

BHCPR PEER GROUP DATA

Peer Group: 3
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)					
+ Non-interest income	0.85	1.03	0.82	1.39	1.09
- Overhead expense	2.86	2.58	2.64	2.79	2.78
- Provision for credit losses	0.04	0.03	0.04	0.09	0.04
+ Securities gains (losses)	0.00	-0.01	-0.01	-0.03	-0.01
+ Other tax equivalent adjustments					
= Pretax net operating income (tax equivalent)					
Net operating income	0.62	0.92	0.80	1.05	1.22
Net income	0.62	0.92	0.80	1.05	1.22
Net income (Subchapter S adjusted)	0.85	1.37	0.98	1.20	1.20
Percent of Average Earning Assets					
Interest income (tax equivalent)					
Interest expense	2.24	2.33	2.35	1.97	0.55
Net interest income (tax equivalent)					
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.01	0.03	0.11	0.06	0.04
Earnings coverage of net loan and lease losses (X)	0.44	36.85	10.48	81.48	-7.36
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	1.26	1.17	1.25	1.30
Allowance for loan and lease losses / Total loans and leases	1.15	1.26	1.17	1.23	1.30
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.74	0.77	0.53	0.59
30-89 days past due loans and leases / Total loans and leases	0.47	0.39	0.34	0.37	0.25
Liquidity and Funding					
Net noncore funding dependence	12.69	9.56	12.62	14.38	10.28
Net short-term noncore funding dependence	7.47	5.61	8.38	5.56	5.14
Net loans and leases / Total assets	70.33	68.57	70.24	68.38	68.66
Capitalization					
Tier 1 leverage ratio	10.33	10.01	10.34	10.44	10.92
Holding company equity capital / Total assets	9.03	8.55	8.83	9.29	9.26
Total equity capital (including minority interest) / Total assets	9.08	8.55	8.83	9.29	9.26
Common equity tier 1 capital / Total risk-weighted assets	12.79	12.07	12.45	12.36	12.95
Net loans and leases / Equity capital (X)	8.01	8.35	8.28	7.97	8.22
Cash dividends / Net income	34.27	26.35	32.93	36.90	33.63
Cash dividends / Net income (Subchapter S adjusted)					
Growth Rates					
Assets	2.15	2.58	1.35	5.56	4.98
Equity capital	10.15	8.08	7.34	10.89	-9.58
Net loans and leases	1.89	6.93	3.59	8.70	13.71
Noncore funding	-2.97	12.15	-0.94	44.76	71.68
Parent Company Ratios					
Short-term debt / Equity capital	0.15	0.12	0.17	0.72	0.32
Long-term debt / Equity capital	5.32	5.35	3.41	5.20	6.35
Equity investment in subsidiaries / Equity capital	106.79	108.39	106.11	107.87	108.50
Cash from ops + noncash items + op expense / Op expense + dividends	197.46	112.36	100.10	130.25	129.49

BHCPR PEER GROUP DATA

Peer Group: 3
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)					
Less: Interest expense	2.10	2.21	2.22	1.82	0.49
Equals: Net interest income (tax equivalent)					
Plus: Non-interest income	0.85	1.03	0.82	1.39	1.09
Equals: adjusted operating income (tax equivalent)					
Less: Overhead expense	2.86	2.58	2.64	2.79	2.78
Less: Provision for credit losses	0.04	0.03	0.04	0.09	0.04
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	-0.01	-0.03	-0.01
Plus: other tax equivalent adjustments					
Equals: Pretax net operating income (tax equivalent)					
Less: Applicable income taxes (tax equivalent)					
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.62	0.92	0.80	1.05	1.22
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.62	0.92	0.80	1.05	1.22
Memo: Net income (last four quarters)	0.70	0.83	0.80	1.05	1.22
Net income-BHC and noncontrolling (minority) interest	0.62	0.92	0.80	1.05	1.22
Margin Analysis					
Average earning assets / Average assets	94.21	94.63	94.47	94.56	94.33
Average interest-bearing funds / Average assets	72.27	72.19	71.67	70.97	67.83
Interest income (tax equivalent) / Average earning assets					
Interest expense / Average earning assets	2.24	2.33	2.35	1.97	0.55
Net interest income (tax equivalent) / Average earning assets					
Yield or Cost					
Total loans and leases (tax equivalent)					
Interest-bearing bank balances	5.38	5.45	5.29	4.72	1.24
Federal funds sold and reverse repos	3.50	3.18	3.32	3.49	1.12
Trading assets	0.00			0.00	0.00
Total earning assets	5.32	5.22	5.27	4.95	3.83
Investment securities (tax equivalent)					
US Treasury and agency securities (excluding mortgage-backed securities)	2.73	2.92	2.93	2.33	1.41
Mortgage-backed securities	2.98	2.85	2.78	2.58	1.90
All other securities					
Interest-bearing deposits	2.73	2.83	2.92	2.26	0.54
Time deposits of \$250K or more	4.10	4.05	4.16	3.28	0.96
Time deposits < \$250K	4.11	4.30	4.34	3.61	0.88
Other domestic deposits	1.84	2.08	2.09	1.80	0.46
Foreign deposits					
Federal funds purchased and repos	4.33	4.50	4.95	2.64	1.59
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00
All interest-bearing funds	2.90	3.04	3.08	2.60	0.75

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2025

Non-interest Income & Expenses

PRELIMINARY

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	73.20	68.68	72.81	67.28	63.14
Percent of Average Assets					
Total overhead expense	2.86	2.58	2.64	2.79	2.78
Personnel expense	1.64	1.42	1.46	1.56	1.55
Net occupancy expense	0.25	0.25	0.25	0.24	0.25
Other operating expenses	0.96	0.86	0.87	0.98	0.92
Overhead less non-interest income	2.00	1.58	1.74	1.41	1.62
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense					
Personnel expense					
Net occupancy expense					
Other operating expenses					
Total non-interest income					
Fiduciary activities income					
Service charges on domestic deposit accounts					
Trading revenue					
Investment banking fees and commissions					
Insurance activities revenue					
Venture capital revenue					
Net servicing fees					
Net securitization income					
Net gain (loss) - sales of loans, OREO, and other assets					
Other non-interest income					
Overhead less non-interest income					
Applicable income taxes / Pretax net operating income (tax equivalent)					
Applicable income tax + TE / Pretax net operating income + TE					

BHCPR PEER GROUP DATA

Peer Group: 3
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	57.26	54.89	56.48	52.59	51.33
Commercial and industrial loans	7.90	8.34	8.72	8.75	9.25
Loans to individuals	1.42	1.44	1.39	1.08	1.25
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.00	1.38	1.03	2.48	2.91
Other loans and leases	0.01	0.05	0.01	0.21	0.22
Net loans and leases	70.33	68.57	70.24	68.38	68.66
Debt securities over 1 year	15.48	16.42	16.38	13.61	16.42
Mutual funds and equity securities	0.04	0.03	0.03	0.03	0.03
Subtotal	86.92	85.93	87.69	83.75	86.21
Interest-bearing bank balances	4.08	4.66	3.47	4.51	3.04
Federal funds sold and reverse repos	0.01	0.02	0.01	0.06	0.03
Debt securities 1 year or less	1.92	2.26	1.93	2.20	1.67
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.77	93.20	93.17	92.44	92.70
Non-interest cash and due from depository institutions	1.14	0.95	0.96	1.24	1.30
Other real estate owned	0.04	0.04	0.04	0.02	0.06
All other assets	5.91	5.83	5.82	6.32	6.02
Memoranda					
Short-term investments	5.95	7.18	5.35	7.05	5.32
US Treasury securities	0.63	1.28	0.75	1.39	1.59
US agency securities (excluding mortgage-backed securities)	2.10	2.29	2.14	2.30	2.33
Municipal securities	3.65	4.56	4.02	3.46	4.65
Mortgage-backed securities	8.90	8.29	9.49	7.62	8.36
Asset-backed securities	0.35	0.39	0.36	0.09	0.24
Other debt securities	0.50	0.29	0.49	0.32	0.37
Loans held-for-sale	0.40	0.06	0.13	0.37	0.14
Loans held for investment	70.49	69.03	70.68	68.39	69.17
Real estate loans secured by 1-4 family	18.74	17.44	18.76	16.97	15.05
Revolving	2.44	2.08	2.48	1.89	1.67
Closed-end, secured by first liens	15.87	14.66	15.56	14.36	12.78
Closed-end, secured by junior liens	0.43	0.34	0.35	0.31	0.27
Commercial real estate loans	33.10	32.51	34.43	30.33	30.43
Construction and land development	5.05	5.74	5.44	5.86	5.83
Multifamily	5.89	5.04	5.93	4.16	4.25
Nonfarm nonresidential	21.14	20.62	22.04	19.37	18.95
Real estate loans secured by farmland	2.61	2.97	2.44	3.16	3.64

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2025

Loan Mix and Analysis of Concentrations of Credit

	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	81.81	79.49	80.53	75.65	73.38
Real estate loans secured by 1-4 family	27.72	24.45	25.77	24.11	21.40
Revolving	3.48	2.98	3.51	2.74	2.40
Closed-end	23.96	21.01	21.81	20.89	18.59
Commercial real estate loans	46.91	46.27	48.09	42.58	42.68
Construction and land development	6.98	8.16	7.48	8.26	8.30
1-4 family	1.66	1.70	1.71	1.86	2.20
Other	5.10	6.30	5.57	6.17	6.00
Multifamily	8.69	7.27	8.41	6.02	6.18
Nonfarm nonresidential	30.43	29.50	31.29	27.58	27.13
Owner-occupied	10.93	11.12	11.31	10.50	10.53
Other	19.30	18.42	19.65	15.90	16.41
Real estate loans secured by farmland	3.82	4.31	3.55	4.39	5.18
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	11.18	11.91	12.33	12.46	13.15
Loans to individuals	2.08	2.14	2.03	1.65	1.94
Credit card loans	0.02	0.02	0.03	0.03	0.03
Agricultural loans	1.46	2.00	1.48	3.46	4.15
Other loans and leases	0.02	0.08	0.02	0.33	0.32
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	516.25	506.74	502.02	483.04	475.83
Real estate loans secured by 1-4 family	169.90	159.77	163.80	154.73	138.43
Revolving	22.41	19.70	22.60	17.69	16.12
Closed-end	148.15	139.40	140.59	133.65	119.41
Commercial real estate loans	300.12	305.10	311.78	279.84	280.16
Construction and land development	45.73	54.12	49.33	54.87	53.57
1-4 family	10.95	11.46	11.36	12.76	14.45
Other	33.40	41.63	36.49	40.61	38.93
Multifamily	53.42	45.50	53.38	37.81	40.69
Nonfarm nonresidential	192.52	194.94	199.42	179.97	180.83
Owner-occupied	71.48	73.82	74.05	71.91	71.96
Other	120.15	120.94	125.01	104.24	108.05
Real estate loans secured by farmland	23.85	29.69	22.25	31.79	38.42
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	74.19	82.58	82.24	83.88	87.63
Loans to individuals	13.19	13.56	12.68	9.94	12.07
Credit card loans	0.12	0.17	0.17	0.22	0.21
Agricultural loans	9.12	14.49	9.44	21.14	27.57
Other loans and leases	0.12	0.42	0.12	2.05	1.80
Supplemental					
Non-owner occupied CRE loans / Gross loans	35.96	35.21	36.62	31.86	32.32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	229.12	232.02	238.48	209.16	210.52
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.02	310.23	315.43	286.99	285.30

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2025

Liquidity and Funding

PRELIMINARY FR BHCPR
Page 6

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Short-term investments	5.95	7.18	5.35	7.05	5.32
Liquid assets	17.37	18.24	17.29	18.73	17.49
Investment securities	17.60	18.99	18.65	18.78	18.67
Net loans and leases	70.33	68.57	70.24	68.38	68.66
Net loans, leases and standby letters of credit	70.70	68.82	70.57	68.61	68.97
Core deposits	70.98	73.50	72.17	69.11	74.13
Noncore funding	17.16	15.99	16.87	18.57	13.63
Time deposits of \$250K or more	6.48	6.82	7.06	5.58	4.20
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.53	0.81	0.55	1.10	1.15
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.55	0.78	0.57	1.04	1.11
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.05	2.13	1.76	3.10	2.97
Earning assets that reprice within 1 year	30.96	28.65	29.40	29.35	26.87
Interest-bearing liabilities that reprice within 1 year	21.55	20.47	22.38	17.74	12.67
Long-term debt that reprices within 1 year	0.46	0.13	0.12	0.38	0.35
Net assets that reprice within 1 year	8.28	8.07	6.65	10.00	12.84
Other Liquidity and Funding Ratios					
Net noncore funding dependence	12.69	9.56	12.62	14.38	10.28
Net short-term noncore funding dependence	7.47	5.61	8.38	5.56	5.14
Short-term investment / Short-term noncore funding	51.24	60.94	52.99	75.61	74.37
Liquid assets - short-term noncore funding / Nonliquid assets	6.78	8.69	6.57	9.73	10.12
Net loans and leases / Total deposits	83.42	80.87	82.58	87.66	84.86
Net loans and leases / Core deposits	99.91	93.80	98.62	101.67	94.22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.19	-2.63	-5.16	-2.23	-2.41
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.12	-20.92	-19.08	-17.24	-21.32
Structured notes appreciation (depreciation) / Tier 1 capital	-0.48	-0.92	-0.48	-0.95	-1.23
Percent of Investment Securities					
Held-to-maturity securities	17.04	7.30	13.63	6.39	5.35
Available-for-sale securities	80.89	92.50	86.13	93.38	94.40
US Treasury securities	4.18	6.01	4.20	12.14	9.82
US agency securities (excluding mortgage-backed securities)	10.03	10.41	11.51	12.97	13.26
Municipal securities	19.89	22.37	21.84	18.77	22.81
Mortgage-backed securities	53.59	47.14	51.72	44.24	44.91
Asset-backed securities	2.05	1.64	1.87	0.57	1.08
Other debt securities	3.87	2.17	3.90	2.24	2.29
Mutual funds and equity securities	0.31	0.19	0.21	0.16	0.17
Debt securities 1 year or less	10.35	12.09	10.51	18.35	11.63
Debt securities 1 to 5 years	18.33	19.07	16.94	17.64	24.44
Debt securities over 5 years	68.40	66.91	71.18	60.68	62.76
Pledged securities	42.11	57.82	41.73	52.99	41.15
Structured notes, fair value	0.23	0.53	0.25	0.49	0.86
Percent Change from Prior Like Quarter					
Short-term investments	38.04	18.97	5.41	53.71	-41.34
Investment securities	-3.24	-7.89	-5.57	-6.28	14.51
Core deposits	2.38	2.75	1.55	-0.16	0.34
Noncore funding	-2.97	12.15	-0.94	44.76	71.68

BHCPR PEER GROUP DATA

Peer Group: 3
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)			13.96	15.74	17.65
Standby letters of credit	0.31	0.25	0.31	0.21	0.29
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.00	0.00
Interest rate contracts	0.00	0.00	0.00	0.00	0.00
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			19.94	23.41	27.30

BHCPR PEER GROUP DATA

Peer Group: 3
Date:03/31/2025

Derivatives Analysis

	03/31/2025	03/31/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Notional Amount					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Futures and forwards					
Written options					
Exchange-traded					
Over-the-counter					
Purchased options					
Exchange-traded					
Over-the-counter					
Swaps					
Held for trading					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Non-traded					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Derivative contracts (excluding futures and forex 14 days or less)					
One year or less					
Over 1 year to 5 years					
Over 5 years					
Gross negative fair value (absolute value)					
Gross positive fair value					
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.01	0.00	0.01
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.09	0.02	0.10

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.04	0.04	0.05	0.09	0.04
Provision for loan and lease losses / Average loans and leases	0.06	0.07	0.08	0.12	0.06
Provision for loan and lease losses / Net loan and lease losses	923.02	482.58	219.47	372.64	-62.53
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.26	1.17	1.25	1.30
Allowance for loan and lease losses / Total loans and leases	1.15	1.26	1.17	1.23	1.30
Allowance for loan and lease losses / Net loans and leases losses (X)	298.26	220.05	27.35	54.08	68.15
Allowance for loan and lease losses / Nonaccrual assets	298.62	398.20	308.18	646.60	474.30
ALLL / 90+ days past due + nonaccrual loans and leases	293.37	364.25	290.60	943.93	593.29
Gross loan and lease losses / Average loans and leases	0.04	0.06	0.15	0.08	0.09
Recoveries / Average loans and leases	0.05	0.03	0.03	0.03	0.06
Net losses / Average loans and leases	0.01	0.03	0.11	0.06	0.04
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	11.79	9.64	49.87	114.01	145.01
Earnings coverage of net loan and lease losses (X)	0.44	36.85	10.48	81.48	-7.36
Net Loan and Lease Losses By Type					
Real estate loans	-0.01	-0.01	0.00	0.00	0.01
Real estate loans secured by 1-4 family	0.00	-0.01	0.00	0.01	-0.01
Revolving	0.00	0.00	0.01	0.00	-0.01
Closed-end	0.00	-0.01	0.00	0.01	-0.01
Commercial real estate loans	-0.01	-0.01	0.01	-0.01	0.00
Construction and land development	0.00	-0.01	0.00	-0.01	-0.08
1-4 family	0.00	0.00	0.00	0.00	-0.02
Other	0.00	0.00	-0.02	0.00	-0.03
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	-0.01	0.00	0.02	-0.01	0.06
Owner-occupied	-0.01	0.00	0.01	-0.01	-0.01
Other	0.00	0.00	0.00	0.00	0.06
Real estate loans secured by farmland	0.00	0.00	-0.01	0.00	0.00
Commercial and industrial loans	-0.02	0.25	0.55	0.14	0.02
Loans to individuals	2.44	1.30	1.64	1.20	0.62
Credit card loans	4.33	1.64	5.35	2.56	1.36
Agricultural loans	0.12	-0.02	-0.01	-0.02	0.03
Loans to foreign governments and institutions					
Other loans and leases	0.63	0.55	1.01	0.20	1.60

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.39	0.34	0.37	0.25
90+ days past due loans and leases	0.01	0.01	0.01	0.02	0.02
Nonaccrual loans and leases	0.59	0.65	0.65	0.49	0.49
90+ days past due and nonaccrual loans and leases	0.61	0.66	0.67	0.53	0.52
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.00	0.02	0.03	0.06
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	0.39	0.34	0.37	0.25
90+ days past due assets	0.01	0.01	0.01	0.02	0.02
Nonaccrual assets	0.59	0.65	0.65	0.49	0.49
30+ days past due and nonaccrual assets	1.11	1.08	1.03	0.90	0.77
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.40	0.46	0.46	0.37	0.37
90+ past due and nonaccrual assets + other real estate owned	0.45	0.51	0.56	0.40	0.44
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.44	0.51	0.60	0.41	0.52
Allowance for loan and lease losses	56.84	55.54	76.16	45.19	55.14
Equity capital + allowance for loan and lease losses	4.70	5.64	6.37	4.51	5.48
Tier 1 capital + allowance for loan and lease losses	4.10	4.57	5.60	3.78	4.60
Loans and leases + other real estate owned	0.66	0.74	0.86	0.59	0.75

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

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.47	0.34	0.33	0.39	0.25
	90+ days past due	0.00	0.00	0.01	0.00	0.01
	Nonaccrual	0.47	0.42	0.53	0.43	0.48
Commercial and industrial	30-89 days past due	0.33	0.43	0.19	0.15	0.12
	90+ days past due	0.00	0.01	0.00	0.03	0.03
	Nonaccrual	1.18	1.43	1.06	0.86	0.41
Individuals	30-89 days past due	0.51	0.49	0.79	0.44	0.41
	90+ days past due	0.03	0.03	0.04	0.02	0.03
	Nonaccrual	0.37	0.21	0.35	0.14	0.12
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.05	0.33	0.03	0.04	0.06
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.28	0.05	0.16	0.11
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	4.00	2.32	1.07	0.08	0.14
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.11	0.00	3.28	0.31	0.00

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: 3
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	0.62	0.53	0.74	0.50	0.55
	90+ days past due	0.00	0.00	0.02	0.01	0.01
	Nonaccrual	0.55	0.49	0.53	0.43	0.49
Revolving	30-89 days past due	0.33	0.50	0.43	0.48	0.33
	90+ days past due	0.00	0.00	0.01	0.01	0.00
	Nonaccrual	0.52	0.28	0.44	0.19	0.29
Closed-End	30-89 days past due	0.65	0.53	0.77	0.52	0.58
	90+ days past due	0.00	0.00	0.02	0.02	0.01
	Nonaccrual	0.55	0.50	0.57	0.46	0.47
Junior Lien	30-89 days past due	0.00	0.01	0.01	0.00	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.01	0.02	0.01	0.01
Commercial real estate	30-89 days past due	0.41	0.16	0.10	0.23	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.39	0.31	0.50	0.38	0.37
Construction and development	30-89 days past due	0.24	0.20	0.10	0.10	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.72	0.40	0.50	0.53	0.21
1-4 family	30-89 days past due	0.04	0.07	0.02	0.02	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.04	0.16	0.05	0.01
Other	30-89 days past due	0.11	0.06	0.05	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.31	0.34	0.09	0.28	0.05
Multifamily	30-89 days past due	0.01	0.08	0.00	0.02	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.15	0.01	0.01
Nonfarm non-residential	30-89 days past due	0.45	0.14	0.12	0.28	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.35	0.33	0.34	0.33	0.48
Owner occupied	30-89 days past due	0.23	0.04	0.08	0.18	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.15	0.16	0.14	0.16	0.23
Other	30-89 days past due	0.06	0.07	0.02	0.02	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.14	0.20	0.10	0.20
Farmland	30-89 days past due	0.12	0.09	0.06	0.11	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.34	0.44	0.35	0.36	0.41
Credit card	30-89 days past due	0.79	1.03	3.48	1.99	0.88
	90+ days past due	0.76	0.21	1.10	0.18	0.04
	Nonaccrual	0.00	0.00	0.00	0.00	0.00

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

BHCPR PEER GROUP DATA

Peer Group: 3
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	9.54			10.24			10.61			10.36			11.44		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	10.30			10.94			11.37			10.98			12.08		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	11.61			12.50			12.77			12.32			13.57		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.33			10.01			10.34			10.44			10.92		
Supplementary leverage ratio, advanced approaches HCs															

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.01	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00	100.00	100.00	100.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00	0.00	0.00	0.00
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income					
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.22	0.00
Insurance net income (P/C) / Equity (P/C)	58.12	62.61	55.82	53.20	-11.34
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
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)					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.01
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.30	13.62	11.26	10.11	10.82
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: 3
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
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases					
Total selected assets	-65.73		-33.33	21.58	
Deposits					

BHCPR PEER GROUP DATA

Peer Group: 3
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	7.32	10.78	9.12	10.61	12.43
Bank net income / Average equity investment in banks	8.51	10.95	10.18	11.68	13.12
Nonbank net income / Average equity investment in nonbanks	4.28	10.72	12.56	14.08	13.39
Subsidiary HCs net income / Average equity investment in sub HCs		11.32		5.95	16.06
Bank net income / Parent net income	133.61	106.16	111.30	95.94	94.23
Nonbank net income / Parent net income	0.70	0.19	0.20	3.95	1.63
Subsidiary holding companies' net income / Parent net income		68.49		377.08	82.95
Leverage					
Total liabilities / Equity capital	17.83	14.90	13.92	14.03	15.55
Total debt / Equity capital	5.95	5.93	4.06	5.93	6.95
Total debt + notes payable to subs that issued TPS / Equity capital	13.76	13.06	12.12	12.25	13.52
Total debt + Loans guaranteed for affiliate / Equity capital	5.95	5.93	4.06	6.64	6.98
Total debt / Equity capital - excess over fair value	5.96	5.94	4.08	5.94	6.97
Long-term debt / Equity capital	5.32	5.35	3.41	5.20	6.35
Short-term debt / Equity capital	0.15	0.12	0.17	0.72	0.32
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	0.17	0.19	0.18	0.26	0.27
Long-term debt / Consolidated long-term debt	22.31	29.17	21.64	17.18	28.88
Double Leverage					
Equity investment in subs / Equity capital	106.79	108.39	106.11	107.87	108.50
Total investment in subs / Equity capital	106.90	108.51	106.22	107.97	108.71
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)	0.36	0.86	0.62	0.71	0.63
Equity investment in subs - equity cap / Net income-div (X)	1.55	2.25	1.67	2.18	1.46
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	127.06	101.29	106.46	128.28	139.79
Cash from ops + noncash items + op expense / Op expense + dividend	197.46	112.36	100.10	130.25	129.49
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	129.43	80.14	92.88	100.36	109.20
Pretax operating income + interest expense / Interest expense	763.50	503.51	691.33	1,737.83	19,592.74
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	323.57	438.29	636.32	622.14	1,105.52
Dividends + interest from subsidiaries / Interest expense + dividends	113.98	137.96	133.09	194.18	215.35
Fees + other income from subsidiaries / Salary + other expenses	2.07	6.62	1.78	4.31	12.41
Net income / Current part of long-term debt + preferred dividends (X)	60.90	52.61	57.83	682.20	832.66
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.73	0.45	0.73	-1.14	-0.60
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	0.00	0.00	0.00	50.00	0.00
Total	0.00	0.00	0.00	50.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.71	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.71	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.10	0.07	0.08	1.37	0.17
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: 3
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	140.99	328.19	91.77	72.46	76.40
Dividends declared / Net income	34.27	26.35	32.93	36.90	33.61
Net income - dividends / Average equity	4.67	8.28	5.16	6.94	8.79
Percent of Dividends Paid					
Dividends from bank subsidiaries	140.77	148.23	141.28	111.45	184.47
Dividends from nonbank subsidiaries	0.39	0.34	0.33	16.90	3.16
Dividends from subsidiary holding companies	0.00	0.00	0.00	8.33	8.84
Dividends from all subsidiaries	141.16	148.57	142.82	165.79	230.23
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	38.82	35.00	58.66	86.18	51.33
Interest income from bank subsidiaries	0.46	0.54	0.08	0.29	0.03
Management and service fees from bank subsidiaries	0.40	1.75	0.31	0.35	2.04
Other income from bank subsidiaries	0.00	0.02	0.02	0.02	0.06
Operating income from bank subsidiaries	41.64	38.00	61.31	88.96	54.79
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	71.38	60.15	67.73	99.62	74.39
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.35	0.00
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.30	0.84
Other income from nonbank subsidiaries	0.00	0.00	0.45	1.95	0.75
Operating income from nonbank subsidiaries	71.38	60.15	68.18	102.22	75.98
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies		80.70		37.88	16.97
Interest income from subsidiary holding companies		0.00		0.00	0.00
Management and service fees from subsidiary holding companies		0.00		0.00	0.00
Other income from subsidiary holding companies		0.00		0.00	0.00
Operating income from subsidiary holding companies		80.70		37.88	16.97
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	75.15	66.00	92.64	76.93	80.29
Interest income from bank subsidiaries	0.48	6.79	0.21	0.52	0.05
Management and service fees from bank subsidiaries	1.26	1.28	0.15	0.76	4.68
Other income from bank subsidiaries	0.01	0.02	0.03	0.02	0.16
Operating income from bank subsidiaries	80.73	80.62	96.14	80.28	92.38
Dividends from nonbank subsidiaries	0.66	0.88	0.17	5.18	1.89
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.15	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.04	0.00
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.01
Operating income from nonbank subsidiaries	1.44	1.59	0.69	6.07	2.22
Dividends from subsidiary holding companies	0.00	0.00	0.00	1.35	2.76
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	1.35	2.76
Loans and advances from subsidiaries / Short term debt	32.00	162.79	32.00	113.99	236.04
Loans and advances from subsidiaries / Total debt	75.29	52.78	73.77	63.70	68.17

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 3

Page 1

Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									23
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	0.85	0.06	0.29	0.44	0.58	1.05	1.91	2.93	23
- Overhead expense	2.86	1.79	1.96	2.32	2.71	3.41	4.23	4.77	23
- Provision for credit losses	0.04	-0.10	-0.06	0.00	0.04	0.07	0.15	0.19	23
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	23
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	0.62	-1.00	-0.09	0.32	0.59	1.07	1.18	1.60	23
Net income	0.62	-1.00	-0.09	0.32	0.59	1.07	1.18	1.60	23
Net income (Subchapter S adjusted)	0.85	0.48	0.51	0.60	0.75	1.05	1.22	1.28	3
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	2.24	1.52	1.75	1.92	2.26	2.48	2.92	2.97	23
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.01	-0.07	-0.03	0.00	0.00	0.02	0.06	0.09	23
Earnings coverage of net loan and lease losses (X)	0.44	-347.93	-285.74	-54.73	9.21	79.44	211.09	246.77	22
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	0.74	0.78	1.01	1.12	1.31	1.48	1.59	23
Allowance for loan and lease losses / Total loans and leases	1.15	0.74	0.78	1.00	1.12	1.31	1.48	1.59	23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.18	0.21	0.40	0.46	0.90	1.59	1.70	23
30-89 days past due loans and leases / Total loans and leases	0.47	0.10	0.11	0.20	0.30	0.84	1.00	1.36	23
Liquidity and Funding									
Net noncore funding dependence	12.69	0.01	3.14	7.52	11.11	18.26	27.40	30.49	23
Net short-term noncore funding dependence	7.47	-0.37	0.55	2.92	6.85	11.60	15.65	18.61	23
Net loans and leases / Total assets	70.33	52.65	58.60	65.05	69.27	76.77	80.58	82.98	23
Capitalization									
Tier 1 leverage ratio	10.33	8.18	8.53	9.13	9.66	11.79	12.54	13.17	23
Holding company equity capital / Total assets	9.03	5.74	6.23	8.03	9.02	9.79	12.27	12.58	23
Total equity capital (including minority interest) / Total assets	9.08	5.74	6.23	8.03	9.04	10.00	12.27	12.58	23
Common equity tier 1 capital / Total risk-weighted assets	12.79	10.27	10.42	10.77	12.31	13.32	15.62	18.40	18
Net loans and leases / Equity capital (X)	8.01	5.25	6.12	6.94	8.08	9.25	9.75	10.99	23
Cash dividends / Net income	34.27	0.00	0.00	22.57	25.63	46.41	65.55	90.68	18
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	2.15	-7.30	-2.61	-0.88	2.12	6.30	7.52	7.98	21
Equity capital	10.15	-5.49	-4.85	4.49	12.30	14.38	15.82	22.88	21
Net loans and leases	1.89	-13.94	-3.31	-2.87	3.95	5.77	8.01	9.11	21
Noncore funding	-2.97	-33.19	-28.69	-17.09	-5.90	14.18	31.27	33.30	21
Parent Company Ratios									
Short-term debt / Equity capital	0.15	0.00	0.00	0.00	0.00	0.00	0.00	3.04	23
Long-term debt / Equity capital	5.32	0.00	0.00	0.00	0.00	4.79	32.40	38.94	23
Equity investment in subsidiaries / Equity capital	106.79	92.53	94.79	98.85	107.50	114.04	117.78	124.89	23
Cash from ops + noncash items + op expense / Op expense + dividends	197.46	0.16	20.24	60.14	100.00	144.65	751.59	1462.23	23

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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)									
Less: Interest expense	2.10	1.44	1.58	1.80	2.15	2.35	2.75	2.79	23
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	0.85	0.06	0.29	0.44	0.58	1.05	1.91	2.93	23
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	2.86	1.79	1.96	2.32	2.71	3.41	4.23	4.77	23
Less: Provision for credit losses	0.04	-0.10	-0.06	0.00	0.04	0.07	0.15	0.19	23
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	23
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	23
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Equals: Net operating income	0.62	-1.00	-0.09	0.32	0.59	1.07	1.18	1.60	23
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Equals: Net income	0.62	-1.00	-0.09	0.32	0.59	1.07	1.18	1.60	23
Memo: Net income (last four quarters)	0.70	-0.44	-0.42	0.42	0.80	1.03	1.18	2.01	21
Net income-BHC and noncontrolling (minority) interest	0.62	-1.00	-0.06	0.32	0.59	1.07	1.18	1.60	23
Margin Analysis									
Average earning assets / Average assets	94.21	91.09	91.21	92.89	94.55	95.16	97.44	97.67	23
Average interest-bearing funds / Average assets	72.27	61.55	63.98	68.78	71.67	76.82	80.83	81.87	23
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	2.24	1.52	1.75	1.92	2.26	2.48	2.92	2.97	23
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	5.38	2.58	2.88	3.50	4.20	5.83	11.99	15.95	23
Federal funds sold and reverse repos	3.50	0.43	0.87	2.93	3.69	4.66	5.73	5.80	8
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total earning assets	5.32	4.36	4.67	4.94	5.38	5.62	5.86	6.37	23
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	2.73	0.90	1.39	1.81	2.18	3.93	4.63	4.81	23
Mortgage-backed securities	2.98	1.84	2.01	2.46	2.73	3.54	4.34	4.83	23
All other securities									
Interest-bearing deposits	2.73	1.83	2.14	2.28	2.59	3.29	3.53	3.59	23
Time deposits of \$250K or more	4.10	2.82	3.05	3.80	4.30	4.42	4.54	4.84	23
Time deposits < \$250K	4.11	3.41	3.46	3.83	4.06	4.45	4.60	4.85	23
Other domestic deposits	1.84	0.79	1.01	1.56	1.87	2.09	2.84	3.13	23
Foreign deposits									
Federal funds purchased and repos	4.33	0.00	0.00	0.38	1.81	3.28	4.85	14.08	16
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
All interest-bearing funds	2.90	2.33	2.34	2.53	2.85	3.32	3.55	3.59	23

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 3
Date: 03/31/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	57.26	40.01	41.48	48.64	57.93	64.69	71.03	79.40	23
Commercial and industrial loans	7.90	0.60	1.30	3.66	7.76	12.27	14.24	15.26	23
Loans to individuals	1.42	0.02	0.04	0.29	0.99	2.56	3.67	4.36	23
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural loans	1.00	0.00	0.00	0.00	0.06	1.79	3.22	6.28	23
Other loans and leases	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.18	23
Net loans and leases	70.33	52.65	58.60	65.05	69.27	76.77	80.58	82.98	23
Debt securities over 1 year	15.48	2.41	3.43	10.53	13.27	21.60	25.39	28.39	23
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.01	0.07	0.16	0.17	23
Subtotal	86.92	78.42	82.36	86.46	87.36	88.63	89.05	89.97	23
Interest-bearing bank balances	4.08	0.27	0.43	1.03	3.37	5.99	10.10	12.41	23
Federal funds sold and reverse repos	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.06	23
Debt securities 1 year or less	1.92	0.21	0.37	0.91	1.62	2.54	4.08	4.81	23
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Total earning assets	92.77	90.47	90.66	91.52	92.43	94.02	94.91	95.03	23
Non-interest cash and due from depository institutions	1.14	0.47	0.53	0.88	1.14	1.50	1.84	1.95	23
Other real estate owned	0.04	0.00	0.00	0.00	0.01	0.04	0.15	0.22	23
All other assets	5.91	3.54	3.57	4.66	6.00	7.54	8.06	8.12	23
Memoranda									
Short-term investments	5.95	2.13	2.25	3.69	5.24	7.55	12.22	14.14	23
US Treasury securities	0.63	0.00	0.00	0.20	0.38	1.05	1.99	2.05	23
US agency securities (excluding mortgage-backed securities)	2.10	0.00	0.01	0.14	1.16	3.69	6.28	11.69	23
Municipal securities	3.65	0.00	0.12	1.05	4.44	6.72	7.84	8.36	23
Mortgage-backed securities	8.90	1.65	1.66	5.02	7.93	13.00	16.17	18.83	23
Asset-backed securities	0.35	0.00	0.00	0.00	0.00	0.51	1.91	2.37	23
Other debt securities	0.50	0.00	0.00	0.01	0.26	0.95	1.31	1.94	23
Loans held-for-sale	0.40	0.00	0.00	0.00	0.04	0.16	1.35	4.96	23
Loans held for investment	70.49	53.36	59.28	65.85	68.88	76.94	78.41	79.62	23
Real estate loans secured by 1-4 family	18.74	6.78	7.78	13.90	18.63	24.63	29.19	33.22	23
Revolving	2.44	0.30	0.43	0.89	1.94	3.32	6.84	7.33	23
Closed-end, secured by first liens	15.87	5.72	6.30	11.26	15.76	20.96	28.15	29.57	23
Closed-end, secured by junior liens	0.43	0.05	0.09	0.14	0.24	0.75	0.99	1.04	23
Commercial real estate loans	33.10	10.68	14.94	25.99	36.90	40.23	43.70	49.70	23
Construction and land development	5.05	0.46	1.56	2.42	5.23	6.82	9.94	10.44	23
Multifamily	5.89	0.33	1.09	2.73	4.15	7.02	13.78	23.69	23
Nonfarm nonresidential	21.14	7.16	12.02	17.49	21.63	25.30	28.59	28.74	23
Real estate loans secured by farmland	2.61	0.00	0.00	0.03	1.57	5.06	7.41	11.01	23

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

PRELIMINARY

FR BHCPR
Page 5

Peer Group: 3
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	81.81	63.54	66.50	75.44	80.83	88.84	97.57	98.23	23
Real estate loans secured by 1-4 family	27.72	10.64	11.76	18.26	28.02	34.91	39.49	60.38	23
Revolving	3.48	0.58	0.73	1.45	2.51	4.40	9.83	10.65	23
Closed-end	23.96	9.36	9.91	16.05	23.06	30.55	36.09	53.14	23
Commercial real estate loans	46.91	17.14	34.33	41.11	49.43	54.90	59.81	61.39	23
Construction and land development	6.98	0.66	1.95	3.37	6.96	10.14	12.88	14.29	23
1-4 family	1.66	0.02	0.24	0.76	1.73	2.51	3.30	3.79	23
Other	5.10	0.35	0.84	3.08	4.94	7.79	9.41	10.10	23
Multifamily	8.69	0.49	1.44	4.03	6.33	11.32	18.37	34.76	23
Nonfarm nonresidential	30.43	13.85	19.07	25.14	31.41	36.47	38.98	41.34	23
Owner-occupied	10.93	2.24	5.76	7.41	10.72	13.76	18.43	20.87	23
Other	19.30	7.47	10.95	12.21	20.58	24.48	26.50	28.34	23
Real estate loans secured by farmland	3.82	0.00	0.00	0.04	2.31	7.28	13.25	16.58	23
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Commercial and industrial loans	11.18	1.26	1.84	5.34	10.81	18.02	19.39	19.85	23
Loans to individuals	2.08	0.02	0.06	0.38	1.28	3.36	6.07	7.20	23
Credit card loans	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.27	23
Agricultural loans	1.46	0.00	0.00	0.01	0.08	2.42	4.76	9.27	23
Other loans and leases	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.26	23
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	516.25	346.05	373.43	444.11	521.97	579.07	617.03	823.64	23
Real estate loans secured by 1-4 family	169.90	59.01	62.57	139.22	173.57	201.03	253.66	383.07	23
Revolving	22.41	2.38	2.95	9.11	15.30	28.39	58.68	72.62	23
Closed-end	148.15	50.85	55.10	123.06	144.02	181.12	225.01	344.91	23
Commercial real estate loans	300.12	90.76	153.22	246.71	308.14	374.90	412.38	426.63	23
Construction and land development	45.73	4.36	15.58	18.09	44.90	65.17	84.75	98.43	23
1-4 family	10.95	0.13	1.35	5.07	12.60	16.69	21.95	23.48	23
Other	33.40	2.22	6.13	15.72	31.87	49.29	63.69	75.03	23
Multifamily	53.42	2.89	8.66	26.12	37.73	74.07	136.93	174.49	23
Nonfarm nonresidential	192.52	57.47	94.00	157.04	208.66	241.77	249.75	266.78	23
Owner-occupied	71.48	12.44	27.63	48.36	73.78	89.14	121.16	131.01	23
Other	120.15	54.64	59.03	78.37	119.81	162.38	175.60	176.73	23
Real estate loans secured by farmland	23.85	0.00	0.00	0.28	13.52	51.03	70.36	89.45	23
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Commercial and industrial loans	74.19	6.29	8.91	34.36	76.57	108.46	140.71	153.96	23
Loans to individuals	13.19	0.11	0.31	2.73	9.59	22.85	34.98	35.83	23
Credit card loans	0.12	0.00	0.00	0.00	0.00	0.02	0.67	1.46	23
Agricultural loans	9.12	0.00	0.00	0.05	0.49	16.27	33.31	51.16	23
Other loans and leases	0.12	0.00	0.00	0.00	0.00	0.00	0.99	1.46	23
Supplemental									
Non-owner occupied CRE loans / Gross loans	35.96	9.78	17.53	29.12	38.20	42.87	52.46	55.69	23
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	229.12	84.60	89.84	181.46	212.90	267.13	380.96	381.46	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.02	90.76	153.22	247.42	308.14	378.44	441.43	454.62	23

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	5.95	2.13	2.25	3.69	5.24	7.55	12.22	14.14	23
Liquid assets	17.37	8.74	9.26	11.87	16.71	21.29	25.41	36.48	23
Investment securities	17.60	3.10	4.64	11.85	15.23	23.50	28.47	33.50	23
Net loans and leases	70.33	52.65	58.60	65.05	69.27	76.77	80.58	82.98	23
Net loans, leases and standby letters of credit	70.70	52.80	58.89	65.59	69.50	77.07	80.84	83.71	23
Core deposits	70.98	54.30	57.41	65.17	72.97	77.01	80.36	80.82	23
Noncore funding	17.16	8.87	9.99	11.39	16.00	23.76	27.83	31.28	23
Time deposits of \$250K or more	6.48	2.51	2.76	4.73	5.70	8.20	12.18	13.26	23
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Federal funds purchased and repos	0.53	0.00	0.00	0.00	0.00	1.00	1.29	3.40	23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Net federal funds purchased (sold)	0.55	-0.05	-0.01	0.00	0.00	1.00	1.27	3.39	23
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Other borrowings w/remaining maturity of 1 year or less	2.05	0.00	0.00	0.10	1.79	4.56	4.80	5.66	23
Earning assets that reprice within 1 year	30.96	17.24	19.94	25.49	28.22	35.55	46.19	67.70	23
Interest-bearing liabilities that reprice within 1 year	21.55	9.33	11.64	15.13	21.22	25.58	33.97	34.61	23
Long-term debt that reprices within 1 year	0.46	0.00	0.00	0.00	0.00	0.25	2.30	4.55	23
Net assets that reprice within 1 year	8.28	-8.02	-5.90	0.24	3.90	16.35	26.45	43.89	23
Other Liquidity and Funding Ratios									
Net noncore funding dependence	12.69	0.01	3.14	7.52	11.11	18.26	27.40	30.49	23
Net short-term noncore funding dependence	7.47	-0.37	0.55	2.92	6.85	11.60	15.65	18.61	23
Short-term investment / Short-term noncore funding	51.24	11.83	14.62	27.39	50.28	76.25	94.08	105.06	23
Liquid assets - short-term noncore funding / Nonliquid assets	6.78	-12.86	-10.75	-1.30	5.91	12.96	23.66	40.35	23
Net loans and leases / Total deposits	83.42	62.10	66.26	76.61	82.92	90.31	96.62	107.30	23
Net loans and leases / Core deposits	99.91	69.53	75.40	85.70	95.58	115.98	131.12	148.01	23
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.19	-13.68	-11.71	-5.25	-1.30	-0.09	0.00	0.07	13
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.12	-31.07	-28.04	-23.06	-13.94	-6.53	-1.60	-0.17	22
Structured notes appreciation (depreciation) / Tier 1 capital	-0.48	-1.46	-1.22	-0.52	-0.10	-0.07	-0.05	-0.04	4
Percent of Investment Securities									
Held-to-maturity securities	17.04	0.00	0.00	0.00	0.15	32.16	62.08	93.22	23
Available-for-sale securities	80.89	3.77	12.53	67.64	98.85	99.94	100.00	100.00	23
US Treasury securities	4.18	0.00	0.02	1.27	2.63	7.77	10.48	15.70	23
US agency securities (excluding mortgage-backed securities)	10.03	0.01	0.14	1.16	8.88	17.45	27.87	39.84	23
Municipal securities	19.89	0.00	0.58	7.49	20.31	31.03	47.26	49.74	23
Mortgage-backed securities	53.59	28.90	35.15	43.75	55.13	63.04	70.31	72.35	23
Asset-backed securities	2.05	0.00	0.00	0.00	0.00	3.25	9.41	11.27	23
Other debt securities	3.87	0.00	0.00	0.04	2.64	7.56	12.73	13.99	23
Mutual funds and equity securities	0.31	0.00	0.00	0.00	0.05	0.46	1.34	1.69	23
Debt securities 1 year or less	10.35	4.97	5.27	6.90	8.96	12.52	17.58	24.51	23
Debt securities 1 to 5 years	18.33	7.51	9.32	11.94	17.69	24.74	29.34	36.97	23
Debt securities over 5 years	68.40	48.62	52.90	62.54	68.98	73.60	83.44	83.78	23
Pledged securities	42.11	0.85	8.41	26.99	44.12	53.44	73.58	80.29	23
Structured notes, fair value	0.23	0.00	0.00	0.00	0.00	0.00	1.27	2.44	23
Percent Change from Prior Like Quarter									
Short-term investments	38.04	-48.44	-39.42	-19.99	4.80	65.73	162.96	321.74	21
Investment securities	-3.24	-34.94	-21.07	-6.59	0.85	4.60	9.82	13.10	21
Core deposits	2.38	-7.22	-5.63	-1.12	3.39	5.36	7.47	9.07	21
Noncore funding	-2.97	-33.19	-28.69	-17.09	-5.90	14.18	31.27	33.30	21

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

PRELIMINARY

FR BHCPR

Page 9

Peer Group: 3
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	0.04	-0.06	-0.05	0.00	0.04	0.06	0.13	0.19	23
Provision for loan and lease losses / Average loans and leases	0.06	-0.08	-0.07	0.00	0.06	0.10	0.18	0.26	23
Provision for loan and lease losses / Net loan and lease losses	923.02	-2699.25	-745.32	0.00	145.44	785.89	2811.67	13514.00	22
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	0.74	0.78	1.01	1.12	1.31	1.48	1.59	23
Allowance for loan and lease losses / Total loans and leases	1.15	0.74	0.78	1.00	1.12	1.31	1.48	1.59	23
Allowance for loan and lease losses / Net loans and leases losses (X)	298.26	10.87	13.42	21.49	81.02	139.15	361.68	1333.81	13
Allowance for loan and lease losses / Nonaccrual assets	298.62	80.82	96.79	124.11	241.21	462.37	520.83	855.23	23
ALLL / 90+ days past due + nonaccrual loans and leases	293.37	80.14	93.64	124.11	241.21	446.45	520.13	849.69	23
Gross loan and lease losses / Average loans and leases	0.04	0.00	0.00	0.01	0.04	0.06	0.12	0.14	23
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.02	0.05	0.11	0.50	23
Net losses / Average loans and leases	0.01	-0.07	-0.03	0.00	0.00	0.02	0.06	0.09	23
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	23
Recoveries / Prior year-end losses	11.79	0.38	0.59	5.85	9.95	14.14	31.71	48.61	20
Earnings coverage of net loan and lease losses (X)	0.44	-347.93	-285.74	-54.73	9.21	79.44	211.09	246.77	22
Net Loan and Lease Losses By Type									
Real estate loans	-0.01	-0.06	-0.05	-0.01	0.00	0.00	0.00	0.01	23
Real estate loans secured by 1-4 family	0.00	-0.03	-0.03	-0.01	0.00	0.00	0.01	0.05	23
Revolving	0.00	-0.05	0.00	0.00	0.00	0.00	0.00	0.00	23
Closed-end	0.00	-0.03	-0.02	-0.01	0.00	0.00	0.02	0.05	23
Commercial real estate loans	-0.01	-0.10	-0.03	0.00	0.00	0.00	0.00	0.04	23
Construction and land development	0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.00	23
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Other	0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.00	23
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Nonfarm nonresidential	-0.01	-0.15	-0.02	0.00	0.00	0.00	0.00	0.05	23
Owner-occupied	-0.01	-0.11	0.00	0.00	0.00	0.00	0.00	0.01	23
Other	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.00	23
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	19
Commercial and industrial loans	-0.02	-0.34	-0.18	-0.05	0.00	0.01	0.05	0.48	23
Loans to individuals	2.44	0.08	0.13	0.39	0.78	2.14	9.73	10.41	18
Credit card loans	4.33	-0.03	-0.02	0.00	0.32	7.84	12.69	13.92	6
Agricultural loans	0.12	-0.23	-0.01	0.00	0.00	0.00	0.00	0.54	18
Loans to foreign governments and institutions									
Other loans and leases	0.63	-0.69	-0.61	-0.38	0.00	1.33	2.13	2.40	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.10	0.11	0.20	0.30	0.84	1.00	1.36	23
90+ days past due loans and leases	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.11	23
Nonaccrual loans and leases	0.59	0.17	0.19	0.28	0.42	0.89	1.32	1.67	23
90+ days past due and nonaccrual loans and leases	0.61	0.17	0.19	0.29	0.42	0.95	1.32	1.68	23
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.47	0.10	0.11	0.20	0.30	0.84	1.00	1.36	23
90+ days past due assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.11	23
Nonaccrual assets	0.59	0.17	0.19	0.28	0.42	0.89	1.32	1.67	23
30+ days past due and nonaccrual assets	1.11	0.40	0.43	0.53	0.81	1.97	2.33	2.61	23
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.40	0.13	0.15	0.20	0.33	0.45	0.92	0.93	23
90+ past due and nonaccrual assets + other real estate owned	0.45	0.15	0.16	0.28	0.36	0.52	0.93	1.22	23
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.44	0.15	0.16	0.28	0.35	0.52	0.89	1.21	23
Allowance for loan and lease losses	56.84	15.07	22.28	32.52	42.21	94.26	122.15	136.18	23
Equity capital + allowance for loan and lease losses	4.70	1.46	1.64	2.39	3.44	6.24	12.46	14.62	23
Tier 1 capital + allowance for loan and lease losses	4.10	1.34	1.58	2.07	2.92	5.34	8.58	12.94	23
Loans and leases + other real estate owned	0.66	0.18	0.21	0.40	0.46	0.90	1.59	1.70	23

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.47	0.10	0.12	0.20	0.28	0.84	1.02	1.49	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	23
	Nonaccrual	0.47	0.04	0.07	0.18	0.37	0.59	1.28	1.35	23
Commercial and industrial	30-89 days past due	0.33	0.00	0.00	0.03	0.08	0.65	1.09	1.47	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	23
	Nonaccrual	1.18	0.00	0.00	0.07	0.52	1.62	5.10	5.69	23
Individuals	30-89 days past due	0.51	0.00	0.01	0.12	0.43	0.80	1.33	1.91	22
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.39	22
	Nonaccrual	0.37	0.00	0.00	0.01	0.19	0.45	1.27	2.07	22
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.03	0.18	0.27	18
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.04	18
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.19	0.39	0.59	18
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	4.00	0.09	0.18	0.44	0.89	5.99	9.06	10.08	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.11	0.00	0.00	0.00	0.00	3.17	5.07	5.70	3

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: 3
Date: 03/31/2025

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.62	0.19	0.24	0.35	0.49	0.85	1.17	1.59	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	23
	Nonaccrual	0.55	0.00	0.04	0.24	0.55	0.90	1.12	1.34	23
Revolving	30-89 days past due	0.33	0.00	0.00	0.01	0.20	0.71	0.90	1.14	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.52	0.00	0.00	0.00	0.41	1.00	1.49	1.52	23
Closed-End	30-89 days past due	0.65	0.24	0.30	0.38	0.50	0.90	1.25	1.62	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	23
	Nonaccrual	0.55	0.00	0.04	0.25	0.51	0.90	1.12	1.25	23
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.10	23
Commercial real estate	30-89 days past due	0.41	0.00	0.00	0.04	0.15	0.64	1.31	2.13	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.39	0.00	0.00	0.04	0.19	0.51	1.58	1.74	23
Construction and development	30-89 days past due	0.24	0.00	0.00	0.00	0.06	0.29	0.65	1.93	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.72	0.00	0.00	0.00	0.02	0.45	4.44	6.85	23
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.18	0.44	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.67	1.41	23
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.23	0.51	0.66	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.04	0.82	4.75	23
Multifamily	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.06	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.06	0.50	23
Nonfarm non-residential	30-89 days past due	0.45	0.00	0.00	0.00	0.05	0.52	1.79	3.39	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.35	0.00	0.00	0.02	0.18	0.54	0.93	2.14	23
Owner occupied	30-89 days past due	0.23	0.00	0.00	0.00	0.03	0.38	1.01	1.41	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.15	0.00	0.00	0.01	0.04	0.24	0.53	0.90	23
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.02	0.26	0.77	23
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
	Nonaccrual	0.19	0.00	0.00	0.00	0.05	0.21	0.46	1.92	23
Farmland	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.19	0.54	0.62	19
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.40	1.57	4.53	19
Credit card	30-89 days past due	0.79	0.00	0.00	0.00	0.00	1.77	2.36	2.37	6
	90+ days past due	0.76	0.00	0.00	0.00	0.00	0.65	2.29	3.00	6
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6

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: 3
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	140.99	0.00	27.70	69.46	82.07	110.99	217.26	389.48	16
Dividends declared / Net income	34.27	0.00	0.00	22.57	25.63	46.41	65.55	90.68	18
Net income - dividends / Average equity	4.67	-17.68	-0.90	0.20	6.63	9.01	10.50	14.36	23
Percent of Dividends Paid									
Dividends from bank subsidiaries	140.77	0.00	9.33	99.25	119.23	168.60	184.42	289.01	16
Dividends from nonbank subsidiaries	0.39	0.00	0.00	0.00	0.00	0.59	1.12	1.49	16
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Dividends from all subsidiaries	141.16	1.80	10.31	99.37	119.54	169.28	184.42	289.01	16
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	38.82	0.00	0.00	9.93	31.39	50.41	106.13	161.63	21
Interest income from bank subsidiaries	0.46	0.00	0.00	0.00	0.00	0.04	0.64	7.93	21
Management and service fees from bank subsidiaries	0.40	0.00	0.00	0.00	0.00	0.00	0.00	7.94	21
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating income from bank subsidiaries	41.64	0.00	0.00	9.93	31.84	50.43	142.70	161.92	21
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	71.38	1.11	2.23	27.24	100.00	100.00	100.83	104.58	10
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating income from nonbank subsidiaries	71.38	1.11	2.23	27.24	100.00	100.00	100.83	104.58	10
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies									
Interest income from subsidiary holding companies									
Management and service fees from subsidiary holding companies									
Other income from subsidiary holding companies									
Operating income from subsidiary holding companies									
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	75.15	0.00	0.00	74.01	94.70	99.66	100.00	100.00	21
Interest income from bank subsidiaries	0.48	0.00	0.00	0.00	0.00	0.10	3.46	4.68	21
Management and service fees from bank subsidiaries	1.26	0.00	0.00	0.00	0.00	0.00	0.00	25.11	21
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.29	21
Operating income from bank subsidiaries	80.73	0.00	0.00	87.34	99.35	99.93	100.00	100.00	21
Dividends from nonbank subsidiaries	0.66	0.00	0.00	0.00	0.00	0.47	5.21	5.36	21
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	21
Operating income from nonbank subsidiaries	1.44	0.00	0.00	0.00	0.17	0.55	5.36	15.38	21
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans and advances from subsidiaries / Short term debt	32.00	3.20	6.40	16.00	32.00	47.99	57.59	60.79	2
Loans and advances from subsidiaries / Total debt	75.29	0.00	0.00	0.00	5.73	58.84	113.58	336.74	10

BHCPR Reporters for Quarter Ending 03/31/2025

Peer Group 3 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>
2611718	2,809,476	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
3256134	1,785,474	BANK7 CORP	OKLAHOMA CITY, OK	
1426960	2,685,084	BLUE RIDGE BANKSHARES, INC.	RICHMOND, VA	
1133594	2,796,836	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	1,607,198	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1140239	1,701,317	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1404632	1,193,756	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1132672	1,979,753	FIRST UNITED CORPORATION	OAKLAND, MD	
3189906	2,906,304	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1137453	1,626,025	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
2038409	1,883,423	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1205183	2,484,664	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	2,729,902	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
3030307	1,578,589	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1210169	1,810,551	LINCOLN BANCORP	REINBECK, IA	
2818245	1,692,985	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1118434	1,896,189	QNB CORP.	QUAKERTOWN, PA	
1416439	2,999,439	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	New Y-9C/BHCPR reporter
2810285	1,973,178	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
3852031	2,567,943	STERLING BANCORP, INC.	SOUTHFIELD, MI	
2942702	2,951,381	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1496253	1,041,975	UNIVERSITY BANCORP, INC.	ANN ARBOR, MI	Moved from Peer 4
4523431	2,174,730	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	

Note: Peer Group 3 has 23 bank holding companies.