Summary Ratios

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.08	2.86	2.99	2.78	2.84
+ Non-interest income	0.96	0.96	1.00	0.95	0.96
- Overhead expense	2.42	2.37	2.38	2.37	2.44
- Provision for credit losses	0.17	0.23	0.21	0.19	0.19
+ Securities gains (losses)	0.00	-0.01	-0.01	-0.06	-0.03
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.48	1.28	1.41	1.16	1.18
Net operating income	1.13	0.96	1.07	0.88	0.88
Net income	1.13	0.96	1.07	0.90	0.89
Net income (Subchapter S adjusted)	1.20	0.78	0.87	0.79	0.99
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.27	5.33	5.42	5.55	5.23
Interest expense	1.95	2.24	2.19	2.54	2.14
Net interest income (tax equivalent)	3.33	3.09	3.23	3.02	3.08
Losses, Allowance, and Past Due + Nonaccrual					
Net credit losses on loans and leases / Average loans an leases	0.24	0.28	0.26	0.28	0.22
Earnings coverage of net credit losses on loans and leases (X)	23.25	23.50	17.93	16.23	25.03
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.23	1.28	1.24	1.27	1.24
Allowance for credit losses on loans and leases / Total loans and leases	1.22	1.27	1.23	1.26	1.23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.68	0.69	0.67	0.50
30-89 days past due loans and leases / Total loans and leases	0.43	0.47	0.42	0.45	0.40
Liquidity and Funding					
Net noncore funding dependence	9.49	9.81	9.89	10.23	12.91
Net short-term noncore funding dependence	3.03	2.93	3.31	3.22	5.15
Net loans and leases / Total assets	64.95	64.07	64.46	64.60	63.69
Capitalization					
Tier 1 leverage ratio	9.86	9.95	9.76	9.86	9.48
Holding company equity capital / Total assets	11.20	10.92	11.13	10.79	10.33
Total equity capital (including minority interest) / Total assets	11.35	11.09	11.27	10.95	10.46
Common equity tier 1 capital / Total risk-weighted assets	12.62	12.87	12.69	12.81	12.38
Net loans and leases / Equity capital (X)	5.81	5.96	5.82	6.10	6.27
Cash dividends / Net income	30.84	33.00	32.21	42.95	40.19
Cash dividends / Net income (Subchapter S adjusted)	17.21	-1.69	17.41	37.47	33.91
Growth Rates					
Assets	9.03	3.03	8.54	2.32	4.19
Equity capital	10.22	9.18	11.77	7.01	9.13
Net loans and leases	10.77	2.95	9.53	2.44	5.34
Noncore funding	7.00	-4.71	5.12	-7.18	41.97
Parent Company Ratios					
Short-term debt / Equity capital	0.43	0.72	0.43	0.79	0.58
Long-term debt / Equity capital	11.70	12.34	12.07	12.19	13.06
Equity investment in subsidiaries / Equity capital	102.26	102.28	102.15	102.12	102.59
Cash from ops + noncash items + op expense / Op expense + dividends	156.76	150.00	164.83	139.35	143.06

Relative Income Statement and Margin Analysis

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Average Assets					
Interest income (tax equivalent)	4.88	4.94	5.03	5.15	4.84
Less: Interest expense	1.81	2.08	2.05	2.37	2.00
Equals: Net interest income (tax equivalent)	3.08	2.86	2.99	2.78	2.84
Plus: Non-interest income	0.96	0.96	1.00	0.95	0.96
Equals: adjusted operating income (tax equivalent)	4.10	3.92	4.04	3.80	3.92
Less: Overhead expense	2.42	2.37	2.38	2.37	2.44
Less: Provision for credit losses	0.17	0.23	0.21	0.19	0.19
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	-0.06	-0.03
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.48	1.28	1.41	1.16	1.18
Less: Applicable income taxes (tax equivalent)	0.35	0.30	0.32	0.27	0.27
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.13	0.96	1.07	0.88	0.88
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.13	0.96	1.07	0.90	0.89
Memo: Net income (last four quarters)	1.13	0.92	1.07	0.90	0.91
Net income-BHC and noncontrolling (minority) interest	1.14	0.97	1.08	0.90	0.90
Margin Analysis					
Average earning assets / Average assets	92.61	92.79	92.71	92.78	92.57
Average interest-bearing funds / Average assets	67.35	67.43	67.21	67.13	65.33
Interest income (tax equivalent) / Average earning assets	5.27	5.33	5.42	5.55	5.23
Interest expense / Average earning assets	1.95	2.24	2.19	2.54	2.14
Net interest income (tax equivalent) / Average earning assets	3.33	3.09	3.23	3.02	3.08
Yield or Cost					
Total loans and leases (tax equivalent)	5.93	6.08	6.16	6.36	6.11
Interest-bearing bank balances	3.42	4.13	4.23	5.26	4.83
Federal funds sold and reverse repos	3.81	4.47	4.77	4.35	4.51
Trading assets	1.60	1.22	1.73	1.42	1.61
Total earning assets	5.24	5.30	5.39	5.52	5.18
Investment securities (tax equivalent)	3.48	3.30	3.42	3.18	2.78
US Treasury and agency securities (excluding mortgage-backed securities)	3.11	3.23	3.22	3.19	2.56
Mortgage-backed securities	3.35	3.13	3.26	2.92	2.58
All other securities	4.06	4.11	4.22	4.26	4.12
Interest-bearing deposits	2.40	2.80	2.73	3.17	2.49
Time deposits of $250K or more	3.39	3.96	3.75	4.41	3.70
Time deposits < $250K	3.43	3.94	3.82	4.43	3.69
Other domestic deposits	2.12	2.47	2.45	2.84	2.28
Foreign deposits	2.01	2.31	2.52	3.14	2.45
Federal funds purchased and repos	3.00	3.23	3.54	3.84	3.85
Other borrowed funds and trading liabilities	3.54	3.77	3.87	4.30	4.32
All interest-bearing funds	2.64	3.04	3.00	3.48	2.98

Non-interest Income & Expenses

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Mutual fund fee income / Non-interest income	3.16	3.15	3.14	2.93	2.70
Overhead expenses / Net Interest Income + non-interest income	59.78	61.61	59.80	63.40	63.05
Percent of Average Assets					
Total overhead expense	2.42	2.37	2.38	2.37	2.44
Personnel expense	1.34	1.30	1.30	1.26	1.26
Net occupancy expense	0.24	0.23	0.23	0.23	0.23
Other operating expenses	0.83	0.82	0.84	0.86	0.91
Overhead less non-interest income	1.42	1.36	1.35	1.39	1.41
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	59.38	61.18	59.40	62.96	62.79
Personnel expense	32.77	33.43	32.25	33.53	32.57
Net occupancy expense	5.86	5.98	5.74	6.09	5.98
Other operating expenses	20.00	20.79	20.63	22.55	23.17
Total non-interest income	22.71	23.67	23.97	23.61	23.99
Fiduciary activities income	2.30	2.27	2.22	2.32	2.04
Service charges on domestic deposit accounts	2.99	3.10	3.03	3.16	2.98
Trading revenue	0.76	0.76	0.83	0.90	0.86
Investment banking fees and commissions	2.76	2.47	2.61	2.47	2.44
Insurance activities revenue	0.27	0.30	0.25	0.32	0.35
Venture capital revenue	0.01	0.00	0.02	0.01	0.00
Net servicing fees	0.56	0.43	0.47	0.67	0.60
Net securitization income	0.00	0.00	0.00	0.01	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.79	1.09	1.02	0.99	0.82
Other non-interest income	7.76	8.24	8.92	8.33	8.57
Overhead less non-interest income	35.77	36.62	34.33	37.80	37.71
Applicable income taxes / Pretax net operating income (tax equivalent)	20.85	20.95	20.84	20.39	19.75
Applicable income tax + TE / Pretax net operating income + TE	23.18	23.44	23.00	23.15	22.85

Percent Composition of Assets

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Total Assets					
Real estate loans	40.56	40.61	40.55	41.09	40.37
Commercial and industrial loans	10.84	10.85	10.62	10.85	10.87
Loans to individuals	3.20	3.32	3.12	3.41	3.56
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.01
Agricultural loans	0.20	0.18	0.18	0.19	0.17
Other loans and leases	6.44	5.42	6.20	5.18	4.68
Net loans and leases	64.95	64.07	64.46	64.60	63.69
Debt securities over 1 year	15.19	15.71	15.83	15.69	15.58
Mutual funds and equity securities	0.06	0.07	0.06	0.05	0.04
Subtotal	81.06	80.45	81.11	80.72	80.28
Interest-bearing bank balances	4.64	5.28	4.82	5.24	5.05
Federal funds sold and reverse repos	0.64	0.54	0.64	0.50	0.69
Debt securities 1 year or less	2.26	2.39	2.28	2.28	2.04
Trading assets	0.68	0.64	0.67	0.58	0.64
Total earning assets	90.91	91.01	90.97	90.94	90.70
Non-interest cash and due from depository institutions	0.84	0.90	0.83	0.87	0.91
Other real estate owned	0.02	0.02	0.02	0.02	0.01
All other assets	8.22	8.05	8.17	8.12	8.25
Memoranda					
Short-term investments	8.62	9.10	8.65	8.92	8.86
US Treasury securities	1.75	1.93	1.78	1.95	1.85
US agency securities (excluding mortgage-backed securities)	0.41	0.56	0.46	0.61	0.68
Municipal securities	1.04	1.09	1.05	1.22	1.30
Mortgage-backed securities	11.72	11.56	11.99	11.21	10.68
Asset-backed securities	0.77	0.78	0.79	0.78	0.81
Other debt securities	0.33	0.43	0.35	0.44	0.45
Loans held-for-sale	0.27	0.21	0.28	0.24	0.16
Loans held for investment	65.30	64.47	64.78	64.94	64.20
Real estate loans secured by 1-4 family	13.45	13.25	13.57	13.35	12.91
Revolving	1.71	1.57	1.69	1.56	1.48
Closed-end, secured by first liens	11.27	11.18	11.41	11.27	10.97
Closed-end, secured by junior liens	0.25	0.25	0.25	0.25	0.22
Commercial real estate loans	25.23	25.47	25.11	25.74	25.31
Construction and land development	3.39	3.72	3.41	3.84	3.99
Multifamily	4.84	4.77	4.94	4.71	4.26
Nonfarm nonresidential	16.01	15.90	15.81	16.05	15.94
Real estate loans secured by farmland	0.35	0.30	0.30	0.32	0.30

Loan Mix and Analysis of Concentrations of Credit

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	60.98	61.94	61.45	62.46	61.55
Real estate loans secured by 1-4 family	20.71	20.82	21.03	20.84	20.20
Revolving	2.54	2.37	2.53	2.36	2.24
Closed-end	17.99	18.28	18.32	18.30	17.80
Commercial real estate loans	37.32	38.19	37.46	38.57	38.01
Construction and land development	5.02	5.59	5.09	5.76	6.03
1-4 family	0.86	0.86	0.83	0.85	0.96
Other	4.09	4.63	4.18	4.79	4.89
Multifamily	7.05	6.91	7.22	6.81	6.51
Nonfarm nonresidential	23.56	23.84	23.47	24.10	24.01
Owner-occupied	8.37	8.34	8.27	8.27	7.94
Other	14.98	15.39	15.01	15.56	15.75
Real estate loans secured by farmland	0.52	0.46	0.45	0.49	0.46
Loans to depository institutions and acceptances of other banks	0.02	0.03	0.03	0.03	0.02
Commercial and industrial loans	16.85	17.54	16.77	17.47	17.55
Loans to individuals	5.24	5.80	5.25	5.87	6.34
Credit card loans	0.51	0.65	0.56	0.69	0.66
Agricultural loans	0.31	0.28	0.27	0.30	0.26
Other loans and leases	11.69	9.87	11.30	9.33	8.43
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	388.71	387.35	389.09	391.71	404.30
Real estate loans secured by 1-4 family	131.45	128.10	132.65	128.93	130.84
Revolving	16.26	14.87	16.05	14.71	14.72
Closed-end	113.66	111.77	115.06	112.63	115.10
Commercial real estate loans	239.26	241.06	239.00	243.38	251.86
Construction and land development	31.92	34.90	32.10	36.26	39.57
1-4 family	5.48	5.30	5.27	5.30	6.44
Other	25.62	28.92	25.92	29.99	32.28
Multifamily	46.63	46.19	47.54	45.59	43.83
Nonfarm nonresidential	150.64	150.01	149.10	151.37	157.01
Owner-occupied	53.40	51.98	52.25	51.95	51.92
Other	95.64	96.57	95.17	97.33	102.98
Real estate loans secured by farmland	3.08	2.79	2.67	2.95	3.09
Loans to depository institutions and acceptances of other banks	0.12	0.14	0.16	0.16	0.18
Commercial and industrial loans	102.77	102.30	100.40	102.09	107.49
Loans to individuals	31.14	31.93	30.55	32.71	37.34
Credit card loans	2.72	3.20	2.91	3.43	4.00
Agricultural loans	1.75	1.55	1.52	1.64	1.63
Other loans and leases	69.26	56.14	65.69	53.54	50.57
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.10	30.83	30.26	31.16	30.82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	190.78	193.85	192.01	196.27	203.31
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247.42	248.69	247.56	251.17	258.42

Liquidity and Funding

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Total Assets					
Short-term investments	8.62	9.10	8.65	8.92	8.86
Liquid assets	23.10	23.66	23.52	22.87	22.74
Investment securities	18.05	18.65	18.66	18.54	18.22
Net loans and leases	64.95	64.07	64.46	64.60	63.69
Net loans, leases and standby letters of credit	65.77	64.89	65.34	65.44	64.50
Core deposits	68.83	67.56	68.32	67.54	65.37
Noncore funding	16.17	17.21	16.67	17.42	19.52
Time deposits of $250K or more	3.62	3.67	3.63	3.70	3.24
Foreign deposits	0.21	0.25	0.23	0.25	0.20
Federal funds purchased and repos	1.22	1.10	1.18	1.06	1.15
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.45	0.35	0.39	0.39	0.33
Commercial paper	0.02	0.02	0.02	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	2.07	2.10	1.86	2.06	3.44
Earning assets that reprice within 1 year	42.75	41.30	41.77	40.51	39.25
Interest-bearing liabilities that reprice within 1 year	12.45	13.09	12.57	13.64	13.31
Long-term debt that reprices within 1 year	0.31	0.37	0.31	0.39	0.45
Net assets that reprice within 1 year	28.43	26.38	27.57	25.08	23.53
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.49	9.81	9.89	10.23	12.91
Net short-term noncore funding dependence	3.03	2.93	3.31	3.22	5.15
Short-term investment / Short-term noncore funding	92.27	91.08	90.63	85.85	68.66
Liquid assets - short-term noncore funding / Nonliquid assets	17.78	18.06	18.24	16.42	14.35
Net loans and leases / Total deposits	83.15	82.18	82.44	82.49	83.94
Net loans and leases / Core deposits	94.94	95.59	95.12	96.46	99.20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.02	-6.70	-4.79	-7.57	-7.27
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.97	-8.68	-5.76	-10.76	-12.60
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18	-0.24	-0.16	-0.31	-0.34
Percent of Investment Securities					
Held-to-maturity securities	20.28	23.86	21.52	24.24	25.55
Available-for-sale securities	77.78	73.98	76.58	73.87	71.58
US Treasury securities	11.29	10.90	10.60	11.11	10.94
US agency securities (excluding mortgage-backed securities)	2.56	3.28	2.73	3.67	4.10
Municipal securities	6.34	6.13	6.07	6.83	7.22
Mortgage-backed securities	64.82	63.74	64.66	62.26	59.23
Asset-backed securities	3.90	3.98	4.05	4.10	4.37
Other debt securities	2.21	2.84	2.25	2.96	3.13
Mutual funds and equity securities	0.37	0.42	0.40	0.32	0.28
Debt securities 1 year or less	13.98	14.64	13.81	14.19	12.55
Debt securities 1 to 5 years	22.95	20.61	21.59	21.30	19.89
Debt securities over 5 years	61.38	62.54	62.47	62.41	63.64
Pledged securities	50.52	50.48	52.36	50.77	53.76
Structured notes, fair value	0.07	0.13	0.10	0.13	0.13
Percent Change from Prior Like Quarter					
Short-term investments	7.79	13.30	12.75	16.98	72.36
Investment securities	9.85	5.68	9.47	2.41	-2.35
Core deposits	9.67	4.65	9.25	4.24	-1.83
Noncore funding	7.00	-4.71	5.12	-7.18	41.97

Derivatives and Off-Balance-Sheet Transactions

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			22.75	22.68	23.03
Standby letters of credit	0.69	0.64	0.69	0.63	0.58
Commercial and similar letters of credit	0.02	0.02	0.01	0.02	0.02
Securities lent	0.14	0.11	0.15	0.11	0.14
Credit derivatives - notional amount (holding company as guarantor)	0.36	0.32	0.34	0.32	0.29
Credit derivatives - notional amount (holding company as beneficiary)	0.36	0.30	0.37	0.29	0.22
Credit derivative contracts w/ purchased credit protection-investment grade	0.31	0.26	0.29	0.26	0.24
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.28	0.25	0.28	0.24	0.24
Derivative contracts	58.18	51.90	55.95	50.15	44.21
Interest rate contracts	35.93	34.14	35.91	32.68	29.00
Interest rate futures and forward contracts	5.58	4.53	4.72	3.64	3.19
Written options contracts (interest rate)	1.75	1.73	1.78	1.64	1.17
Purchased options contracts (interest rate)	2.20	2.05	2.72	2.10	1.37
Interest rate swaps	25.87	24.18	25.79	24.59	22.67
Foreign exchange contracts	10.29	8.71	9.56	8.39	5.62
Futures and forward foreign exchange contracts	5.27	4.82	4.89	4.19	3.12
Written options contracts (foreign exchange)	0.08	0.11	0.08	0.11	0.06
Purchased options contracts (foreign exchange)	0.08	0.11	0.08	0.11	0.06
Foreign exchange rate swaps	2.06	1.72	2.11	1.58	0.73
Equity, commodity, and other derivative contracts	1.30	1.34	1.36	1.24	1.81
Commodity and other futures and forward contracts	0.25	0.22	0.22	0.17	0.16
Written options contracts (commodity and other)	0.32	0.38	0.36	0.37	0.38
Purchased options contracts (commodity and other)	0.30	0.34	0.34	0.32	0.31
Commodity and other swaps	0.36	0.34	0.38	0.33	0.27
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			41.76	40.54	41.52

Derivatives Analysis

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Notional Amount					
Interest rate contracts	92.61	92.63	92.72	92.44	91.96
Foreign exchange contracts	3.27	3.58	3.45	3.52	3.31
Equity, commodity, and other contracts	1.49	1.54	1.57	1.44	1.88
Futures and forwards	9.70	8.92	9.11	8.45	9.04
Written options	5.03	5.25	4.90	4.82	5.08
Exchange-traded	0.12	0.13	0.12	0.11	0.15
Over-the-counter	4.65	4.81	4.48	4.43	4.53
Purchased options	4.86	4.51	5.24	4.66	4.69
Exchange-traded	0.12	0.13	0.14	0.12	0.16
Over-the-counter	4.43	4.00	4.59	4.16	4.04
Swaps	72.72	74.75	73.36	75.85	74.61
Held for trading	31.05	32.27	31.12	32.74	34.68
Interest rate contracts	24.72	25.86	23.84	26.83	28.16
Foreign exchange contracts	1.69	1.72	1.80	1.75	1.55
Equity, commodity, and other contracts	0.51	0.54	0.60	0.56	0.66
Non-traded	68.95	67.73	68.88	67.26	65.32
Interest rate contracts	63.41	63.01	63.92	62.63	60.25
Foreign exchange contracts	0.42	0.54	0.44	0.43	0.39
Equity, commodity, and other contracts	0.31	0.25	0.24	0.15	0.25
Derivative contracts (excluding futures and forex 14 days or less)	95.95	95.49	96.82	95.22	94.55
One year or less	39.73	38.64	40.94	37.36	36.95
Over 1 year to 5 years	39.29	34.03	38.55	33.61	31.12
Over 5 years	12.90	15.29	12.56	16.43	20.67
Gross negative fair value (absolute value)	0.83	1.08	0.81	1.29	1.46
Gross positive fair value	1.07	1.24	0.99	1.49	1.57
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.05	0.05	0.04	0.06	0.07
Gross positive fair value (X)	0.05	0.05	0.04	0.06	0.07
Held for trading (X)	0.03	0.03	0.03	0.04	0.04
Non-traded (X)	0.01	0.01	0.01	0.02	0.02
Current credit exposure (X)	0.04	0.03	0.03	0.04	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.51	0.43	0.43	0.58	0.57

Allowance and Net Credit Losses on Loans and Leases

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.16	0.22	0.20	0.20	0.19
Provision for loan and lease losses / Average loans and leases	0.26	0.36	0.31	0.32	0.33
Provision for loan and lease losses / Net credit losses on loans and leases	132.44	229.73	140.44	133.11	195.87
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.23	1.28	1.24	1.27	1.24
Allowance for credit losses on loans and leases / Total loans and leases	1.22	1.27	1.23	1.26	1.23
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	10.79	10.63	8.15	8.15	14.21
Allowance for credit losses on loans and leases / Nonaccrual assets	218.74	254.32	227.11	272.81	347.62
ALLL / 90+ days past due + nonaccrual loans and leases	183.97	206.56	191.62	211.59	263.70
Gross credit losses on loans and leases / Average loans and leases	0.30	0.34	0.34	0.35	0.29
Recoveries / Average loans and leases	0.06	0.06	0.07	0.06	0.06
Net losses / Average loans and leases	0.24	0.28	0.26	0.28	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	5.13	4.91	22.24	26.68	45.25
Earnings coverage of net credit losses on loans and leases (X)	23.25	23.50	17.93	16.23	25.03
Net Credit Losses on Loans and Leases By Type					
Real estate loans	0.04	0.07	0.07	0.09	0.04
Real estate loans secured by 1-4 family	0.00	0.00	0.01	0.00	0.00
Revolving	0.00	-0.01	0.00	-0.01	-0.02
Closed-end	0.00	0.00	0.01	0.00	0.00
Commercial real estate loans	0.07	0.13	0.13	0.16	0.08
Construction and land development	0.03	0.00	0.05	0.02	0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.03	0.00	0.04	0.02	0.02
Multifamily	0.03	0.03	0.06	0.03	0.00
Nonfarm nonresidential	0.07	0.16	0.17	0.23	0.12
Owner-occupied	0.01	0.01	0.01	0.01	0.00
Other	0.06	0.14	0.15	0.21	0.11
Real estate loans secured by farmland	0.00	0.00	0.00	0.01	0.00
Commercial and industrial loans	0.41	0.39	0.47	0.48	0.36
Loans to individuals	1.52	1.72	1.63	1.88	1.32
Credit card loans	3.47	4.21	3.93	3.80	2.94
Agricultural loans	0.02	0.04	0.12	0.08	0.05
Loans to foreign governments and institutions	0.17	0.00	0.00	0.00	0.08
Other loans and leases	0.15	0.18	0.16	0.19	0.14

Past Due and Nonaccrual Assets

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Loans and Leases					
30-89 days past due loans and leases	0.43	0.47	0.42	0.45	0.40
90+ days past due loans and leases	0.10	0.10	0.10	0.11	0.11
Nonaccrual loans and leases	0.67	0.65	0.64	0.63	0.47
90+ days past due and nonaccrual loans and leases	0.83	0.82	0.80	0.82	0.65
30-89 days past due restructured	0.02	0.02	0.02	0.02	0.01
90+ days past due restructured	0.01	0.00	0.01	0.00	0.00
Nonaccrual restructured	0.08	0.09	0.08	0.09	0.05
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	0.44	0.47	0.42	0.45	0.40
90+ days past due assets	0.11	0.11	0.10	0.11	0.11
Nonaccrual assets	0.68	0.66	0.65	0.64	0.48
30+ days past due and nonaccrual assets	1.30	1.33	1.26	1.30	1.08
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.54	0.54	0.52	0.53	0.41
90+ past due and nonaccrual assets + other real estate owned	0.58	0.56	0.56	0.56	0.43
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.70	0.68	0.69	0.68	0.48
Allowance for credit losses on loans and leases	90.61	86.19	91.01	86.75	62.66
Equity capital + allowance for credit losses on loans and leases	5.80	5.79	5.80	5.85	4.32
Tier 1 capital + allowance for credit losses on loans and leases	6.59	6.38	6.53	6.38	4.68
Loans and leases + other real estate owned	1.06	1.05	1.06	1.05	0.75

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

Past Due and Nonaccrual Loans and Leases

		03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.41	0.41	0.39	0.38	0.33
	90+ days past due	0.12	0.10	0.11	0.11	0.10
	Nonaccrual	0.76	0.76	0.73	0.73	0.55
Commercial and industrial	30-89 days past due	0.31	0.30	0.31	0.30	0.28
	90+ days past due	0.04	0.03	0.03	0.03	0.03
	Nonaccrual	1.03	0.84	0.96	0.81	0.64
Individuals	30-89 days past due	0.83	0.85	0.93	1.17	1.13
	90+ days past due	0.12	0.14	0.13	0.16	0.14
	Nonaccrual	0.24	0.25	0.24	0.26	0.25
Depository institution loans	30-89 days past due	0.00	0.02	0.04	0.00	0.08
	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	0.27	0.29	0.19	0.16	0.16
	90+ days past due	0.01	0.00	0.00	0.01	0.00
	Nonaccrual	0.64	0.60	0.35	0.41	0.25
Foreign governments	30-89 days past due	0.02	0.00	0.01	0.01	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.25	0.03	0.18	0.03	0.12
Other loans and leases	30-89 days past due	0.11	0.15	0.12	0.16	0.17
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.11	0.13	0.14	0.16	0.09

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

Past Due and Nonaccrual Loans and Leases - Continued

		03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Memoranda						
1-4 Family	30-89 days past due	0.62	0.63	0.65	0.64	0.60
	90+ days past due	0.26	0.22	0.24	0.22	0.21
	Nonaccrual	0.68	0.64	0.69	0.63	0.55
Revolving	30-89 days past due	0.53	0.50	0.59	0.54	0.59
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	0.78	0.90	0.81	0.87	0.85
Closed-End	30-89 days past due	0.63	0.63	0.66	0.66	0.58
	90+ days past due	0.29	0.25	0.27	0.24	0.23
	Nonaccrual	0.65	0.60	0.66	0.60	0.53
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.02
Commercial real estate	30-89 days past due	0.28	0.28	0.22	0.23	0.18
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.84	0.88	0.82	0.87	0.59
Construction and development	30-89 days past due	0.23	0.25	0.21	0.22	0.13
	90+ days past due	0.01	0.00	0.01	0.01	0.01
	Nonaccrual	0.41	0.39	0.51	0.37	0.25
1-4 family	30-89 days past due	0.04	0.04	0.02	0.04	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.03	0.04	0.03
Other	30-89 days past due	0.15	0.19	0.16	0.16	0.08
	90+ days past due	0.00	0.00	0.01	0.01	0.00
	Nonaccrual	0.33	0.32	0.43	0.31	0.17
Multifamily	30-89 days past due	0.14	0.25	0.16	0.16	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.54	0.55	0.51	0.55	0.17
Nonfarm non-residential	30-89 days past due	0.22	0.24	0.21	0.18	0.17
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.99	1.10	0.99	1.08	0.75
Owner occupied	30-89 days past due	0.08	0.07	0.07	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.26	0.21	0.21	0.17	0.13
Other	30-89 days past due	0.12	0.13	0.12	0.10	0.10
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.68	0.85	0.74	0.85	0.54
Farmland	30-89 days past due	0.17	0.20	0.10	0.09	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.61	0.53	0.51	0.50	0.41
Credit card	30-89 days past due	1.43	1.58	1.47	1.61	1.70
	90+ days past due	0.83	0.83	0.77	0.83	0.82
	Nonaccrual	0.17	0.27	0.18	0.27	0.33

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

Regulatory Capital Components and Ratios

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Capital Ratios					
Common equity tier 1 capital, column A	12.60	12.85	12.67	12.79	12.30
Common equity tier 1 capital, column B	0.29	0.28	0.30	0.28	0.18
Tier 1 capital, column A	13.24	13.52	13.35	13.49	12.94
Tier 1 capital, column B	0.33	0.33	0.34	0.33	0.21
Total capital, column A	15.13	15.41	15.23	15.34	14.79
Total capital, column B	0.37	0.37	0.39	0.36	0.23
Tier 1 leverage	9.86	9.95	9.76	9.86	9.48
Supplementary leverage ratio, advanced approaches HCs	7.20	7.38	7.41	7.14	7.01

Insurance and Broker-Dealer Activities

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.01	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	65.18	64.20	67.63	63.67	60.99
Insurance underwriting assets (L/H) / Total insurance underwriting assets	34.82	35.80	32.37	36.33	39.01
Separate account assets (L/H) / Total life assets	6.05	5.25	5.97	5.67	5.53
Insurance activities revenue / Adjusted operating income	0.27	0.30	0.25	0.32	0.35
Premium income / Insurance activities revenue	8.84	7.76	8.66	5.89	4.63
Credit related premium income / Total premium income	35.38	31.86	38.37	35.29	36.58
Other premium income / Total premium income	64.62	68.14	61.63	64.71	63.42
Insurance underwriting net income / Consolidated net income	0.04	0.03	0.03	0.05	0.04
Insurance net income (P/C) / Equity (P/C)	24.35	18.71	19.77	16.28	18.28
Insurance net income (L/H) / Equity (L/H)	13.60	6.76	0.61	16.22	24.88
Insurance benefits, losses, expenses / Insurance premiums	80.89	121.00	264.11	330.06	152.16
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.05	0.00	0.05	0.05
Reinsurance recovery (L/H) / Total assets (L/H)	5.41	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 credit losses on loans and leases	11.11	11.31	11.27	11.10	11.21
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	1.00	0.83	0.98	0.60	0.75

Foreign Activities

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Yield: Foreign loans	1.38	1.51	1.34	1.61	1.60
Cost: Interest-bearing deposits	2.01	2.31	2.52	3.14	2.45
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.61	0.07	0.07	0.24	0.34
Commercial and industrial loans	1.82	0.31	0.31	0.84	2.06
Foreign governments and institutions	0.17	0.00	0.00	0.00	0.08
Growth Rates					
Net loans and leases	1.89	-7.86	4.27	-6.05	-2.13
Total selected assets	1.80	-4.34	5.15	-3.71	-2.36
Deposits	6.92	2.44	4.86	-1.45	0.90

Parent Company Analysis - Part 1

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Profitability					
Net income / Average equity capital	10.03	8.88	9.84	8.44	8.99
Bank net income / Average equity investment in banks	10.75	9.44	10.38	9.26	9.91
Nonbank net income / Average equity investment in nonbanks	10.50	7.42	9.31	7.67	8.00
Subsidiary HCs net income / Average equity investment in sub HCs	9.01	8.66	10.07	7.63	7.58
Bank net income / Parent net income	87.62	89.11	87.52	89.37	88.04
Nonbank net income / Parent net income	3.82	3.21	3.12	3.41	3.37
Subsidiary holding companies' net income / Parent net income	83.28	74.01	76.54	74.76	83.67
Leverage					
Total liabilities / Equity capital	16.78	18.53	17.17	18.68	19.16
Total debt / Equity capital	12.28	13.30	12.59	13.19	13.80
Total debt + notes payable to subs that issued TPS / Equity capital	13.60	14.80	13.88	14.79	15.53
Total debt + Loans guaranteed for affiliate / Equity capital	12.45	13.49	12.74	13.35	13.95
Total debt / Equity capital - excess over fair value	12.37	13.37	12.69	13.31	13.91
Long-term debt / Equity capital	11.70	12.34	12.07	12.19	13.06
Short-term debt / Equity capital	0.43	0.72	0.43	0.79	0.58
Current portion of long-term debt / Equity capital	0.06	0.30	0.08	0.39	0.29
Excess cost over fair value / Equity capital	0.07	0.10	0.10	0.11	0.10
Long-term debt / Consolidated long-term debt	39.33	39.57	39.60	37.93	37.23
Double Leverage					
Equity investment in subs / Equity capital	102.26	102.28	102.15	102.12	102.59
Total investment in subs / Equity capital	109.33	109.31	109.38	109.26	109.86
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)	0.22	0.26	0.25	0.31	0.41
Equity investment in subs - equity cap / Net income-div (X)	0.90	1.51	1.19	1.66	1.94
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	156.58	133.39	158.02	135.66	132.05
Cash from ops + noncash items + op expense / Op expense + dividend	156.76	150.00	164.83	139.35	143.06
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.51	103.23	100.55	119.57	111.05
Pretax operating income + interest expense / Interest expense	1,808.24	1,629.85	2,462.75	2,101.67	1,786.07
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,434.20	987.87	1,148.41	919.60	920.71
Dividends + interest from subsidiaries / Interest expense + dividends	182.40	147.86	182.77	149.62	146.71
Fees + other income from subsidiaries / Salary + other expenses	8.50	10.15	9.15	9.23	10.74
Net income / Current part of long-term debt + preferred dividends (X)	25.02	17.96	34.39	19.42	26.45
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.68	4.17	4.06	4.12	3.53
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.04	0.32	0.02	0.28	0.23
Nonaccrual	41.62	17.17	48.65	16.15	0.24
Total	41.66	17.49	48.67	16.43	0.46
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.01	0.01	0.01	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.02	0.02	0.01	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.59	2.55	2.57	2.25	2.78
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.06	0.14	0.06	0.13	0.13

Parent Company Analysis - Part 2

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	54.69	70.78	64.78	75.84	76.19
Dividends declared / Net income	30.85	33.00	32.32	42.95	40.16
Net income - dividends / Average equity	6.90	5.69	6.50	5.09	5.39
Percent of Dividends Paid					
Dividends from bank subsidiaries	168.69	130.53	169.30	130.25	127.62
Dividends from nonbank subsidiaries	3.72	1.77	4.46	3.26	4.15
Dividends from subsidiary holding companies	7.31	2.12	9.88	5.02	7.67
Dividends from all subsidiaries	227.97	158.08	218.38	168.96	166.88
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	62.89	48.07	65.75	63.23	60.39
Interest income from bank subsidiaries	0.97	1.62	1.26	1.70	1.05
Management and service fees from bank subsidiaries	0.76	0.96	0.92	0.99	0.86
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	68.24	54.15	68.29	67.65	64.65
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	43.09	49.21	71.75	68.95	70.58
Interest income from nonbank subsidiaries	8.23	10.78	11.97	16.16	8.28
Management and serv fees from nonbank subsidiaries	0.87	1.18	1.07	0.99	0.75
Other income from nonbank subsidiaries	0.06	0.04	0.19	0.07	0.09
Operating income from nonbank subsidiaries	76.45	86.79	108.04	103.11	102.96
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	51.44	28.43	42.52	42.12	59.76
Interest income from subsidiary holding companies	7.16	8.88	7.85	9.69	15.66
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.06
Other income from subsidiary holding companies	-0.40	0.00	0.03	-0.87	0.00
Operating income from subsidiary holding companies	61.72	38.30	60.89	51.88	77.07
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	67.81	56.95	71.42	70.93	70.01
Interest income from bank subsidiaries	1.68	7.29	1.76	2.13	1.71
Management and service fees from bank subsidiaries	0.75	1.35	1.08	1.30	1.11
Other income from bank subsidiaries	0.00	0.02	0.00	0.01	0.01
Operating income from bank subsidiaries	75.74	72.89	82.71	83.63	83.97
Dividends from nonbank subsidiaries	1.07	2.10	2.15	1.76	2.22
Interest income from nonbank subsidiaries	0.46	0.56	0.31	0.30	0.27
Management and service fees from nonbank subsidiaries	0.01	0.01	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.00	0.01	0.00	0.00	0.01
Operating income from nonbank subsidiaries	3.51	6.38	3.56	3.37	3.90
Dividends from subsidiary holding companies	1.90	1.02	2.31	1.52	2.85
Interest income from subsidiary holding companies	0.02	0.11	0.02	0.08	0.23
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	3.01	2.29	3.01	2.61	4.56
Loans and advances from subsidiaries / Short term debt	234.86	254.69	230.85	1,041.00	184.19
Loans and advances from subsidiaries / Total debt	29.60	42.77	28.06	33.25	30.30

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 03/31/2026

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									130
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.08	1.68	2.13	2.68	3.17	3.42	3.78	4.50	130
+ Non-interest income	0.96	0.22	0.33	0.49	0.80	1.33	1.98	3.16	130
- Overhead expense	2.42	1.51	1.69	2.04	2.38	2.71	3.21	3.87	130
- Provision for credit losses	0.17	-0.01	0.01	0.07	0.13	0.24	0.40	0.82	130
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	130
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	130
= Pretax net operating income (tax equivalent)	1.48	0.66	0.76	1.17	1.48	1.75	2.25	2.54	130
Net operating income	1.13	0.46	0.55	0.89	1.16	1.34	1.76	1.87	130
Net income	1.13	0.46	0.55	0.89	1.16	1.34	1.76	1.87	130
Net income (Subchapter S adjusted)	1.20	1.04	1.05	1.11	1.20	1.28	1.34	1.35	2
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.27	4.31	4.56	4.88	5.26	5.62	6.05	6.65	130
Interest expense	1.95	1.14	1.26	1.51	1.91	2.26	2.92	3.33	130
Net interest income (tax equivalent)	3.33	1.78	2.25	2.90	3.42	3.75	4.11	4.83	130
Losses, Allowance, and Past Due + Nonaccrual									
Net credit losses on loans and leases / Average loans an leases	0.24	0.00	0.02	0.06	0.17	0.32	0.65	1.18	130
Earnings coverage of net credit losses on loans and leases (X)	23.25	0.47	2.67	5.90	12.60	33.17	76.70	134.35	130
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.23	0.48	0.75	1.03	1.20	1.39	1.88	2.49	130
Allowance for credit losses on loans and leases / Total loans and leases	1.22	0.47	0.73	1.00	1.18	1.39	1.87	2.48	130
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.11	0.33	0.43	0.66	0.97	1.34	1.48	130
30-89 days past due loans and leases / Total loans and leases	0.43	0.09	0.13	0.23	0.36	0.54	0.92	1.79	130
Liquidity and Funding									
Net noncore funding dependence	9.49	-8.38	-3.31	0.52	7.03	16.52	29.64	39.00	130
Net short-term noncore funding dependence	3.03	-20.95	-11.45	-2.86	2.13	9.55	19.36	24.08	130
Net loans and leases / Total assets	64.95	28.48	45.31	57.82	67.59	73.79	77.98	81.25	130
Capitalization									
Tier 1 leverage ratio	9.86	6.44	7.72	8.95	9.73	10.94	11.90	12.48	130
Holding company equity capital / Total assets	11.20	7.32	7.90	9.72	11.31	12.86	14.31	15.84	130
Total equity capital (including minority interest) / Total assets	11.35	7.54	8.07	10.14	11.37	12.99	14.31	15.84	130
Common equity tier 1 capital / Total risk-weighted assets	12.62	10.14	10.32	11.00	12.19	13.92	16.38	18.81	129
Net loans and leases / Equity capital (X)	5.81	3.03	3.52	4.74	5.73	6.89	8.16	8.98	130
Cash dividends / Net income	30.84	0.00	0.00	19.95	31.61	44.67	58.87	79.99	129
Cash dividends / Net income (Subchapter S adjusted)	17.21	14.56	14.85	15.74	17.21	18.69	19.58	19.87	2
Growth Rates									
Assets	9.03	-2.44	-0.02	2.30	5.76	13.10	29.30	39.14	129
Equity capital	10.22	-1.69	-0.66	4.07	7.64	14.59	27.47	53.70	129
Net loans and leases	10.77	-2.99	0.51	3.57	6.57	15.15	36.72	44.98	129
Noncore funding	7.00	-29.45	-21.75	-6.55	4.62	18.47	43.00	67.44	129
Parent Company Ratios									
Short-term debt / Equity capital	0.43	0.00	0.00	0.00	0.00	0.00	2.84	8.84	130
Long-term debt / Equity capital	11.70	0.00	0.00	0.00	5.99	13.75	54.44	72.47	130
Equity investment in subsidiaries / Equity capital	102.26	92.74	94.22	98.56	101.08	105.49	115.18	118.40	130
Cash from ops + noncash items + op expense / Op expense + dividends	156.76	-3.54	14.83	88.10	148.87	220.80	320.49	379.94	129

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 03/31/2026

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	4.88	4.02	4.19	4.49	4.84	5.17	5.57	6.37	130
Less: Interest expense	1.81	1.04	1.15	1.40	1.74	2.11	2.75	3.22	130
Equals: Net interest income (tax equivalent)	3.08	1.68	2.13	2.68	3.17	3.42	3.78	4.50	130
Plus: Non-interest income	0.96	0.22	0.33	0.49	0.80	1.33	1.98	3.16	130
Equals: adjusted operating income (tax equivalent)	4.10	2.84	3.17	3.61	4.06	4.50	5.35	6.09	130
Less: Overhead expense	2.42	1.51	1.69	2.04	2.38	2.71	3.21	3.87	130
Less: Provision for credit losses	0.17	-0.01	0.01	0.07	0.13	0.24	0.40	0.82	130
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	130
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	130
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	130
Equals: Pretax net operating income (tax equivalent)	1.48	0.66	0.76	1.17	1.48	1.75	2.25	2.54	130
Less: Applicable income taxes (tax equivalent)	0.35	0.14	0.17	0.26	0.35	0.42	0.55	0.66	130
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	130
Equals: Net operating income	1.13	0.46	0.55	0.89	1.16	1.34	1.76	1.87	130
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Equals: Net income	1.13	0.46	0.55	0.89	1.16	1.34	1.76	1.87	130
Memo: Net income (last four quarters)	1.13	0.47	0.55	0.91	1.15	1.33	1.75	1.93	129
Net income-BHC and noncontrolling (minority) interest	1.14	0.49	0.60	0.89	1.16	1.34	1.76	1.87	130
Margin Analysis									
Average earning assets / Average assets	92.61	88.22	88.97	90.55	92.49	94.59	96.47	97.46	130
Average interest-bearing funds / Average assets	67.35	55.81	57.95	62.67	66.72	72.39	78.21	85.49	130
Interest income (tax equivalent) / Average earning assets	5.27	4.31	4.56	4.88	5.26	5.62	6.05	6.65	130
Interest expense / Average earning assets	1.95	1.14	1.26	1.51	1.91	2.26	2.92	3.33	130
Net interest income (tax equivalent) / Average earning assets	3.33	1.78	2.25	2.90	3.42	3.75	4.11	4.83	130
Yield or Cost									
Total loans and leases (tax equivalent)	5.93	5.02	5.19	5.51	5.87	6.18	7.03	8.24	130
Interest-bearing bank balances	3.42	2.13	2.43	2.99	3.41	3.82	4.24	4.93	130
Federal funds sold and reverse repos	3.81	0.00	0.00	3.32	3.89	4.45	7.74	11.86	59
Trading assets	1.60	0.00	0.00	0.00	0.76	3.54	4.49	5.46	77
Total earning assets	5.24	4.30	4.54	4.85	5.22	5.59	5.96	6.58	130
Investment securities (tax equivalent)	3.48	2.26	2.64	3.03	3.53	3.94	4.23	4.36	130
US Treasury and agency securities (excluding mortgage-backed securities)	3.11	1.23	1.52	2.25	3.22	3.88	4.24	6.35	124
Mortgage-backed securities	3.35	1.90	2.19	2.79	3.37	3.99	4.25	4.45	129
All other securities	4.06	2.29	2.72	3.29	3.92	4.57	6.10	6.71	127
Interest-bearing deposits	2.40	1.59	1.83	1.98	2.36	2.75	3.23	3.40	130
Time deposits of $250K or more	3.39	2.56	2.89	3.19	3.39	3.67	3.86	3.98	128
Time deposits < $250K	3.43	2.75	2.88	3.15	3.43	3.72	3.93	4.09	128
Other domestic deposits	2.12	1.27	1.44	1.74	2.04	2.57	2.92	3.19	130
Foreign deposits	2.01	0.00	0.09	1.71	2.04	2.68	3.22	4.96	22
Federal funds purchased and repos	3.00	0.05	0.95	1.81	2.78	3.71	4.93	8.63	108
Other borrowed funds and trading liabilities	3.54	0.29	1.78	2.93	3.66	4.22	4.84	5.23	125
All interest-bearing funds	2.64	1.77	1.90	2.22	2.62	3.02	3.49	4.34	130

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 03/31/2026

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	3.16	0.00	0.00	0.31	2.41	5.54	10.04	14.20	130
Overhead expenses / Net Interest Income + non-interest income	59.78	44.18	48.16	53.70	59.10	65.39	73.43	78.84	130
Percent of Average Assets									
Total overhead expense	2.42	1.51	1.69	2.04	2.38	2.71	3.21	3.87	130
Personnel expense	1.34	0.78	0.90	1.10	1.29	1.57	1.87	2.06	130
Net occupancy expense	0.24	0.07	0.12	0.17	0.24	0.30	0.36	0.40	130
Other operating expenses	0.83	0.44	0.54	0.67	0.76	0.95	1.45	1.69	130
Overhead less non-interest income	1.42	-0.03	0.56	1.14	1.45	1.74	2.11	2.42	130
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	59.38	44.11	47.54	53.07	58.95	64.94	73.10	76.85	130
Personnel expense	32.77	20.90	22.68	28.63	33.18	36.81	41.83	44.59	130
Net occupancy expense	5.86	1.80	2.73	4.33	5.57	6.95	9.96	10.96	130
Other operating expenses	20.00	12.61	14.40	16.71	19.10	22.83	28.09	35.94	130
Total non-interest income	22.71	6.98	10.15	13.37	19.82	29.56	48.40	63.60	130
Fiduciary activities income	2.30	0.00	0.00	0.00	1.53	3.97	7.36	12.38	130
Service charges on domestic deposit accounts	2.99	0.00	0.26	1.96	3.19	4.10	5.29	5.93	130
Trading revenue	0.76	-0.02	0.00	0.00	0.00	0.86	4.04	10.90	130
Investment banking fees and commissions	2.76	0.00	0.00	0.26	1.74	3.85	9.43	19.06	130
Insurance activities revenue	0.27	0.00	0.00	0.00	0.01	0.22	1.42	2.90	130
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.26	130
Net servicing fees	0.56	0.00	0.00	0.03	0.32	0.94	1.78	3.73	130
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	130
Net gain (loss) - sales of loans, OREO, and other assets	0.79	-0.49	-0.09	0.03	0.64	1.35	2.28	4.32	130
Other non-interest income	7.76	2.77	3.50	4.63	6.71	10.36	13.16	21.10	130
Overhead less non-interest income	35.77	0.19	15.25	26.24	36.68	46.31	54.27	62.35	130
Applicable income taxes / Pretax net operating income (tax equivalent)	20.85	11.63	16.53	19.16	21.16	23.05	24.77	27.56	130
Applicable income tax + TE / Pretax net operating income + TE	23.18	14.62	19.39	21.34	23.05	24.98	28.54	30.02	130

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 03/31/2026

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.56	4.68	9.90	26.98	44.34	55.72	61.05	67.98	130
Commercial and industrial loans	10.84	1.70	2.82	6.38	10.76	15.18	18.97	23.40	130
Loans to individuals	3.20	0.01	0.05	0.32	1.01	5.39	11.73	21.44	130
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.34	130
Agricultural loans	0.20	0.00	0.00	0.00	0.02	0.28	1.18	1.68	130
Other loans and leases	6.44	0.58	0.83	2.02	4.92	10.31	16.75	19.06	130
Net loans and leases	64.95	28.48	45.31	57.82	67.59	73.79	77.98	81.25	130
Debt securities over 1 year	15.19	2.68	7.35	10.55	14.78	20.29	23.00	28.42	130
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.03	0.09	0.19	0.36	130
Subtotal	81.06	45.38	61.78	78.33	83.41	87.59	89.17	89.94	130
Interest-bearing bank balances	4.64	0.71	0.87	2.02	4.07	6.39	10.66	15.92	130
Federal funds sold and reverse repos	0.64	0.00	0.00	0.00	0.00	0.05	4.20	11.92	130
Debt securities 1 year or less	2.26	0.19	0.36	0.87	1.82	3.17	5.47	7.35	130
Trading assets	0.68	0.00	0.00	0.00	0.04	0.41	3.25	11.66	130
Total earning assets	90.91	86.06	87.71	88.85	90.80	92.76	94.70	95.54	130
Non-interest cash and due from depository institutions	0.84	0.15	0.32	0.56	0.84	1.06	1.47	1.67	130
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.04	0.09	0.17	130
All other assets	8.22	3.99	4.76	6.67	8.38	10.22	11.49	12.10	130
Memoranda									
Short-term investments	8.62	1.55	2.31	3.57	6.48	12.40	23.44	29.03	130
US Treasury securities	1.75	0.00	0.00	0.01	0.79	2.75	7.03	9.05	130
US agency securities (excluding mortgage-backed securities)	0.41	0.00	0.00	0.00	0.19	0.79	1.64	2.59	130
Municipal securities	1.04	0.00	0.00	0.03	0.57	1.98	3.36	4.97	130
Mortgage-backed securities	11.72	0.75	3.12	7.55	11.52	15.21	21.16	24.37	130
Asset-backed securities	0.77	0.00	0.00	0.00	0.28	1.46	3.16	3.51	130
Other debt securities	0.33	0.00	0.00	0.01	0.18	0.61	1.08	2.13	130
Loans held-for-sale	0.27	0.00	0.00	0.02	0.10	0.39	1.41	2.10	130
Loans held for investment	65.30	28.83	45.74	57.48	68.47	74.56	78.51	81.59	130
Real estate loans secured by 1-4 family	13.45	0.52	2.43	7.76	13.50	18.20	24.61	28.99	130
Revolving	1.71	0.00	0.01	0.36	1.50	2.73	3.90	4.68	130
Closed-end, secured by first liens	11.27	0.20	1.77	6.75	11.38	15.48	21.95	26.49	130
Closed-end, secured by junior liens	0.25	0.00	0.00	0.03	0.12	0.33	1.00	1.61	130
Commercial real estate loans	25.23	0.77	3.59	14.32	25.89	36.70	42.17	44.52	130
Construction and land development	3.39	0.02	0.25	1.32	3.08	5.29	7.18	9.20	130
Multifamily	4.84	0.08	0.26	1.69	4.13	6.32	13.46	19.79	130
Nonfarm nonresidential	16.01	0.37	2.12	7.42	15.59	24.23	29.87	31.92	130
Real estate loans secured by farmland	0.35	0.00	0.00	0.00	0.06	0.53	1.63	2.29	130

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	60.98	16.19	28.58	42.20	64.92	78.30	86.14	87.71	130
Real estate loans secured by 1-4 family	20.71	1.01	5.59	13.93	21.37	28.16	35.05	38.66	130
Revolving	2.54	0.00	0.02	0.79	2.17	3.88	5.99	6.91	130
Closed-end	17.99	1.00	4.58	12.20	17.88	23.43	30.80	37.10	130
Commercial real estate loans	37.32	3.76	6.19	20.99	39.32	53.74	59.13	63.64	130
Construction and land development	5.02	0.02	0.42	2.14	4.82	7.71	11.01	12.77	130
1-4 family	0.86	0.00	0.00	0.10	0.64	1.52	2.53	3.31	130
Other	4.09	0.01	0.41	1.35	3.95	5.97	8.76	10.31	130
Multifamily	7.05	0.13	0.82	3.17	6.19	9.92	17.00	27.46	130
Nonfarm nonresidential	23.56	2.45	4.02	14.30	24.28	33.20	41.59	43.25	130
Owner-occupied	8.37	0.00	0.28	3.67	7.88	13.39	15.85	19.32	130
Other	14.98	2.11	3.07	7.95	15.42	21.81	25.51	28.63	130
Real estate loans secured by farmland	0.52	0.00	0.00	0.00	0.10	0.75	2.71	3.69	130
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.64	130
Commercial and industrial loans	16.85	3.01	6.20	9.79	15.68	22.81	31.24	37.00	130
Loans to individuals	5.24	0.01	0.10	0.50	1.58	9.63	19.14	32.39	130
Credit card loans	0.51	0.00	0.00	0.00	0.00	0.39	2.20	8.03	130
Agricultural loans	0.31	0.00	0.00	0.00	0.04	0.46	1.69	2.76	130
Other loans and leases	11.69	0.81	1.08	2.89	7.96	19.50	33.82	50.67	130
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	388.71	77.12	132.54	251.35	418.24	525.16	605.08	681.73	129
Real estate loans secured by 1-4 family	131.45	10.71	27.11	82.30	123.51	177.29	250.82	294.52	129
Revolving	16.26	0.00	0.21	3.62	13.36	26.26	37.83	46.59	129
Closed-end	113.66	10.65	21.62	71.72	109.00	150.08	225.10	264.53	129
Commercial real estate loans	239.26	12.94	48.67	127.77	245.64	351.10	415.07	431.92	129
Construction and land development	31.92	0.26	3.02	13.18	29.77	48.96	66.52	77.28	129
1-4 family	5.48	0.00	0.00	0.53	4.25	10.52	15.55	19.20	129
Other	25.62	0.18	2.71	9.22	26.10	39.27	53.51	61.12	129
Multifamily	46.63	1.85	3.71	17.33	37.82	64.34	125.84	204.51	129
Nonfarm nonresidential	150.64	8.27	23.70	76.05	152.43	220.99	279.32	303.12	129
Owner-occupied	53.40	0.06	1.43	22.35	52.46	80.86	114.95	120.69	129
Other	95.64	7.93	13.97	45.30	100.82	136.97	172.66	191.24	129
Real estate loans secured by farmland	3.08	0.00	0.00	0.01	0.60	4.26	15.06	22.85	129
Loans to depository institutions and acceptances of other banks	0.12	0.00	0.00	0.00	0.00	0.03	0.37	4.14	129
Commercial and industrial loans	102.77	20.68	31.74	57.51	94.60	141.43	192.72	213.13	129
Loans to individuals	31.14	0.07	0.45	2.89	9.34	59.92	104.30	184.16	129
Credit card loans	2.72	0.00	0.00	0.00	0.00	1.99	11.36	45.43	129
Agricultural loans	1.75	0.00	0.00	0.00	0.25	2.44	9.05	14.77	129
Other loans and leases	69.26	6.03	7.59	17.48	44.92	103.07	199.38	270.24	129
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.10	4.52	9.90	19.01	30.34	41.74	48.77	52.55	130
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	190.78	18.19	45.90	102.70	198.61	273.15	329.18	372.20	129
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247.42	18.78	52.54	140.48	250.83	353.54	415.65	439.43	129

BHCPR PERCENTILE DISTRIBUTION REPORT

Liquidity and Funding

Peer Group: 1
Date: 03/31/2026

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.62	1.55	2.31	3.57	6.48	12.40	23.44	29.03	130
Liquid assets	23.10	8.56	11.61	14.87	19.73	29.11	44.34	55.56	130
Investment securities	18.05	4.78	9.10	13.23	17.15	22.65	28.52	33.91	130
Net loans and leases	64.95	28.48	45.31	57.82	67.59	73.79	77.98	81.25	130
Net loans, leases and standby letters of credit	65.77	30.87	46.95	58.77	68.20	74.26	78.39	81.59	130
Core deposits	68.83	36.94	49.86	63.12	70.94	76.67	80.92	81.93	130
Noncore funding	16.17	3.66	5.37	8.46	13.54	23.67	36.10	41.59	130
Time deposits of $250K or more	3.62	0.80	1.47	2.08	3.08	4.80	7.68	9.53	130
Foreign deposits	0.21	0.00	0.00	0.00	0.00	0.00	0.87	5.44	130
Federal funds purchased and repos	1.22	0.00	0.00	0.00	0.26	1.26	6.64	11.83	130
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Net federal funds purchased (sold)	0.45	-1.38	-0.02	0.00	0.09	0.81	2.02	3.60	130
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.61	130
Other borrowings w/remaining maturity of 1 year or less	2.07	0.00	0.00	0.06	1.87	3.36	6.42	10.18	130
Earning assets that reprice within 1 year	42.75	19.55	24.57	33.94	43.55	50.14	59.86	66.71	130
Interest-bearing liabilities that reprice within 1 year	12.45	3.75	5.36	7.77	10.84	16.00	25.62	33.86	130
Long-term debt that reprices within 1 year	0.31	0.00	0.00	0.00	0.00	0.41	1.62	4.05	130
Net assets that reprice within 1 year	28.43	4.05	7.34	17.91	29.45	38.58	45.01	50.73	130
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.49	-8.38	-3.31	0.52	7.03	16.52	29.64	39.00	130
Net short-term noncore funding dependence	3.03	-20.95	-11.45	-2.86	2.13	9.55	19.36	24.08	130
Short-term investment / Short-term noncore funding	92.27	11.05	14.44	32.43	79.70	141.63	213.18	299.66	130
Liquid assets - short-term noncore funding / Nonliquid assets	17.78	-11.79	-5.79	3.80	12.62	29.64	46.38	78.35	130
Net loans and leases / Total deposits	83.15	54.53	65.42	74.86	84.34	90.79	97.35	108.49	130
Net loans and leases / Core deposits	94.94	66.06	72.78	81.51	94.14	106.07	123.26	133.61	130
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.02	-21.00	-14.68	-7.79	-3.95	-0.98	0.00	0.00	106
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.97	-16.83	-13.78	-9.21	-5.40	-1.82	-0.30	-0.04	129
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18	-0.70	-0.65	-0.45	-0.01	0.00	0.00	0.00	22
Percent of Investment Securities									
Held-to-maturity securities	20.28	0.00	0.00	0.49	22.85	35.58	46.66	58.38	130
Available-for-sale securities	77.78	41.57	52.79	63.57	77.00	98.16	99.94	100.00	130
US Treasury securities	11.29	0.00	0.00	0.06	4.45	16.32	43.92	74.78	130
US agency securities (excluding mortgage-backed securities)	2.56	0.00	0.00	0.00	1.09	4.18	10.43	15.52	130
Municipal securities	6.34	0.00	0.00	0.26	3.72	11.86	20.55	26.52	130
Mortgage-backed securities	64.82	12.27	23.34	51.75	69.23	78.95	92.09	94.93	130
Asset-backed securities	3.90	0.00	0.00	0.00	2.03	8.68	12.98	14.67	130
Other debt securities	2.21	0.00	0.00	0.09	1.04	3.81	7.42	18.55	130
Mutual funds and equity securities	0.37	0.00	0.00	0.00	0.16	0.56	1.56	2.44	130
Debt securities 1 year or less	13.98	1.90	2.74	6.12	10.38	18.97	36.76	45.74	130
Debt securities 1 to 5 years	22.95	2.28	3.65	8.68	21.86	35.85	48.08	55.99	130
Debt securities over 5 years	61.38	16.38	28.19	47.50	64.40	74.89	89.70	93.71	130
Pledged securities	50.52	4.39	8.85	31.14	53.69	70.79	83.68	91.67	130
Structured notes, fair value	0.07	0.00	0.00	0.00	0.00	0.00	0.24	1.71	130
Percent Change from Prior Like Quarter									
Short-term investments	7.79	-50.96	-33.99	-13.09	0.23	28.14	53.42	126.31	129
Investment securities	9.85	-12.53	-6.34	-0.90	5.64	18.11	34.80	73.97	129
Core deposits	9.67	-2.79	-0.34	1.87	5.95	14.43	32.06	45.70	129
Noncore funding	7.00	-29.45	-21.75	-6.55	4.62	18.47	43.00	67.44	129

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)									
Standby letters of credit	0.69	0.01	0.12	0.27	0.49	0.94	1.91	2.98	130
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.03	0.06	0.17	130
Securities lent	0.14	0.00	0.00	0.00	0.00	0.00	0.52	5.06	130
Credit derivatives - notional amount (holding company as guarantor)	0.36	0.00	0.00	0.00	0.06	0.65	1.40	2.88	130
Credit derivatives - notional amount (holding company as beneficiary)	0.36	0.00	0.00	0.00	0.00	0.57	1.16	5.53	130
Credit derivative contracts w/ purchased credit protection-investment grade	0.31	0.00	0.00	0.00	0.00	0.30	1.61	4.75	130
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.28	0.00	0.00	0.00	0.00	0.43	1.37	2.98	130
Derivative contracts	58.18	0.42	1.09	10.42	21.62	45.21	181.56	946.44	130
Interest rate contracts	35.93	0.16	1.09	9.90	20.88	38.29	104.29	453.61	130
Interest rate futures and forward contracts	5.58	0.00	0.00	0.00	0.16	1.24	19.42	121.55	130
Written options contracts (interest rate)	1.75	0.00	0.00	0.05	0.31	1.72	5.13	41.23	130
Purchased options contracts (interest rate)	2.20	0.00	0.00	0.00	0.20	2.88	8.31	43.46	130
Interest rate swaps	25.87	0.00	0.69	5.84	16.90	31.17	70.57	290.38	130
Foreign exchange contracts	10.29	0.00	0.00	0.00	0.02	0.96	15.90	277.98	130
Futures and forward foreign exchange contracts	5.27	0.00	0.00	0.00	0.01	0.96	6.33	140.88	130
Written options contracts (foreign exchange)	0.08	0.00	0.00	0.00	0.00	0.00	0.23	2.37	130
Purchased options contracts (foreign exchange)	0.08	0.00	0.00	0.00	0.00	0.00	0.23	2.35	130
Foreign exchange rate swaps	2.06	0.00	0.00	0.00	0.00	0.00	2.98	106.05	130
Equity, commodity, and other derivative contracts	1.30	0.00	0.00	0.00	0.00	0.21	5.50	30.36	130
Commodity and other futures and forward contracts	0.25	0.00	0.00	0.00	0.00	0.00	0.49	7.91	130
Written options contracts (commodity and other)	0.32	0.00	0.00	0.00	0.00	0.00	1.05	9.82	130
Purchased options contracts (commodity and other)	0.30	0.00	0.00	0.00	0.00	0.00	1.01	9.98	130
Commodity and other swaps	0.36	0.00	0.00	0.00	0.00	0.00	1.97	7.04	130
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)									

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date:03/31/2026

Derivaties Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.61	21.53	67.74	88.17	99.69	100.00	100.00	100.00	129
Foreign exchange contracts	3.27	0.00	0.00	0.00	0.08	3.07	17.72	33.33	129
Equity, commodity, and other contracts	1.49	0.00	0.00	0.00	0.00	0.38	10.57	19.61	129
Futures and forwards	9.70	0.00	0.00	0.41	3.91	14.39	44.53	65.88	129
Written options	5.03	0.00	0.00	0.46	2.84	9.49	16.79	22.33	129
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	1.19	2.14	129
Over-the-counter	4.65	0.00	0.00	0.43	2.65	8.33	15.94	22.33	129
Purchased options	4.86	0.00	0.00	0.00	1.64	9.08	19.23	31.43	129
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	0.86	2.14	129
Over-the-counter	4.43	0.00	0.00	0.00	1.40	8.47	19.23	31.43	129
Swaps	72.72	2.40	20.17	59.87	78.87	94.66	99.10	100.00	129
Held for trading	31.05	0.00	0.00	0.00	0.31	77.74	96.29	98.51	129
Interest rate contracts	24.72	0.00	0.00	0.00	0.00	64.38	81.47	90.13	129
Foreign exchange contracts	1.69	0.00	0.00	0.00	0.00	0.31	11.75	24.32	129
Equity, commodity, and other contracts	0.51	0.00	0.00	0.00	0.00	0.00	3.83	7.85	129
Non-traded	68.95	1.49	3.71	22.26	99.69	100.00	100.00	100.00	129
Interest rate contracts	63.41	0.93	2.31	19.14	78.03	100.00	100.00	100.00	129
Foreign exchange contracts	0.42	0.00	0.00	0.00	0.00	0.28	1.94	9.78	129
Equity, commodity, and other contracts	0.31	0.00	0.00	0.00	0.00	0.01	0.80	10.75	129
Derivative contracts (excluding futures and forex 14 days or less)	95.95	40.84	74.34	91.54	99.24	102.50	110.10	123.89	129
One year or less	39.73	0.00	5.34	12.67	31.45	62.44	97.94	102.23	129
Over 1 year to 5 years	39.29	0.00	1.87	16.67	37.19	58.69	69.18	72.06	129
Over 5 years	12.90	0.00	0.05	2.36	13.09	21.94	32.90	37.97	129
Gross negative fair value (absolute value)	0.83	0.01	0.12	0.37	0.73	1.17	1.80	2.22	129
Gross positive fair value	1.07	0.19	0.33	0.55	0.88	1.59	2.31	2.68	129
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.02	0.05	0.15	0.84	129
Gross positive fair value (X)	0.05	0.00	0.00	0.01	0.02	0.05	0.20	0.92	129
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.02	0.08	0.89	129
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.07	129
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.01	0.03	0.17	0.42	129
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
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	129
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Other Ratios									
Current credit exposure / Risk-weighted assets	0.51	0.00	0.00	0.06	0.18	0.45	2.10	5.54	129

Allowance and Net Credit Losses on Loans and Leases

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.16	-0.01	0.02	0.07	0.12	0.24	0.37	0.82	130
Provision for loan and lease losses / Average loans and leases	0.26	-0.02	0.04	0.11	0.19	0.38	0.63	1.32	130
Provision for loan and lease losses / Net credit losses on loans and leases	132.44	-119.26	37.00	81.89	108.68	165.89	289.80	528.00	130
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.23	0.48	0.75	1.03	1.20	1.39	1.88	2.49	130
Allowance for credit losses on loans and leases / Total loans and leases	1.22	0.47	0.73	1.00	1.18	1.39	1.87	2.48	130
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	10.79	1.29	2.15	3.50	6.94	14.57	32.65	50.49	124
Allowance for credit losses on loans and leases / Nonaccrual assets	218.74	61.43	87.65	128.25	185.66	291.82	400.66	664.82	129
ALLL / 90+ days past due + nonaccrual loans and leases	183.97	43.76	70.53	111.23	164.01	238.17	339.47	412.16	129
Gross credit losses on loans and leases / Average loans and leases	0.30	0.01	0.03	0.11	0.22	0.39	0.83	1.48	130
Recoveries / Average loans and leases	0.06	0.00	0.00	0.02	0.04	0.09	0.16	0.51	130
Net losses / Average loans and leases	0.24	0.00	0.02	0.06	0.17	0.32	0.65	1.18	130
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	130
Recoveries / Prior year-end losses	5.13	0.45	0.87	2.59	4.80	7.41	10.77	13.67	129
Earnings coverage of net credit losses on loans and leases (X)	23.25	0.47	2.67	5.90	12.60	33.17	76.70	134.35	130
Net Credit Losses on Loans and Leases By Type									
Real estate loans	0.04	-0.02	-0.01	0.00	0.01	0.06	0.19	0.29	129
Real estate loans secured by 1-4 family	0.00	-0.03	-0.02	-0.01	0.00	0.01	0.04	0.06	126
Revolving	0.00	-0.28	-0.10	-0.02	0.00	0.01	0.09	0.14	122
Closed-end	0.00	-0.04	-0.02	-0.01	0.00	0.01	0.04	0.06	126
Commercial real estate loans	0.07	-0.04	-0.01	0.00	0.01	0.15	0.30	0.42	127
Construction and land development	0.03	-0.02	-0.01	0.00	0.00	0.00	0.26	0.59	124
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	124
Other	0.03	-0.01	0.00	0.00	0.00	0.00	0.26	0.59	124
Multifamily	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.46	126
Nonfarm nonresidential	0.07	-0.05	-0.02	0.00	0.00	0.10	0.37	0.49	125
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.08	125
Other	0.06	-0.05	-0.01	0.00	0.00	0.06	0.32	0.46	125
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Commercial and industrial loans	0.41	0.00	0.00	0.09	0.32	0.74	1.08	1.55	128
Loans to individuals	1.52	0.10	0.20	0.54	1.23	2.29	3.49	4.68	106
Credit card loans	3.47	0.00	0.02	2.47	3.98	5.12	5.60	6.52	65
Agricultural loans	0.02	-0.73	-0.04	0.00	0.00	0.00	0.24	0.94	96
Loans to foreign governments and institutions	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.77	15
Other loans and leases	0.15	0.00	0.00	0.00	0.02	0.18	0.51	1.45	129

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 1
Date: 03/31/2026

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	0.43	0.09	0.13	0.23	0.36	0.54	0.92	1.79	130
90+ days past due loans and leases	0.10	0.00	0.00	0.00	0.03	0.15	0.43	0.83	130
Nonaccrual loans and leases	0.67	0.08	0.30	0.39	0.64	0.89	1.27	1.44	130
90+ days past due and nonaccrual loans and leases	0.83	0.20	0.35	0.49	0.77	1.09	1.56	1.94	130
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.12	130
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	130
Nonaccrual restructured	0.08	0.00	0.00	0.01	0.06	0.15	0.23	0.30	130
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	130
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	130
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	130
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.44	0.09	0.13	0.23	0.36	0.54	0.92	1.80	130
90+ days past due assets	0.11	0.00	0.00	0.00	0.03	0.15	0.43	0.83	130
Nonaccrual assets	0.68	0.08	0.31	0.39	0.66	0.89	1.27	1.45	130
30+ days past due and nonaccrual assets	1.30	0.47	0.63	0.81	1.20	1.60	2.59	3.30	130
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.54	0.10	0.23	0.31	0.48	0.71	1.04	1.41	130
90+ past due and nonaccrual assets + other real estate owned	0.58	0.10	0.24	0.34	0.52	0.79	1.11	1.55	130
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.70	0.15	0.23	0.38	0.68	0.97	1.24	1.49	130
Allowance for credit losses on loans and leases	90.61	29.23	33.97	55.09	76.81	113.56	196.33	243.96	130
Equity capital + allowance for credit losses on loans and leases	5.80	1.52	2.10	3.34	5.42	7.62	11.22	14.03	130
Tier 1 capital + allowance for credit losses on loans and leases	6.59	1.51	2.44	4.28	6.21	8.58	12.63	14.02	130
Loans and leases + other real estate owned	1.06	0.30	0.38	0.65	1.02	1.42	1.87	2.15	130

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

Past Due and Nonaccrual Loans and Leases

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type										
Real estate	30-89 days past due	0.41	0.04	0.11	0.21	0.37	0.54	0.85	1.19	129
	90+ days past due	0.12	0.00	0.00	0.00	0.01	0.10	0.58	1.21	129
	Nonaccrual	0.76	0.08	0.23	0.41	0.74	1.01	1.47	2.28	129
Commercial and industrial	30-89 days past due	0.31	0.02	0.07	0.13	0.25	0.41	0.76	1.12	128
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.19	0.26	128
	Nonaccrual	1.03	0.01	0.13	0.44	0.79	1.54	2.61	3.12	128
Individuals	30-89 days past due	0.83	0.00	0.00	0.33	0.77	1.26	2.05	2.91	127
	90+ days past due	0.12	0.00	0.00	0.00	0.02	0.15	0.60	1.11	127
	Nonaccrual	0.24	0.00	0.00	0.00	0.18	0.38	0.91	1.30	127
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	44
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Agricultural	30-89 days past due	0.27	0.00	0.00	0.00	0.00	0.29	1.60	2.24	96
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.19	96
	Nonaccrual	0.64	0.00	0.00	0.00	0.01	0.77	2.96	6.77	96
Foreign governments	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.10	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.00	0.76	1.41	15
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.03	0.13	0.45	1.12	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	129
	Nonaccrual	0.11	0.00	0.00	0.00	0.04	0.16	0.47	0.85	129

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

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.62	0.11	0.19	0.35	0.54	0.81	1.25	2.01	126
	90+ days past due	0.26	0.00	0.00	0.00	0.01	0.18	1.50	2.97	126
	Nonaccrual	0.68	0.02	0.15	0.34	0.66	0.98	1.35	1.69	126
Revolving	30-89 days past due	0.53	0.00	0.06	0.25	0.43	0.74	1.13	1.28	122
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.34	122
	Nonaccrual	0.78	0.00	0.00	0.28	0.65	1.28	2.01	3.72	122
Closed-End	30-89 days past due	0.63	0.08	0.17	0.33	0.53	0.88	1.33	2.06	126
	90+ days past due	0.29	0.00	0.00	0.00	0.01	0.18	1.62	3.27	126
	Nonaccrual	0.65	0.01	0.12	0.27	0.61	0.95	1.39	1.55	126
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.08	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	126
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.05	0.08	126
Commercial real estate	30-89 days past due	0.28	0.00	0.01	0.08	0.21	0.40	0.76	1.13	127
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.10	127
	Nonaccrual	0.84	0.03	0.10	0.28	0.72	1.10	1.98	3.35	127
Construction and development	30-89 days past due	0.23	0.00	0.00	0.00	0.07	0.37	1.00	1.69	124
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.10	124
	Nonaccrual	0.41	0.00	0.00	0.00	0.14	0.65	1.65	2.92	124
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.09	0.24	0.26	124
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.04	0.18	0.39	124
Other	30-89 days past due	0.15	0.00	0.00	0.00	0.02	0.23	0.80	1.65	124
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	124
	Nonaccrual	0.33	0.00	0.00	0.00	0.10	0.47	1.56	2.91	124
Multifamily	30-89 days past due	0.14	0.00	0.00	0.00	0.02	0.21	0.71	1.46	126
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	126
	Nonaccrual	0.54	0.00	0.00	0.00	0.17	0.90	1.95	4.06	126
Nonfarm non-residential	30-89 days past due	0.22	0.00	0.00	0.05	0.20	0.33	0.60	1.10	125
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.11	125
	Nonaccrual	0.99	0.04	0.09	0.31	0.80	1.45	2.64	4.31	125
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.02	0.06	0.15	0.22	0.29	125
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	125
	Nonaccrual	0.26	0.00	0.01	0.07	0.21	0.40	0.62	0.90	125
Other	30-89 days past due	0.12	0.00	0.00	0.00	0.07	0.22	0.46	0.70	125
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	125
	Nonaccrual	0.68	0.00	0.00	0.10	0.36	1.00	2.27	3.40	125
Farmland	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.28	0.92	1.39	104
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
	Nonaccrual	0.61	0.00	0.00	0.00	0.09	0.64	3.30	8.27	104
Credit card	30-89 days past due	1.43	0.01	0.45	0.98	1.32	1.73	2.61	3.10	65
	90+ days past due	0.83	0.00	0.00	0.00	1.03	1.46	2.02	2.14	65
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.17	0.99	1.78	65

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

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.60	10.11	10.30	10.98	12.16	13.92	16.34	18.78	130
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.32	130
Tier 1 capital, column A	13.24	11.04	11.31	11.73	12.91	14.27	16.72	18.80	130
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	13.79	130
Total capital, column A	15.13	12.75	13.13	13.75	14.84	16.16	17.92	20.88	130
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	15.49	130
Tier 1 leverage	9.86	6.44	7.72	8.95	9.73	10.94	11.90	12.48	130
Supplementary leverage ratio, advanced approaches HCs	7.20	4.96	5.18	5.63	7.14	8.41	9.51	9.93	18

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.18	130
Insurance underwriting assets (P/C) / Total insurance underwriting assets	65.18	0.00	0.00	0.24	100.00	100.00	100.00	100.00	29
Insurance underwriting assets (L/H) / Total insurance underwriting assets	34.82	0.00	0.00	0.00	0.00	99.76	100.00	100.00	29
Separate account assets (L/H) / Total life assets	6.05	0.00	0.00	0.00	0.00	0.00	0.00	29.64	14
Insurance activities revenue / Adjusted operating income	0.27	0.00	0.00	0.00	0.01	0.22	1.42	2.90	130
Premium income / Insurance activities revenue	8.84	0.00	0.00	0.00	0.00	0.00	55.47	99.12	88
Credit related premium income / Total premium income	35.38	0.00	0.00	0.00	0.00	100.00	100.00	100.00	20
Other premium income / Total premium income	64.62	0.00	0.00	0.00	100.00	100.00	100.00	100.00	20
Insurance underwriting net income / Consolidated net income	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.70	130
Insurance net income (P/C) / Equity (P/C)	24.35	-0.61	0.00	2.09	6.66	40.13	99.39	105.18	22
Insurance net income (L/H) / Equity (L/H)	13.60	-10.99	0.00	0.71	2.67	11.45	54.29	71.09	12
Insurance benefits, losses, expenses / Insurance premiums	80.89	0.00	0.00	32.84	60.09	121.01	238.89	295.07	20
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Reinsurance recovery (L/H) / Total assets (L/H)	5.41	0.00	0.00	0.00	0.00	0.00	0.00	26.49	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	130
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	11.11	0.00	0.51	4.06	11.44	16.89	20.68	21.74	130
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.01	2.33	22.61	130

Foreign Activities

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	1.38	0.00	0.00	0.00	0.00	3.25	6.63	7.42	74
Cost: Interest-bearing deposits	2.01	0.00	0.09	1.71	2.04	2.68	3.22	4.96	22
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.61	0.08	0.10	0.13	0.20	0.87	1.28	1.42	3
Commercial and industrial loans	1.82	0.01	0.01	0.05	0.20	0.75	1.70	7.66	15
Foreign governments and institutions	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.77	15
Growth Rates									
Net loans and leases	1.89	-75.07	-37.61	-22.97	2.62	26.37	50.98	73.87	71
Total selected assets	1.80	-68.19	-48.00	-19.14	2.02	16.29	55.73	82.80	82
Deposits	6.92	-61.20	-14.81	0.61	8.50	14.13	43.45	54.87	27

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	10.03	4.26	5.12	7.98	9.68	11.72	15.17	18.00	130
Bank net income / Average equity investment in banks	10.75	4.58	6.13	8.31	10.11	13.18	16.53	18.05	117
Nonbank net income / Average equity investment in nonbanks	10.50	-6.08	-0.61	0.00	6.59	17.40	33.82	56.18	101
Subsidiary HCs net income / Average equity investment in sub HCs	9.01	3.56	4.08	4.80	8.68	12.57	15.36	19.94	20
Bank net income / Parent net income	87.62	0.00	0.00	95.86	102.60	106.78	112.21	120.76	129
Nonbank net income / Parent net income	3.82	0.00	0.00	0.00	0.27	4.92	20.01	35.62	114
Subsidiary holding companies' net income / Parent net income	83.28	13.72	29.85	72.95	93.99	100.24	117.21	162.67	19
Leverage									
Total liabilities / Equity capital	16.78	0.05	0.80	3.31	8.58	20.58	63.17	97.31	130
Total debt / Equity capital	12.28	0.00	0.00	0.00	5.99	13.75	57.05	78.60	130
Total debt + notes payable to subs that issued TPS / Equity capital	13.60	0.00	0.00	3.05	7.62	15.43	57.34	79.03	130
Total debt + Loans guaranteed for affiliate / Equity capital	12.45	0.00	0.00	0.00	5.99	13.75	57.05	82.97	130
Total debt / Equity capital - excess over fair value	12.37	0.00	0.00	0.00	5.99	14.05	57.05	78.60	130
Long-term debt / Equity capital	11.70	0.00	0.00	0.00	5.99	13.75	54.44	72.47	130
Short-term debt / Equity capital	0.43	0.00	0.00	0.00	0.00	0.00	2.84	8.84	130
Current portion of long-term debt / Equity capital	0.06	0.00	0.00	0.00	0.00	0.00	0.03	1.79	130
Excess cost over fair value / Equity capital	0.07	0.00	0.00	0.00	0.00	0.00	0.57	1.19	130
Long-term debt / Consolidated long-term debt	39.33	0.00	0.00	0.06	41.25	73.27	89.50	99.45	127
Double Leverage									
Equity investment in subs / Equity capital	102.26	92.74	94.22	98.56	101.08	105.49	115.18	118.40	130
Total investment in subs / Equity capital	109.33	94.30	96.56	99.40	102.40	111.06	144.33	188.19	130
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)	0.22	-0.79	-0.44	-0.16	0.09	0.60	1.14	1.80	129
Equity investment in subs - equity cap / Net income-div (X)	0.90	0.01	0.04	0.16	0.61	1.40	2.13	3.42	78
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	156.58	3.48	17.51	100.01	145.10	223.06	278.73	369.37	129
Cash from ops + noncash items + op expense / Op expense + dividend	156.76	-3.54	14.83	88.10	148.87	220.80	320.49	379.94	129
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.51	-125.76	-18.68	59.23	100.39	150.90	251.46	366.63	129
Pretax operating income + interest expense / Interest expense	1808.24	-49.78	-2.66	365.19	772.29	2551.93	5923.86	11506.68	93
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1434.20	-53.51	4.82	370.56	824.23	2217.78	4100.53	8412.00	106
Dividends + interest from subsidiaries / Interest expense + dividends	182.40	0.71	18.35	108.72	165.21	264.62	382.33	432.28	121
Fees + other income from subsidiaries / Salary + other expenses	8.50	0.00	0.00	0.00	0.00	4.28	52.77	80.77	127
Net income / Current part of long-term debt + preferred dividends (X)	25.02	0.17	1.24	8.22	15.68	39.08	68.97	102.44	63
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.68	-2.06	-0.81	0.25	2.97	5.90	10.83	17.12	130
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.02	0.24	12
Nonaccrual	41.62	0.00	0.00	0.00	0.00	0.52	76.79	232.31	12
Total	41.66	0.00	0.00	0.00	0.00	0.90	76.79	232.31	12
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.63	130
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Total	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.27	130
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.59	0.00	0.00	0.00	0.09	0.70	20.89	32.26	130
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Combined foreign nonbank subsidiary assets	0.06	0.00	0.00	0.00	0.00	0.00	0.30	2.12	130

Parent Company Analysis - Part 2

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	54.69	6.77	19.56	29.89	52.64	80.89	99.99	124.47	106
Dividends declared / Net income	30.85	0.00	0.00	19.95	31.61	44.67	58.87	79.99	129
Net income - dividends / Average equity	6.90	0.62	2.00	4.74	6.78	9.08	11.45	13.37	130
Percent of Dividends Paid									
Dividends from bank subsidiaries	168.69	0.00	0.00	90.34	168.33	261.42	398.75	487.18	115
Dividends from nonbank subsidiaries	3.72	0.00	0.00	0.00	0.00	0.27	20.56	70.95	115
Dividends from subsidiary holding companies	7.31	0.00	0.00	0.00	0.00	0.00	0.00	244.56	115
Dividends from all subsidiaries	227.97	0.00	21.06	122.22	191.89	319.64	471.57	665.53	115
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	62.89	0.00	0.00	29.04	61.62	97.96	131.82	195.90	114
Interest income from bank subsidiaries	0.97	0.00	0.00	0.00	0.00	0.68	6.03	11.02	114
Management and service fees from bank subsidiaries	0.76	0.00	0.00	0.00	0.00	0.00	5.07	12.82	114
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	114
Operating income from bank subsidiaries	68.24	0.00	0.02	32.52	64.48	110.57	161.51	209.96	114
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	43.09	0.00	0.00	0.00	1.05	100.00	134.58	324.69	75
Interest income from nonbank subsidiaries	8.23	0.00	0.00	0.00	0.00	5.27	33.37	90.46	75
Management and serv fees from nonbank subsidiaries	0.87	0.00	0.00	0.00	0.00	0.00	5.20	14.61	75
Other income from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.62	75
Operating income from nonbank subsidiaries	76.45	0.00	0.00	1.26	32.00	100.00	262.59	566.26	75
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	51.44	0.00	0.00	0.00	52.59	86.20	157.77	243.72	19
Interest income from subsidiary holding companies	7.16	0.00	0.00	0.00	0.00	7.50	39.31	42.23	19
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	19
Other income from subsidiary holding companies	-0.40	-0.76	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating income from subsidiary holding companies	61.72	0.00	0.00	0.00	52.59	88.00	213.04	266.02	19
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	67.81	0.00	0.00	33.87	92.82	99.62	100.00	100.00	125
Interest income from bank subsidiaries	1.68	0.00	0.00	0.00	0.00	1.39	11.22	16.30	125
Management and service fees from bank subsidiaries	0.75	0.00	0.00	0.00	0.00	0.00	6.16	10.62	125
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	125
Operating income from bank subsidiaries	75.74	0.00	0.03	82.51	99.14	99.94	100.00	100.16	125
Dividends from nonbank subsidiaries	1.07	0.00	0.00	0.00	0.00	0.08	7.35	26.01	125
Interest income from nonbank subsidiaries	0.46	0.00	0.00	0.00	0.00	0.00	1.53	13.26	125
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.39	125
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	125
Operating income from nonbank subsidiaries	3.51	0.00	0.00	0.00	0.04	1.71	16.40	57.99	125
Dividends from subsidiary holding companies	1.90	0.00	0.00	0.00	0.00	0.00	0.00	78.22	125
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.23	125
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Operating income from subsidiary holding companies	3.01	0.00	0.00	0.00	0.00	0.00	1.66	82.76	125
Loans and advances from subsidiaries / Short term debt	234.86	0.00	0.00	0.00	22.81	389.86	1095.15	1306.53	24
Loans and advances from subsidiaries / Total debt	29.60	0.00	0.00	0.00	11.18	37.52	119.42	244.86	95

BHCPR Reporters for Quarter Ending 03/31/2026

Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets ($000)	BHC Name	Home Office Location	Change from 12/31/2025 and Other Notes
1562859	197,269,000	ALLY FINANCIAL INC.	DETROIT, MI	
1107205	10,242,453	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	Moved from Peer 2
1275216	308,894,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	28,113,543	AMERIS BANCORP	ATLANTA, GA	
3446412	19,235,035	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	28,110,523	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	45,593,740	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	37,319,642	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	29,248,986	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	34,724,241	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	15,116,610	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,496,186,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,909,933	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	561,546,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,361,596	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,344,272	BANNER CORPORATION	WALLA WALLA, WA	
3762457	28,633,557	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	22,227,882	BEACON FINANCIAL CORPORATION	BOSTON, MA	
1245415	292,862,939	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	53,792,168	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	682,905,000	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	24,048,629	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	20,494,739	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1026632	493,319,000	CHARLES SCHWAB CORPORATION, THE	WESTLAKE, TX	
5014141	81,388,501	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,777,687,000	CITIGROUP INC.	NEW YORK, NY	
1132449	228,302,857	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	11,011,537	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	66,026,643	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1049341	35,767,570	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	17,744,859	COMMUNITY FINANCIAL SYSTEM, INC.	SYRACUSE, NY	
1048764	14,209,561	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1102367	52,753,069	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	25,882,091	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	15,507,580	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	14,998,786	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	13,986,756	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	12,480,575	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2734233	82,886,152	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	30,634,232	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	21,392,448	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	21,392,448	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	17,227,828	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	47,244,905	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	50,709,830	F.N.B. CORPORATION	PITTSBURGH, PA	
1132104	16,468,439	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	297,039,000	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	12,949,110	FIRST BANCORP	SOUTHERN PINES, NC	

2744894	19,086,105	FIRST BANCORP	SAN JUAN, PR	
1204560	10,161,852	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	Moved from Peer 2
1203602	18,036,622	FIRST BUSEY CORPORATION	LEAWOOD, KS	
1075612	235,959,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071306	12,262,572	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1071276	22,779,815	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	15,387,645	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	11,375,816	FIRST FOUNDATION INC.	IRVING, TX	
1025608	24,264,548	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	84,132,921	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	26,426,787	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	21,072,521	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1020902	35,080,559	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1117129	32,168,650	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	31,734,082	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	2,060,180,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	35,558,193	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
3838727	15,701,856	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	23,201,679	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	18,657,058	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	236,798,943	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	285,371,600	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	24,786,765	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1104231	16,826,408	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
3843075	58,355,851	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI	
1039502	4,900,475,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	188,685,368	KEYCORP	CLEVELAND, OH	
3884863	15,300,033	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
1037003	214,736,000	M&T BANK CORPORATION	BUFFALO, NY	
3843507	21,392,448	MECHANICS BANCORP	SEATTLE, WA	
3530786	20,321,782	MERCHANTS BANCORP	CARMEL, IN	
2568278	42,176,815	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,581,418,000	MORGAN STANLEY	NEW YORK, NY	
3973888	12,614,408	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	Moved from Peer 2
1139279	16,204,406	NBT BANCORP INC.	NORWICH, NY	
3823844	17,351,502	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	15,574,490	NICOLET BANKSHARES, INC.	GREEN BAY, WI	Moved from Peer 2
1199611	174,574,340	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	16,929,460	NORTHWEST BANCSHARES INC	COLUMBUS, OH	
2609975	14,569,830	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	12,047,903	OFG BANCORP	SAN JUAN, PR	
1098303	73,002,651	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1885307	10,188,144	ORIGIN BANCORP, INC.	RUSTON, LA	Moved from Peer 2
1142336	12,983,527	PARK NATIONAL CORPORATION	NEWARK, OH	Moved from Peer 2
1053272	20,736,056	PINNACLE BANCORP, INC.	OMAHA, NE	
6073350	122,765,685	PINNACLE FINANCIAL PARTNERS, INC.	PEACHTREE CORNERS, GA	New Y-9C/BHCPR reporter
1069778	603,049,584	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	76,131,000	POPULAR, INC.	SAN JUAN, PR	
1109599	43,619,174	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	25,201,691	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
5280254	205,283,234	RBC US GROUP HOLDINGS LLC	TORONTO, 0	
3242838	160,834,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	27,107,275	RENASANT CORPORATION	TUPELO, MS	
3981856	168,088,181	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1085013	21,145,147	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	

3635319	18,171,287	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
1094828	24,692,870	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2368106	12,252,615	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1133437	67,979,223	SOUTHSTATE BANK CORPORATION	WINTER HAVEN, FL	
1058398	16,405,432	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	14,867,543	STATE BANKSHARES, INC.	FARGO, ND	
1111435	392,165,000	STATE STREET CORPORATION	BOSTON, MA	
3594872	10,906,019	STELLAR BANCORP INC.	HOUSTON, TX	
4504654	121,501,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
3606542	510,955,693	TD GROUP US HOLDINGS LLC	MOUNT LAUREL, NJ	
2706735	33,486,484	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	17,479,611	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1074156	548,975,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	18,987,324	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	700,998,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	72,674,161	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	33,705,380	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	28,179,621	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC	
1048773	64,466,585	VALLEY NATIONAL BANCORP	NEW YORK, NY	
1029464	10,710,036	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	27,568,785	WAFD, INC.	SEATTLE, WA	
1145476	85,584,588	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT	
1120754	2,205,757,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	27,484,078	WESBANCO, INC.	WHEELING, WV	
2349815	98,853,272	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	72,157,433	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	22,106,915	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 130 bank holding companies.