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)	3.32	3.14	3.32	3.02	3.14
+ Non-interest income	0.75	0.69	0.78	0.74	0.72
- Overhead expense	2.53	2.42	2.49	2.39	2.37
- Provision for credit losses	0.10	0.14	0.15	0.13	0.12
+ Securities gains (losses)	0.00	0.00	-0.01	-0.01	-0.03
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.47	1.23	1.46	1.19	1.26
Net operating income	1.16	0.97	1.12	0.92	0.95
Net income	1.16	0.97	1.12	0.92	0.95
Net income (Subchapter S adjusted)	1.21	1.08	1.26	1.13	1.12
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.44	5.46	5.61	5.59	5.16
Interest expense	1.90	2.11	2.08	2.35	1.81
Net interest income (tax equivalent)	3.54	3.34	3.53	3.22	3.35
Losses, Allowance, and Past Due + Nonaccrual					
Net credit losses on loans and leases / Average loans an leases	0.14	0.10	0.16	0.13	0.09
Earnings coverage of net credit losses on loans and leases (X)	33.77	26.51	31.76	32.47	42.15
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.18	1.21	1.18	1.19	1.18
Allowance for credit losses on loans and leases / Total loans and leases	1.17	1.20	1.17	1.18	1.18
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.74	0.59	0.70	0.60	0.45
30-89 days past due loans and leases / Total loans and leases	0.37	0.36	0.38	0.34	0.29
Liquidity and Funding					
Net noncore funding dependence	7.78	8.42	8.51	9.22	10.56
Net short-term noncore funding dependence	4.55	5.05	5.38	5.77	6.76
Net loans and leases / Total assets	72.16	71.90	72.53	72.30	71.43
Capitalization					
Tier 1 leverage ratio	10.40	10.19	10.38	10.05	9.79
Holding company equity capital / Total assets	10.49	10.04	10.63	9.90	9.46
Total equity capital (including minority interest) / Total assets	10.53	10.07	10.65	9.92	9.49
Common equity tier 1 capital / Total risk-weighted assets	12.53	12.32	12.58	12.15	11.90
Net loans and leases / Equity capital (X)	7.09	7.37	7.04	7.53	7.73
Cash dividends / Net income	24.03	27.74	24.20	27.13	30.45
Cash dividends / Net income (Subchapter S adjusted)	58.36	34.11	37.01	41.44	39.09
Growth Rates					
Assets	5.92	4.27	5.22	3.71	5.25
Equity capital	11.78	11.53	12.72	8.69	12.16
Net loans and leases	6.07	4.68	5.08	4.43	8.00
Noncore funding	0.14	-1.02	-0.26	1.68	57.20
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.01	0.00	0.00
Long-term debt / Equity capital	5.38	6.21	5.19	6.69	6.74
Equity investment in subsidiaries / Equity capital	104.59	105.39	104.13	105.43	106.42
Cash from ops + noncash items + op expense / Op expense + dividends	132.31	116.38	143.07	129.37	127.33

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)	5.11	5.12	5.26	5.24	4.83
Less: Interest expense	1.79	1.98	1.96	2.21	1.70
Equals: Net interest income (tax equivalent)	3.32	3.14	3.32	3.02	3.14
Plus: Non-interest income	0.75	0.69	0.78	0.74	0.72
Equals: adjusted operating income (tax equivalent)	4.12	3.86	4.15	3.81	3.93
Less: Overhead expense	2.53	2.42	2.49	2.39	2.37
Less: Provision for credit losses	0.10	0.14	0.15	0.13	0.12
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	-0.01	-0.01	-0.03
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.47	1.23	1.46	1.19	1.26
Less: Applicable income taxes (tax equivalent)	0.32	0.26	0.31	0.25	0.26
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.16	0.97	1.12	0.92	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.16	0.97	1.12	0.92	0.95
Memo: Net income (last four quarters)	1.18	0.94	1.13	0.93	0.95
Net income-BHC and noncontrolling (minority) interest	1.16	0.97	1.12	0.92	0.95
Margin Analysis					
Average earning assets / Average assets	94.23	94.26	94.26	94.25	94.03
Average interest-bearing funds / Average assets	70.06	70.08	70.02	69.99	68.06
Interest income (tax equivalent) / Average earning assets	5.44	5.46	5.61	5.59	5.16
Interest expense / Average earning assets	1.90	2.11	2.08	2.35	1.81
Net interest income (tax equivalent) / Average earning assets	3.54	3.34	3.53	3.22	3.35
Yield or Cost					
Total loans and leases (tax equivalent)	6.00	6.07	6.21	6.23	5.83
Interest-bearing bank balances	3.49	4.01	4.18	5.06	4.57
Federal funds sold and reverse repos	2.78	3.38	3.28	3.98	5.79
Trading assets	0.48	0.57	0.66	0.59	0.64
Total earning assets	5.44	5.37	5.52	5.44	4.95
Investment securities (tax equivalent)	3.55	3.34	3.46	3.25	2.77
US Treasury and agency securities (excluding mortgage-backed securities)	2.72	2.92	3.08	2.80	2.48
Mortgage-backed securities	3.39	3.14	3.29	2.93	2.51
All other securities	3.94	3.91	3.97	3.93	3.77
Interest-bearing deposits	2.43	2.72	2.68	2.96	2.20
Time deposits of $250K or more	3.54	4.06	3.86	4.40	3.44
Time deposits < $250K	3.47	3.89	3.79	4.24	3.19
Other domestic deposits	1.98	2.15	2.19	2.44	1.89
Foreign deposits					0.00
Federal funds purchased and repos	1.89	2.46	2.03	2.67	2.46
Other borrowed funds and trading liabilities	1.50	1.58	1.54	1.97	1.92
All interest-bearing funds	2.56	2.85	2.81	3.17	2.51

BHCPR PEER GROUP DATA
Peer Group: 2
Date: 03/31/2026

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	0.95	0.64	0.76	0.68	0.55
Overhead expenses / Net Interest Income + non-interest income	61.44	64.18	61.91	65.79	64.74
Percent of Average Assets					
Total overhead expense	2.53	2.42	2.49	2.39	2.37
Personnel expense	1.46	1.38	1.42	1.36	1.35
Net occupancy expense	0.26	0.26	0.26	0.25	0.26
Other operating expenses	0.80	0.76	0.80	0.77	0.75
Overhead less non-interest income	1.73	1.66	1.68	1.62	1.60
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.32	63.78	61.08	64.24	62.28
Personnel expense	35.10	35.94	34.56	36.34	35.15
Net occupancy expense	6.34	6.75	6.44	6.80	6.94
Other operating expenses	19.74	20.35	19.62	20.82	20.08
Total non-interest income	18.25	18.25	18.82	19.48	19.24
Fiduciary activities income	2.09	2.12	2.06	2.10	2.14
Service charges on domestic deposit accounts	2.88	2.96	2.86	3.35	3.32
Trading revenue	0.02	0.02	0.05	0.04	0.05
Investment banking fees and commissions	0.97	0.88	0.99	0.92	0.82
Insurance activities revenue	0.16	0.42	0.34	0.60	0.56
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.43	0.39	0.36	0.45	0.38
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.17	1.22	1.36	1.17	1.01
Other non-interest income	6.94	7.28	8.13	8.43	8.31
Overhead less non-interest income	42.45	45.19	41.88	44.08	42.46
Applicable income taxes / Pretax net operating income (tax equivalent)	18.83	18.05	19.05	17.95	18.45
Applicable income tax + TE / Pretax net operating income + TE	21.69	21.53	21.72	21.37	20.88

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	55.71	55.20	55.36	55.36	54.68
Commercial and industrial loans	9.64	9.59	9.69	9.81	9.85
Loans to individuals	1.82	2.09	2.04	2.27	2.21
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.55	0.55	0.60	0.59	0.56
Other loans and leases	1.19	1.09	1.24	1.17	1.09
Net loans and leases	72.16	71.90	72.53	72.30	71.43
Debt securities over 1 year	12.89	13.21	12.86	13.03	14.45
Mutual funds and equity securities	0.06	0.05	0.05	0.05	0.04
Subtotal	85.81	85.76	86.08	85.99	86.44
Interest-bearing bank balances	4.68	4.46	4.40	4.02	3.31
Federal funds sold and reverse repos	0.03	0.03	0.02	0.03	0.02
Debt securities 1 year or less	1.83	1.91	1.74	2.14	2.21
Trading assets	0.01	0.02	0.01	0.02	0.02
Total earning assets	93.08	92.96	93.01	92.88	92.69
Non-interest cash and due from depository institutions	0.82	0.96	0.82	0.89	0.98
Other real estate owned	0.03	0.02	0.03	0.03	0.02
All other assets	6.01	6.02	6.04	6.17	6.26
Memoranda					
Short-term investments	7.06	6.95	6.69	6.69	6.04
US Treasury securities	0.61	0.70	0.57	0.82	0.98
US agency securities (excluding mortgage-backed securities)	0.98	1.27	1.01	1.31	1.52
Municipal securities	2.30	2.54	2.30	2.75	3.13
Mortgage-backed securities	8.37	7.83	8.23	7.73	7.97
Asset-backed securities	0.45	0.54	0.44	0.58	0.60
Other debt securities	0.44	0.50	0.43	0.51	0.54
Loans held-for-sale	0.20	0.13	0.17	0.20	0.10
Loans held for investment	72.53	72.43	73.01	72.74	71.89
Real estate loans secured by 1-4 family	16.08	15.79	16.20	15.83	16.13
Revolving	2.08	1.87	2.07	1.87	1.76
Closed-end, secured by first liens	13.26	13.24	13.40	13.35	13.80
Closed-end, secured by junior liens	0.35	0.31	0.34	0.31	0.29
Commercial real estate loans	36.30	35.77	35.65	35.99	34.85
Construction and land development	5.17	5.31	4.94	5.44	5.61
Multifamily	5.67	5.38	5.56	5.50	4.99
Nonfarm nonresidential	24.16	23.66	23.89	23.71	22.76
Real estate loans secured by farmland	1.08	1.04	1.05	1.08	1.11

BHCPR PEER GROUP DATA
Peer Group: 2
Date: 03/31/2026

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	77.42	76.95	76.59	76.64	76.77
Real estate loans secured by 1-4 family	22.36	22.12	22.37	21.99	22.75
Revolving	2.89	2.63	2.85	2.60	2.48
Closed-end	18.95	19.02	19.05	18.99	19.89
Commercial real estate loans	50.59	50.07	49.59	50.02	49.16
Construction and land development	7.25	7.45	6.89	7.60	7.95
1-4 family	1.56	1.50	1.45	1.50	1.53
Other	5.54	5.84	5.36	5.98	6.27
Multifamily	7.83	7.42	7.65	7.47	6.87
Nonfarm nonresidential	33.83	33.28	33.33	33.10	32.15
Owner-occupied	11.88	11.66	11.50	11.47	11.23
Other	21.46	21.23	21.35	21.24	20.34
Real estate loans secured by farmland	1.56	1.54	1.51	1.58	1.66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.36	13.48	13.42	13.62	13.79
Loans to individuals	2.71	3.17	3.02	3.37	3.38
Credit card loans	0.03	0.03	0.03	0.04	0.03
Agricultural loans	0.80	0.81	0.87	0.87	0.84
Other loans and leases	1.77	1.60	1.80	1.71	1.62
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	510.61	513.03	505.06	517.62	525.37
Real estate loans secured by 1-4 family	149.23	147.74	148.91	148.68	156.36
Revolving	18.92	17.52	18.78	17.50	16.96
Closed-end	126.89	127.51	127.34	129.10	137.22
Commercial real estate loans	330.20	330.98	323.21	335.70	334.80
Construction and land development	46.85	48.71	44.52	50.70	53.72
1-4 family	10.03	9.60	9.14	9.84	10.39
Other	35.74	38.00	34.40	39.90	42.42
Multifamily	51.51	49.73	50.03	51.02	47.53
Nonfarm nonresidential	222.06	220.49	218.63	222.50	218.88
Owner-occupied	77.94	76.65	75.14	76.58	76.35
Other	141.11	141.51	140.66	143.66	139.27
Real estate loans secured by farmland	9.96	9.57	9.47	9.96	10.68
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	88.18	88.90	88.09	91.27	93.61
Loans to individuals	17.05	19.77	19.08	21.11	21.16
Credit card loans	0.19	0.19	0.19	0.22	0.18
Agricultural loans	5.19	5.09	5.48	5.53	5.41
Other loans and leases	10.59	9.77	11.00	10.46	10.41
Supplemental					
Non-owner occupied CRE loans / Gross loans	38.45	38.18	37.86	38.31	37.56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	251.43	253.28	247.65	258.24	255.73
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	333.53	333.74	326.61	338.45	337.29

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	7.06	6.95	6.69	6.69	6.04
Liquid assets	16.66	16.47	16.31	15.91	16.06
Investment securities	15.53	15.93	15.43	16.07	17.54
Net loans and leases	72.16	71.90	72.53	72.30	71.43
Net loans, leases and standby letters of credit	72.55	72.28	72.95	72.71	71.88
Core deposits	73.31	73.12	72.83	72.81	72.60
Noncore funding	13.75	14.41	14.07	14.87	15.40
Time deposits of $250K or more	5.51	5.42	5.46	5.38	4.72
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.32	0.37	0.36	0.39	0.49
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.30	0.34	0.35	0.36	0.49
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.74	1.81	1.84	2.00	3.26
Earning assets that reprice within 1 year	35.46	32.33	34.73	32.24	28.76
Interest-bearing liabilities that reprice within 1 year	18.60	20.48	19.74	20.71	19.15
Long-term debt that reprices within 1 year	0.14	0.17	0.16	0.14	0.08
Net assets that reprice within 1 year	15.66	11.06	14.07	10.91	9.23
Other Liquidity and Funding Ratios					
Net noncore funding dependence	7.78	8.42	8.51	9.22	10.56
Net short-term noncore funding dependence	4.55	5.05	5.38	5.77	6.76
Short-term investment / Short-term noncore funding	85.00	79.09	75.35	69.79	64.03
Liquid assets - short-term noncore funding / Nonliquid assets	7.13	6.45	6.35	5.33	5.32
Net loans and leases / Total deposits	86.67	86.31	87.57	87.21	87.53
Net loans and leases / Core deposits	99.11	98.84	100.21	99.96	99.36
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.62	-4.82	-3.28	-5.15	-6.33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.59	-10.07	-5.92	-11.56	-13.68
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18	-0.28	-0.18	-0.36	-0.32
Percent of Investment Securities					
Held-to-maturity securities	11.08	11.63	11.08	12.11	13.69
Available-for-sale securities	87.12	86.71	86.84	86.41	84.66
US Treasury securities	4.90	5.26	4.54	6.10	6.48
US agency securities (excluding mortgage-backed securities)	6.05	7.77	6.46	7.97	8.58
Municipal securities	13.62	16.20	13.77	15.91	16.58
Mortgage-backed securities	55.91	50.77	55.12	50.04	47.95
Asset-backed securities	2.80	3.28	2.77	3.69	3.81
Other debt securities	3.46	3.64	3.37	3.71	3.83
Mutual funds and equity securities	0.50	0.41	0.50	0.41	0.30
Debt securities 1 year or less	13.06	13.31	12.47	14.75	14.87
Debt securities 1 to 5 years	20.37	20.52	20.22	19.49	21.38
Debt securities over 5 years	61.79	61.53	62.18	61.20	59.95
Pledged securities	49.80	52.24	48.85	51.51	54.91
Structured notes, fair value	0.17	0.22	0.21	0.26	0.20
Percent Change from Prior Like Quarter					
Short-term investments	14.06	18.37	13.89	26.99	57.59
Investment securities	4.99	1.40	2.94	0.50	-4.42
Core deposits	7.08	5.62	6.05	4.54	-0.39
Noncore funding	0.14	-1.02	-0.26	1.68	57.20

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)			15.89	15.95	17.35
Standby letters of credit	0.31	0.31	0.32	0.32	0.32
Commercial and similar letters of credit	0.00	0.01	0.00	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.01	0.02	0.02	0.01
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.00	0.01	0.01	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.01	0.03	0.03	0.01
Derivative contracts	4.62	3.60	3.86	4.01	3.76
Interest rate contracts	4.62	3.60	3.86	4.01	3.76
Interest rate futures and forward contracts	0.04	0.04	0.03	0.03	0.02
Written options contracts (interest rate)	0.09	0.08	0.06	0.07	0.05
Purchased options contracts (interest rate)	0.19	0.07	0.11	0.07	0.03
Interest rate swaps	3.84	3.08	3.29	3.54	3.42
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			22.69	22.85	25.68

Derivatives Analysis

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	3.56	4.60	3.37	2.94	3.25
Written options	4.77	5.73	4.25	5.32	4.13
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	4.77	5.39	4.25	5.32	4.12
Purchased options	3.74	2.85	3.11	2.10	1.30
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	3.74	2.84	3.11	2.08	1.26
Swaps	86.98	85.83	87.70	87.57	90.21
Held for trading	11.12	12.36	12.89	12.83	14.54
Interest rate contracts	11.11	12.36	12.89	12.82	14.54
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	88.88	87.64	87.11	87.17	85.46
Interest rate contracts	88.88	87.28	87.10	87.15	85.13
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	91.80	91.10	91.84	92.33	91.64
One year or less	13.59	12.81	16.32	9.70	7.12
Over 1 year to 5 years	47.48	46.36	45.30	47.42	44.46
Over 5 years	17.19	20.72	17.96	23.10	32.23
Gross negative fair value (absolute value)	0.89	1.13	0.91	1.53	1.91
Gross positive fair value	1.26	1.77	1.36	2.26	2.65
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.00	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.01	0.01
Current credit exposure (X)	0.00	0.00	0.01	0.01	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	0.05	0.07	0.09	0.16	0.18

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	0.11	0.14	0.15	0.14	0.12
Provision for loan and lease losses / Average loans and leases	0.15	0.19	0.20	0.19	0.16
Provision for loan and lease losses / Net credit losses on loans and leases	253.33	204.98	187.39	229.89	274.39
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.18	1.21	1.18	1.19	1.18
Allowance for credit losses on loans and leases / Total loans and leases	1.17	1.20	1.17	1.18	1.18
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	37.57	42.26	21.46	27.55	48.97
Allowance for credit losses on loans and leases / Nonaccrual assets	281.43	401.03	292.23	433.80	454.29
ALLL / 90+ days past due + nonaccrual loans and leases	251.99	361.41	266.08	373.45	398.68
Gross credit losses on loans and leases / Average loans and leases	0.17	0.14	0.20	0.17	0.14
Recoveries / Average loans and leases	0.03	0.03	0.04	0.04	0.04
Net losses / Average loans and leases	0.14	0.10	0.16	0.13	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	5.69	6.69	29.29	39.52	69.07
Earnings coverage of net credit losses on loans and leases (X)	33.77	26.51	31.76	32.47	42.15
Net Credit Losses on Loans and Leases By Type					
Real estate loans	0.03	0.01	0.03	0.03	0.01
Real estate loans secured by 1-4 family	0.01	0.00	0.00	0.00	0.00
Revolving	0.00	0.00	0.01	0.00	-0.01
Closed-end	0.00	0.00	0.00	0.00	0.00
Commercial real estate loans	0.03	0.01	0.04	0.04	0.02
Construction and land development	0.00	0.00	0.01	0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Multifamily	0.00	0.00	0.02	0.00	0.00
Nonfarm nonresidential	0.02	0.00	0.04	0.04	0.02
Owner-occupied	0.00	0.00	0.01	0.01	0.00
Other	0.01	0.00	0.03	0.02	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.32	0.20	0.43	0.31	0.18
Loans to individuals	1.40	1.26	1.43	1.47	1.16
Credit card loans	3.27	2.36	2.64	2.68	1.69
Agricultural loans	0.00	0.01	0.04	0.01	0.00
Loans to foreign governments and institutions	0.00				
Other loans and leases	0.29	0.48	0.38	0.49	0.36

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	0.37	0.36	0.38	0.34	0.29
90+ days past due loans and leases	0.03	0.03	0.02	0.03	0.03
Nonaccrual loans and leases	0.68	0.54	0.65	0.53	0.41
90+ days past due and nonaccrual loans and leases	0.75	0.61	0.71	0.59	0.47
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	0.02	0.02	0.07	0.05	0.02
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	0.37	0.36	0.38	0.35	0.29
90+ days past due assets	0.03	0.03	0.02	0.03	0.03
Nonaccrual assets	0.68	0.54	0.65	0.54	0.41
30+ days past due and nonaccrual assets	1.15	1.00	1.11	0.96	0.78
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.55	0.45	0.52	0.44	0.34
90+ past due and nonaccrual assets + other real estate owned	0.60	0.49	0.56	0.49	0.37
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.62	0.53	0.66	0.58	0.40
Allowance for credit losses on loans and leases	76.21	62.87	79.89	67.98	48.58
Equity capital + allowance for credit losses on loans and leases	5.63	4.99	5.89	5.56	4.02
Tier 1 capital + allowance for credit losses on loans and leases	5.75	4.91	6.03	5.45	3.85
Loans and leases + other real estate owned	0.84	0.72	0.90	0.78	0.55

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	0.33	0.30	0.34	0.30	0.23
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.68	0.51	0.63	0.50	0.37
Commercial and industrial	30-89 days past due	0.37	0.38	0.29	0.33	0.28
	90+ days past due	0.02	0.02	0.01	0.02	0.02
	Nonaccrual	0.84	0.75	0.90	0.69	0.52
Individuals	30-89 days past due	0.74	0.65	0.75	0.79	0.72
	90+ days past due	0.03	0.03	0.04	0.04	0.03
	Nonaccrual	0.22	0.19	0.23	0.19	0.16
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	0.01
Agricultural	30-89 days past due	0.12	0.15	0.13	0.07	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.16	0.22	0.13	0.19
Foreign governments	30-89 days past due	0.00				
	90+ days past due	0.00				
	Nonaccrual	0.00				
Other loans and leases	30-89 days past due	0.18	0.22	0.17	0.29	0.26
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.22	0.13	0.19	0.18	0.15

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	0.59	0.51	0.57	0.53	0.45
	90+ days past due	0.02	0.03	0.04	0.04	0.04
	Nonaccrual	0.57	0.46	0.54	0.45	0.40
Revolving	30-89 days past due	0.35	0.35	0.36	0.46	0.39
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.41	0.40	0.42	0.41	0.37
Closed-End	30-89 days past due	0.61	0.53	0.60	0.52	0.45
	90+ days past due	0.02	0.03	0.04	0.04	0.04
	Nonaccrual	0.58	0.46	0.56	0.45	0.40
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	0.01	0.01
Commercial real estate	30-89 days past due	0.20	0.17	0.21	0.18	0.12
	90+ days past due	0.01	0.01	0.00	0.00	0.00
	Nonaccrual	0.71	0.53	0.61	0.52	0.35
Construction and development	30-89 days past due	0.19	0.18	0.15	0.24	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.57	0.47	0.66	0.36	0.17
1-4 family	30-89 days past due	0.04	0.05	0.04	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.03
Other	30-89 days past due	0.11	0.10	0.07	0.15	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.51	0.38	0.58	0.27	0.11
Multifamily	30-89 days past due	0.08	0.09	0.05	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.25	0.13	0.17	0.19	0.13
Nonfarm non-residential	30-89 days past due	0.17	0.15	0.21	0.13	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.63	0.50	0.58	0.46	0.36
Owner occupied	30-89 days past due	0.09	0.06	0.08	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	0.17	0.19	0.16	0.14
Other	30-89 days past due	0.06	0.06	0.09	0.06	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.35	0.25	0.29	0.24	0.17
Farmland	30-89 days past due	0.17	0.16	0.14	0.09	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.34	0.36	0.34	0.33	0.35
Credit card	30-89 days past due	1.18	1.46	1.53	1.72	1.48
	90+ days past due	0.31	0.33	0.52	0.31	0.27
	Nonaccrual	0.07	0.02	0.08	0.02	0.00

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	10.92	10.80	12.34	11.91	11.65
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	11.43	11.30	12.90	12.50	12.21
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	13.05	13.04	14.71	14.44	14.09
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.40	10.19	10.38	10.05	9.79
Supplementary leverage ratio, advanced approaches HCs					

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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33	50.00	25.00	50.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67	50.00	75.00	50.00	50.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.16	0.42	0.34	0.60	0.56
Premium income / Insurance activities revenue	0.00	0.69	0.00	0.75	0.94
Credit related premium income / Total premium income	0.00	33.33	50.00	33.33	33.33
Other premium income / Total premium income	100.00	66.67	50.00	66.67	66.67
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	44.28	55.31	45.63	46.92	56.20
Insurance net income (L/H) / Equity (L/H)	0.71	65.22	11.96	53.25	34.72
Insurance benefits, losses, expenses / Insurance premiums	0.00	161.64	46.15	34.72	35.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	11.13	11.22	11.13	11.36	11.44
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

Foreign Activities

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					0.00
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions	0.00				
Growth Rates					
Net loans and leases	-24.71	-20.81	-41.32	-11.04	108.81
Total selected assets	-24.26	-24.05	-30.81	-24.22	21.00
Deposits					-100.00

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	11.02	9.73	10.73	9.47	10.56
Bank net income / Average equity investment in banks	12.12	10.74	11.38	10.10	11.09
Nonbank net income / Average equity investment in nonbanks	5.17	5.87	5.92	6.59	10.70
Subsidiary HCs net income / Average equity investment in sub HCs	6.45	4.94	7.86	6.07	7.22
Bank net income / Parent net income	106.45	106.16	105.34	106.89	107.36
Nonbank net income / Parent net income	0.31	0.47	0.47	0.50	0.97
Subsidiary holding companies' net income / Parent net income	100.26	109.27	102.25	111.11	118.62
Leverage					
Total liabilities / Equity capital	9.63	11.06	9.59	11.94	12.47
Total debt / Equity capital	5.49	6.40	5.37	6.89	6.88
Total debt + notes payable to subs that issued TPS / Equity capital	8.01	9.20	7.91	9.91	10.52
Total debt + Loans guaranteed for affiliate / Equity capital	5.50	6.37	5.41	6.86	6.86
Total debt / Equity capital - excess over fair value	5.49	6.41	5.37	6.89	6.88
Long-term debt / Equity capital	5.38	6.21	5.19	6.69	6.74
Short-term debt / Equity capital	0.00	0.00	0.01	0.00	0.00
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	30.93	34.48	30.50	34.78	30.98
Double Leverage					
Equity investment in subs / Equity capital	104.59	105.39	104.13	105.43	106.42
Total investment in subs / Equity capital	104.92	105.60	104.35	105.76	106.63
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)	0.45	0.51	0.40	0.67	0.68
Equity investment in subs - equity cap / Net income-div (X)	1.33	1.56	1.36	2.21	1.82
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	155.74	118.62	151.31	133.30	130.40
Cash from ops + noncash items + op expense / Op expense + dividend	132.31	116.38	143.07	129.37	127.33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	93.52	87.37	102.10	111.49	92.23
Pretax operating income + interest expense / Interest expense	1,397.50	924.95	1,529.43	1,137.05	1,308.51
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,302.60	725.91	1,126.46	888.57	862.79
Dividends + interest from subsidiaries / Interest expense + dividends	192.33	108.66	181.76	152.04	158.53
Fees + other income from subsidiaries / Salary + other expenses	3.49	5.43	4.10	3.11	5.59
Net income / Current part of long-term debt + preferred dividends (X)	31.14	31.42	70.56	93.59	156.61
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.17	1.28	1.32	1.93	1.54
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	6.94	5.64	6.27	5.93	6.99
Total	6.94	5.64	6.27	5.93	6.99
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.05	0.05	0.05	0.05	0.05
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

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	59.97	70.39	66.71	73.41	76.09
Dividends declared / Net income	23.96	27.69	24.15	26.88	30.45
Net income - dividends / Average equity	7.88	6.66	7.84	6.51	7.14
Percent of Dividends Paid					
Dividends from bank subsidiaries	175.91	117.05	212.97	183.89	181.58
Dividends from nonbank subsidiaries	0.19	0.33	1.50	1.19	1.85
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	189.47	129.32	214.78	184.41	183.53
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	41.98	32.94	44.23	43.63	45.70
Interest income from bank subsidiaries	0.08	0.08	0.09	0.11	0.10
Management and service fees from bank subsidiaries	0.32	0.27	0.30	0.45	0.55
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	45.37	37.35	51.74	51.20	52.87
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	50.84	52.01	80.62	73.34	68.42
Interest income from nonbank subsidiaries	0.27	0.46	0.51	0.42	0.09
Management and serv fees from nonbank subsidiaries	0.01	0.02	0.02	0.04	0.09
Other income from nonbank subsidiaries	0.00	0.00	0.59	0.05	0.03
Operating income from nonbank subsidiaries	59.04	68.56	90.85	82.56	71.12
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	16.71	12.76	21.40	122.45	52.28
Interest income from subsidiary holding companies	3.26	4.92	3.54	0.01	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	19.97	17.68	24.94	122.46	52.29
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	70.54	63.54	78.28	79.15	79.68
Interest income from bank subsidiaries	2.20	1.12	0.22	0.38	0.27
Management and service fees from bank subsidiaries	0.76	0.72	0.51	0.63	1.20
Other income from bank subsidiaries	0.00	0.01	0.00	0.00	0.02
Operating income from bank subsidiaries	81.76	75.19	85.07	94.14	94.32
Dividends from nonbank subsidiaries	0.32	0.49	0.58	0.67	1.22
Interest income from nonbank subsidiaries	0.00	0.01	0.00	0.01	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.45	2.51	0.82	0.91	1.56
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,012.30	1,022.26	569.58	716.58	741.88
Loans and advances from subsidiaries / Total debt	32.06	30.87	30.62	30.30	33.16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									207
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.32	2.34	2.50	2.95	3.36	3.63	3.99	4.67	104
+ Non-interest income	0.75	0.17	0.24	0.46	0.69	0.99	1.36	2.15	207
- Overhead expense	2.53	1.64	1.78	2.13	2.47	2.91	3.45	4.02	207
- Provision for credit losses	0.10	-0.07	-0.03	0.01	0.08	0.17	0.32	0.52	207
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	207
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	104
= Pretax net operating income (tax equivalent)	1.47	0.36	0.58	1.09	1.50	1.88	2.23	2.98	104
Net operating income	1.16	0.25	0.51	0.87	1.20	1.43	1.77	2.02	207
Net income	1.16	0.25	0.51	0.87	1.20	1.43	1.77	2.02	207
Net income (Subchapter S adjusted)	1.21	0.61	0.75	0.98	1.22	1.41	1.63	1.84	18
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.44	4.32	4.56	5.07	5.43	5.80	6.34	6.86	104
Interest expense	1.90	0.97	1.24	1.55	1.90	2.26	2.64	2.87	207
Net interest income (tax equivalent)	3.54	2.39	2.64	3.13	3.60	3.88	4.27	4.92	104
Losses, Allowance, and Past Due + Nonaccrual									
Net credit losses on loans and leases / Average loans an leases	0.14	0.00	0.00	0.01	0.07	0.18	0.58	0.93	207
Earnings coverage of net credit losses on loans and leases (X)	33.77	-743.51	-103.77	4.07	19.86	59.97	289.92	681.20	204
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.18	0.73	0.85	1.01	1.17	1.32	1.57	1.85	207
Allowance for credit losses on loans and leases / Total loans and leases	1.17	0.70	0.82	0.99	1.17	1.31	1.57	1.84	207
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.74	0.09	0.17	0.31	0.65	1.06	1.71	2.25	207
30-89 days past due loans and leases / Total loans and leases	0.37	0.04	0.07	0.15	0.30	0.53	0.89	1.16	207
Liquidity and Funding									
Net noncore funding dependence	7.78	-10.18	-6.52	0.43	7.60	14.38	22.53	28.39	207
Net short-term noncore funding dependence	4.55	-11.57	-8.10	-1.82	4.19	10.97	17.97	21.84	207
Net loans and leases / Total assets	72.16	50.56	56.31	66.50	73.83	78.23	82.72	84.13	207
Capitalization									
Tier 1 leverage ratio	10.40	7.81	8.35	9.13	10.14	11.57	13.06	14.84	207
Holding company equity capital / Total assets	10.49	6.80	7.75	9.04	10.34	11.98	13.51	14.80	207
Total equity capital (including minority interest) / Total assets	10.53	6.94	7.90	9.10	10.44	11.97	13.51	14.80	207
Common equity tier 1 capital / Total risk-weighted assets	12.53	9.21	9.66	10.81	12.34	13.98	16.41	18.38	185
Net loans and leases / Equity capital (X)	7.09	4.55	5.05	5.85	6.97	8.24	9.74	10.87	207
Cash dividends / Net income	24.03	0.00	0.00	5.34	24.85	38.18	62.27	78.80	202
Cash dividends / Net income (Subchapter S adjusted)	58.36	13.25	15.40	25.68	26.48	79.67	106.05	154.40	9
Growth Rates									
Assets	5.92	-2.92	-0.98	1.64	4.24	8.48	18.66	30.13	189
Equity capital	11.78	-2.26	2.62	7.63	11.10	14.45	26.44	32.75	189
Net loans and leases	6.07	-6.16	-3.43	1.66	5.19	8.84	18.97	30.40	189
Noncore funding	0.14	-37.61	-28.61	-13.88	-1.71	11.77	34.34	63.45	188
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Long-term debt / Equity capital	5.38	0.00	0.00	0.00	3.02	11.06	17.67	21.21	207
Equity investment in subsidiaries / Equity capital	104.59	88.50	93.74	98.96	103.30	111.28	116.66	121.72	207
Cash from ops + noncash items + op expense / Op expense + dividends	132.31	-19.91	0.28	65.29	106.11	178.41	323.19	580.56	202

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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)	5.11	4.11	4.28	4.75	5.15	5.44	6.01	6.27	104
Less: Interest expense	1.79	0.90	1.07	1.44	1.80	2.13	2.48	2.64	207
Equals: Net interest income (tax equivalent)	3.32	2.34	2.50	2.95	3.36	3.63	3.99	4.67	104
Plus: Non-interest income	0.75	0.17	0.24	0.46	0.69	0.99	1.36	2.15	207
Equals: adjusted operating income (tax equivalent)	4.12	2.80	3.09	3.70	4.04	4.55	5.13	6.68	104
Less: Overhead expense	2.53	1.64	1.78	2.13	2.47	2.91	3.45	4.02	207
Less: Provision for credit losses	0.10	-0.07	-0.03	0.01	0.08	0.17	0.32	0.52	207
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	207
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	207
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	104
Equals: Pretax net operating income (tax equivalent)	1.47	0.36	0.58	1.09	1.50	1.88	2.23	2.98	104
Less: Applicable income taxes (tax equivalent)	0.32	0.00	0.06	0.18	0.33	0.42	0.51	0.67	104
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Equals: Net operating income	1.16	0.25	0.51	0.87	1.20	1.43	1.77	2.02	207
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Equals: Net income	1.16	0.25	0.51	0.87	1.20	1.43	1.77	2.02	207
Memo: Net income (last four quarters)	1.18	0.32	0.51	0.89	1.17	1.47	1.73	2.17	190
Net income-BHC and noncontrolling (minority) interest	1.16	0.25	0.51	0.88	1.20	1.43	1.76	2.02	207
Margin Analysis									
Average earning assets / Average assets	94.23	88.79	90.82	92.75	94.53	95.77	97.00	97.72	207
Average interest-bearing funds / Average assets	70.06	53.94	57.18	65.08	70.64	75.31	80.08	83.32	207
Interest income (tax equivalent) / Average earning assets	5.44	4.32	4.56	5.07	5.43	5.80	6.34	6.86	104
Interest expense / Average earning assets	1.90	0.97	1.24	1.55	1.90	2.26	2.64	2.87	207
Net interest income (tax equivalent) / Average earning assets	3.54	2.39	2.64	3.13	3.60	3.88	4.27	4.92	104
Yield or Cost									
Total loans and leases (tax equivalent)	6.00	4.89	5.08	5.66	5.98	6.32	6.87	7.59	104
Interest-bearing bank balances	3.49	1.55	2.20	2.80	3.33	3.91	5.35	8.22	207
Federal funds sold and reverse repos	2.78	0.00	0.00	2.02	3.47	3.70	4.99	6.93	70
Trading assets	0.48	0.00	0.00	0.00	0.00	0.00	3.17	4.89	32
Total earning assets	5.44	4.44	4.63	5.04	5.44	5.78	6.33	6.79	207
Investment securities (tax equivalent)	3.55	2.21	2.55	2.95	3.49	4.18	4.77	5.09	104
US Treasury and agency securities (excluding mortgage-backed securities)	2.72	1.00	1.23	1.71	2.63	3.79	4.48	5.04	190
Mortgage-backed securities	3.39	2.01	2.15	2.69	3.43	4.10	4.58	4.79	203
All other securities	3.94	2.20	2.38	2.93	3.86	4.85	6.14	7.31	98
Interest-bearing deposits	2.43	1.50	1.75	2.03	2.41	2.82	3.25	3.45	207
Time deposits of $250K or more	3.54	2.47	2.99	3.27	3.57	3.80	4.03	4.37	205
Time deposits < $250K	3.47	2.57	2.86	3.19	3.49	3.76	4.03	4.21	204
Other domestic deposits	1.98	0.87	1.15	1.49	1.98	2.46	2.92	3.14	207
Foreign deposits									
Federal funds purchased and repos	1.89	0.00	0.00	0.60	1.90	3.34	3.95	4.48	97
Other borrowed funds and trading liabilities	1.50	0.00	0.00	0.00	0.00	3.74	4.06	4.25	185
All interest-bearing funds	2.56	1.73	1.86	2.17	2.54	2.93	3.33	3.56	207

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	0.95	0.00	0.00	0.00	0.00	0.59	6.44	10.96	206
Overhead expenses / Net Interest Income + non-interest income	61.44	44.46	48.30	54.24	61.06	67.82	77.68	82.39	207
Percent of Average Assets									
Total overhead expense	2.53	1.64	1.78	2.13	2.47	2.91	3.45	4.02	207
Personnel expense	1.46	0.85	1.02	1.23	1.44	1.69	1.93	2.37	207
Net occupancy expense	0.26	0.11	0.16	0.20	0.25	0.33	0.40	0.49	207
Other operating expenses	0.80	0.45	0.50	0.64	0.77	0.95	1.19	1.50	207
Overhead less non-interest income	1.73	1.06	1.22	1.41	1.73	2.03	2.31	2.62	207
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.32	46.88	49.57	53.61	60.08	67.13	77.64	83.23	104
Personnel expense	35.10	20.73	27.03	30.18	33.93	39.99	45.21	47.50	104
Net occupancy expense	6.34	3.14	3.75	4.85	5.80	7.84	9.58	11.38	104
Other operating expenses	19.74	12.77	14.50	16.59	19.03	22.45	28.25	31.79	104
Total non-interest income	18.25	5.24	8.55	12.78	17.31	23.83	29.69	35.24	104
Fiduciary activities income	2.09	0.00	0.00	0.00	1.10	4.07	6.88	12.96	104
Service charges on domestic deposit accounts	2.88	0.03	0.35	1.39	2.91	4.18	5.42	6.37	104
Trading revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.52	104
Investment banking fees and commissions	0.97	0.00	0.00	0.00	0.66	1.89	3.25	4.89	104
Insurance activities revenue	0.16	0.00	0.00	0.00	0.00	0.05	1.09	2.45	104
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Net servicing fees	0.43	0.00	0.00	0.02	0.24	0.57	1.38	3.86	104
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Net gain (loss) - sales of loans, OREO, and other assets	1.17	-0.13	0.00	0.05	0.66	1.54	4.34	6.53	104
Other non-interest income	6.94	2.71	3.58	4.77	6.35	8.99	11.72	15.05	104
Overhead less non-interest income	42.45	20.13	26.11	34.53	41.50	50.35	60.54	68.94	104
Applicable income taxes / Pretax net operating income (tax equivalent)	18.83	0.00	3.83	17.22	20.37	23.91	25.99	27.93	103
Applicable income tax + TE / Pretax net operating income + TE	21.69	0.79	12.73	19.52	22.44	25.18	27.65	29.25	103

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
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	55.71	30.18	37.98	48.09	56.67	64.21	70.76	75.08	207
Commercial and industrial loans	9.64	1.88	2.72	5.04	8.39	13.70	20.23	24.68	207
Loans to individuals	1.82	0.02	0.06	0.23	0.75	2.16	7.57	12.91	207
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	207
Agricultural loans	0.55	0.00	0.00	0.00	0.04	0.91	3.11	4.25	207
Other loans and leases	1.19	0.00	0.00	0.00	0.34	2.18	4.96	8.79	207
Net loans and leases	72.16	50.56	56.31	66.50	73.83	78.23	82.72	84.13	207
Debt securities over 1 year	12.89	1.53	2.88	7.91	11.62	18.50	25.67	30.71	207
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.01	0.07	0.26	0.59	207
Subtotal	85.81	74.93	77.82	83.25	86.36	88.99	91.13	92.37	207
Interest-bearing bank balances	4.68	0.42	0.84	1.67	4.33	7.09	10.41	12.99	207
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.54	207
Debt securities 1 year or less	1.83	0.07	0.18	0.55	1.33	2.27	6.11	7.54	207
Trading assets	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.21	207
Total earning assets	93.08	88.68	90.02	91.72	93.28	94.54	95.84	96.38	207
Non-interest cash and due from depository institutions	0.82	0.18	0.30	0.54	0.83	1.04	1.36	1.94	207
Other real estate owned	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.23	207
All other assets	6.01	2.94	3.66	4.55	5.78	7.28	8.88	10.18	207
Memoranda									
Short-term investments	7.06	1.60	2.07	3.64	6.58	9.84	15.13	18.08	207
US Treasury securities	0.61	0.00	0.00	0.00	0.11	1.20	2.45	5.53	207
US agency securities (excluding mortgage-backed securities)	0.98	0.00	0.00	0.05	0.47	1.60	4.44	6.48	207
Municipal securities	2.30	0.00	0.00	0.24	1.28	4.05	8.20	11.08	207
Mortgage-backed securities	8.37	0.79	1.30	4.02	7.78	12.29	17.57	20.94	207
Asset-backed securities	0.45	0.00	0.00	0.00	0.04	0.72	2.33	3.74	207
Other debt securities	0.44	0.00	0.00	0.01	0.30	0.85	1.47	1.93	207
Loans held-for-sale	0.20	0.00	0.00	0.00	0.06	0.25	0.88	2.45	207
Loans held for investment	72.53	50.28	56.16	66.85	74.40	79.14	82.84	84.86	207
Real estate loans secured by 1-4 family	16.08	1.45	3.39	8.10	14.80	23.34	32.67	36.82	207
Revolving	2.08	0.01	0.11	0.63	1.87	3.18	5.36	6.12	207
Closed-end, secured by first liens	13.26	0.93	2.17	6.40	12.31	18.77	27.28	31.66	207
Closed-end, secured by junior liens	0.35	0.00	0.01	0.10	0.23	0.54	1.02	1.26	207
Commercial real estate loans	36.30	14.83	21.66	29.09	36.62	42.70	50.93	58.09	207
Construction and land development	5.17	0.71	1.63	3.08	4.69	7.23	9.78	12.49	207
Multifamily	5.67	0.74	1.69	2.84	4.91	7.59	12.73	20.80	207
Nonfarm nonresidential	24.16	7.98	13.25	18.17	23.84	30.75	35.85	39.88	207
Real estate loans secured by farmland	1.08	0.00	0.00	0.02	0.34	1.91	4.95	6.23	207

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 2
Date: 03/31/2026

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	77.42	45.30	55.79	69.28	79.85	86.61	91.78	95.26	207
Real estate loans secured by 1-4 family	22.36	1.86	4.17	11.71	21.48	31.67	42.37	52.37	207
Revolving	2.89	0.01	0.16	0.84	2.57	4.27	7.39	9.28	207
Closed-end	18.95	1.53	3.42	9.31	17.45	27.43	36.05	43.67	207
Commercial real estate loans	50.59	24.53	34.34	41.79	49.65	59.51	70.99	77.11	207
Construction and land development	7.25	0.93	2.24	4.22	6.50	10.26	13.60	16.77	207
1-4 family	1.56	0.00	0.14	0.42	1.06	2.42	4.35	5.43	207
Other	5.54	0.70	1.35	3.27	5.22	7.24	10.36	12.82	207
Multifamily	7.83	1.12	2.23	3.98	6.86	10.01	17.32	28.13	207
Nonfarm nonresidential	33.83	11.41	17.98	26.16	33.92	41.34	50.63	54.48	207
Owner-occupied	11.88	2.35	3.86	7.74	12.15	15.60	18.92	22.97	207
Other	21.46	7.28	9.78	15.34	20.83	28.12	35.01	39.22	207
Real estate loans secured by farmland	1.56	0.00	0.00	0.03	0.50	2.59	6.85	9.86	207
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	207
Commercial and industrial loans	13.36	2.49	4.30	7.77	11.86	19.02	27.40	32.23	207
Loans to individuals	2.71	0.02	0.07	0.33	0.99	3.22	12.02	18.56	207
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.04	0.23	0.34	207
Agricultural loans	0.80	0.00	0.00	0.00	0.07	1.25	4.42	6.26	207
Other loans and leases	1.77	0.00	0.00	0.00	0.43	3.16	7.41	13.38	207
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	510.61	203.50	301.59	407.88	512.92	610.24	711.69	772.63	207
Real estate loans secured by 1-4 family	149.23	13.02	28.15	72.32	144.17	202.89	327.87	424.32	207
Revolving	18.92	0.07	0.87	5.78	15.59	29.13	47.14	61.75	207
Closed-end	126.89	10.45	21.99	56.73	118.62	179.20	290.83	335.65	207
Commercial real estate loans	330.20	138.23	183.52	250.73	332.38	409.05	466.45	538.15	207
Construction and land development	46.85	6.47	15.11	27.37	43.57	61.86	89.73	108.36	207
1-4 family	10.03	0.00	0.67	2.68	7.07	14.49	30.57	39.73	207
Other	35.74	5.23	9.89	21.54	34.82	46.02	67.54	84.74	207
Multifamily	51.51	6.66	14.13	25.16	43.71	70.92	123.37	174.13	207
Nonfarm nonresidential	222.06	58.83	108.24	162.01	215.65	284.19	350.95	392.31	207
Owner-occupied	77.94	14.05	24.25	46.80	76.62	103.75	137.21	151.02	207
Other	141.11	36.61	57.68	87.22	137.15	191.09	243.03	264.56	207
Real estate loans secured by farmland	9.96	0.00	0.00	0.19	3.01	17.48	43.12	58.63	207
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	207
Commercial and industrial loans	88.18	15.59	23.23	44.94	80.47	124.75	177.96	232.58	207
Loans to individuals	17.05	0.11	0.47	2.35	6.59	20.97	77.78	116.62	207
Credit card loans	0.19	0.00	0.00	0.00	0.00	0.25	1.26	2.25	207
Agricultural loans	5.19	0.00	0.00	0.00	0.37	7.59	28.56	42.88	207
Other loans and leases	10.59	0.00	0.00	0.00	3.08	17.08	42.77	77.15	207
Supplemental									
Non-owner occupied CRE loans / Gross loans	38.45	16.56	22.63	30.39	37.16	45.96	57.45	66.08	207
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	251.43	86.59	131.40	185.60	246.98	317.01	381.70	457.83	207
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	333.53	138.32	189.68	251.75	333.42	415.96	476.43	557.52	207

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 03/31/2026

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	7.06	1.60	2.07	3.64	6.58	9.84	15.13	18.08	207
Liquid assets	16.66	7.30	8.86	11.64	15.69	21.07	27.39	30.96	207
Investment securities	15.53	3.35	5.03	9.97	14.30	20.16	29.78	36.28	207
Net loans and leases	72.16	50.56	56.31	66.50	73.83	78.23	82.72	84.13	207
Net loans, leases and standby letters of credit	72.55	50.84	56.80	66.81	74.36	78.45	83.23	84.82	207
Core deposits	73.31	55.66	59.80	67.92	74.48	78.83	81.91	84.03	207
Noncore funding	13.75	2.70	5.03	8.36	12.11	18.86	27.14	32.20	207
Time deposits of $250K or more	5.51	0.53	1.59	3.28	5.26	7.34	10.34	12.41	207
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Federal funds purchased and repos	0.32	0.00	0.00	0.00	0.00	0.26	2.01	4.06	207
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Net federal funds purchased (sold)	0.30	-0.50	-0.12	0.00	0.00	0.20	1.98	4.06	207
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Other borrowings w/remaining maturity of 1 year or less	1.74	0.00	0.00	0.00	0.85	3.56	6.60	8.60	207
Earning assets that reprice within 1 year	35.46	17.63	20.14	26.01	35.41	44.15	50.12	59.74	207
Interest-bearing liabilities that reprice within 1 year	18.60	4.09	6.93	11.95	16.76	23.45	39.24	56.93	207
Long-term debt that reprices within 1 year	0.14	0.00	0.00	0.00	0.00	0.00	0.86	1.57	207
Net assets that reprice within 1 year	15.66	-18.75	-7.06	6.10	16.14	26.89	34.73	44.96	207
Other Liquidity and Funding Ratios									
Net noncore funding dependence	7.78	-10.18	-6.52	0.43	7.60	14.38	22.53	28.39	207
Net short-term noncore funding dependence	4.55	-11.57	-8.10	-1.82	4.19	10.97	17.97	21.84	207
Short-term investment / Short-term noncore funding	85.00	12.25	17.23	28.91	57.86	114.84	229.59	402.53	206
Liquid assets - short-term noncore funding / Nonliquid assets	7.13	-14.20	-9.44	-0.52	6.53	13.91	26.31	37.47	207
Net loans and leases / Total deposits	86.67	61.07	68.70	79.67	88.36	94.80	99.94	103.96	207
Net loans and leases / Core deposits	99.11	67.27	75.05	88.61	98.73	109.66	125.78	136.52	207
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.62	-18.98	-13.12	-6.00	-1.59	-0.05	0.00	0.02	119
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.59	-24.20	-17.55	-10.11	-5.08	-1.83	-0.56	-0.04	205
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18	-0.72	-0.63	-0.36	-0.09	-0.01	0.00	0.00	40
Percent of Investment Securities									
Held-to-maturity securities	11.08	0.00	0.00	0.00	0.97	23.49	45.87	63.66	206
Available-for-sale securities	87.12	34.81	52.56	73.68	95.98	99.86	100.00	100.00	206
US Treasury securities	4.90	0.00	0.00	0.00	0.75	6.81	24.64	47.50	206
US agency securities (excluding mortgage-backed securities)	6.05	0.00	0.00	0.47	3.55	9.65	24.20	38.26	206
Municipal securities	13.62	0.00	0.00	2.07	11.01	24.79	41.38	50.40	206
Mortgage-backed securities	55.91	6.99	22.02	39.01	58.05	72.10	83.85	92.02	206
Asset-backed securities	2.80	0.00	0.00	0.00	0.34	4.65	13.14	23.77	206
Other debt securities	3.46	0.00	0.00	0.06	2.04	5.46	13.63	20.64	206
Mutual funds and equity securities	0.50	0.00	0.00	0.00	0.03	0.56	1.93	7.41	206
Debt securities 1 year or less	13.06	0.82	1.65	4.63	9.21	18.18	38.15	52.89	206
Debt securities 1 to 5 years	20.37	1.35	2.95	7.38	19.13	32.91	45.17	52.01	206
Debt securities over 5 years	61.79	12.11	24.89	44.42	65.13	78.43	88.17	92.57	206
Pledged securities	49.80	1.15	7.35	29.10	49.31	70.89	90.27	94.80	206
Structured notes, fair value	0.17	0.00	0.00	0.00	0.00	0.00	1.39	3.42	206
Percent Change from Prior Like Quarter									
Short-term investments	14.06	-47.91	-35.11	-15.71	9.23	42.13	83.30	115.18	189
Investment securities	4.99	-18.59	-12.60	-4.54	3.51	12.45	29.42	39.21	188
Core deposits	7.08	-3.15	-1.43	1.41	4.89	10.31	23.21	36.40	189
Noncore funding	0.14	-37.61	-28.61	-13.88	-1.71	11.77	34.34	63.45	188

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	0.31	0.00	0.02	0.10	0.25	0.45	0.81	1.17	207
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	207
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.65	207
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.32	207
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	207
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.41	207
Derivative contracts	4.62	0.00	0.00	0.00	0.00	8.32	23.53	31.47	207
Interest rate contracts	4.62	0.00	0.00	0.00	0.00	8.32	23.53	31.47	207
Interest rate futures and forward contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.27	0.66	207
Written options contracts (interest rate)	0.09	0.00	0.00	0.00	0.00	0.05	0.57	1.41	207
Purchased options contracts (interest rate)	0.19	0.00	0.00	0.00	0.00	0.00	1.22	4.23	207
Interest rate swaps	3.84	0.00	0.00	0.00	0.00	5.48	20.38	26.80	207
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)									

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivaties Analysis

Peer Group: 2
Date:03/31/2026

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	93
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Futures and forwards	3.56	0.00	0.00	0.00	0.42	2.52	13.56	54.69	93
Written options	4.77	0.00	0.00	0.00	1.01	4.38	20.81	38.27	93
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Over-the-counter	4.77	0.00	0.00	0.00	1.01	4.38	20.81	38.27	93
Purchased options	3.74	0.00	0.00	0.00	0.00	4.13	16.53	36.20	93
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Over-the-counter	3.74	0.00	0.00	0.00	0.00	4.13	16.53	36.20	93
Swaps	86.98	0.00	8.64	72.38	95.78	99.91	100.00	100.00	93
Held for trading	11.12	0.00	0.00	0.00	0.00	0.00	86.80	98.22	93
Interest rate contracts	11.11	0.00	0.00	0.00	0.00	0.00	86.80	98.22	93
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Non-traded	88.88	1.78	13.20	100.00	100.00	100.00	100.00	100.00	93
Interest rate contracts	88.88	1.78	13.20	100.00	100.00	100.00	100.00	100.00	93
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Derivative contracts (excluding futures and forex 14 days or less)	91.80	0.00	15.42	84.33	99.33	101.02	107.37	114.65	93
One year or less	13.59	0.00	0.00	2.15	8.16	19.19	49.20	60.06	93
Over 1 year to 5 years	47.48	0.00	0.00	33.92	57.24	71.52	84.71	100.00	93
Over 5 years	17.19	0.00	0.00	0.00	15.40	30.43	44.46	54.82	93
Gross negative fair value (absolute value)	0.89	0.00	0.04	0.29	0.76	1.34	1.91	2.30	93
Gross positive fair value	1.26	0.12	0.34	0.68	1.13	1.80	2.46	3.20	93
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	207
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	207
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	207
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	207
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	207
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
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	207
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Other Ratios									
Current credit exposure / Risk-weighted assets	0.05	0.00	0.00	0.00	0.00	0.07	0.31	0.52	185

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 2
Date: 03/31/2026

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	0.11	-0.08	-0.03	0.02	0.08	0.16	0.33	0.53	207
Provision for loan and lease losses / Average loans and leases	0.15	-0.10	-0.04	0.02	0.11	0.24	0.42	0.75	207
Provision for loan and lease losses / Net credit losses on loans and leases	253.33	-1124.74	-142.88	15.00	105.32	261.96	1097.35	3333.10	204
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.18	0.73	0.85	1.01	1.17	1.32	1.57	1.85	207
Allowance for credit losses on loans and leases / Total loans and leases	1.17	0.70	0.82	0.99	1.17	1.31	1.57	1.84	207
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	37.57	1.44	1.97	5.28	12.81	36.54	182.04	410.02	178
Allowance for credit losses on loans and leases / Nonaccrual assets	281.43	59.00	68.57	111.11	184.69	404.81	693.18	1585.96	205
ALLL / 90+ days past due + nonaccrual loans and leases	251.99	45.71	64.99	101.66	177.59	358.57	598.26	1245.97	205
Gross credit losses on loans and leases / Average loans and leases	0.17	0.00	0.00	0.03	0.10	0.25	0.67	1.08	207
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.01	0.04	0.11	0.22	207
Net losses / Average loans and leases	0.14	0.00	0.00	0.01	0.07	0.18	0.58	0.93	207
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	207
Recoveries / Prior year-end losses	5.69	0.10	0.31	1.34	4.06	9.39	14.48	24.19	193
Earnings coverage of net credit losses on loans and leases (X)	33.77	-743.51	-103.77	4.07	19.86	59.97	289.92	681.20	204
Net Credit Losses on Loans and Leases By Type									
Real estate loans	0.03	-0.02	-0.01	0.00	0.00	0.02	0.10	0.43	206
Real estate loans secured by 1-4 family	0.01	-0.04	-0.02	0.00	0.00	0.01	0.06	0.10	205
Revolving	0.00	-0.05	-0.02	0.00	0.00	0.00	0.02	0.09	199
Closed-end	0.00	-0.04	-0.02	0.00	0.00	0.00	0.04	0.10	205
Commercial real estate loans	0.03	-0.01	0.00	0.00	0.00	0.01	0.13	0.49	206
Construction and land development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	205
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	205
Nonfarm nonresidential	0.02	-0.02	-0.01	0.00	0.00	0.00	0.12	0.53	206
Owner-occupied	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.05	206
Other	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.46	206
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169
Commercial and industrial loans	0.32	-0.14	-0.06	0.00	0.07	0.51	1.45	2.74	206
Loans to individuals	1.40	0.05	0.15	0.34	0.83	1.91	4.66	9.20	161
Credit card loans	3.27	-0.33	-0.01	0.00	1.24	6.23	10.25	16.06	69
Agricultural loans	0.00	-0.07	-0.01	0.00	0.00	0.00	0.00	0.01	144
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.29	-0.07	0.00	0.00	0.00	0.25	0.97	4.57	131

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	0.37	0.04	0.07	0.15	0.30	0.53	0.89	1.16	207
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.03	0.12	0.37	207
Nonaccrual loans and leases	0.68	0.08	0.16	0.28	0.59	0.99	1.47	2.15	207
90+ days past due and nonaccrual loans and leases	0.75	0.10	0.17	0.31	0.63	1.03	1.72	2.62	207
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	207
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Nonaccrual restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.17	0.31	207
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.37	0.04	0.07	0.15	0.30	0.53	0.89	1.16	207
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.03	0.12	0.37	207
Nonaccrual assets	0.68	0.08	0.16	0.28	0.59	1.01	1.47	2.15	207
30+ days past due and nonaccrual assets	1.15	0.23	0.35	0.55	1.00	1.47	2.50	3.69	207
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.55	0.07	0.11	0.23	0.46	0.78	1.29	1.84	207
90+ past due and nonaccrual assets + other real estate owned	0.60	0.07	0.12	0.26	0.52	0.82	1.39	2.00	207
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.62	0.07	0.12	0.26	0.52	0.93	1.44	1.96	207
Allowance for credit losses on loans and leases	76.21	10.01	17.50	32.81	62.94	112.82	181.22	225.36	206
Equity capital + allowance for credit losses on loans and leases	5.63	0.53	1.13	2.40	4.63	8.00	14.43	18.90	207
Tier 1 capital + allowance for credit losses on loans and leases	5.75	0.53	1.10	2.36	4.61	8.01	13.36	19.05	207
Loans and leases + other real estate owned	0.84	0.11	0.20	0.36	0.71	1.21	2.01	2.51	207

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	0.33	0.02	0.05	0.13	0.25	0.47	0.86	1.14	206
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.29	206
	Nonaccrual	0.68	0.05	0.09	0.26	0.53	0.95	1.76	2.44	206
Commercial and industrial	30-89 days past due	0.37	0.00	0.00	0.06	0.24	0.56	1.05	2.21	206
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.34	206
	Nonaccrual	0.84	0.00	0.02	0.14	0.55	1.30	2.52	3.49	206
Individuals	30-89 days past due	0.74	0.00	0.00	0.14	0.51	1.21	2.35	3.41	204
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.29	204
	Nonaccrual	0.22	0.00	0.00	0.00	0.10	0.40	0.86	1.22	204
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Agricultural	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.10	0.87	1.26	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.21	1.12	2.42	144
Foreign governments	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
Other loans and leases	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.13	1.04	2.28	131
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
	Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.02	1.38	3.17	131

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	0.59	0.02	0.09	0.22	0.45	0.87	1.49	2.06	205
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.34	205
	Nonaccrual	0.57	0.00	0.07	0.22	0.45	0.81	1.45	1.87	205
Revolving	30-89 days past due	0.35	0.00	0.00	0.07	0.28	0.58	1.03	1.87	199
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.27	199
	Nonaccrual	0.41	0.00	0.00	0.05	0.31	0.76	1.35	1.73	199
Closed-End	30-89 days past due	0.61	0.00	0.05	0.18	0.45	0.89	1.61	2.23	205
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.34	205
	Nonaccrual	0.58	0.00	0.03	0.20	0.40	0.82	1.56	2.08	205
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.12	205
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	205
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.10	0.17	205
Commercial real estate	30-89 days past due	0.20	0.00	0.00	0.02	0.10	0.31	0.72	1.31	206
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.16	206
	Nonaccrual	0.71	0.00	0.01	0.13	0.48	1.11	2.16	2.93	206
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.24	1.08	2.48	205
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	205
	Nonaccrual	0.57	0.00	0.00	0.00	0.03	0.82	3.40	5.00	205
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.33	0.55	205
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.38	205
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.11	0.67	1.69	205
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	205
	Nonaccrual	0.51	0.00	0.00	0.00	0.00	0.59	2.94	4.99	205
Multifamily	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.02	0.49	1.21	205
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.13	1.46	4.26	205
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.01	0.08	0.29	0.61	1.03	206
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	206
	Nonaccrual	0.63	0.00	0.00	0.08	0.35	1.05	2.37	3.09	206
Owner occupied	30-89 days past due	0.09	0.00	0.00	0.00	0.04	0.16	0.34	0.60	206
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	206
	Nonaccrual	0.20	0.00	0.00	0.01	0.10	0.32	0.78	1.22	206
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.01	0.09	0.33	0.53	206
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	206
	Nonaccrual	0.35	0.00	0.00	0.00	0.12	0.54	1.60	2.41	206
Farmland	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.28	0.74	1.83	169
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	169
	Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.46	1.86	2.84	169
Credit card	30-89 days past due	1.18	0.00	0.00	0.00	0.62	2.13	4.47	5.05	69
	90+ days past due	0.31	0.00	0.00	0.00	0.00	0.46	1.35	2.04	69
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.28	1.38	69

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	10.92	0.00	0.00	9.98	11.99	13.77	16.18	17.98	207
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Tier 1 capital, column A	11.43	0.00	0.00	10.77	12.54	14.16	16.74	19.66	207
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Total capital, column A	13.05	0.00	0.00	12.77	14.25	15.73	18.69	21.17	207
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Tier 1 leverage	10.40	7.81	8.35	9.13	10.14	11.57	13.06	14.84	207
Supplementary leverage ratio, advanced approaches HCs									

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33	0.00	0.00	0.00	0.00	50.00	80.00	90.00	3
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67	10.00	20.00	50.00	100.00	100.00	100.00	100.00	3
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Insurance activities revenue / Adjusted operating income	0.16	0.00	0.00	0.00	0.00	0.05	1.09	2.45	104
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Credit related premium income / Total premium income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other premium income / Total premium income	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Insurance net income (P/C) / Equity (P/C)	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	1
Insurance net income (L/H) / Equity (L/H)	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1
Insurance benefits, losses, expenses / Insurance premiums	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	11.13	0.00	0.00	6.54	12.06	16.92	22.76	25.49	207
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	0.00	0.00	207

Foreign Activities

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-24.71	-100.00	-64.19	-34.96	-5.19	-3.25	-2.13	0.98	17
Total selected assets	-24.26	-100.00	-100.00	-34.73	-3.02	0.09	3.56	11.00	38
Deposits									

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	11.02	2.38	4.63	8.55	11.20	13.54	16.57	19.58	207
Bank net income / Average equity investment in banks	12.12	4.30	6.54	9.85	12.08	14.35	17.69	21.72	194
Nonbank net income / Average equity investment in nonbanks	5.17	-23.39	-1.90	0.00	3.15	8.17	26.93	35.31	127
Subsidiary HCs net income / Average equity investment in sub HCs	6.45	-3.38	2.53	4.06	6.69	9.67	13.68	14.72	12
Bank net income / Parent net income	106.45	0.00	96.64	101.16	104.15	111.09	121.13	136.82	202
Nonbank net income / Parent net income	0.31	0.00	0.00	0.00	0.00	0.12	1.64	5.27	188
Subsidiary holding companies' net income / Parent net income	100.26	80.49	87.26	100.00	100.01	104.17	115.40	116.13	11
Leverage									
Total liabilities / Equity capital	9.63	0.00	0.09	1.92	9.15	16.41	24.02	29.63	207
Total debt / Equity capital	5.49	0.00	0.00	0.00	3.03	11.35	17.67	21.21	207
Total debt + notes payable to subs that issued TPS / Equity capital	8.01	0.00	0.00	0.00	8.42	14.93	21.34	24.89	207
Total debt + Loans guaranteed for affiliate / Equity capital	5.50	0.00	0.00	0.00	3.03	11.68	17.67	21.21	207
Total debt / Equity capital - excess over fair value	5.49	0.00	0.00	0.00	3.03	11.35	17.88	21.21	207
Long-term debt / Equity capital	5.38	0.00	0.00	0.00	3.02	11.06	17.67	21.21	207
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	207
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	207
Long-term debt / Consolidated long-term debt	30.93	0.00	0.00	0.00	24.47	70.73	93.75	100.00	183
Double Leverage									
Equity investment in subs / Equity capital	104.59	88.50	93.74	98.96	103.30	111.28	116.66	121.72	207
Total investment in subs / Equity capital	104.92	89.18	95.06	99.21	103.54	111.45	116.79	121.72	207
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)	0.45	-0.86	-0.50	-0.08	0.32	0.89	1.95	2.71	201
Equity investment in subs - equity cap / Net income-div (X)	1.33	0.08	0.15	0.51	1.12	1.83	3.53	4.58	121
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	155.74	6.18	20.69	82.42	111.23	196.02	424.18	706.42	202
Cash from ops + noncash items + op expense / Op expense + dividend	132.31	-19.91	0.28	65.29	106.11	178.41	323.19	580.56	202
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	93.52	-143.52	-40.96	39.52	98.31	133.31	233.12	311.20	202
Pretax operating income + interest expense / Interest expense	1397.50	-246.90	-75.87	22.35	677.09	2024.89	4379.00	18412.18	121
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1302.60	-172.27	-28.20	137.86	741.44	1836.94	3986.45	9375.35	152
Dividends + interest from subsidiaries / Interest expense + dividends	192.33	0.00	0.27	87.69	120.52	229.60	637.71	1026.42	185
Fees + other income from subsidiaries / Salary + other expenses	3.49	0.00	0.00	0.00	0.00	0.00	23.60	72.30	201
Net income / Current part of long-term debt + preferred dividends (X)	31.14	3.62	7.97	10.65	21.43	45.89	57.60	122.60	32
Other Ratios									
Net assets that reprice within 1 year / Total assets	1.17	-6.91	-4.18	0.00	0.61	2.86	6.84	10.13	207
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	0.00	0.00	0.00	16
Nonaccrual	6.94	0.00	0.00	0.00	0.00	0.00	5.81	33.55	16
Total	6.94	0.00	0.00	0.00	0.00	0.00	5.81	33.55	16
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	207
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.02	0.29	0.60	207
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	207
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207

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	59.97	0.00	0.00	21.70	65.69	101.29	118.71	153.90	158
Dividends declared / Net income	23.96	0.00	0.00	5.34	24.85	38.18	62.27	78.80	202
Net income - dividends / Average equity	7.88	-0.06	2.24	5.89	8.07	9.96	12.91	15.27	207
Percent of Dividends Paid									
Dividends from bank subsidiaries	175.91	0.00	0.00	86.29	124.16	230.82	583.91	1022.75	166
Dividends from nonbank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.01	0.84	10.88	166
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	166
Dividends from all subsidiaries	189.47	0.00	0.00	100.00	135.14	246.28	639.15	1047.03	166
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	41.98	0.00	0.00	2.72	38.36	68.20	108.51	226.48	192
Interest income from bank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.02	0.46	1.50	192
Management and service fees from bank subsidiaries	0.32	0.00	0.00	0.00	0.00	0.00	0.75	11.98	192
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	192
Operating income from bank subsidiaries	45.37	0.00	0.00	5.00	39.34	74.59	118.06	240.25	192
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	50.84	0.00	0.00	0.00	45.83	100.00	100.00	150.93	70
Interest income from nonbank subsidiaries	0.27	0.00	0.00	0.00	0.00	0.00	0.00	8.70	70
Management and serv fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.54	70
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Operating income from nonbank subsidiaries	59.04	0.00	0.00	0.25	57.29	100.00	116.51	293.07	70
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	16.71	0.00	0.00	0.00	0.00	37.82	45.45	45.89	11
Interest income from subsidiary holding companies	3.26	0.00	0.00	0.00	0.00	0.00	0.06	17.92	11
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating income from subsidiary holding companies	19.97	0.00	0.00	0.00	16.38	37.82	45.45	45.89	11
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	70.54	0.00	0.00	16.70	98.84	99.91	100.00	100.00	192
Interest income from bank subsidiaries	2.20	0.00	0.00	0.00	0.00	0.07	2.86	86.59	192
Management and service fees from bank subsidiaries	0.76	0.00	0.00	0.00	0.00	0.00	1.18	22.32	192
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	192
Operating income from bank subsidiaries	81.76	0.00	0.00	93.93	99.71	100.00	100.00	100.00	192
Dividends from nonbank subsidiaries	0.32	0.00	0.00	0.00	0.00	0.00	0.49	13.60	192
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	192
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Operating income from nonbank subsidiaries	1.45	0.00	0.00	0.00	0.00	0.09	2.09	68.95	192
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	192
Loans and advances from subsidiaries / Short term debt	1012.30	0.00	0.00	0.00	300.06	738.16	3793.14	4083.18	10
Loans and advances from subsidiaries / Total debt	32.06	0.00	0.00	0.00	20.03	49.69	120.95	195.96	117

BHCPR Reporters for Quarter Ending 03/31/2026
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets ($000)	BHC Name	Home Office Location	Change from 12/31/2025 and Other Notes
1399765	4,884,615	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	9,114,453	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1117464	3,269,864	ACNB CORPORATION	GETTYSBURG, PA	
5902912	3,761,261	ADAM CORPORATION/GROUP, THE	COLLEGE STATION, TX	
2067007	5,287,971	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,789,900	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	9,171,816	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1135972	9,903,514	AMERANT BANCORP INC.	CORAL GABLES, FL	
1059715	5,179,545	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,551,848	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,333,393	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,522,019	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	3,271,522	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	9,898,765	BANCORP, INC., THE	WILMINGTON, DE	
1097306	8,283,517	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	7,435,688	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	6,069,013	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,914,117	BANK OF MARIN BANCORP	NOVATO, CA	
1247455	3,357,117	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3553815	3,373,858	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	3,266,637	BANTERRA CORP	ELDORADO, IL	
1115385	4,676,225	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,269,097	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,167,591	BEACON BANCORP	TAUNTON, MA	
1246159	7,799,389	BESSEMER GROUP, INCORPORATED, THE	WOODBRIDGE, NJ	
3602245	7,796,232	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
2935142	3,726,124	BOU BANCORP, INC.	OGDEN, UT	
1133781	3,890,393	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	5,335,396	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,755,282	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	7,472,130	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	7,927,711	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	8,914,245	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,909,680	BYLINE BANCORP, INC.	CHICAGO, IL	
2324997	3,510,385	CACHE VALLEY BANKING COMPANY	LOGAN, UT	New Y-9C/BHCPR reporter
5443938	4,048,734	CALIFORNIA BANCORP	SAN DIEGO, CA	
2687795	6,916,569	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	6,961,581	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	5,467,642	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
2808590	3,813,606	CAPITAL BANCORP, INC.	ROCKVILLE, MD	
1085509	4,453,734	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,735,582	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,843,406	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,799,270	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
2925406	3,899,726	CBC BANCORP	IRVINE, CA	
1860863	3,822,873	CBX CORPORATION	CARROLLTON, IL	
2158156	3,992,668	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,495,363	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	

1051465	5,648,114	CENTRAL SERVICE CORPORATION	ENID, OK	
5164989	5,111,243	CHARLESBRIDGE, MHC	DEDHAM, MA	
1125030	6,160,798	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1139297	4,394,565	CHOICEONE FINANCIAL SERVICES, INC.	SPARTA, MI	
1143623	3,164,340	CITIZENS & NORTHERN CORPORATION	WELLSBORO, PA	
1076262	6,760,001	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	4,298,322	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	8,514,896	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3203008	5,663,829	COASTAL FINANCIAL CORPORATION	EVERETT, WA	
1085170	3,720,613	COLONY BANKCORP, INC.	FITZGERALD, GA	
1080595	5,134,470	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS	
1070644	6,741,168	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
2935405	3,702,983	COMMUNITY WEST BANCSHARES	FRESNO, CA	
6013468	3,797,985	CORNERSTONE CAPITAL BANCORP, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
4389329	8,767,397	CRB GROUP, INC.	FORT LEE, NJ	
1486517	5,389,722	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2242523	3,660,793	D.L. EVANS BANCORP	BURLEY, ID	
1121229	4,878,734	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	4,719,796	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
2652104	9,954,307	EAGLE BANCORP, INC.	BETHESDA, MD	Moved from Peer 1
2777016	3,612,601	ENCORE BANCSHARES, INC	LITTLE ROCK, AR	
3180547	7,672,634	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	5,840,591	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	3,485,569	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	
1053580	9,289,629	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1071191	7,175,476	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1118797	6,705,903	FB CORPORATION	CREVE COEUR, MO	
1249002	4,685,853	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC	
3223967	3,360,902	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1032464	6,294,783	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	8,239,916	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1988646	4,153,180	FIRST BANCORP, INC.	LEBANON, VA	
1133932	3,192,949	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1247428	4,320,855	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
4346706	3,418,377	FIRST CAROLINA FINANCIAL SERVICES, INC.	RALEIGH, NC	New Y-9C/BHCPR reporter
2641694	3,499,549	FIRST COMMUNITY BANCSHARES, INC.	BATESVILLE, AR	New Y-9C/BHCPR reporter
1108097	4,681,420	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	3,644,947	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1404687	3,301,312	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD	New Y-9C/BHCPR reporter
1249039	3,560,972	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	
3839201	4,383,963	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1208595	6,156,544	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	3,958,542	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	5,711,688	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	9,288,617	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1206313	6,765,464	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI	
1096505	8,671,826	FIRST SECURITY BANCORP	SEARCY, AR	
1099917	4,526,256	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3189906	3,240,720	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1066713	8,565,123	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
1123072	4,870,529	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3162927	5,031,752	FIVE STAR BANCORP	RANCHO CORDOVA, CA	
2393274	8,862,849	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3391129	8,233,060	FORBRIGHT, INC.	CHEVY CHASE, MD	
1128358	3,691,383	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	

1026801	5,926,572	FREMONT BANCORPORATION	FREMONT, CA	
4347208	3,203,565	FS BANCORP, INC.	MOUNTLAKE TERRACE, WA	New Y-9C/BHCPR reporter
1098620	8,382,458	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,691,925	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2728595	3,181,857	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	New Y-9C/BHCPR reporter
2453084	4,281,087	H BANCORP LLC	IRVINE, CA	
2900261	7,839,227	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1208120	6,773,724	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	5,672,279	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	8,498,404	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	4,673,059	HILLS BANCORPORATION	HILLS, IA	
3851191	3,554,643	HOME BANCORP, INC.	LAFAYETTE, LA	
2592714	5,332,888	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
3728930	6,913,450	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	4,386,341	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	6,564,216	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
5806739	5,406,916	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA	
1118854	3,794,608	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	5,557,509	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
1064278	6,796,649	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
4090054	3,875,115	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	Moved from Peer 3
1134498	4,441,581	INWOOD BANCSHARES, INC.	DALLAS, TX	
1490701	7,036,224	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	7,607,656	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ	
2336806	3,335,956	LAKE RIDGE BANCORP, INC.	MONONA, WI	New Y-9C/BHCPR reporter
1208906	7,084,622	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1080803	3,083,076	LAWRENCE BANCSHARES, INC.	NASHVILLE, TN	New Y-9C/BHCPR reporter
3439236	5,079,283	LEADER BANCORP, INC	ARLINGTON, MA	
6005472	9,017,076	LIBERTY FINANCIAL CORPORATION	MIDDLETOWN, CT	
2325350	3,409,023	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	4,461,103	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2589714	3,468,725	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2608763	6,945,037	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
4750086	4,686,312	METROCITY BANKSHARES, INC.	DORAVILLE, GA	
2820211	8,844,124	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	6,964,809	MID PENN BANCORP, INC.	HARRISBURG, PA	
3932072	6,153,688	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	6,547,963	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1141348	3,019,400	MINNWEST CORPORATION	MINNETONKA, MN	
4369808	6,755,347	MUTUAL BANCORP	HYANNIS, MA	
3211601	3,338,622	MVB FINANCIAL CORP.	FAIRMONT, WV	
2398082	4,205,046	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
5860236	7,226,601	NB BANCORP, INC.	NEEDHAM, MA	
4436559	3,873,397	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
3212091	5,884,130	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
1246935	3,272,577	NORTHERN BANCORP, INC.	WOBURN, MA	
3132863	5,735,202	NORTHFIELD BANCORP, INC.	WOODBRIDGE, NJ	
2737814	7,395,877	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI	
3025385	3,354,908	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	New Y-9C/BHCPR reporter
1136661	7,535,927	OCEAN BANKSHARES, INC.	MIAMI, FL	
1206911	6,849,221	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	5,480,851	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1248153	5,576,972	ORRSTOWN FINANCIAL SERVICES, INC.	HARRISBURG, PA	
1200692	3,668,285	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2390013	7,112,412	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD	

3595084	3,396,193	PCB BANCORP	LOS ANGELES, CA	New Y-9C/BHCPR reporter
2651590	7,698,965	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	9,648,087	PEOPLES BANCORP INC.	MARIETTA, OH	
1139541	5,423,330	PEOPLES FINANCIAL SERVICES CORP.	MOOSIC, PA	
3186585	7,002,495	PEOPLESBANCORP, MHC	HOLYOKE, MA	
5653018	3,300,757	PONCE FINANCIAL GROUP, INC.	BRONX, NY	
3325740	4,257,104	PRIMIS FINANCIAL CORP.	MC LEAN, VA	
2125813	9,613,695	QCR HOLDINGS, INC.	MOLINE, IL	
4176855	4,194,312	RBB BANCORP	LOS ANGELES, CA	
1130584	4,076,762	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,346,600	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	4,240,680	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
1097025	7,253,279	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
4422851	3,915,239	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL	
4267472	3,478,452	RIVER RUN BANCORP, MHC	NEWBURYPORT, MA	
1071397	9,944,003	S&T BANCORP, INC.	INDIANA, PA	
3365858	8,568,445	SALEM FIVE BANCORP	SALEM, MA	
2429838	6,206,063	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,754,462	SIERRA BANCORP	PORTERVILLE, CA	
1131497	5,907,685	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	4,646,374	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1248939	4,658,822	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	New Y-9C/BHCPR reporter
1075694	5,584,896	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,582,013	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	5,141,478	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,802,182	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1141647	3,187,500	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	New Y-9C/BHCPR reporter
1427275	3,307,136	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1249730	9,466,856	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	7,697,751	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1246467	3,065,066	TAMPA BAY BANKING COMPANY	TAMPA, FL	Moved from Peer 3
4475473	6,581,439	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	
2367921	8,695,761	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,948,211	TRICO BANCSHARES	CHICO, CA	
3233126	6,876,715	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,507,879	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	4,237,651	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	8,141,582	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,302,130	USB BANCORP, INC.	DANBURY, CT	
1050712	3,824,801	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	4,937,439	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	
1917600	4,536,626	VERABANK, INC.	HENDERSON, TX	
1115349	6,461,915	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	6,048,600	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	4,010,973	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	5,876,378	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3122051	3,174,990	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	
2004141	5,991,280	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,608,257	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 207 bank holding companies.