases	0.03	0.03	0.02	0.03	0.02
Nonaccrual loans and leases	0.54	0.46	0.53	0.41	0.32
90+ days past due and nonaccrual loans and leases	0.61	0.53	0.59	0.47	0.38
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.36	0.29	0.35	0.29	0.23
90+ days past due assets	0.03	0.03	0.02	0.03	0.02
Nonaccrual assets	0.54	0.46	0.54	0.41	0.33
30+ days past due and nonaccrual assets	1.00	0.85	0.96	0.78	0.62
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.45	0.39	0.44	0.34	0.26
90+ past due and nonaccrual assets + other real estate owned	0.49	0.42	0.49	0.37	0.29
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.53	0.41	0.58	0.40	0.35
Allowance for loan and lease losses	63.11	50.04	68.35	49.05	46.26
Equity capital + allowance for loan and lease losses	4.99	4.09	5.56	4.02	3.72
Tier 1 capital + allowance for loan and lease losses	4.91	3.94	5.45	3.85	3.43
Loans and leases + other real estate owned	0.72	0.56	0.78	0.55	0.51

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

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	0.30	0.23	0.30	0.23	0.18
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.51	0.41	0.50	0.37	0.32
Commercial and industrial	30-89 days past due	0.37	0.27	0.33	0.28	0.18
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.75	0.68	0.69	0.52	0.37
Individuals	30-89 days past due	0.65	0.57	0.79	0.72	0.61
	90+ days past due	0.03	0.03	0.04	0.03	0.02
	Nonaccrual	0.19	0.17	0.19	0.16	0.15
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.00	0.01	0.01
Agricultural	30-89 days past due	0.15	0.04	0.07	0.05	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.20	0.13	0.19	0.15
Foreign governments	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Other loans and leases	30-89 days past due	0.22	0.28	0.29	0.26	0.26
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.13	0.21	0.18	0.15	0.08

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: 03/31/2025

		03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Memoranda						
1-4 Family	30-89 days past due	0.51	0.41	0.53	0.45	0.41
	90+ days past due	0.03	0.03	0.04	0.04	0.04
	Nonaccrual	0.46	0.41	0.45	0.40	0.42
Revolving	30-89 days past due	0.35	0.41	0.46	0.39	0.30
	90+ days past due	0.01	0.02	0.01	0.01	0.01
	Nonaccrual	0.40	0.36	0.41	0.37	0.30
Closed-End	30-89 days past due	0.53	0.42	0.53	0.45	0.41
	90+ days past due	0.03	0.03	0.04	0.04	0.04
	Nonaccrual	0.46	0.42	0.45	0.40	0.44
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	0.01	0.01	0.01	0.02
Commercial real estate	30-89 days past due	0.17	0.12	0.18	0.12	0.08
	90+ days past due	0.01	0.01	0.00	0.00	0.00
	Nonaccrual	0.53	0.40	0.52	0.35	0.24
Construction and development	30-89 days past due	0.18	0.17	0.24	0.13	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.47	0.23	0.36	0.17	0.06
1-4 family	30-89 days past due	0.05	0.04	0.04	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.03	0.01
Other	30-89 days past due	0.10	0.08	0.15	0.07	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.38	0.16	0.27	0.11	0.04
Multifamily	30-89 days past due	0.09	0.03	0.03	0.03	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.13	0.13	0.19	0.13	0.03
Nonfarm non-residential	30-89 days past due	0.15	0.09	0.13	0.09	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.50	0.38	0.46	0.36	0.32
Owner occupied	30-89 days past due	0.06	0.04	0.05	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.15	0.16	0.14	0.15
Other	30-89 days past due	0.06	0.03	0.06	0.03	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.25	0.18	0.24	0.17	0.14
Farmland	30-89 days past due	0.16	0.10	0.09	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.36	0.33	0.33	0.35	0.52
Credit card	30-89 days past due	1.46	1.56	1.72	1.48	1.25
	90+ days past due	0.33	0.41	0.31	0.27	0.24
	Nonaccrual	0.02	0.01	0.02	0.00	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: 03/31/2025

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	10.81			11.67			11.92			11.66			11.63		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.31			12.24			12.50			12.22			12.19		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	13.05			14.15			14.44			14.10			14.12		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.19			9.83			10.05			9.79			9.66		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	50.00	50.00	50.00	25.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	50.00	50.00	50.00	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	0.42	0.73	0.60	0.56	0.72
Premium income / Insurance activities revenue	0.69	0.82	0.75	0.94	0.00
Credit related premium income / Total premium income	33.33	33.33	33.33	33.33	100.00
Other premium income / Total premium income	66.67	66.67	66.67	66.67	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)	55.31	66.61	46.92	56.20	46.06
Insurance net income (L/H) / Equity (L/H)	65.22	68.97	53.25	34.72	51.00
Insurance benefits, losses, expenses / Insurance premiums	161.64	28.92	34.72	35.51	69.64
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	11.21	11.33	11.36	11.45	11.54
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: 03/31/2025

Foreign Activities

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits				0.00	0.86
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					0.00
Growth Rates					
Net loans and leases	-20.81	68.46	-11.04	108.81	-9.50
Total selected assets	-24.05	20.06	-24.22	21.00	-24.51
Deposits		-100.00		-100.00	89.90

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 03/31/2025

Parent Company Analysis - Part 1

PRELIMINARY FR BHCPR
Page 16

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Profitability					
Net income / Average equity capital	9.79	9.35	9.43	10.58	12.61
Bank net income / Average equity investment in banks	10.78	10.23	10.07	11.12	13.56
Nonbank net income / Average equity investment in nonbanks	5.87	7.05	6.59	11.75	10.57
Subsidiary HCs net income / Average equity investment in sub HCs	4.94	6.16	6.07	7.22	8.22
Bank net income / Parent net income	106.20	107.42	106.83	107.55	104.71
Nonbank net income / Parent net income	0.47	0.67	0.50	1.06	0.60
Subsidiary holding companies' net income / Parent net income	109.27	143.10	111.11	118.62	103.02
Leverage					
Total liabilities / Equity capital	11.03	12.36	11.93	12.44	14.28
Total debt / Equity capital	6.39	7.19	6.89	6.86	7.78
Total debt + notes payable to subs that issued TPS / Equity capital	9.18	10.51	9.90	10.49	11.96
Total debt + Loans guaranteed for affiliate / Equity capital	6.36	7.18	6.86	6.83	7.75
Total debt / Equity capital - excess over fair value	6.39	7.20	6.89	6.86	7.78
Long-term debt / Equity capital	6.20	7.03	6.69	6.72	7.71
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	0.00	0.01
Long-term debt / Consolidated long-term debt	34.69	31.23	34.78	30.98	35.71
Double Leverage					
Equity investment in subs / Equity capital	105.37	106.50	105.42	106.37	106.40
Total investment in subs / Equity capital	105.58	106.68	105.74	106.58	106.67
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)	0.52	0.82	0.66	0.70	0.50
Equity investment in subs - equity cap / Net income-div (X)	1.59	2.56	2.12	1.93	1.33
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	117.76	110.64	133.30	130.30	137.71
Cash from ops + noncash items + op expense / Op expense + dividend	117.96	107.66	129.37	127.93	137.84
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	87.66	94.33	111.49	92.82	98.06
Pretax operating income + interest expense / Interest expense	922.75	807.25	1,137.05	1,308.05	1,165.40
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	719.32	625.13	888.57	862.46	1,069.59
Dividends + interest from subsidiaries / Interest expense + dividends	107.39	108.43	152.04	158.53	157.10
Fees + other income from subsidiaries / Salary + other expenses	5.43	3.84	3.11	5.59	4.82
Net income / Current part of long-term debt + preferred dividends (X)	30.39	33.53	96.76	156.67	190.43
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.32	1.26	1.98	1.54	2.23
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	5.64	6.13	5.93	6.99	0.00
Total	5.64	6.13	5.93	6.99	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	0.05	0.04	0.05	0.05	0.07
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: 03/31/2025

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	70.88	72.29	73.41	76.23	77.72
Dividends declared / Net income	27.87	31.48	26.56	30.80	24.56
Net income - dividends / Average equity	6.70	6.14	6.49	7.16	9.35
Percent of Dividends Paid					
Dividends from bank subsidiaries	113.96	116.81	183.89	181.58	158.06
Dividends from nonbank subsidiaries	0.33	0.27	1.19	1.85	1.57
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	125.57	122.21	184.41	183.53	176.09
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	32.41	36.57	43.64	46.02	38.52
Interest income from bank subsidiaries	0.09	0.10	0.10	0.10	0.03
Management and service fees from bank subsidiaries	0.27	0.35	0.45	0.54	0.33
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	36.73	39.80	51.24	53.17	45.18
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	52.01	47.46	73.34	67.35	72.86
Interest income from nonbank subsidiaries	0.46	0.22	0.42	0.16	0.08
Management and serv fees from nonbank subsidiaries	0.02	0.03	0.04	0.09	0.17
Other income from nonbank subsidiaries	0.00	0.00	0.05	0.03	0.01
Operating income from nonbank subsidiaries	68.56	51.32	82.56	70.07	76.25
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	12.76	25.08	122.45	52.28	40.51
Interest income from subsidiary holding companies	4.92	0.02	0.01	0.00	0.01
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	17.68	25.09	122.46	52.29	40.52
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	63.20	65.69	79.15	79.68	78.54
Interest income from bank subsidiaries	1.12	1.19	0.38	0.27	0.13
Management and service fees from bank subsidiaries	0.72	1.31	0.63	1.20	0.67
Other income from bank subsidiaries	0.01	0.00	0.00	0.02	0.00
Operating income from bank subsidiaries	74.63	78.57	94.14	94.32	83.91
Dividends from nonbank subsidiaries	0.49	0.52	0.67	1.22	1.33
Interest income from nonbank subsidiaries	0.01	0.01	0.01	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	2.91	1.58	0.91	1.56	1.45
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,022.26	557.75	716.58	741.88	534.83
Loans and advances from subsidiaries / Total debt	30.87	30.95	30.30	33.16	30.76

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 2

Page 1

Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									201
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.14	1.83	2.23	2.64	3.14	3.55	3.94	5.12	97
+ Non-interest income	0.69	0.16	0.23	0.45	0.66	0.87	1.30	1.79	201
- Overhead expense	2.41	1.50	1.69	1.99	2.37	2.73	3.30	4.08	201
- Provision for credit losses	0.13	-0.01	0.00	0.02	0.09	0.19	0.44	0.85	201
+ Securities gains (losses)	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.00	201
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	97
= Pretax net operating income (tax equivalent)	1.25	-0.25	0.12	0.92	1.28	1.61	2.06	2.83	97
Net operating income	0.97	-0.43	0.23	0.71	1.00	1.29	1.65	2.01	201
Net income	0.98	-0.43	0.23	0.71	1.00	1.29	1.67	2.16	201
Net income (Subchapter S adjusted)	1.07	0.27	0.66	0.84	1.06	1.29	1.56	1.91	18
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.45	4.13	4.44	4.97	5.45	5.79	6.56	7.51	97
Interest expense	2.11	1.07	1.36	1.74	2.12	2.48	2.82	3.35	201
Net interest income (tax equivalent)	3.34	1.92	2.34	2.81	3.37	3.77	4.21	5.33	97
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.10	-0.02	0.00	0.01	0.04	0.15	0.37	0.89	201
Earnings coverage of net loan and lease losses (X)	28.91	-568.06	-112.24	3.63	16.96	58.51	209.32	406.10	198
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	0.65	0.84	1.02	1.18	1.36	1.73	1.99	201
Allowance for loan and lease losses / Total loans and leases	1.20	0.65	0.84	1.02	1.18	1.36	1.71	1.88	201
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.59	0.06	0.12	0.25	0.54	0.81	1.45	2.06	201
30-89 days past due loans and leases / Total loans and leases	0.36	0.04	0.08	0.14	0.28	0.51	0.95	1.15	201
Liquidity and Funding									
Net noncore funding dependence	8.35	-9.32	-5.38	1.08	8.23	15.60	22.68	26.44	201
Net short-term noncore funding dependence	4.98	-12.76	-6.59	-1.29	4.98	11.39	18.23	21.16	201
Net loans and leases / Total assets	71.89	49.62	57.58	66.09	73.56	77.92	82.06	83.99	201
Capitalization									
Tier 1 leverage ratio	10.19	7.76	8.31	8.88	10.01	11.32	12.65	14.23	201
Holding company equity capital / Total assets	10.06	6.45	7.10	8.64	9.98	11.50	12.94	14.39	201
Total equity capital (including minority interest) / Total assets	10.08	6.45	7.10	8.66	10.07	11.50	12.94	14.39	201
Common equity tier 1 capital / Total risk-weighted assets	12.33	9.01	9.45	10.59	12.04	13.63	16.32	19.22	181
Net loans and leases / Equity capital (X)	7.36	4.77	5.32	6.03	7.25	8.52	10.11	11.39	200
Cash dividends / Net income	27.92	0.00	0.00	7.62	27.31	45.20	71.66	99.61	186
Cash dividends / Net income (Subchapter S adjusted)	34.11	14.64	15.85	17.85	26.35	44.81	60.29	72.85	10
Growth Rates									
Assets	4.28	-5.54	-2.81	0.06	3.40	8.11	14.29	21.69	186
Equity capital	11.53	-0.30	2.09	6.37	9.80	14.87	27.14	38.86	186
Net loans and leases	4.68	-8.22	-3.50	0.71	3.89	8.59	14.62	20.72	186
Noncore funding	-1.04	-44.47	-38.28	-19.51	-1.22	15.92	39.75	66.88	185
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	200
Long-term debt / Equity capital	6.20	0.00	0.00	0.00	6.09	12.36	17.48	23.44	200
Equity investment in subsidiaries / Equity capital	105.37	89.16	94.57	99.47	103.30	112.12	118.83	124.54	200
Cash from ops + noncash items + op expense / Op expense + dividends	117.96	-10.38	5.28	56.68	103.19	150.23	278.21	467.78	196

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	5.12	3.93	4.11	4.62	5.12	5.44	6.05	7.06	97
Less: Interest expense	1.98	1.02	1.22	1.64	2.00	2.39	2.71	3.20	201
Equals: Net interest income (tax equivalent)	3.14	1.83	2.23	2.64	3.14	3.55	3.94	5.12	97
Plus: Non-interest income	0.69	0.16	0.23	0.45	0.66	0.87	1.30	1.79	201
Equals: adjusted operating income (tax equivalent)	3.86	2.29	2.66	3.34	3.80	4.31	5.10	6.41	97
Less: Overhead expense	2.41	1.50	1.69	1.99	2.37	2.73	3.30	4.08	201
Less: Provision for credit losses	0.13	-0.01	0.00	0.02	0.09	0.19	0.44	0.85	201
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	201
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.00	201
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	97
Equals: Pretax net operating income (tax equivalent)	1.25	-0.25	0.12	0.92	1.28	1.61	2.06	2.83	97
Less: Applicable income taxes (tax equivalent)	0.26	0.00	0.01	0.14	0.29	0.36	0.48	0.71	97
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Equals: Net operating income	0.97	-0.43	0.23	0.71	1.00	1.29	1.65	2.01	201
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Equals: Net income	0.98	-0.43	0.23	0.71	1.00	1.29	1.67	2.16	201
Memo: Net income (last four quarters)	0.94	0.06	0.24	0.58	0.93	1.26	1.60	2.02	187
Net income-BHC and noncontrolling (minority) interest	0.98	-0.43	0.23	0.71	1.00	1.29	1.67	2.09	201
Margin Analysis									
Average earning assets / Average assets	94.25	89.76	90.58	92.71	94.37	95.89	97.05	97.68	201
Average interest-bearing funds / Average assets	70.13	54.15	58.16	64.68	71.26	75.11	80.45	83.34	201
Interest income (tax equivalent) / Average earning assets	5.45	4.13	4.44	4.97	5.45	5.79	6.56	7.51	97
Interest expense / Average earning assets	2.11	1.07	1.36	1.74	2.12	2.48	2.82	3.35	201
Net interest income (tax equivalent) / Average earning assets	3.34	1.92	2.34	2.81	3.37	3.77	4.21	5.33	97
Yield or Cost									
Total loans and leases (tax equivalent)	6.07	4.69	4.97	5.63	6.00	6.38	7.27	8.46	97
Interest-bearing bank balances	4.01	1.83	2.46	3.36	4.00	4.59	6.01	6.77	201
Federal funds sold and reverse repos	3.31	0.00	0.00	2.47	4.30	4.45	6.56	8.36	61
Trading assets	0.57	0.00	0.00	0.00	0.00	0.00	3.09	5.72	35
Total earning assets	5.36	4.16	4.39	4.88	5.39	5.76	6.24	7.29	201
Investment securities (tax equivalent)	3.34	2.18	2.36	2.66	3.15	3.96	4.88	5.64	96
US Treasury and agency securities (excluding mortgage-backed securities)	2.92	0.94	1.13	1.72	2.54	3.97	5.36	7.05	189
Mortgage-backed securities	3.14	1.86	2.04	2.46	2.97	3.85	4.74	5.22	197
All other securities	3.90	2.04	2.44	2.90	3.62	4.89	6.06	6.38	93
Interest-bearing deposits	2.71	1.63	1.86	2.21	2.72	3.16	3.61	3.91	201
Time deposits of \$250K or more	4.07	3.11	3.45	3.84	4.09	4.31	4.57	4.87	199
Time deposits < \$250K	3.88	2.83	3.20	3.66	3.93	4.17	4.41	4.58	199
Other domestic deposits	2.15	0.91	1.17	1.62	2.10	2.70	3.16	3.67	201
Foreign deposits									
Federal funds purchased and repos	2.46	0.00	0.10	0.90	2.15	3.92	4.51	4.82	101
Other borrowed funds and trading liabilities	1.56	0.00	0.00	0.00	0.00	3.89	4.42	4.61	180
All interest-bearing funds	2.85	1.77	2.04	2.44	2.84	3.27	3.70	3.94	201

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 2
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.64	0.00	0.00	0.00	0.00	0.26	4.40	8.86	200
Overhead expenses / Net Interest Income + non-interest income	64.00	45.68	51.06	56.54	62.65	71.38	80.61	93.76	201
Percent of Average Assets									
Total overhead expense	2.41	1.50	1.69	1.99	2.37	2.73	3.30	4.08	201
Personnel expense	1.38	0.78	0.92	1.15	1.37	1.59	1.85	2.29	201
Net occupancy expense	0.26	0.12	0.16	0.19	0.24	0.32	0.40	0.51	201
Other operating expenses	0.76	0.40	0.47	0.60	0.72	0.87	1.15	1.73	201
Overhead less non-interest income	1.65	0.95	1.13	1.33	1.67	1.91	2.19	2.60	201
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	63.37	43.46	50.47	55.20	61.77	69.43	79.19	94.62	97
Personnel expense	35.94	21.72	26.63	31.12	35.44	39.80	45.39	52.89	97
Net occupancy expense	6.76	3.74	4.12	5.18	6.34	8.22	10.67	11.71	97
Other operating expenses	20.21	12.80	14.66	16.14	19.17	23.04	27.68	32.94	97
Total non-interest income	18.25	5.53	9.62	12.44	16.99	23.74	29.11	35.79	97
Fiduciary activities income	2.12	0.00	0.00	0.00	1.37	4.14	6.59	10.63	97
Service charges on domestic deposit accounts	2.96	0.14	0.54	1.55	2.82	4.21	5.61	7.23	97
Trading revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.30	97
Investment banking fees and commissions	0.88	0.00	0.00	0.00	0.46	1.55	3.15	4.28	97
Insurance activities revenue	0.42	0.00	0.00	0.00	0.00	0.09	2.05	6.97	97
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Net servicing fees	0.39	-0.12	0.00	0.00	0.21	0.63	1.27	1.99	97
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Net gain (loss) - sales of loans, OREO, and other assets	1.22	-0.24	0.00	0.07	0.49	1.41	5.21	7.01	97
Other non-interest income	7.28	2.60	2.97	4.49	6.74	9.28	12.22	17.04	97
Overhead less non-interest income	44.72	20.68	27.72	34.90	43.99	52.92	66.52	77.14	97
Applicable income taxes / Pretax net operating income (tax equivalent)	18.08	0.00	0.81	16.57	20.09	23.72	26.73	29.16	90
Applicable income tax + TE / Pretax net operating income + TE	21.54	0.17	4.74	19.36	22.07	25.74	28.95	29.77	90

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 2
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	55.19	21.68	37.47	47.21	55.30	65.19	72.59	75.04	201
Commercial and industrial loans	9.59	1.81	2.85	5.13	8.22	14.09	19.19	26.53	201
Loans to individuals	2.14	0.02	0.05	0.21	0.82	3.07	8.78	14.40	201
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	201
Agricultural loans	0.55	0.00	0.00	0.00	0.05	0.83	2.96	4.49	201
Other loans and leases	1.09	0.00	0.00	0.00	0.15	1.80	4.66	7.85	201
Net loans and leases	71.89	49.62	57.58	66.09	73.56	77.92	82.06	83.99	201
Debt securities over 1 year	13.21	1.89	3.22	7.05	12.13	18.51	26.53	32.64	201
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.01	0.07	0.22	0.47	201
Subtotal	85.76	75.84	78.89	83.53	86.64	88.72	90.70	91.75	201
Interest-bearing bank balances	4.46	0.43	0.91	1.85	3.82	6.76	10.00	11.95	201
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.55	201
Debt securities 1 year or less	1.91	0.06	0.25	0.57	1.33	2.74	5.75	8.61	201
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.32	201
Total earning assets	92.95	88.75	89.46	91.38	93.13	94.48	95.77	96.28	201
Non-interest cash and due from depository institutions	0.95	0.20	0.31	0.59	0.98	1.22	1.62	1.84	201
Other real estate owned	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.20	201
All other assets	6.03	2.92	3.54	4.58	5.75	7.37	9.11	10.11	201
Memoranda									
Short-term investments	6.95	1.64	2.01	3.71	6.31	9.67	13.74	17.00	201
US Treasury securities	0.70	0.00	0.00	0.00	0.16	1.40	3.04	4.08	201
US agency securities (excluding mortgage-backed securities)	1.27	0.00	0.00	0.08	0.66	1.92	4.82	7.78	201
Municipal securities	2.54	0.00	0.00	0.42	1.42	4.22	8.95	12.06	201
Mortgage-backed securities	7.83	0.42	1.18	3.62	6.96	12.24	16.32	18.95	201
Asset-backed securities	0.54	0.00	0.00	0.00	0.07	0.95	2.40	5.10	201
Other debt securities	0.50	0.00	0.00	0.02	0.32	0.93	1.73	2.26	201
Loans held-for-sale	0.13	0.00	0.00	0.01	0.06	0.20	0.58	1.32	201
Loans held for investment	72.42	50.61	57.25	66.67	74.44	78.76	82.30	85.19	201
Real estate loans secured by 1-4 family	15.78	1.23	3.31	7.65	14.70	22.40	31.98	41.17	201
Revolving	1.87	0.01	0.08	0.57	1.65	2.85	4.95	5.72	201
Closed-end, secured by first liens	13.24	0.89	2.32	5.81	12.48	19.22	28.86	33.72	201
Closed-end, secured by junior liens	0.31	0.00	0.02	0.07	0.23	0.47	0.90	1.18	201
Commercial real estate loans	35.76	13.40	19.70	28.06	35.80	42.76	51.84	58.82	201
Construction and land development	5.31	0.55	1.83	3.06	4.79	7.48	10.07	11.74	201
Multifamily	5.38	0.59	1.27	2.57	4.54	7.37	12.25	22.96	201
Nonfarm nonresidential	23.65	8.05	10.46	17.94	23.77	30.59	35.12	37.18	201
Real estate loans secured by farmland	1.04	0.00	0.00	0.02	0.35	1.80	4.85	6.41	201

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 2
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	76.95	44.72	55.57	68.18	79.12	86.56	92.05	95.72	201
Real estate loans secured by 1-4 family	22.11	2.04	4.31	11.44	20.36	31.12	44.42	52.84	201
Revolving	2.63	0.02	0.11	0.84	2.35	3.88	6.76	8.80	201
Closed-end	19.02	1.22	3.55	8.82	17.73	27.58	36.23	47.88	201
Commercial real estate loans	50.07	21.74	31.75	40.10	49.84	60.18	71.10	76.50	201
Construction and land development	7.45	0.73	2.84	4.42	6.81	10.65	14.12	16.26	201
1-4 family	1.50	0.00	0.10	0.36	0.98	2.34	4.11	5.32	201
Other	5.84	0.72	1.94	3.21	5.21	8.14	11.20	13.57	201
Multifamily	7.42	0.74	1.76	3.74	6.34	9.77	16.68	29.36	201
Nonfarm nonresidential	33.28	12.11	16.55	26.09	33.12	41.06	49.04	56.92	201
Owner-occupied	11.66	2.47	4.02	7.71	11.99	15.05	19.11	22.63	201
Other	21.23	6.79	9.34	15.52	20.53	28.08	33.86	39.31	201
Real estate loans secured by farmland	1.54	0.00	0.00	0.03	0.55	2.56	6.90	9.51	201
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	201
Commercial and industrial loans	13.49	2.39	4.24	7.57	12.21	20.12	25.43	37.25	201
Loans to individuals	3.24	0.03	0.06	0.29	1.18	4.59	13.85	20.23	201
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.04	0.23	0.30	201
Agricultural loans	0.81	0.00	0.00	0.00	0.07	1.17	4.36	7.22	201
Other loans and leases	1.60	0.00	0.00	0.00	0.21	2.52	6.68	11.32	201
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	512.86	180.62	295.28	410.68	508.36	628.84	709.73	783.90	201
Real estate loans secured by 1-4 family	147.68	13.04	27.68	63.70	136.70	206.19	322.85	441.27	201
Revolving	17.50	0.10	0.81	4.71	14.15	26.82	43.53	58.21	201
Closed-end	127.47	9.87	23.33	52.00	119.84	183.41	293.31	352.65	201
Commercial real estate loans	330.86	103.39	178.93	249.24	320.51	417.98	500.49	573.22	201
Construction and land development	48.67	5.34	15.76	28.67	47.89	67.69	89.68	100.32	201
1-4 family	9.58	0.00	0.64	2.56	6.98	12.92	27.13	40.77	201
Other	37.98	4.97	9.14	22.15	36.16	53.87	67.89	92.80	201
Multifamily	49.72	4.04	11.27	21.63	42.94	67.10	112.67	202.15	201
Nonfarm nonresidential	220.43	54.10	90.42	159.51	215.08	289.72	351.15	392.41	201
Owner-occupied	76.62	13.55	22.66	45.77	75.93	102.74	135.34	155.22	201
Other	141.48	29.79	49.77	89.57	137.03	188.06	251.69	285.24	201
Real estate loans secured by farmland	9.57	0.00	0.00	0.16	3.07	14.69	41.82	64.94	201
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	201
Commercial and industrial loans	88.89	16.34	25.27	46.58	80.54	128.67	179.01	244.64	201
Loans to individuals	20.18	0.20	0.47	1.83	7.46	28.76	92.05	127.51	201
Credit card loans	0.19	0.00	0.00	0.00	0.00	0.24	1.02	2.03	201
Agricultural loans	5.09	0.00	0.00	0.00	0.44	7.75	28.30	47.37	201
Other loans and leases	9.77	0.00	0.00	0.00	1.47	16.30	43.33	68.12	201
Supplemental									
Non-owner occupied CRE loans / Gross loans	38.17	14.92	20.30	29.62	37.84	46.90	56.53	65.05	201
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	253.19	56.50	123.43	176.22	244.60	327.91	413.36	495.94	201
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	333.63	103.39	178.93	249.26	322.78	420.65	502.21	596.30	201

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	6.95	1.64	2.01	3.71	6.31	9.67	13.74	17.00	201
Liquid assets	16.47	7.03	8.66	11.72	15.65	20.33	25.80	31.25	201
Investment securities	15.92	3.62	4.99	9.87	15.25	20.81	31.33	36.58	201
Net loans and leases	71.89	49.62	57.58	66.09	73.56	77.92	82.06	83.99	201
Net loans, leases and standby letters of credit	72.32	50.02	57.63	66.49	74.01	78.41	82.61	84.34	201
Core deposits	73.16	55.79	61.70	68.13	74.11	78.52	82.05	83.48	201
Noncore funding	14.35	2.73	4.54	8.72	13.02	20.50	26.88	30.33	201
Time deposits of \$250K or more	5.42	0.62	1.73	3.57	5.05	7.17	9.57	13.24	201
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Federal funds purchased and repos	0.37	0.00	0.00	0.00	0.00	0.51	2.06	3.48	201
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Net federal funds purchased (sold)	0.34	-0.41	-0.07	0.00	0.00	0.43	1.89	3.48	201
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Other borrowings w/remaining maturity of 1 year or less	1.81	0.00	0.00	0.00	0.93	3.76	6.51	8.53	201
Earning assets that reprice within 1 year	32.33	15.96	18.68	22.94	31.33	40.43	50.18	58.89	201
Interest-bearing liabilities that reprice within 1 year	20.48	4.55	9.18	13.08	17.27	23.83	46.87	61.34	201
Long-term debt that reprices within 1 year	0.15	0.00	0.00	0.00	0.00	0.07	0.99	1.41	201
Net assets that reprice within 1 year	11.07	-25.23	-9.08	1.39	10.66	21.84	32.17	41.69	201
Other Liquidity and Funding Ratios									
Net noncore funding dependence	8.35	-9.32	-5.38	1.08	8.23	15.60	22.68	26.44	201
Net short-term noncore funding dependence	4.98	-12.76	-6.59	-1.29	4.98	11.39	18.23	21.16	201
Short-term investment / Short-term noncore funding	79.62	10.61	16.07	29.65	58.54	107.97	188.74	382.63	200
Liquid assets - short-term noncore funding / Nonliquid assets	6.52	-14.63	-9.20	-2.12	6.26	13.76	24.24	34.98	201
Net loans and leases / Total deposits	86.31	62.34	66.32	79.11	87.85	95.11	100.35	103.59	201
Net loans and leases / Core deposits	98.79	67.99	74.64	86.93	98.68	109.71	124.91	139.50	201
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.82	-24.03	-18.05	-8.05	-2.31	-0.06	0.00	0.00	114
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.06	-32.65	-24.07	-15.16	-8.17	-3.52	-0.96	-0.54	199
Structured notes appreciation (depreciation) / Tier 1 capital	-0.28	-1.17	-1.00	-0.49	-0.14	-0.01	0.00	0.00	46
Percent of Investment Securities									
Held-to-maturity securities	11.63	0.00	0.00	0.00	0.84	25.90	49.61	61.18	200
Available-for-sale securities	86.72	32.67	46.63	71.14	96.88	99.84	100.00	100.00	200
US Treasury securities	5.26	0.00	0.00	0.00	1.05	9.21	23.33	48.31	200
US agency securities (excluding mortgage-backed securities)	7.77	0.00	0.00	0.71	4.56	11.77	28.27	44.95	200
Municipal securities	16.20	0.00	0.02	3.37	11.87	25.17	43.22	51.05	200
Mortgage-backed securities	50.77	6.26	13.77	32.68	53.42	68.27	79.48	87.52	200
Asset-backed securities	3.28	0.00	0.00	0.00	0.57	4.89	14.47	27.01	200
Other debt securities	3.64	0.00	0.00	0.11	2.10	6.38	13.48	21.56	200
Mutual funds and equity securities	0.41	0.00	0.00	0.00	0.04	0.50	2.01	6.95	200
Debt securities 1 year or less	13.31	0.82	1.63	4.73	9.61	21.26	35.38	42.99	200
Debt securities 1 to 5 years	20.53	2.26	3.60	9.11	19.33	30.66	43.09	55.41	200
Debt securities over 5 years	61.53	12.13	23.44	48.87	65.21	78.11	88.30	92.54	200
Pledged securities	52.24	1.71	9.20	33.92	54.52	74.71	86.67	94.49	200
Structured notes, fair value	0.22	0.00	0.00	0.00	0.00	0.00	1.54	4.55	200
Percent Change from Prior Like Quarter									
Short-term investments	18.37	-54.29	-40.56	-18.14	10.96	43.32	116.13	172.10	186
Investment securities	1.40	-23.05	-15.01	-8.14	0.62	9.58	23.47	36.71	185
Core deposits	5.69	-3.67	-2.00	1.72	4.33	8.42	17.84	31.60	186
Noncore funding	-1.04	-44.47	-38.28	-19.51	-1.22	15.92	39.75	66.88	185

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:03/31/2025

	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	86
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Futures and forwards									
Futures and forwards	4.60	0.00	0.00	0.00	0.68	3.41	28.13	48.91	86
Written options									
Written options	5.73	0.00	0.00	0.00	1.40	7.30	32.33	38.63	86
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Over-the-counter	5.39	0.00	0.00	0.00	1.18	7.08	32.33	38.63	86
Purchased options									
Purchased options	2.85	0.00	0.00	0.00	0.00	1.96	17.63	33.99	86
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Over-the-counter	2.84	0.00	0.00	0.00	0.00	1.96	17.63	33.99	86
Swaps									
Swaps	85.83	0.00	21.82	71.33	94.83	99.26	100.00	100.00	86
Held for trading									
Held for trading	12.36	0.00	0.00	0.00	0.00	2.05	79.75	93.50	86
Interest rate contracts	12.36	0.00	0.00	0.00	0.00	2.05	79.75	93.50	86
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Non-traded									
Non-traded	87.64	6.50	20.25	97.95	100.00	100.00	100.00	100.00	86
Interest rate contracts	87.28	6.50	20.25	97.14	100.00	100.00	100.00	100.00	86
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	91.10	0.17	57.14	85.35	98.67	100.00	106.03	112.07	86
One year or less	12.81	0.00	0.00	2.39	8.87	19.77	45.76	55.74	86
Over 1 year to 5 years	46.36	0.00	0.00	37.00	53.75	67.68	84.07	98.26	86
Over 5 years	20.72	0.00	0.00	6.37	19.44	36.91	50.48	69.64	86
Gross negative fair value (absolute value)	1.13	0.00	0.02	0.35	1.10	1.77	2.70	3.18	86
Gross positive fair value	1.77	0.10	0.42	0.84	1.61	2.66	3.34	4.46	86
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	201
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	201
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	201
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	201
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	201
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
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	201
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Other Ratios									
Current credit exposure / Risk-weighted assets	0.07	0.00	0.00	0.00	0.00	0.08	0.41	0.70	181

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

PRELIMINARY

FR BHCPR

Page 9

Peer Group: 2
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	0.13	-0.01	0.00	0.02	0.09	0.20	0.43	0.83	201
Provision for loan and lease losses / Average loans and leases	0.19	-0.02	0.00	0.03	0.13	0.27	0.63	1.19	201
Provision for loan and lease losses / Net loan and lease losses	234.04	-1564.12	-275.47	0.00	111.71	257.28	1073.78	5354.70	198
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	0.65	0.84	1.02	1.18	1.36	1.73	1.99	201
Allowance for loan and lease losses / Total loans and leases	1.20	0.65	0.84	1.02	1.18	1.36	1.71	1.88	201
Allowance for loan and lease losses / Net loans and leases losses (X)	43.62	1.42	2.50	6.75	14.82	50.40	215.12	310.50	167
Allowance for loan and lease losses / Nonaccrual assets	400.60	64.70	87.27	142.53	237.06	560.62	1147.83	2270.44	199
ALLL / 90+ days past due + nonaccrual loans and leases	361.02	50.99	84.78	130.18	219.48	494.40	1054.69	1934.62	200
Gross loan and lease losses / Average loans and leases	0.14	0.00	0.00	0.02	0.08	0.20	0.48	0.93	201
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.02	0.05	0.10	0.21	201
Net losses / Average loans and leases	0.10	-0.02	0.00	0.01	0.04	0.15	0.37	0.89	201
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	201
Recoveries / Prior year-end losses	6.72	0.11	0.79	2.10	5.19	10.20	16.70	23.97	187
Earnings coverage of net loan and lease losses (X)	28.91	-568.06	-112.24	3.63	16.96	58.51	209.32	406.10	198
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.03	-0.02	0.00	0.00	0.01	0.10	0.19	200
Real estate loans secured by 1-4 family	0.00	-0.05	-0.02	0.00	0.00	0.00	0.02	0.07	199
Revolving	0.00	-0.08	-0.03	0.00	0.00	0.00	0.01	0.09	194
Closed-end	0.00	-0.03	-0.01	0.00	0.00	0.00	0.02	0.05	199
Commercial real estate loans	0.01	-0.03	-0.01	0.00	0.00	0.00	0.08	0.20	200
Construction and land development	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.05	198
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Other	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	198
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	198
Nonfarm nonresidential	0.00	-0.03	-0.01	0.00	0.00	0.00	0.03	0.15	200
Owner-occupied	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	200
Other	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.08	200
Real estate loans secured by farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	167
Commercial and industrial loans	0.20	-0.18	-0.05	0.00	0.04	0.30	0.97	1.44	200
Loans to individuals	1.27	0.09	0.18	0.29	0.72	1.85	3.81	7.22	152
Credit card loans	2.36	-0.16	0.00	0.00	1.18	4.29	8.01	10.38	68
Agricultural loans	0.01	-0.04	0.00	0.00	0.00	0.00	0.01	0.56	134
Loans to foreign governments and institutions									
Other loans and leases	0.48	-0.04	0.00	0.00	0.00	0.44	2.50	5.72	121

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.36	0.04	0.08	0.14	0.28	0.51	0.95	1.15	201
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.40	201
Nonaccrual loans and leases	0.54	0.05	0.10	0.21	0.45	0.75	1.31	1.93	201
90+ days past due and nonaccrual loans and leases	0.61	0.06	0.12	0.23	0.53	0.80	1.59	2.22	201
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	0.02	201
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Nonaccrual restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.22	201
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	201
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201
Percent of Total Assets									
+ OREO as Percent of:									
30+ days past due and nonaccrual assets	1.00	0.14	0.27	0.52	0.83	1.37	2.38	3.10	201
90+ days past due and nonaccrual assets	0.45	0.04	0.08	0.15	0.39	0.61	1.19	1.51	201
90+ past due and nonaccrual assets + other real estate owned	0.49	0.04	0.09	0.18	0.42	0.63	1.28	1.62	201
Restructured and Nonaccrual Loans and Leases									
Total assets	0.53	0.05	0.09	0.18	0.43	0.79	1.23	2.25	201
Allowance for loan and lease losses	63.11	5.34	11.79	23.33	54.94	95.92	144.77	213.58	200
Equity capital + allowance for loan and lease losses	4.99	0.47	0.82	1.78	4.15	7.52	12.56	20.61	200
Tier 1 capital + allowance for loan and lease losses	4.91	0.41	0.72	1.67	4.10	7.05	11.34	17.90	201
Loans and leases + other real estate owned	0.72	0.07	0.14	0.26	0.59	1.08	1.64	2.64	201

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2025

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	0.30	0.01	0.05	0.12	0.22	0.43	0.84	1.09	200
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.14	0.30	200
	Nonaccrual	0.51	0.02	0.05	0.16	0.38	0.73	1.54	2.10	200
Commercial and industrial	30-89 days past due	0.37	0.00	0.00	0.05	0.27	0.58	1.00	1.49	200
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.32	200
	Nonaccrual	0.75	0.00	0.03	0.15	0.48	1.12	2.42	3.00	200
Individuals	30-89 days past due	0.65	0.00	0.00	0.18	0.47	1.03	2.02	3.11	197
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.27	197
	Nonaccrual	0.19	0.00	0.00	0.00	0.10	0.34	0.64	0.92	197
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Agricultural	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.08	0.95	1.77	134
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
	Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.09	0.97	2.48	134
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.22	0.00	0.00	0.00	0.00	0.16	0.98	4.74	121
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	121
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.01	1.01	1.77	121

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

FR BHCPR

Page 12

Peer Group: 2
Date: 03/31/2025

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.51	0.00	0.07	0.20	0.40	0.74	1.37	1.75	199
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.22	0.39	199
	Nonaccrual	0.46	0.00	0.07	0.17	0.38	0.71	1.02	1.22	199
Revolving	30-89 days past due	0.35	0.00	0.00	0.04	0.24	0.64	1.18	1.38	194
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.25	194
	Nonaccrual	0.40	0.00	0.00	0.01	0.26	0.67	1.36	2.24	194
Closed-End	30-89 days past due	0.53	0.00	0.04	0.18	0.38	0.77	1.56	1.97	199
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.25	0.40	199
	Nonaccrual	0.46	0.00	0.02	0.15	0.37	0.70	1.09	1.31	199
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	199
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	199
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.14	199
Commercial real estate	30-89 days past due	0.17	0.00	0.00	0.03	0.11	0.29	0.61	0.81	200
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.19	200
	Nonaccrual	0.53	0.00	0.01	0.06	0.30	0.75	1.80	3.01	200
Construction and development	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.34	0.81	1.72	198
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	198
	Nonaccrual	0.47	0.00	0.00	0.00	0.01	0.48	2.60	4.50	198
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.01	0.37	0.57	198
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.34	198
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.13	0.45	1.23	198
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	198
	Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.42	2.27	4.06	198
Multifamily	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.02	0.55	1.33	198
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.03	0.85	2.06	198
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.02	0.08	0.25	0.54	0.84	200
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	200
	Nonaccrual	0.50	0.00	0.00	0.07	0.29	0.80	2.11	2.86	200
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.04	0.10	0.24	0.52	200
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	200
	Nonaccrual	0.17	0.00	0.00	0.01	0.09	0.25	0.69	1.23	200
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.06	0.32	0.45	200
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	200
	Nonaccrual	0.25	0.00	0.00	0.00	0.05	0.37	1.38	2.29	200
Farmland	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.21	0.79	1.65	167
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	167
	Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.59	2.02	2.92	167
Credit card	30-89 days past due	1.46	0.00	0.00	0.00	0.80	2.87	4.94	6.16	68
	90+ days past due	0.33	0.00	0.00	0.00	0.00	0.57	1.36	2.25	68
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.52	68

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

PRELIMINARY

FR BHCPR

Peer Group: 2
Date: 03/31/2025

Page 17

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	70.88	0.00	0.00	38.42	80.85	108.66	139.38	179.98	143
Dividends declared / Net income	27.87	0.00	0.00	7.62	27.31	45.20	71.66	99.61	186
Net income - dividends / Average equity	6.70	-4.05	-0.45	3.94	7.35	9.67	13.04	17.03	201
Percent of Dividends Paid									
Dividends from bank subsidiaries	113.96	0.00	0.00	66.90	110.48	170.59	271.35	357.16	154
Dividends from nonbank subsidiaries	0.33	0.00	0.00	0.00	0.00	0.07	1.23	10.70	154
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Dividends from all subsidiaries	125.57	0.00	0.00	91.40	113.59	182.59	288.45	484.01	154
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	32.41	0.00	0.00	0.00	33.72	58.48	91.65	122.80	183
Interest income from bank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.02	0.64	1.51	183
Management and service fees from bank subsidiaries	0.27	0.00	0.00	0.00	0.00	0.00	0.00	13.16	183
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	183
Operating income from bank subsidiaries	36.73	0.00	0.00	0.26	36.14	62.09	103.74	147.22	183
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	52.01	0.00	0.00	0.00	44.25	100.00	117.65	186.36	64
Interest income from nonbank subsidiaries	0.46	0.00	0.00	0.00	0.00	0.00	2.42	14.48	64
Management and serv fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.26	64
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Operating income from nonbank subsidiaries	68.56	0.00	0.00	1.40	61.46	100.00	162.49	547.07	64
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	12.76	0.00	0.00	0.00	0.00	11.16	48.48	52.95	8
Interest income from subsidiary holding companies	4.92	0.00	0.00	0.00	0.00	0.03	11.86	25.57	8
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	17.68	0.00	0.00	0.00	0.06	40.62	48.48	52.95	8
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	63.20	0.00	0.00	0.00	97.16	99.84	100.00	100.00	188
Interest income from bank subsidiaries	1.12	0.00	0.00	0.00	0.00	0.10	3.82	43.48	188
Management and service fees from bank subsidiaries	0.72	0.00	0.00	0.00	0.00	0.00	1.82	25.37	188
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.43	188
Operating income from bank subsidiaries	74.63	0.00	0.00	75.24	99.68	100.00	100.00	100.00	188
Dividends from nonbank subsidiaries	0.49	0.00	0.00	0.00	0.00	0.00	1.12	19.00	188
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.47	188
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	188
Operating income from nonbank subsidiaries	2.91	0.00	0.00	0.00	0.00	0.19	16.51	70.26	188
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
Loans and advances from subsidiaries / Short term debt	1022.26	0.00	0.00	0.00	13.92	1467.39	2911.99	4044.69	11
Loans and advances from subsidiaries / Total debt	30.87	0.00	0.00	0.00	20.92	59.50	103.15	142.45	122

BHCPR Reporters for Quarter Ending 03/31/2025

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 12/31/2024 and Other Notes</u>
1399765	4,596,467	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,963,786	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1117464	3,270,041	ACNB CORPORATION	GETTYSBURG, PA	New Y-9C/BHCPR reporter
5902912	3,636,929	ADAM CORPORATION/GROUP, THE	COLLEGE STATION, TX	New Y-9C/BHCPR reporter
2067007	5,339,620	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,664,670	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	8,290,073	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	9,759,852	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	5,234,535	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,523,738	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,250,612	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,448,884	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	3,123,446	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	New Y-9C/BHCPR reporter
2858951	9,385,729	BANCORP, INC., THE	WILMINGTON, DE	
1097306	8,029,850	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,247,073	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,505,066	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,784,244	BANK OF MARIN BANCORP	NOVATO, CA	
3553815	3,183,893	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	3,180,220	BANTERRA CORP	ELDORADO, IL	New Y-9C/BHCPR reporter
1115385	4,063,226	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,473,822	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,040,908	BEACON BANCORP	TAUNTON, MA	
1246159	6,485,646	BESSEMER GROUP, INCORPORATED, THE	WOODBRIIDGE, NJ	
3602245	6,791,701	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
2935142	3,513,369	BOU BANCORP, INC.	OGDEN, UT	
1133781	3,797,902	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	5,136,808	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,683,981	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	7,357,171	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	7,838,090	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	7,800,361	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,584,732	BYLINE BANCORP, INC.	CHICAGO, IL	
5443938	3,983,089	CALIFORNIA BANCORP	SAN DIEGO, CA	
2687795	6,846,008	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	6,964,785	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	5,158,055	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
2808590	3,349,805	CAPITAL BANCORP, INC.	ROCKVILLE, MD	
1085509	4,461,233	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,433,052	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,738,129	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,700,287	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
2925406	3,627,732	CBC BANCORP	IRVINE, CA	
1860863	3,617,238	CBX CORPORATION	CARROLLTON, IL	
2158156	3,747,700	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,405,239	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1051465	4,360,457	CENTRAL SERVICE CORPORATION	ENID, OK	
5164989	4,706,749	CHARLESBRIDGE, MHC	DEDHAM, MA	

1125030	5,639,701	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1139297	4,305,391	CHOICEONE FINANCIAL SERVICES, INC.	SPARTA, MI	New Y-9C/BHCPR reporter
1076262	6,622,539	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	4,146,717	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	6,295,508	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3203008	4,339,282	COASTAL FINANCIAL CORPORATION	EVERETT, WA	
1085170	3,171,825	COLONY BANKCORP, INC.	FITZGERALD, GA	
1080595	4,814,446	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	6,276,518	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
2935405	3,553,086	COMMUNITY WEST BANCSHARES	FRESNO, CA	
1048764	9,759,255	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4389329	8,588,118	CRB GROUP, INC.	FORT LEE, NJ	
1486517	5,192,372	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2242523	3,381,210	D.L. EVANS BANCORP	BURLEY, ID	
1121229	4,609,739	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	4,363,062	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2777016	3,729,216	ENCORE BANCSHARES, INC	LITTLE ROCK, AR	
2461016	4,900,489	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	5,449,807	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,683,990	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	3,388,786	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	
1053580	8,803,118	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	5,157,040	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,587,119	FB CORPORATION	CREVE COEUR, MO	
1249002	4,338,188	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	
3223967	3,228,692	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1032464	6,340,492	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
3547159	3,965,635	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1199974	7,839,108	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1988646	3,926,559	FIRST BANCORP, INC.	LEBANON, VA	
1133932	3,179,678	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	New Y-9C/BHCPR reporter
1204560	9,481,779	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	7,945,870	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1247428	3,944,879	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1108097	4,401,434	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	3,225,773	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA	
1249039	3,275,269	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	New Y-9C/BHCPR reporter
3839201	3,974,803	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1208595	5,584,334	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	3,829,269	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	5,851,608	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	7,572,688	FIRST MID BANCSHARES, INC.	MATTOON, IL	
4843090	3,270,483	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	New Y-9C/BHCPR reporter
1206313	6,384,183	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	
1048894	4,076,306	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY	
1096505	8,355,960	FIRST SECURITY BANCORP	SEARCY, AR	
1099917	4,228,127	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1066713	8,216,458	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,788,207	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3162927	4,245,057	FIVE STAR BANCORP	RANCHO CORDOVA, CA	
2393274	9,008,396	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3391129	7,291,323	FORBRIGHT, INC.	CHEVY CHASE, MD	
1128358	3,592,213	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	5,855,837	FREMONT BANCORPORATION	FREMONT, CA	
1098620	8,424,751	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	

2339133	5,997,877	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1862036	3,153,161	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2453084	3,581,186	H BANCORP LLC	IRVINE, CA	New Y-9C/BHCPR reporter
2900261	7,729,035	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
4973353	5,706,293	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	5,092,192	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,514,255	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	7,129,862	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,564,166	HILLS BANCORPORATION	HILLS, IA	
3851191	3,485,453	HOME BANCORP, INC.	LAFAYETTE, LA	
3843507	7,803,631	HOMESTREET, INC.	SEATTLE, WA	
2592714	5,474,772	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	6,589,395	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	4,557,452	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	7,628,638	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
5806739	5,325,960	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA	
1118854	3,802,082	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	5,328,428	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	4,367,346	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	7,100,792	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	4,381,458	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	6,898,170	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,733,141	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ	
1208906	6,851,179	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3439236	4,905,909	LEADER BANCORP, INC	ARLINGTON, MA	
2325350	3,256,692	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	4,407,147	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2589714	3,256,082	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2608763	6,141,200	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
4750086	3,645,259	METROCITY BANKSHARES, INC.	DORAVILLE, GA	Moved from Peer 9
2820211	7,616,298	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	5,546,026	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,138,950	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	7,457,753	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	6,254,394	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
1141348	3,153,574	MINNWEST CORPORATION	MINNETONKA, MN	
4369808	7,093,565	MUTUAL BANCORP	HYANNIS, MA	
3211601	3,028,135	MVB FINANCIAL CORP.	FAIRMONT, WV	
2398082	3,983,665	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5860236	5,240,982	NB BANCORP, INC.	NEEDHAM, MA	
4436559	3,746,362	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	5,986,247	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3103603	8,975,222	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1246935	3,130,693	NORTHERN BANCORP, INC.	WOBURN, MA	New Y-9C/BHCPR reporter
3132863	5,710,000	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
2737814	5,859,655	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
1136661	6,927,931	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	5,727,686	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	4,678,781	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	9,750,372	ORIGIN BANCORP, INC.	RUSTON, LA	
1248153	5,441,586	ORRSTOWN FINANCIAL SERVICES, INC.	HARRISBURG, PA	
1142336	9,886,612	PARK NATIONAL CORPORATION	NEWARK, OH	
1200692	3,595,451	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2390013	7,013,020	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	
2651590	7,120,652	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	

1070578	9,246,000	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	4,999,358	PEOPLES FINANCIAL SERVICES CORP.	DUNMORE, PA	
3186585	5,970,996	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3325740	3,697,717	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	9,152,779	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,009,400	RBB BANCORP	LOS ANGELES, CA	
1130584	3,902,810	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,186,432	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1097025	7,075,555	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
4422851	3,632,568	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL	
1071397	9,718,276	S&T BANCORP, INC.	INDIANA, PA	
3365858	8,046,329	SALEM FIVE BANCORP	SALEM, MA	
2429838	6,176,563	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,606,183	SIERRA BANCORP	PORTERVILLE, CA	
1131497	5,411,217	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	4,405,209	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	5,242,415	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,291,995	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	4,976,501	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,343,300	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1427275	3,252,892	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1249730	8,997,478	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	6,795,051	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1246467	3,024,877	TAMPA BAY BANKING COMPANY	TAMPA, FL	Moved from Peer 3
4475473	4,896,989	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	
2367921	8,199,653	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,819,599	TRICO BANCSHARES	CHICO, CA	
3233126	6,268,394	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,338,545	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,912,608	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	7,975,167	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,119,177	USB BANCORP, INC.	DANBURY, CT	
1050712	3,640,800	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	4,435,490	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	
1917600	4,355,010	VERABANK, INC.	HENDERSON, TX	
2012315	4,083,501	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	Moved from Peer 9
1115349	6,588,126	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	5,475,339	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,986,669	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	5,976,400	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3122051	3,149,142	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	New Y-9C/BHCPR reporter
2004141	5,531,468	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,554,068	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 201 bank holding companies.